


MORTGAGE CORPORATION
LOAN SUBMISSION

Date:

To: Vault Mortgage Credit Department

From: Consultant:

Email: Phone:

Company:

Applicant:

Loan Purpose:

Loan Amount: Lender:

Product:

Interest Rate: MDR:

Upfront:

Trail:

Borrower Rate:

Establishment Fee: enclosed

Fees to be collected at settlement: Establishment:

Valuation:

Solicitors Fees:

Other:

Security:

LVR:

NSR:

Remarks:

Mortgage Documents to be sent to:

Consultant's Signature:

VAULT MORTGAGE Loan Submission Checklist

	Yes	No	N/A
Loan Details			
Application Form Signed & Completed (Signed by all parties)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Privacy Act Form (Signed by all parties)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unregulated Loan - Signed Loan Purpose Declaration	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Regulated Loan - Signed Service Nomination Form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan Purpose Checklist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
100 Point ID Check Certified Supporting Evidence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evidence of funds to complete purchase	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Genuine savings evidence for the last 6 months	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Copy of the completed front page of the Contract of Sale	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Up to date loan statements for the last 6 months for "Refinance" applications, credit card etc	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Copy of the Council Rate Notice & Water Rate Notice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the Vault Mortgage Servicing Calculator been completed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>PAYG - No reliance on overtime or commissions</u>			
<i>If in current job more than 12 months</i>			
Two (2) Recent computerised payslips and Letter of Employment or Group Certificates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>If in current job less than 12 months</i>			
Two (2) Recent computerised payslips and Letter of Employment or Group Certificates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>In addition, if employed less than 6 months</i>			
Evidence that applicant has been in the same industry for 2 years and not on probation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>PAYG - Reliance on overtime or commissions</u>			
Two (2) recent computerised paylips	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Average last 2 tax returns (returns to be provided)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>Self Employed (Full Doc)</u>			
<i>Individual</i>			
Last two (2) years signed tax returns and Tax Assessment Notices	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Company, Trust or Partnership</i>			
Last two (2) years signed tax returns and Tax Assessment Notices	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Last two (2) years signed tax returns and Tax Assessment Notices for Guarantor/s	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Last two (2) years Balance Sheet & Profit & Loss Statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>Self Employed (Lo Doc/Quick Doc/No Doc/Easy Doc or Quick Equity)</u>			
Original Declaration of Financial Position/ Income & Affordability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ASIC ACN/ABN number check	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Past 12 months BAS Statements (certified by Loan Writer as copies of originals)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Past 6 months personal transaction account statements (primary account only)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Documents			
Rental Income - Monthly statements from Managing Agent or copy of the Lease Agreement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Original FHOG application and supporting certified documents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

All documents provided by the client must be certified as being a true copy of the original documents

Office Use Only:	VMC Client No:	Lender No:	Introducer:
PERSONAL APPLICANT DETAILS			
APPLICANT 1	Borrower: <input type="checkbox"/>	Guarantor: <input type="checkbox"/>	APPLICANT 2
	Borrower: <input type="checkbox"/>	Guarantor: <input type="checkbox"/>	
Title: _____	Surname: _____	Title: _____	Surname: _____
Given names: _____		Given names: _____	
Address: _____		Address: _____	
State: _____ Postcode: _____		State: _____ Postcode: _____	
Period at Present Address: _____	Years _____ Months _____	Period at Present Address: _____	Years _____ Months _____
Residential Status: _____	Owner <input type="checkbox"/> Mortgaged <input type="checkbox"/>	Residential Status: _____	Owner <input type="checkbox"/> Mortgaged <input type="checkbox"/>
	Renting <input type="checkbox"/> Rent Free <input type="checkbox"/>		Renting <input type="checkbox"/> Rent Free <input type="checkbox"/>
Previous Address: (If at present address less than 3 years)		Previous Address: (If at present address less than 3 years)	
State: _____ Postcode: _____		State: _____ Postcode: _____	
Period at Previous Address: _____	Years _____ Months _____	Period at Previous Address: _____	Years _____ Months _____
Postal Address After Settlement:		Postal Address After Settlement:	
State: _____ Postcode: _____		State: _____ Postcode: _____	
Home Telephone: _____		Home Telephone: _____	
Work Telephone: _____		Work Telephone: _____	
Fax Number: _____		Fax Number: _____	
Mobile Number: _____		Mobile Number: _____	
Email Address: _____		Email Address: _____	
Date of Birth: _____	Driver's Licence No: _____	Date of Birth: _____	Driver's Licence No: _____
Dependants: _____	Number: _____ Ages: _____	Dependants: _____	Number: _____ Ages: _____
Marital Status: _____	Single <input type="checkbox"/> Married <input type="checkbox"/>	Marital Status: _____	Single <input type="checkbox"/> Married <input type="checkbox"/>
Divorced/Separated <input type="checkbox"/>	Widowed <input type="checkbox"/> Defacto <input type="checkbox"/>	Divorced/Separated <input type="checkbox"/>	Widowed <input type="checkbox"/> Defacto <input type="checkbox"/>
Occupation: _____		Occupation: _____	
Employer's Name: _____		Employer's Name: _____	
Employer's Address: _____		Employer's Address: _____	
Date Started: _____		Date Started: _____	
Income Type: _____	PAYG <input type="checkbox"/> Self Employed <input type="checkbox"/>	Income Type: _____	PAYG <input type="checkbox"/> Self Employed <input type="checkbox"/>
	Contractor <input type="checkbox"/> Other: <input type="checkbox"/>		Contractor <input type="checkbox"/> Other: <input type="checkbox"/>
Employment Type _____	Full Time <input type="checkbox"/> Part Time <input type="checkbox"/>	Employment Type _____	Full Time <input type="checkbox"/> Part Time <input type="checkbox"/>
	Casual <input type="checkbox"/> Other: <input type="checkbox"/>		Casual <input type="checkbox"/> Other: <input type="checkbox"/>
Income - Annual Salary: _____		Income - Annual Salary: _____	
Previous Employer's Name: _____		Previous Employer's Name: _____	
Previous Occupation: _____		Previous Occupation: _____	
Period of Previous Employment _____		Period of Previous Employment _____	

CORPORATE/TRUST APPLICANT DETAILS			
Borrower: <input type="checkbox"/>	Guarantor: <input type="checkbox"/>	Trustee: <input type="checkbox"/>	
Company Name: _____		ACN: _____	
Principal Place of Business: _____		Postcode: _____	
Principal Activity: _____	Industry: _____	Year Established: _____	
Name of Trust: _____		Year Established: _____	
Type of Trustee: <input type="checkbox"/> Company	<input type="checkbox"/> Individual	Type of Trust: _____	Country Established: _____
Full Name of Beneficiary(ies): _____		Address of Beneficiary(ies): _____	
_____		_____	
_____		_____	
_____		_____	
Contact Name: _____	_____	Telephone No: _____	Fax: _____

PERSONAL FINANCIAL STATEMENT

ASSETS			LIABILITIES				
	Rental p.w.	Value	Lender Name	Monthly Payments	Limit	Total Debt Owning	Close Y/N
Principal residence at:							
Other improved Investment Properties at:							
Vacant land at:							
Car/s			Car Loan/Lease:				
Furniture & Household Effects			Other Loans:				
Boat/Caravan			Other Loans:				
Own Funds/Savings			Credit Cards				
Institution							
Cash at Bank			Mastercard				
Cash at Bank			Visa Card				
Cash at Bank			Other Card				
Shares			Store/Charge Cards				
Deposit paid on property purchase							
Superannuation							
Equity in Business							
Other Assets (give details)			Overdrafts				
			Other Bank Facility				
			Rent/Board				
			Taxation Liability				
TOTAL			TOTAL				

FUNDS POSITION

Purchase Price	Loan Amount
Refinance	Deposit Paid (as shown above)
Home Improvements	Net Sale Proceeds (if applicable)
Establishment Fee	Own Funds (as shown above)
Mortgage Stamp Duty	Gift (letter required)
Property Stamp Duty	F.H.O.G.
Mortgage Insurance	Other Loan (to be shown above)
Lender Legals	Other
Borrower Legals	Other
TOTAL REQUIRED	TOTAL AVAILABLE

PROFESSIONAL CONTACTS

SOLICITOR	Contact Name:	<input type="text"/>	ACCOUNTANT	Contact Name:	<input type="text"/>
Firm's Name:			Firm's Name:		
Address:			Address:		
P/Code:			State P/Code		
Telephone No:	<input type="text"/>	Fax:	<input type="text"/>	Telephone No:	<input type="text"/>
				Fax:	<input type="text"/>

DECLARATION UNDER THE CONSUMER CREDIT CODE WHERE CREDIT IS TO BE APPLIED WHOLLY OR PREDOMINANTLY FOR BUSINESS OR INVESTMENT PURPOSES

(Section 11, Consumer Credit Code. Regulation 10, Consumer Credit Regulation)

I / We declare that the credit to be provided to me / us by the credit provider is to be applied wholly or predominantly for business or investment purposes (or for both Purposes)

IMPORTANT

You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes.

By signing this declaration you may lose your protection under the Consumer Credit Code

I / We agree to provide declarations of purpose of the credit whenever required by the Credit Provider.

Signature 1..... Borrower Name Date: / /

Signature 1..... Borrower Name Date: / /

JOINT BORROWERS NOMINATION FORM

(Section 171, Consumer Credit Code. Regulation 40, Consumer Credit Regulation)

I / We nominate to receive notices and other documents under the Consumer Credit
Code on behalf of me / all of us.

IMPORTANT

Each person who has signed this nomination form is entitled to receive a copy of any notice or other document under the Credit Code. By signing this form you are giving up the right to be provided with information direct from the credit provider.

Any person who has signed this nomination form can advise the credit provider at any time in writing that they wish to cancel their nomination

Signature 1..... Borrower Name Date: / /

Signature 2..... Borrower Name Date: / /

STATEMENT BY APPLICANT(S)

- | | <i>tick</i> | yes | no |
|--|--------------------------|--------------------------|--------------------------|
| 1. Have you or your spouse ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of the creditors | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Have you, or your spouse ever been shareholders or officers of any company which a manager, receiver and/or liquidator has been appointed? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Is there any unsatisfied judgement entered in any court against you, your spouse or any company of which either of you or your spouse are or were an officer? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Have any of the applicants had a judgement or default listed with an Australian credit reporting bureau? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Has this loan ever been submitted by you or any other person to any other lender? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Is the security property under Old System title | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Are you an Australian citizen, or do you have permanent Australian residency? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you have answered 'yes' to any of the above questions please provide details.

SIGNATURE

I/We declare that I am/we are over the age of 18 and the information contained in this application and attached statements are complete, true and correct in every particular and it is upon this basis that i/we make this application.

Signature Signature
Borrower 1 Date: / / Borrower 2 Date: / /

Print Name: Print Name:

PRIVACY ACT 1988 CONSENT

I / We acknowledge that I/we have made an application for credit from Vault Mortgage Corporation Pty Ltd, ABN 17 120 182 765. Vault Mortgage Corporation Pty Ltd may use the personal information I/we provide for the purpose of providing credit and subject to the provisions of the Privacy Act, I/we may have access to personal information collected and held by Vault Mortgage Corporation Pty Ltd and the Lenders and Insurers noted in the Schedule. I / We may contact these companies for access to my/our personal information held (if any) by contacting the Privacy Officer at the address or in the manner disclosed in the Schedule.

Collection of some of the personal information is required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If I/we do not provide part of the personal information, it may not be possible to assess my/our application for credit or lenders' mortgage insurance, and as a consequence finance may not be provided to me/us.

Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise Vault Mortgage Corporation Pty Ltd to give or obtain from credit providers named in this credit application, and credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/we understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

The Lender will or may seek lenders mortgage insurance from one or more insurers in respect of the repayment of any finance the Lender may provide or in respect of any mortgage that may be given to secure the repayment. In this Notice, each of the insurers listed in the Schedule is referred to as "insurer" so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively.

I/We note that lenders mortgage insurance insures the Lender against loss on default under a mortgage finance arrangement the Lender has with me/us. W/We do not receive the benefit of the lenders mortgage insurance policy.

Where the Lender applies to the Insurer for insurance in connection with:

- * any finance sought by me/us from the Lender (whether sought by I/we alone or with others); or
- * any mortgage and/or guarantee given or to be given by me/us (whether alone or with others) to secure the repayment of any finance provided or to be provided by the Lender;

The Insurer will be collecting personal information about me/us.

The Lender and Insurer will be collecting any such personal information about me/us for the purposes of:

- * assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by me/us from the Lender;
- * assessing the risk of me/us defaulting on your obligations to the Lender in respect of which the Insurer may provide (or has provided) lenders mortgage insurance;
- * assessing the risk of me/us being unable to meet a liability that may arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- * the subsequent administration or variation of any lenders mortgage insurance cover provided;
- * the risk assessment and management involving securitization, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- * complying with legislative and regulatory requirements.

Without the provision of my/our personal information to the Lender and Insurer, the Insurer may be unable to process or accept the Lender's application for lenders mortgage insurance and the Lender may be unable to provide the mortgage finance requested.

By signing the acknowledgement below, I/we agree and consent to the Lender and Insurer using and disclosing the personal information it collects about me/us for the purposes set out above)subject to any restrictions imposed on the Lender and Insurer by Privacy Act 1988):

The Lender and Insurer will usually or may disclose personal information of the kind it collects about me/us to:

- * its related companies;
- * reinsurers;
- * credit reporting agencies;
- * its service providers;
- * its agents, contractors, and external advisers;
- * my/our referees, including my/our employer;
- * my/our legal and financial advisers;
- * government and other regulatory bodies;
- * rating agencies;
- * payment system operators;
- * guarantors and prospective guarantors;
- * title insurers;
- * all other parties involved in securitization; and
- * other financial institutions, securitisers and credit providers.

20/11/08

In this Notice, a reference to Vault Mortgage Corporation Pty Ltd the Lender or the Insurer includes a reference to their respective successors and By signing the acknowledgment below, I/we agree and consent (subject to the restrictions imposed on the Insurer by the Privacy Act) to any such disclosures of your collected personal information by the Lender and Insurer, regardless of when or how the information was collected, even though some of the organisations may be overseas.

If and to the extent that the Lender and Insurer does so in a manner and for purposes that conform with the Privacy Act, by signing the acknowledgment below, I/we agree and consent to:

- * the Lender and Insurer obtaining information about my/our commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Insurer using that information in assessing the application of the Lender for lenders mortgage insurance;
- * to the Lender and Insurer giving to and receiving from any credit providers named in the application for finance and any credit providers named in a credit report issued by a credit reporting agency, information about my/our credit worthiness, provided that the information is given or received for the purpose of assessing the Lender's application for lenders mortgage insurance; and
- * to the Lender and Insurer obtaining a commercial and/or consumer credit report containing personal information about me/us from a credit reporting agency and to the Insurer using that report or any information derived from the report in assessing the Lender's application for lenders mortgage insurance in respect of either consumer credit or commercial credit provided by the Lender, and for any other purposes permitted under the Privacy Act.

SCHEDULE

1. In this Notice, the "Lender" means each and every one of the following organisations (whether acting individually or together):

GEL Custodians Pty Ltd 12 Castlereagh Street Street, Sydney NSW 200	ABN: 40 118 374 155 Telephone: 02 8236 8000
Permanent Custodians Limited 35 Clarence Street, Sydney NSW 2001	ACN: 001 426 384 Telephone: 1800 622 812
J.P Morgan Trust Australia Limited Level 35, AAP Centre, 259 George Street, Sydney NSW 2000	ABN: 49 050 294 052 Telephone: 02 9250 4147
Resimac Limited Level 9, 45 Clarence Street, Sydney NSW 2000	ABN: 67 002 997 935 Telephone: 02 9248 0300
Perpetual Trustee Company Limited Level 3, 39 Hunter Street, Sydney NSW 2000	ABN: 42 000 001 007 Telephone: 1800 645 227
Challenger Mortgage Management Pty Ltd (and associated entities) Level 10, 101 Collins Street, Melbourne VIC 3000	ABN: 72 087 271 109 Telephone: 03 8616 1600
Challenger Non-Conforming Finance Pty Ltd (and associated entities) Level 10, 101 Collins Street, Melbourne VIC 3000	ABN: 32 107 725 486 Telephone: 03 8616 1600
Perpetual Trustees Victoria Limited (and associated entities) Level 28, 360 Collins Street, Melbourne VIC 3000	ABN: 03 8628 0400 Telephone: 03 8628 0400

2. In this Notice, the "Insurer" means each and every one of the following organisations (whether acting individually or together):

Genworth Financial Mortgage Insurance Pty Limited Level 26, 101 Miller Street, North Sydney NSW 2060	ABN: 60 106 974 305 Telephone: 1300 655 422
QBE Lenders' Mortgage Insurance Limited Level 21, 50 Bridge Street, Sydney NSW 2000	ABN: 70 000 511 071 Telephone: 02 9231 7777

SIGNATURE OF BORROWER/GUARANTOR

I / We declare that I am/we are over the age of 18 and the information contained in this application are true and correct in every partic and it is upon this basis that I/we make this application for credit. I/we also confirm our agreement to the matters set out above.

Signature 1..... Borrower Name: _____ Date: _____

Signature 2..... Borrower Name: _____ Date: _____

Signature 3..... Borrower Name: _____ Date: _____

Signature 4..... Borrower Name: _____ Date: _____

LOAN PURPOSE CHECKLIST

**Extremely important notice to all applicant(s).
Each applicant must complete this section.**

It is possible that your proposed loan may be regulated by the Consumer Credit Code ("the Code"). The Code applies (inter alia) where:

- a. credit is provided under a contract;
- b. the applicant (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and
- c. the purpose for which credit is provided is wholly or predominantly of a personal, domestic, or household nature.

Part A

In order to determine whether or not the provisions of the Code will apply to this loan, the Lender requires you to provide the following information:		
1. Are any of the applicant(s) natural persons as described above?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Are any of the applicant(s) a corporation? If yes, do not complete Part B and Part C.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Are any of the applicant(s) a strata corporation (being a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Part B

The purpose of this loan is:	Loan amount sought \$
1. To purchase a property for personal use.	\$
2. To purchase a property for investment purposes.	\$
3. To refinance a property for personal use.	\$
4. To refinance a property for investment purposes.	\$
5. To purchase vacant land for personal use.	\$
6. To purchase vacant land for investment purposes.	\$
7. To refinance vacant land for personal use.	\$
8. To refinance vacant land for investment purposes.	\$
9. To purchase vacant land and construct a property for personal use.*	\$
10. To purchase vacant land and construct a property for investment purposes.*	\$
11. To refinance vacant land and construct a property for personal use.*	\$
12. To refinance vacant land and construct a property for investment purposes.*	\$
13. To provide funds for a future personal use.	\$
14. To provide funds for a future business/investment purpose.	\$
TOTAL =	\$

*Not available for Non-Conforming

Part C

Are any of the applicant(s) likely to receive an income tax deduction in respect of at least 50% of the total interest payable on the amount proposed to be borrowed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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If you believe that the proposed loan is NOT provided wholly or predominantly for personal, domestic or household purposes, then you must also complete the Declaration of Purpose.

Important Notice: If you declare that the loan has a business or investment purpose, but the Lender's subsequent enquiries reveal that the loan is regulated under the Code, then the Lender may be obliged to re-assess the loan and to arrange to have the loan re-documented. Any costs incurred by this process are to be borne by the applicant(s).

Signature Print applicant name Date

Signature Print applicant name Date

100 Point Identification form

Identification check for all individual applicants and mortgagors and directors of corporate applicants and corporate mortgagors

To be completed by the mortgage broker/mortgage manager (Authorised Party) taking a Loan Application

Full name of applicant (surname first) Account Number

Formerly known as (surname first) Evidence of change of name sighted (e.g. marriage certificate)

Document Type <i>(please tick type used)</i>	Point value	Name of issuing body	Date of issue	Place of issue	Expiry date	Document/Account number	Date of birth	Address
<input type="checkbox"/> * Birth certificate	70							
<input type="checkbox"/> * Current Passport	70							
<input type="checkbox"/> * Expired Passport (expired which has not been cancelled and which was current in the preceding two years)	70							
<input type="checkbox"/> Citizenship Certificate	70							
<input type="checkbox"/> Drivers Licence	40							
<input type="checkbox"/> Student photo ID card (issued by an Australian Tertiary Education Institution)	40							
<input type="checkbox"/> Pension concession card or Health care card	40							
<input type="checkbox"/> Name/address confirmed by current/previous employer (within last two years)	35							
<input type="checkbox"/> * Public utilities record	25							
<input type="checkbox"/> Medicare card	25							
<input type="checkbox"/> Financial Institution passbook, debit or credit card (one per institution only)	25							
<input type="checkbox"/> The individual has been known to the Authorised Party for a minimum of 12 months	40							
<input type="checkbox"/> Other	25							

* = Only one allowed

Date Completed _____ Total Points (Minimum 100 points) _____

Completed by Authorised Party (print name) _____ Signature of Authorised Party _____

100 Point Identification check must include at least one document with photo identification. Original documents MUST be sighted and a copy of the documents must accompany this form.

I am satisfied that the applicant who signs this is the person I identified using the form.

I confirm that the identification is true identification of _____ Signature of Applicant _____
(Complete)

To be signed by the Mortgage Manager:
Authorised Party _____
We have complied with the requirements of the AML/CTF legislation

LoDoc/Quik Doc Declaration of Financial Position

This declaration must be completed and signed by ALL borrowers for LoDoc (Prime) or Quik Doc (Non-Conforming) loan programs

To: **Perpetual Trustees Victoria Limited** (Lender)

1. Loan Details

Loan Amount	\$	Interest Rate	%
Maturity Date/Term		Monthly Repayment (est)	\$

The Lender recommends that all applicants seek independent legal and financial advice prior to obtaining a loan.

2. Borrower Details

	Borrower (1)	Borrower (2)
First Name		
Surname or Company Name		
Employment Status	<input type="checkbox"/> Self Employed/Company <input type="checkbox"/> PAYG	<input type="checkbox"/> Self Employed/Company <input type="checkbox"/> PAYG
ABN if self employed or a Company	No: Registered:/...../..... GST: <input type="checkbox"/> Yes <input type="checkbox"/> No	No: Registered:/...../..... GST: <input type="checkbox"/> Yes <input type="checkbox"/> No
Occupation		
Industry		

3. Declaration of Financial Position

I/We certify warrant and represent to you that:

- (a) I/We have fully disclosed to the Lender all details of my/our income;
- (b) I am/We are satisfied that my/our obligations to the Lender will not adversely impact on my/our ability to meet all my/our financial obligations (including living expenses) as and when they fall due;
- (c) I/We confirm that I/we can comfortably afford all repayments resulting from this loan without incurring substantial financial hardship; and
- (d) I/We have requested the Lender to assess this facility without the documentary evidence of my/our income.

I/We acknowledge that the Lender is relying on this statement in considering whether or not to approve my/our loan application

<u>Income</u>	Borrower (1)	Borrower (2)
Self Employed: Net Profit Before Tax	\$	\$
PAYG: Gross Income p.a.	\$	\$
+ Current rent received	\$	\$
Total Taxable Income	\$	\$

Total Assets	\$	\$
Total Liabilities	\$	\$
Net Assets	\$	\$

Signature/s of all borrowers		
Date Declaration signed	/ /	/ /
Signature/s of all witnesses		
Date Declaration witnessed	/ /	/ /

- **A fully completed and signed original must be held on the Mortgage Manager's file.**
- The declarant/s is/are required to sign any/all alterations made to this form.
- **At the time of application, ABN must be current, registered for GST and have been held for a minimum of two years.**
- If loan is predominately for business or investment purposes (more than 50% of loan funds are to be used for non-personal purposes), all borrowers must complete a Declaration of Purpose Regulation 10 form.
- **Prime Finance Loans only** – If you present documentation (which is satisfactory to the Lender) at a later stage, in order to verify income, it will be compared with the income that has been declared (above). This comparison will be used by the Lender in assessing whether you are eligible for a decrease in interest rate. Any rate change will be at the Lender's discretion and subject to the facility being conducted within the loan Terms and Conditions.

Client Request Form - direct card - New, Cancellation and Replacement Requests –

(Please fax to 1300 551 532)

<p>Details for Borrower (1)</p> <p>Surname _____</p> <p>Given name(s) _____</p> <p>Date of birth _____</p> <p>Current address _____</p> <p>_____ Postcode _____</p> <p>Mailing address (if different to above) _____</p> <p>_____ Postcode _____</p> <p>Contact details</p> <p>Home: () _____</p> <p>Work: () _____</p> <p>Mobile: () _____</p> <p>Email: _____</p>	<p>Details for Borrower (2)</p> <p>Surname _____</p> <p>Given name(s) _____</p> <p>Date of birth _____</p> <p>Current address _____</p> <p>_____ Postcode _____</p> <p>Mailing address (if different to above) _____</p> <p>_____ Postcode _____</p> <p>Contact details</p> <p>Home: () _____</p> <p>Work: () _____</p> <p>Mobile: () _____</p> <p>Email: _____</p>
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1. I would like to apply for a new direct card

Please link my card to the following loan facility:

Borrower name (1) _____	Borrower name (2) _____
Loan ID/Loan number _____	Loan ID/Loan number _____
Loan facility amount \$ _____	Loan facility amount \$ _____

You may request us to issue a direct card on your loan facility by ticking the box above.
 You can use a direct card to draw available credit on your linked loan facility or to redraw (if redraw is available) additional payments on your linked loan facility.
 If you request us to issue a direct card:

- a section 21 reference must be completed by an acceptable referee for each borrower and returned to us. The classes of acceptable referees are on the section 21 reference in this Application form;
- card use is governed by the direct card conditions we give you before you use the card. If you do not agree with the conditions, please cut the card in two and return the pieces to us;
- if there is more than one of you, we will issue a direct card to each of you and you authorise us to act on the instructions of any of you to draw credit or make a redraw from your linked loan facility.

2. I would like to apply for a replacement direct card and direct card PIN

Card number 5 8 4 0 0 2 0 0 5

Reason _____

3. I would like to cancel my direct card

Card number 5 8 4 0 0 2 0 0 5

4. Please change the loan facility my direct card is linked to

Borrower name (1) _____	Borrower name (2) _____
Loan ID/Loan number _____	Loan ID/Loan number _____
Loan facility amount \$ _____	Loan facility amount \$ _____

Signature _____	Signature _____
Print name _____	Print name _____
Date _____	Date _____

*** Prior to processing this request we require all borrowers to sign this form.**

Important! • Fees may apply to this request. Please refer to the direct card Conditions of Use.

Identification Record for a Signatory to an Account

'Reference from an Acceptable Referee' (s.21)

This form must be signed by an 'acceptable referee'.
 Additional signatories to an account must each complete separate 'Acceptable Referee' (s.21) forms.
 See overleaf for guidance notes before completing the form.

Part A: Details of Signatory

1. Name of Signatory

Surname
Given Names

2. Account name/title (name(s) the account is to be held in)

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3. Account number (if unknown leave blank)

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4. Signature

(To be signed in the presence of the referee)

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Part B: Documents Examined by Referee

5. Primary Identification Document – Birth Certificate, citizenship certificate, or international travel document (e.g. passport)

Type of Document

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Name on Document

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Date of Birth

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Date of Issue

--

Office of Issue*

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* For a travel document, show country of issue

6. Secondary Identification Document

Name on Document

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Date of Birth

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Address

--

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State Postcode

Type of Document

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Document Number

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Issued By

--

Date of Issue

--

Date of Expiry

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Part C: Details of Acceptable Referee

7. Name of Acceptable Referee

Surname
Given Names

8. Occupation

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9. Address

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State Postcode

10. Category of Referee (see list overleaf)

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Part D: Statement by Acceptable Referee

11. I have known the signatory for a period of (minimum 12 months):

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12. The signatory has been commonly known to me by the name shown in Part A for a period of:

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13. I have examined the identification documents whose details are shown in Part B, consisting of (tick one):

A primary document in the name shown in Part A

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A secondary document in the name shown in Part A, plus a primary document in a former name

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Only a secondary document in the name shown in Part A

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14. Where the name on the primary identification document differs from the name used by the signatory in relation to the account, the explanation given by the signatory is:

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15. Where only a secondary identification document is examined, the explanation given by the signatory as to why a primary identification document was not produced, is:

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16. The signatory signed the identification reference in my presence.

17. Signature of the Acceptable Referee

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Date

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Notes of Guidance for Acceptable Referees

An Identification Reference must be signed in the presence of an Acceptable Referee.

An Identification Reference is to be provided for each signatory to an account and compromises a written and signed reference by a person within a specified class of Acceptable Referees, declared by the Minister by Notice in the Gazette on 6 November 2002 in GN 44 (see list below).

The reference must set out the name used by the signatory in relation to the account and must state that:

- The referee has known the signatory for the period specified in the reference (being a period of at least 12 months);
- During the whole of that period, or for so much of that period as is specified in the reference, the signatory has been commonly known by that name; and
- The referee has examined:
 - a specified primary identification document for the signatory in that name; or
 - a specified secondary identification document for the signatory in that name and a specified primary identification document for the signatory in a former name of the person; or
 - only a specified secondary identification document for the signatory in that name.

Warning: It is an offence under section 21 of the *Financial Transaction Reports Act 1988* to make a false or misleading statement.

Primary Identification Documents are:

- birth certificate;
- citizenship certificate;
- international travel document:
 - current passport;
 - expired passport which has not been cancelled and was current within the preceding 2 years;
 - other document of identity having the same characteristics as a passport (e.g. this may include some diplomatic documents and some documents issued to refugees).

Secondary Identification Documents are documents (other than a primary identification document) which establish the identity of the signatory. For example:

- current Australian driver's licence (with photograph);
- Bank Credit/Debit/ATM Card – only one per Financial Institution;
- Statement of Account from Financial Institution – must be held for a minimum of 12 months;
- Utility Bills (e.g. electricity, gas and water);
- Rates Notice;
- Certificate of Title;
- Social Security/Pension Card;
- Medicare Card;

Categories of Acceptable Referees

1. A member of:
 - (a) the Institute of Chartered Accountants in Australia; or
 - (b) the Australian Society of Certified Practising Accountants; or
 - (c) the National Institute of Accountants.
2. A member of a municipal, city, town, district or shire council of a State or Territory.
3. An employee of a financial institution who is authorised by the financial institution to open accounts with the institution.
4. An agent of a financial institution who is authorised by the financial institution to open accounts with the institution.
5. A full-time employee of:
 - (a) a financial institution (other than an employee mentioned in item 3); or
 - (b) a corporation that is a registered corporation within the meaning of the *Financial Corporations Act 1974*; who has been employed continuously for at least 5 years by one or more financial bodies.
6. An employee of a bank carrying on business outside Australia:
 - (a) that does not have an authority under section 9 of the Banking Act 1959; and
 - (b) that is engaged in a transaction with a cash dealer; who is authorised by the bank to open accounts with the bank.
7. A full-time employee of a company carrying on insurance business who has been employed continuously for at least 5 years by one or more companies of that type.
8. A legal practitioner (however described) of a Federal, State or Territory court.
9. A registrar, clerk, sheriff or bailiff of a Federal, State or Territory court.
10. An officer within the meaning of the *Defence Act 1903*.
11. An individual registered or licensed as:
 - (a) a dentist; or
 - (b) a medical practitioner; or
 - (c) a pharmacist; or
 - (d) a veterinary surgeon; under a law of a State or Territory providing for that registration or licensing.
12. An individual who holds the position of nursing sister and is registered as a nurse under a law of a State or Territory providing for that registration.
13. A diplomatic or consular officer of an Australian Embassy, High Commission or Consulate, in Australia or overseas.
14. A holder of an office established by a law of the Commonwealth, a State or Territory in respect of which annual salary is payable, other than an office mentioned in item 15.
15. A judge or master of a Federal, State or Territory court.
16. A stipendiary magistrate of the Commonwealth or of a State or Territory.
17. A justice of the peace of a State or Territory.
18. A member of the Parliament or a State Parliament.
19. A member of the Legislative Assembly of the Australian Capital Territory, the Northern Territory or Norfolk Island.
20. A minister of religion within the meaning of the *Marriage Act 1961* who is registered under Division 1 of Part IV of that Act.
21. A notary public.
22. A member of the Australian Federal Police, or of the police force of a State or Territory, who, in the normal course of his or her duties, is in charge of a police station.
23. A member of the Australian Federal Police, or of the police force of a State or Territory, of or above the rank of sergeant.
24. A manager of a post office.
25. An individual employed as an officer or employee by one or more of the following:
 - (a) The Commonwealth, a State or Territory; or
 - (b) an authority of the Commonwealth, a State or Territory; or
 - (c) a local government body of a State or Territory; who has been so employed continuously for a period of at least 5 years, whether or not the individual was employed for part of that period as an officer and for part as an employee.
26. An individual employed as a full-time teacher or as a principal at one or more of the following educational institutions:
 - (a) a primary or secondary school forming part of the education system in State or Territory; or
 - (b) an institution listed in section 4 or paragraphs 34(4)(b)-(j) (inclusive) of the *Higher Education Funding Act 1988*; who has been so employed continuously for a period of at least 5 years.
27. An individual who, in relation to an Aboriginal community:
 - (a) is recognised by the members of the community to be a community elder; or
 - (b) if there is an elected Aboriginal council that represents the community - is an elected member of the council.
28. An individual who is an agent of a totalisator agency board if:
 - (a) the individual conducts an agency of the totalisator agency board at particular premises; and
 - (b) that agency is not ancillary to any other business conducted at those premises.
29. A commissioner for oaths of a State or Territory.
30. An individual who is registered as a tax agent under part VIIA of the *Income Tax Assessment Act 1936*.
31. A member of the Chartered Institute of Company Secretaries in Australia Limited.
32. A member or fellow of the Association of Taxation and Management Accountants.
33. A member of the Institution of Engineers, Australia, other than a member with the grade of student.
34. A fellow member of the National Tax and Accountants' Association Limited.
35. The holder, or an authorised representative / proper authority holder of, a licence under sections 780, 781 or 913B of the *Corporations Act 2001* who has known another person for at least 12 months is an acceptable referee in respect of the other person for the purposes of the definition of 'acceptable referee' in subsection 3(1) of the FTR Act.
36. The holder of, or an authorised representative / proper authority holder of, a licence under sections 780, 781 or 913B of the *Corporations Act 2001*, who has complied with the requirements of section 912A of that Act and Australian Securities and Investments Commission Policy Statement 122 in relation to another person is an acceptable referee in respect of that other person for the purposes of the definition of 'acceptable referee' in subsection 3(1) of the FTR Act. (In this situation there is no requirement for an existing 12 month relationship).