

RESI HOME LOAN APPLICATION - ANNEXURES

Agility Product Range

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Customer ID

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

Document 1 - Verified from: Original Certified Copy*

*Where Broker / Manager face-to-face verification was not practical and identity verification was performed 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)

Full name as it appears on the document

Document 2 - Verified from: Original Certified Copy*

*Where Broker / Manager face-to-face verification was not practical and identity verification was performed 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)

Full name as it appears on the document

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

Document 1 - Verified from: Original Certified Copy*

*Where Broker / Manager face-to-face verification was not practical and identity verification was performed 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)

Full name as it appears on the document

Document 2 - Verified from: Original Certified Copy*

*Where Broker / Manager face-to-face verification was not practical and identity verification was performed 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)

Full name as it appears on the document

Customer ID

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

Interviewer Verification

<input type="text"/>	<input type="text"/>
Full name of interviewer	State where interview was held

Address of interviewer

Signature

Date of interview: / /

Customer ID

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

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.

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

Customer ID Form

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
 - Trademarks 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 of 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

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.

<input type="text"/>	<input type="text"/>
\$	(yrs)
Loan amount	Loan term
<input type="text"/>	<input type="text"/>
%	\$
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
<input type="text"/>	<input type="text"/>
First name	First name
<input type="text"/>	<input type="text"/>
Surname	Surname
<input type="text"/>	<input type="text"/>
Company / Trustee	Company / Trustee
<input type="text"/>	<input type="text"/>
ABN of income source	ABN of income source
<input type="text"/>	<input type="text"/>
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).

<input type="text"/>	<input type="text"/>
\$	\$
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

All fields are **MANDATORY**. If a response is not applicable, please insert N/A. If any field is left blank, it will be returned and the loan application will not proceed to assessment, until fully completed.

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?)

Accountant's Verification

- 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.
- 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,

<input type="text"/>	<input type="text"/>		
Full name of accountant	Name of practice		
<input type="text"/>	<input type="text"/>		
Phone number	Email address		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address of practice	Suburb	State	Postcode
<input type="text"/>			
Signature of accountant			
<input type="text"/>			
Tax practitioners board registration number			