

RESI HOME LOAN APPLICATION - ANNEXURES

Agility Product Range

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Customer Identification

INDIVIDUALS

Applicant 1 - Identification Document Details

First name

Middle name (mandatory if you have a legal middle name)

Surname

Date of birth (DD/MM/YY): / /

Residential address

Suburb

State

Postcode

 (yrs) (mnths)

Time at address

Previous address (if less than 2 years)

Suburb

State

Postcode

Document 1 - Verified from: Original Certified Copy*

*Where Broker / Manager face-to-face verification was not practical and identity verification was verified by an external acceptable certifier.

Document type

Issuer

Issue date (if any) (DD/MM/YY): / /

Expiry date (if any) (DD/MM/YY): / /

Document number (if any)

Document 2 - Verified from: Original Certified Copy*

*Where Broker / Manager face-to-face verification was not practical and identity verification was verified by an external acceptable certifier.

Document type

Issuer

Issue date (if any) (DD/MM/YY): / /

Expiry date (if any) (DD/MM/YY): / /

Document number (if any)

Applicant 2 - Identification Document Details

First name

Middle name (mandatory if you have a legal middle name)

Surname

Date of birth (DD/MM/YY): / /

Residential address

Suburb

State

Postcode

 (yrs) (mnths)

Time at address

Previous address (if less than 2 years)

Suburb

State

Postcode

Document 1 - Verified from: Original Certified Copy*

*Where Broker / Manager face-to-face verification was not practical and identity verification was verified by an external acceptable certifier.

Document type

Issuer

Issue date (if any) (DD/MM/YY): / /

Expiry date (if any) (DD/MM/YY): / /

Document number (if any)

Document 2 - Verified from: Original Certified Copy*

*Where Broker / Manager face-to-face verification was not practical and identity verification was verified by an external acceptable certifier.

Document type

Issuer

Issue date (if any) (DD/MM/YY): / /

Expiry date (if any) (DD/MM/YY): / /

Document number (if any)

COMPANY - If the applicant is a Company (Pty Ltd) including Company Trustees and Company Partners

At least one director must be identified. Use 'Individuals' section to provide details.

<input type="text"/>	<input type="text"/>
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Director name/s

Director name/s

Full name of company as registered by ASIC

<input type="text"/>	<input type="text"/>	<input type="text"/>
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ACN

ARBN (for foreign company)

Principal place of business

Registered office address

Beneficial owner/s (e.g. shareholders) owning at least 25% of the applicant must be identified.

Use 'Individuals' section to provide details.

Beneficial owner 1:	<input type="text"/>	<input type="text"/>
---------------------	----------------------	----------------------

Name

Ownership %

Beneficial owner 2:	<input type="text"/>	<input type="text"/>
---------------------	----------------------	----------------------

Name

Ownership %

Beneficial owner 3:	<input type="text"/>	<input type="text"/>
---------------------	----------------------	----------------------

Name

Ownership %

Beneficial owner 4:	<input type="text"/>	<input type="text"/>
---------------------	----------------------	----------------------

Name

Ownership %

TRUST - If the applicant is a Trustee of any type of Trust

<input type="text"/>	<input type="text"/>
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Full name of trust

Full name of trustee

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------

Type of trust

ABN

Country where trust est.

Class of beneficiaries (if applicable)

Registered business name/s

Beneficial owner 1:	<input type="text"/>
---------------------	----------------------

Name

Beneficial owner 2:	<input type="text"/>
---------------------	----------------------

Name

Beneficial owner 3:	<input type="text"/>
---------------------	----------------------

Name

Beneficial owner 4:	<input type="text"/>
---------------------	----------------------

Name

Settlor of the trust (if the settlor contributed an initial sum to the trust of AUD 10,000). Use 'Individuals' section to provide details.

Full name of settlor

VERIFICATION CHECKS UNDERTAKEN

- Documentation provided is current or within acceptable time frames Yes No
- Photographic documentation is of 'reasonable likeness' of the individual Yes No
- Face-to-face verification was carried out by me Yes No

[[If No, provide reason]:

- Face-to-face verification was performed by an external acceptable certifier (where Broker / Manager face-to-face verification was not practical) and I have received a copy of the certified identity documents Yes No

A Politically Exposed Person (PEP) is an individual, immediate family member or close associate of an individual who holds, or has held, a prominent public position (either domestically or internationally) in a government body or an international organisation. For example, heads of State or head of a country or government, government minister or equivalent senior politician, judicial or high-ranking military officials, senior foreign representatives or Directors, Chief Executive Officer or Chief Financial Officer or a position with comparable influence, in an international organisation.

- With regards to the above definition, does the applicant believe they are, or have previously been, a Politically Exposed Person? Yes No
- The applicant understands they must inform us as soon as practicable in the event they believe their Politically Exposed Person status has changed Yes No

Interviewer Verification

Full name of interviewer

State where interview was held

Address of interviewer

Signature

Date of interview: / /

Applicable to all loan applicants (borrowers and guarantors), substantial shareholders and authorised parties under a Power of Attorney.

Option 1 - Face to face by Broker / Manager - Photographic Identification (Preferred Method of Identification)

Face to face verification by reference to an original primary photographic identification. A current Driver's Licence or any current State Motor Registry identification document is acceptable as a sole form of identification provided the document displays the full name, date of birth and current residential address.

If the original primary document does not show the full name, date of birth and current residential address, another primary or secondary identification must be obtained which shows either full name and date of birth or full name and current residential address depending on what is missing from the original primary document.

Option 2 - Face to face by Broker / Manager - Non-Photographic Identification (acceptable method if no photographic identification documents are available)

Face to face verification by reference to an original or certified copy of primary non-photographic identification plus one or more secondary identification documents. If the original primary document does not show the full name, date of birth and current residential address, another primary or secondary identification must be obtained which show either full name and date of birth or full name and current residential address depending on what is missing from the original primary document.

Option 3 - identity verification performed by an acceptable third party certifier - where Broker / Manager face-to-face verification was not practicable

Identification Option 1 or 2 (above) may be used by an external certifier.

UNDER ALL OPTIONS, CLEAR COPIES OF THE IDENTIFICATION DOCUMENTS USED MUST ACCOMPANY THIS FORM

If the applicant has a middle name, please ensure the identity information collected and verified includes the middle name. If the primary identification document collected does not, you must include one additional identity document (verified) that displays the applicant's middle name.

Primary Photographic Identification:

- Current Australian Driver's Licence or current identification document issued by an Australian State's Motor Registry (i.e. NSW Transport, Roads and Maritime Services (formerly Roads and Traffic Authority)).
- Current Australian Passport (or not expired by more than 2 years)
- Commonwealth, State or Territory Officially issued Identification Card
- National Identity Card

Primary Non-Photographic Identification:

- Birth Certificate
- Citizenship Certificate
- Pension or Health Care Card issued by Centrelink

Secondary Identification:

- Financial Benefits Statement issued by the Commonwealth, State or Territory within the last 12 months
- Rates Notice issued by a local government body within the last 12 months
- Utility Notice issued by a utilities provider within the last 3 months
- Statement issued by a financial institution within the last 3 months

Foreign Nationals:

- Current Foreign Passport with acceptable Australian Residency Status
- Current Driver's Licence
- Current National Identity Card

Additional Information and Identification Requirements

All Beneficial Owners (e.g. shareholders) owning at least 25% of the borrower and Settlor of a Trust (if the settlor contributed AUD 10,000 or more to the trust) must be identified and identification documents verified.

Companies and Company Trustees:

- Collect the names of all directors (proprietary company only), shareholders owning 25% or more of the company
- Collect and verify the identification information of all directors
- Collect and verify the identification information of all shareholders owning 25% or more of the company, or other shareholders (as required)
- Collect the following information on the company
 - » Full name of company as registered by ASIC
 - » ACN
 - » Full address of registered office
 - » Full address of principal place of business

Trust:

- For all types of trust (e.g. family, unit, superannuation fund, managed investment scheme etc.)
- Collect the name of each beneficiary of the trust
- Collect and verify the identification information of the trustee
- Collect and verify the identification information of all individuals owning 25% or more of the trust
- Collect and verify full name of settlor of the trust, if the settlor contributed AUD 10,000 or more to the trust (as shown on the trust deed)
- Collect business names (if any) of the trustees in respect of the trust

Acceptable List of Certifiers

1. A person who, under a law in force in a State, Territory or Commonwealth is currently licensed or registered to practice the following occupations:
 - Chiropractor
 - Dentist
 - Legal practitioner
 - Medical practitioner
 - Nurse
 - Optometrist
 - Patent attorney
 - Pharmacist
 - Physiotherapist
 - Psychologist
 - Trade marks attorney
 - Veterinary surgeon
2. A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described).
3. An Australian Consular Officer or Australian Diplomatic Officer
4. The following if they have two or more years of continuous service or time with licenses:
 - An officer with, or an authorised representative of, the holder of an Australian Financial Services Licence
 - An officer with, or a credit representative of, the holder of an Australian Credit Licence
 - Justice of the Peace
 - Employee of Australia Post
 - Chartered Accountant or Certified Practising Account (CPA)
 - Police officer
 - Teacher (full time employed as such)
 - A person authorised as a notary public in a foreign country

Third Party ID Form

If there are more than two people to be identified, an additional form should be sent.

The law requires people borrowing money to be identified. You should take this form to one of the 'approved' certifiers listed below and ask them to complete it. Then return this document to your broker.

Who are eligible Third Party Certifiers:

- Chiropractor
- Dentist
- Legal practitioner (solicitor / barrister)
- Medical practitioner

Plus, the following if they have two or more years of continuous service:

- Financial planner (an office with, or an authorised representative of, the holder of an Australian Financial Services Licence)
- Finance broker (an officer with, or a credit representative of, the holder of an Australian Credit Licence)
- Employee of Australia Post
- Chartered Accountant or Certified Practising Account (CPA)
- Police Officer
- Teacher (full-time employed as such)

INSTRUCTION TO THIRD PARTY CERTIFIER

Option 1 - Face to face by Broker / Manager - Photographic Identification (Preferred Method of Identification)

Face to face verification by reference to an original primary photographic identification. A current Driver's Licence or any current State Motor Registry identification document is acceptable as a sole form of identification provided the document displays the full name, date of birth and current residential address.

If the original primary document does not show the full name, date of birth and current residential address, another primary or secondary identification must be obtained which shows either full name and date of birth or full name and current residential address depending on what is missing from the original primary document.

Option 2 - Face to face by Broker / Manager - Non-Photographic Identification (acceptable method if no photographic identification documents are available)

Face to face verification by reference to an original or certified copy of primary non-photographic identification plus one or more secondary identification documents. If the original primary document does not show the full name, date of birth and current residential address, another primary or secondary identification must be obtained which show either full name and date of birth or full name and current residential address depending on what is missing from the original primary document.

Option 3 - Non face to face by Broker / Manager - Identification performed by external certifier

Identification Option 1 or 2 (above) may be used by an external certifier. The 'third party identification form' must accompany the certified identification in all cases.

UNDER ALL OPTIONS, CLEAR COPIES OF THE IDENTIFICATION DOCUMENTS USED MUST ACCOMPANY THIS FORM

Primary Photographic Identification:

- Current Australian Driver's Licence or current identification document issued by an Australian State's Motor Registry (i.e. NSW Transport, Roads and Maritime Services (formerly Roads and Traffic Authority)).
- Current Australian Passport (or not expired by more than 2 years)
- Commonwealth, State or Territory Officially issued Identification Card
- National Identity Card

Primary Non-Photographic Identification:

- Birth Certificate
- Citizenship Certificate
- Pension or Health Care Card issued by Centrelink

Secondary Identification:

- Financial Benefits Statement issued by the Commonwealth, State or Territory within the last 12 months
- Rates Notice issued by a local government body within the last 12 months
- Utility Notice issued by a utilities provider within the last 3 months
- Statement issued by a financial institution within the last 3 months

Foreign Nationals:

- Current Foreign Passport with acceptable Australian Residency Status
- Current Driver's Licence
- Current National Identity Card

Third Party ID Form

INDIVIDUALS

Applicant 1 - Identification Document Details

Full name

Other names known by

Date of birth (DD/MM/YY): / /

Residential address

Suburb

State

Postcode

(yrs) (mnths)

Time at address

Previous address (if less than 2 years)

Suburb

State

Postcode

Document 1 - Verified from: Original Certified Copy

Document type

Issuer

Issue date (if any) (DD/MM/YY): / /

Expiry date (if any) (DD/MM/YY): / /

Document number (if any)

Document 2 - Verified from: Original Certified Copy

Document type

Issuer

Issue date (if any) (DD/MM/YY): / /

Expiry date (if any) (DD/MM/YY): / /

Document number (if any)

Does Applicant 1 consider themselves to be a politically exposed person (PEP) or is related to a PEP? Yes No

Applicant 2 - Identification Document Details

Full name

Other names known by

Date of birth (DD/MM/YY): / /

Residential address

Suburb

State

Postcode

(yrs) (mnths)

Time at address

Previous address (if less than 2 years)

Suburb

State

Postcode

Document 1 - Verified from: Original Certified Copy

Document type

Issuer

Issue date (if any) (DD/MM/YY): / /

Expiry date (if any) (DD/MM/YY): / /

Document number (if any)

Document 2 - Verified from: Original Certified Copy

Document type

Issuer

Issue date (if any) (DD/MM/YY): / /

Expiry date (if any) (DD/MM/YY): / /

Document number (if any)

Does Applicant 2 consider themselves to be a politically exposed person (PEP) or is related to a PEP? Yes No

Customer ID Form

VERIFICATION CHECKS UNDERTAKEN

▪ Documentation provided is current or within acceptable time frames Yes No

▪ Photographic documentation is 'reasonable likeness' of the individual Yes No

▪ Face-to-face verification was carried out by me Yes No

Option 2 used: Verification against primary photographic documentation was not practical Yes No

[If No, provide reason]:

Option 3 used: Third party certified documents; face-to-face identification was not practical Yes No

[If No, provide reason]:

Interviewer Verification

<input type="text"/>	<input type="text"/>
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Full name of interviewer

State where interview was held

Address of interviewer

Signature

Date of interview: / /

Interview Declaration

INTERVIEW DECLARATION - to be completed by the interviewer, all questions must be answered.

The undersigned warrants that the applicant(s) have demonstrated sufficient fluency and financial literacy to understand the loan and its implications:

Yes No (if No, please provide details):

Provide full detail of purpose for which money is being borrowed:

- Example 1: Purchase property at 123 Road Street, Suburb for \$123,000 as principal place of residence
- Example 2: Refinance existing Owner Occupied mortgage, and consolidate a personal loan and several credit cards

If the security offered is an Owner Occupied property and an Interest Only facility is required please detail the customers expected benefits for choosing an Interest Only facility:

Provide any other requirements and objectives:

- Example 1: Have access to redraw and minimum payments for first 3 years. Flexibility to make extra repayments with a view to sell security in 5 years and move to a retirement home
- Example 2: Reduce monthly commitments for applicant(s)

Full name of interviewer

Credit licence / Credit rep. number

Address of interviewer

Signature of interviewer

Name in print

Date (DD/MM/YY): / /

Declaration of Financial Status

To: Perpetual Trustee Company Limited (ACN 000 01 007) and Resimac Limited (ACN 002 997 835) ('Credit Provider')

This declaration should be completed and signed by all intended applicants of the loan.

\$			(yrs)
Loan amount		Loan term	
	%	\$	
Interest rate (% p.a.)		Monthly repayments	

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

APPLICANT 1 DETAILS	APPLICANT 2 DETAILS
First name	First name
Surname	Surname
Company / Trustee	Company / Trustee
ABN of income source	ABN of income source
Occupation	Occupation

Provide a detailed explanation below of the nature of business and how the declared income is derived

(e.g. I own and operate a plumbing business with 6 employees. The majority of work is sourced via agreements with local real estate agents, online advertising and word of mouth).

\$	\$
Income	Income
Individual: Estimated annual pre-tax income from self-employed activities Company: Estimated Net profit before tax	Individual: Estimated annual pre-tax income from self-employed activities Company: Estimated Net profit before tax

Are the documents provided to verify (i.e. business account bank statements or BAS statements) representative of full years' trading? Yes No

Declaration of Financial Status

Declaration

I/We certify, warrant and represent to the Credit Provider that:

- a. I am/we are aware of our financial obligations under the proposed loan with the Credit Provider.
- b. I am/we are satisfied that my/our financial obligations under this loan will not adversely impact on my/our ability to meet all my/our other 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 or undue financial hardship.
- d. I/we acknowledge that the Credit Provider has assessed this facility with significantly less documentary evidence of my/our income than for a Prime loan.
- e. I/we specifically request the Credit Provider to consider my/our loan application while required me/us to provide significantly less evidence of my/our income, outgoings, assets and liabilities than for a Prime loan.
- f. I/we acknowledge that the Credit Provider and any lender's mortgage insurer have relied upon the information contained in the application for credit ("application") and within this Declaration of Financial Status in assessing whether to approve the application.
- g. There are no other significant issues relevant to the application that should be brought to the attention of the Credit Provider not already contained in this document or the Loan Application.

WARNING: The Credit Provider may rely on the information you provide in this Declaration of Financial Status when assessing whether it is appropriate to make this loan to you. Consider obtaining legal and financial advice to ensure you can afford to repay the loan. There may be cheaper loans available to you if you provide this information.

Signature (Applicant 1)

Name in print

Date: / /

Signature (Applicant 2)

Name in print

Date: / /

Living Expense Declaration

This declaration is to be completed for all products and signed by all intended applicants of this loan as well as the Broker.

Applicant name(s):

I/We confirm that the below details are a true and accurate breakdown of our combined Basic and Additional Living Expenses:

MONTHLY LIVING EXPENSES - Completion is mandatory

Basic

Owner occupied basic household and property (utilities, rates, body corp fees, repairs) - Mandatory	\$	<input type="text"/>
Investment household and property (utilities, rates, body corp fees, repairs) - Mandatory	\$	<input type="text"/>
Rented property costs (housing on property that is rented including utilities, repairs and maintenance and other household items) - Mandatory	\$	<input type="text"/>
Food (groceries, takeaway) - Mandatory	\$	<input type="text"/>
Transport (registration, insurance, maintenance, fuel, parking, tolls, public) - Mandatory	\$	<input type="text"/>
Clothing and personal care (incl. cosmetics, grooming) - Mandatory	\$	<input type="text"/>
Other (anything not categorised above and included financials):	\$	<input type="text"/>
TOTAL:	\$	<input type="text"/>

Additional

Insurance (health, home, contents, life, TPD) - Mandatory	\$	<input type="text"/>
Communications (phones, internet, TV) - Mandatory	\$	<input type="text"/>
Medical expenses (prescriptions, optical, dental) - excl. health insurance	\$	<input type="text"/>
Government Education (fees, books, uniforms, activities)	\$	<input type="text"/>
Childcare	\$	<input type="text"/>
Recreation and entertainment (restaurants, memberships, subscriptions, holidays)	\$	<input type="text"/>
Other (anything not categorised above and included financials):	\$	<input type="text"/>
TOTAL:	\$	<input type="text"/>
TOTAL LIVING EXPENSES:	\$	<input type="text"/>

Comments

Living Expense Declaration

BROKER DECLARATION

- I have made reasonable enquiries about my client's financial situation and their requirements and objectives, taken reasonable steps to verify their financial situation, made a preliminary assessment about whether the credit contract is "not suitable" and have provided all information I feel is relevant for the lender to make an assessment.

- For interest only loan applications, the nominated interest only period aligns with the borrower's requirements and I have discussed the following with the applicant(s):
 - Interest only loan repayments will not pay off any principal during the interest only term;
 - The repayments required to pay out the loan will increase after the interest only period ends to cover both principal and interest; and
 - The applicant(s) may pay more over the life of their loan than if there was no interest only term.

I confirm that:

- The income and expense information provided within the application are those obtained from the applicant(s) during my preliminary assessment.

- I collected the individual documents and verified the identity of the applicant(s). I also confirm that copies of all documents sent to the Bank are held by us. We will retain these documents and will make them available to the Bank if requested. We are aware this application will be audited by the Bank.

- I have made reasonable enquiries and based on the information provided to me by the applicant(s) the recommended product is NOT UNSUITABLE on the basis that it is consistent with the applicant(s) requirements and objectives and the applicant can comply with their financial obligations without substantial hardship.

- For interest only term loans and line of credit:
 - The interest only period aligns with the applicant(s) requirements.
 - I have explained the following additional risks and costs of an interest only term to the applicant(s) - interest only repayments will not pay off any principal during the interest only term; the repayments required to pay out the loan will increase after the interest only period ends to cover both interest and principal reductions; and the applicant(s) may pay more over the life of their loan than if there was no interest only term.

- The applicant(s) is not disadvantaged by any conflict of interest in relation to any incentives or commissions that I may receive for writing this loan.

- No conflicts of interest exist between the applicant(s) and myself (e.g. the transaction is at arm's length and the applicant(s) is not a friend, partner or family member).

If a conflict exists, please provide details below:

Living Expense Declaration

REASONS FOR INTEREST ONLY REPAYMENTS (if applicable)

- Construction / Bridging:
- Temporary reduction in income:
- Large non-recurring expenses:
- Variable income:
- Maximise cash flow:
- Create funds for investment purposes:
- Principal reductions in an offset facility:
- Taxation, financial or accounting reasons:
- Plan to convert to investment property:
- Other reason (please provide):

Signatures of Borrower(s) and Guarantor(s)

Signature (Applicant 1)

Name in print

Date (DD/MM/YY): / /

Signature (Applicant 2)

Name in print

Date (DD/MM/YY): / /

Signature (Guarantor 1)

Name in print

Date (DD/MM/YY): / /

Signature (Guarantor 2)

Name in print

Date (DD/MM/YY): / /

Signatures of Broker

Signature

Name in print

Date (DD/MM/YY): / /

Accountant's Verification

To: Perpetual Trustee Company Limited (ACN 000 01 007) and Resimac Limited (ACN 002 997 835) ('Credit Provider')

Date: / /

To whom it may concern,

RE: Loan Application for:

(Insert borrower name/s)

Address Suburb State Postcode

ACN (if company):

I CERTIFY THAT:

1. I am a practising accountant / licensed tax agent and am currently a member of:

ICAA CPA Australia NIA Other:

2. I am the accountant to:

('borrower/s') and have acted for the borrower/s in that capacity for the previous years, and still act as their accountant.

I have prepared the accounts from to and the most recent lodged tax returns are as at 30 June

3. I am aware of the borrower/s current declared net profit before tax is \$ and to the best of my knowledge this amount is reasonable and accurate. I have referenced the following information / documentation to assist my assessment:

4. Please provide a detailed explanation of why a declared net profit has been provided instead of the accounts listed in question 2 above (i.e. if a change in trading conditions, what has changed? If the accounts available are considered dated, what has changed since they were prepared?)

5. I am not aware of any factors which may affect the borrower/s ability to make repayments under this loan or which may cause substantial hardship to the borrower/s.

6. I have prepared this document based on the information provided by the borrower/s. I have no reason to doubt that the borrower/s disclosed information is a fair picture of their affairs but I am unable to express any opinion as to the accuracy of the information provided by the borrower/s.

Accountant's Verification

7. I understand that the Credit Provider may rely on this document when deciding whether to make a loan to the borrower/s.

8. Are you receiving a referral fee that might place you in a conflict of interest with regard to the transaction being entered into?

Yes No

9. Are you independent of this transaction and there is no conflict of interest in regards to this declaration? Yes No

10. Additional information (e.g. additional information about the borrower/s income, expenses or financial position, any conflicts of interest etc.)

Yours faithfully,

Full name of accountant

Name of practice

Phone number

Email address

Address of practice

Suburb

State

Postcode

Signature of accountant

Tax practitioners board registration number