

YOUR REQUIREMENTS & OBJECTIVES (continued):

YOUR FINANCIAL SECURITY:

Have you had any difficulties in meeting your financial commitments in the past 2 years?

Yes No

If yes, provide details below.

Have you received advice from an accountant, solicitor or financial planner regarding your requirements or financial objectives?

Yes No

If yes, provide details below.

RETIREMENT AND EXIT STRATEGY:

1. At what age is the applicant planning to retire? Applicant 1: Applicant 2:

2. Will the applicant reach their planned retirement age during the term of the loan? Yes No

If yes, how would the applicant/s propose to repay the loan?

- | | | |
|--|---|--|
| <input type="checkbox"/> Repayment of loan prior to retirement | <input type="checkbox"/> Downsizing of home | <input type="checkbox"/> Sale of Other Assets |
| <input type="checkbox"/> Recurring income from Superannuation | <input type="checkbox"/> Superannuation lump sum following retirement | <input type="checkbox"/> Income from other investments retirement |
| <input type="checkbox"/> Savings | <input type="checkbox"/> Co-Applicants income | <input type="checkbox"/> Customer planning to work past the statutory retirement age |
| <input type="checkbox"/> Other | | |

If "other" please provide commentary:

DECLARATION

1. Have you or your co-applicant ever been declared bankrupt or insolvent, has either Estate been assigned for the benefit of creditors?

No Yes

If YES, what was your bankruptcy discharge date?

If YES is selected for any of these questions, please provide details?

2. Have you, or your co-applicant, ever been shareholders or officers of any company of which a manager, receiver and/or liquidator has been appointed?

No Yes

3. Is there any judgement entered in court against you, or your co-applicant or any company of which you or your spouse are or were a shareholder or officer?

No Yes

4. Have you, or your co-applicant, or any company with which you are or were associated, ever had a property foreclosed upon or sold through a mortgagee sale proceeding?

No Yes

5. Has any part of the deposit, or the balance due above this loan, been obtained from borrowings?

No Yes

6. Has any application in respect of this loan been submitted by you, or any other person, to any other lender?

No Yes

7. Are you, and your co-applicant a first home buyer, and therefore have not owned a residential property jointly, severally or with any other person previously?

No Yes

8. Have you or your spouse ever been in default on any loan agreements or had any defaults listed against you or your spouse on your credit reference?

No Yes

9. Are you known by any other name(s)

If yes, give details of other name(s)

PREFERRED FEATURES:

FEATURE/S:	DESCRIPTION	REQUIRED			COMMENTS
		YES	NO	OPTIONAL	
Fixed rate/repayments	It is important to have certainty about the interest rate and/or repayment for a fixed time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Fixed and variable	It is important to have a combination of fixed and variable interest.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Interest Only	It is important to make interest only repayments for a specified term.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Product flexibility	It is important to have the ability to switch between variable and fixed rate products.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Pay off quickly/ additional payments	It is important that the loan is paid off quickly and that additional payments are allowed without penalty.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Transaction capability	It is important to be able to access available funds via EFTPOS, ATM, Internet or Cheque.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Re-draw	It is important to have access to additional repayment funds should it be required.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Manage to a credit limit	It is important to have a Credit Limit that you can draw on.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Top up	It is important to have access to additional funds for future use subject to sufficient equity.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Portability	It is important to have the option to transfer the loan to an alternative property to save money and time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Split Account / Offset	It is important to have more than one loan sub account/s, or a separate account for my savings or investment funds for tax, accounting or personal expense purpose.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Other features sought		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

FOR THE CREDIT ASSISTANCE PROVIDER:

Disclose any significant costs and/or risks associated with the benefits being sought eg costs of refinancing, break costs, fees for credit assistance services etc.

WARNING: If you choose a fixed rate loan you may be charged break costs if, before the expiry of the fixed interest period:
 (a) you make an additional payment or make additional payments in any one-year period (starting on the anniversary of the settlement date (inclusive)); or
 (b) you pay out that fixed rate loan or an amount becomes due and payable; or
 (c) we agree to change your loan type or fixed interest period that applies to your loan. For example, if we agree to request from you to switch from a 5 year fixed rate loan to a 2 year fixed rate loan or to a variable rate loan.

Break costs could be substantial if interest rates fall during the fixed interest period. You should take break costs into consideration when deciding whether you want to fix your interest rate.

The terms and conditions applying to your loan will set out when break costs may be payable. You should read the terms and conditions carefully and ensure that you understand them.

PRIVACY ACT 1988 CONSENT

This privacy notice and consent relates to an application (the application) you make to RESI Mortgage Corporation Pty Ltd (the mortgage manager) for a loan (your loan) or in which you offered to guarantee the applicant's loan obligations or your loan or a guarantee of the loan. It includes consents from you to disclose certain information to other organisations described below. Your loan may be consumer credit or commercial credit. RESI Mortgage Corporation Pty Ltd will submit the application to a lender or the lender's loan servicer to consider. If the lender or its loan servicer approves the application, it may seek lender's mortgage insurance (LMI) cover from a lenders mortgage insurer or title insurance cover from a title insurer or both in relation to your loan.

In this privacy notice and consent, "credit eligibility information" means information an organisation described below obtained from a credit reporting body or that is based on information obtained from a credit reporting body.

Privacy Notice

This privacy notice tells you how certain organisations collect information about you, what they use the information for and who they share the information with. If any of those organisations collect information that can be used to identify you, it will take reasonable steps to notify you of that collection.

Organisations that collect information about you

This privacy notice and consent covers the following organisations that may collect information about you relating to the application or your loan or a guarantee of the loan:

- The mortgage manager (the "mortgage manager"). That mortgage manager is RESI Mortgage Corporation Pty Ltd ABN 092 564 415 and Australian Credit Licence 390669;
- The lender (the "lender"), to whom you make the application or that makes your loan available, and listed within the schedule;
- The loan servicer (the "loan servicer"), that considers the application or administers your loan for the lender Perpetual Trustees Victoria Limited and AFSH Nominees Pty Ltd. That loan servicer is Advantedge Financial Services Pty Ltd ACN 130 012 930;
- The LMI insurer that considers a lender's request for LMI cover relating to the application or that gives LMI cover to the lender for your loan. That LMI insurer is either QBE Lenders Mortgage Insurance Ltd (QBE) ACN 000 511 071 or Genworth Financial Mortgage Insurance Pty Ltd (Genworth) ACN 106 974 305 (each an LMI insurer); and
- The title insurer (the "title insurer"), that considers a lender's request for title insurance cover relating to the application or that gives title insurance cover to the lender for your loan, and its related entity: the title insurer is First American Title Insurance Company of Australia Pty Limited (First Title) ACN 075 279 908 and its related entity is First Mortgage Services Pty Ltd (FMS) ACN 110 202 429.

Each of those organisations is described below separately as "we" and "us". The LMI insurers and the title insurer are described together below as "insurers".

How information is collected from you

We will collect information about you from you directly whenever we can. Most information will be collected from the application and from the records we maintain about the products or services you receive from us.

We may verify that information from sources referred to in the application or in this privacy notice and consent.

Sometimes an LMI insurer may also collect further personal information about you during the course of the LMI cover provided to the lender for your loan. The terms of this notice and the LMI insurer's Privacy Policy will apply to the collection, use and disclosure of that information.

How information is collected from other sources

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We may collect information about you that is publicly available (for example from public registers or social media), or made available by third parties.

We do this where:

- we distribute or arrange products on behalf of others, including our business partners;
- we can't get a hold of you and need to update your contact details;
- we need information from third parties about an application you make through us;
- we need information for fraud prevention purposes;
- we are checking the security you are offering;
- we can learn insight about your financial needs, such as through property information;
- you have consented to third parties sharing it with us, such as organisations we sponsor or have loyalty programs with;

At your request, we exchange information with your legal or financial advisers or other representatives. We may use or disclose information about you in order to combine the information that we hold about you with information about you collected from or held by external sources.

When the law authorises or requires collection of information

There are laws that affect organisations that may require us to collect personal information about you. For example, we may require information to verify your identity under Australian Anti-Money Laundering law.

How your information may be used

A lender, the loan servicer or the mortgage manager may use information about you for purposes including:

- giving you information about loan products or related services including help, guidance and advice;
- considering whether you are eligible for a loan or any related service you requested, including identifying or verifying your or your authority to act on behalf of a customer;
- processing the application and providing you with a loan or related service;
- administering your loan or any related service, for example, to answer requests or deal with complaints;
- telling you about other products or services it or its related companies make available and that may be of interest to you, unless you tell them not to;
- identifying opportunities to improve our service to you and improving our service to you
- allowing it to run its business efficiently and to perform administrative and operational tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by law, regulation or codes binding it; and
- any purpose to which you have consented.

You can let the lender, loan servicer or the mortgage manager know at any time if you no longer wish to receive direct marketing offers from them. They will process your request as soon as practicable.

Also, a lender, the loan servicer or the mortgage manager may use credit information about you to:

- enable an insurer to assess the risk of providing insurance to the lender or to address the lender's arrangements with the insurer;
- assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations
- consider hardship requests; and
- assess whether to securitise loans and to arrange securitising loans the lender makes.

An LMI insurer may use information about you:

- to decide whether to insure a lender under an LMI policy;
- to assess the risk of you or a guarantor defaulting on your obligations to a lender;
- to administer and vary the insurance cover including for securitisation and hardship applications;
- to verify information that the LMI insurer collects about you;
- to deal with claims and recovery of proceeds including, among other things, to enforce a loan or a guarantee in place of a lender if the LMI insurer pays out an insurance claim on your loan or the loan you guarantee;
- to conduct risk assessment and management involving credit scoring, portfolio analysis, reporting and fraud prevention;
- to comply with legislative and regulatory requirements including requirements under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time;
- for a mortgage insurance purpose relating to you; and
- for any other purpose under the insurance policy the LMI insurer issues to the lender relating to your loan.

The title insurer or its related entities may use information about you:

- to assess the risk of providing title insurance to the lender;
- for the subsequent administration or variation of the title insurance policy;
- for risk assessment, reporting, fraud prevention, enforcement and claim recovery activities;
- to discharge your existing mortgage over the security property and register your new mortgage over the security property where a refinance is taking place;
- to deal with claims and to enforce a loan or a guarantee in place of a lender if the title insurer pays out an insurance claim on your loan or the loan you guarantee;
- for a title insurance purpose relating to you;
- to comply with legislative and regulatory requirements; and
- for any other purpose under the contract between a lender and the title insurer.

What happens if you don't provide information?

If you don't provide your information to us, it may not be possible:

- to provide you with the product or service you want. For example, if information is not disclosed to an insurer, it may not be able to process a lender's request for insurance. In that case, the lender may not be able to assess this application;
- for the lender, loan servicer or a mortgage manager to manage or administer the loan the lender makes to you;
- verify your identity or protect against fraud; or
- in the case of the lender, loan servicer or mortgage manager, to let you know about other products or services that might be suitable for your financial needs.

Sharing Your Information

Sharing with other organisations

We use and share information about you with other organisations described above for the purposes described above.

Sharing with related companies

We may share information about you with our related companies for the purposes described above.

Sharing with your representatives and referees

We may share information about you with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants, brokers or real estate agents); and
- your referees, such as your employer, to confirm details about you.

Sharing with credit reporting bodies

We and the lender may disclose information about you to a credit reporting body in relation to the application or your guarantee, including overdue payments. A credit reporting body may include information about you in reports that it gives other organisations (like other lenders) to help them assess your credit worthiness.

Some of that information may reflect adversely on your credit worthiness, for example, if you fail to make payments or if you commit a serious credit infringement (like obtaining credit by fraud). That sort of information may affect your ability to get credit from other lenders.

Sharing with third parties

We may disclose information about you to third parties, in relation to: considering the application; providing, managing or administering your loan; exercising rights relating to your loan; exercising rights relating to your guarantee; or any insurance policy an insurer issues to the lender relating to your loan or the loan you guarantee.

Those third parties may include:

- real estate agents, valuers, other insurers (other than those described above), re-insurers, claim assessors and investigators;
- brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager;
- other financial institutions, like banks;
- credit reporting bodies or other approved third parties who are authorised to assess the validity of identification information;
- fraud reporting agencies (including organisations that assist with fraud investigations and organisations established to identify, investigate and/or prevent any fraud, suspected fraud, crime, suspected crime, or misconduct of a serious nature);
- organisations involved in surveying or registering a security property or which otherwise have an interest in a security property;
- rating agencies to the extent necessary to allow the rating agency to rate particular investments;
- government or regulatory bodies (including the Australian Securities and Investments Commission and the Australian Tax Office) as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- organisations involved in securitising your loan, including the Reserve Bank of Australia (sometimes this information is de-identified), reinsurers and underwriters, loan servicers, trust managers, trustees and security trustees;
- companies we arrange or distribute products for;
- guarantors and prospective guarantors of your loan;
- the borrowers or the prospective borrowers of the loan you guarantee;
- our joint venture partners that conduct business with us;
- organisations involved in a corporate re-organisation or transfer of NAB Group assets or business;
- other organisations involved in our normal business practices, including our agents and contractors, as well as our accountants, auditors or lawyers and other external advisers (e.g. consultants and any independent customer advocates);
- service providers (including data consultants and IT contractors), agents, contractors and advisers that assist us to conduct our business; and where you've given your consent or at your request, including to your representatives or advisors.

Also, a lender or the loan servicer may disclose information about you, in relation to other services relating to your loan or your guarantee or its loan products, to others including:

- organisations that maintain, review and develop a lender's or the loan servicer's business systems, procedures and technology infrastructure, including testing or upgrading our computer systems;
- payments systems organisations including merchants, payment organisations and organisations that produce cards, cheque books or statements for a lender in relation to your loan or the loan you guarantee;
- organisations that assist a lender or the loan servicer with product planning, analytics, research and development; and
- mailing houses and telemarketing agencies and media organisations that assist a lender or the loan servicer to communicate with you, including media or social networking sites.

Sharing outside of Australia

RESI Mortgage Corporation Pty Ltd, the mortgage insurers, the funders and related entities may disclose information about you to related companies and service providers that are situated overseas, including the United Kingdom, European Union, Asia Pacific, Canada, the United States of America and the Philippines.

We may store information about you in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country information about you may be held.

Overseas organisations may be required to disclose information shared with them under a foreign law. In those instances, the organisation, described above, that disclosed the information to the overseas organisation will not be responsible for that disclosure. Each lender, loan servicer and mortgage manager:

- will only share any credit information about you with a credit reporting body if that body has a business operation in Australia; and
- is unlikely to share credit eligibility information with organisations that do not have business operations in Australia.

Accessing your Information

You can ask us to access information that we hold about you. You have special rights to access credit eligibility information. You can find out how to access information about you (including credit eligibility information) by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

Correcting your Information

You can ask us to correct information we hold about you. You have special rights to correct credit information about you. You can find out how to correct information about you (including credit information) by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

Complaints

If you have a complaint against us about a privacy issue, please tell us about it. You can find out how to make a complaint (including special rights for credit information complaints) and how we will deal with a complaint, by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

Privacy Policy

You can find out more about how we manage information about you by reading our Privacy Policy available by contacting us. Please see our contact details in the schedule. Also, you can read and obtain a copy of that policy at our website address set out in the schedule.

Consent

By signing this form, you consent to:

- us obtaining information about you from a credit reporting body:
 - (a) to assess your application for consumer credit or commercial credit or to collect any payment that is overdue in relation to your loan; and/or
 - (b) to assess whether to accept you as a guarantor of the loan;
- us exchanging information about you with other credit providers to: assess the application; assess whether to accept you as a guarantor; assist you to avoid defaulting on your loan or your guarantee; notify other credit providers of a default by you; or assess your credit worthiness. This information may include credit eligibility information;
- if you are a joint applicant under the application or become a joint borrower under your loan, us exchanging information about you with your joint applicants or joint borrowers to process the application and to administer your loan;
- us disclosing information (including credit eligibility information to potential guarantors) about you to a potential or existing guarantor (or their legal representative) but only to assist them to consider whether to act as a guarantor or to offer property as security or to inform them about: (a) the application and details of the obligations guaranteed or proposed to be guaranteed; (b) your credit worthiness, credit capacity or credit history; and (c) any other matter we decide is relevant to a potential guarantor or guarantor;

PRIVACY ACT 1988 CONSENT (continued)

- if a lender, the loan servicer or mortgage manager requests an insurer for LMI insurance or title insurance for the loan for which you applied, the lender, the loan servicer or the mortgage manager disclosing to that insurer information about you for any purpose in connection with that insurance;
- us checking the details of the information you gave in the application. They may contact any person you named in the application for that purpose. If you give us an identity document (for example, your passport or driver's licence) in connection with the application, we may contact the authority that issued the document to verify the status of and any information contained in the document;
- us exchanging information (including credit eligibility information) about you with any person acting on your behalf (like a broker or a referrer) relating to processing the application and establishing and managing your loan or your guarantee;
- us exchanging information about you with our relevant service providers (including any service provider located outside Australia) including information that we collect from you as an agent of a state or territory government in relation to a First Home Owner Grant application you make. For more information, please see the privacy notice above and our privacy policy, available by contacting us. Please see the contact details in the schedule;
- a lender or the loan servicer disclosing your credit eligibility information to other organisations participating in securitising the lender's loans, but only for purposes relating to those arrangements including to enable those other organisations to exercise rights they have under securitisation arrangements to review loan files; and
- us using the information in the application to better understand and/or manage your relationship with us.

Information about other people

If you give information about another person (like your employer, spouse, referee or solicitor) in relation to the application or a loan you get from the lender to us, you will let that other person know that:

- we have collected their information to assess the application, to manage any loan you get from a lender and for any other purpose set out in the privacy notice above;
- we may exchange this information with other organisations set out in that privacy notice;
- we handle their personal information in the way set out in our Privacy Policy and that privacy notice and they can:
 - (a) access or request a copy of that privacy policy or privacy notice; or
 - (b) access the information we hold about them, by using the contact details for us in the schedule; and
- you may not be able to get credit from the lender or we may not accept your application to act as a guarantor of a loan unless we obtain their information.

Electronic Consent:

I/We consent to the receipt of notices and other documents electronically from Resi Mortgage Corporation Pty Limited and its lenders. This consent and authority will apply to all communications permitted to take place electronically by law. I/We understand that upon giving this consent:

- I/We will no longer receive paper copies of notices and other documents sent to me/us;
- I/We should regularly check my/our electronic communications for notices and other documents and ensure my/our email address/residential address and contact numbers remains current;
- I/We may receive the notices and other documents by email, or be provided a notice in an email that the documents are displayed on and can be retrieved from a website;
- I/We may withdraw my/our consent to the giving of notices and other documents by electronic means at any time, by providing notice in writing; I/we understand that the provision of electronic documents does not alter my/our obligations under any terms and conditions of any credit contract;
- and I/We have facilities to enable us to print the notice or other document sent to me/us electronically.

Before providing this consent, you should know that upon giving this consent you may no longer receive paper documents, you should check regularly to see if you have received any electronic communications and your consent can be withdrawn at any time by contacting Pepper as applicable.

Customer identification

We and our Mortgage Insurers may disclose your name, date of birth and address to an organisation, including CRBs, providing verification of your identity to request an assessment of whether that information matches information they hold in their files (an "Information Match Request") (this may also include online electronic identity verification). Your personal details will be matched to information held by the issuer of the identification document (the "Official Record Holder") via the use of third party systems. Alternative means of verifying your identity may be available. We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate, and any other identification documents to match those details with the relevant registries using third party systems and record the results of that matching.

More about the credit reporting bodies (CRB's) we use

Contact details

We may give information about you to one or more credit reporting bodies in relation to the application of your loan. Currently, we deal with:

- Equifax Australia Information Services and solutions Pty Limited
equifax.com.au , <https://www.equifax.com.au/privacy>
- Illion (Australia) Pty Ltd illion.com.au, <https://illion.com.au/privacy-policy>
- Experian Australia Credit Services
[experian.com.au](http://www.experian.com.au) , <http://www.experian.com.au/privacy-policy>

CRB's contact details are in the schedule. Each CRB has a credit reporting policy about how it handles information about you. You can obtain copies of their policy at their website set out in the schedule.

If you think you have been the victim of a fraud

If you believe that you have been or are likely to be the victim of fraud (including identity fraud), you can request a credit reporting body not to use or disclose the information they hold about you.

SCHEDULE

Lenders

- Perpetual Trustees Victoria Limited ACN 004 027 258
Level 12, 213 Pitt Street, Sydney, NSW 2000
T 02 9229 9000 W www.perpetual.com.au
Its privacy policy is set out at <https://www.perpetual.com.au/Privacy-Policy.aspx>
- AFSH Nominees Pty Ltd ACN 143 937 437
Level 10, 101 Collins St, Melbourne VIC 3000
T 03 8616 1600 W www.advantedge.com.au
Its privacy policy is set out at www.advantedge.com.au/privacy
- Adelaide Bank a Division of Bendigo and Adelaide Bank Limited
ABN 11 068 049 178
80 Grenfell Street, Adelaide, SA 5000
T 08 8300 6000 W www.adelaidebank.com.au
Its privacy policy is set out at: <https://www.adelaidebank.com.au/other-links/privacy-policy>
- Perpetual Trustee Company Limited ACN 000 001 007
18/123 Pitt Street, Sydney, NSW 2016
T 02 9229 9000 W www.perpetual.com.au
Its privacy policy is set out at <https://www.perpetual.com.au/Privacy-Policy>
- Resimac Limited ACN 002 997 935
9/45 Clarence Street, Sydney NSW 2000
T 02 9248 0300 W www.resimac.com.au
Its privacy policy is set out at <https://www.resimac.com.au/en-au/privacy>
- Origin Mortgage Management Services Pty Ltd ACN 601 349 091, on behalf of Columbus Capital Pty Limited ACN 119 351 252
Level 8/77 Castlereagh Street, Sydney, NSW 2000
T 1300 767 023 W <http://originmms.com.au/>
Its privacy policy is set out at <http://originmms.com.au/privacy-policy>
- Perpetual Corporate Trust Limited ACN 000 341 533
18/123 Pitt Street, Sydney, NSW 2016
T 02 9229 9000 W www.perpetual.com.au
Its privacy policy is set out at <https://www.perpetual.com.au/Privacy-Policy>
- Permanent Custodians Limited ABN 55 001 426 384
Level 2, 1 Bligh Street, Sydney, NSW 2000 T 02 8295 8100
- Pepper Group Limited ABN 55 094 317 665
27/177 Pacific Highway, North Sydney, NSW 2060
T 13 73 77 W www.pepper.com.au
Its privacy policy is set out at <https://www.pepper.com.au/privacy-policy>

Insurers

- QBE Lenders Mortgage Insurance Ltd ACN 000 511 071
Level 21, 50 Bridge St, Sydney NSW 2000
T 1300 367 764 W www.qbelmi.com
Its privacy policy is set out at <http://www.qbelmi.com/pg-QBE-Privacy-Policy-Statement.seo>
- Genworth Financial Mortgage Insurance Pty Ltd ACN 106 974 305
Level 26, 101 Miller St, North Sydney NSW 2060
T 1300 655 422 W www.genworth.com.au
Its privacy policy is set out at <http://www.genworth.com.au/privacy-policy>
- First American Title Insurance Company of Australia Pty Ltd ACN 075279 908
Level 10, 309 George St, Sydney, NSW, 2000
T 13000 362 178 W www.firsttitle.com.au
Its privacy policy is set out at <http://www.firsttitle.com.au/propertyowners/copyright-copy-first-title-privacy-policy>

Loan Servicer Advantedge Financial Services Pty Ltd ACN 130 012 930
Level 10, 101 Collins St, Melbourne VIC 3000
T 03 8616 1600 W www.advantedge.com.au
Its privacy policy is set out at www.advantedge.com.au/privacy

Mortgage Manager

Resi Mortgage Corporation Pty Limited ACN 092 654 415
Level 11, 1 Chifley Square Sydney NSW 2000.
T 136126 W www.resi.com.au
Its privacy Policy is set out at www.resi.com.au/site/privacy

Credit Reporting Bodies

- Equifax Australia Information Services and Solutions Pty Ltd
Online www.mycreditfile.com.au
Its credit reporting policy is set out at <http://www.equifax.com.au/privacy>

Mail: Attention: Public Access Division Equifax Pty Ltd PO Box 966
North Sydney NSW 2059

- Illion (Australia) Pty Ltd

Online: www.checkyourcredit.com.au Its credit reporting policy is set out at <https://illion.com.au/privacy-policy>
Mail: PO Box 7405, St Kilda Road, Melbourne, VIC 3004

- Experian Australia Credit Services

Online: www.checkyourcredit.com.au. Its credit reporting policy is set out at <http://www.experian.com.au/legal/credit-services-privacy.html>
Mail: GPO Box 1969, North Sydney NSW 2060

Related Body Corporates

The following following entities are all wholly owned subsidiaries of

- Yellow Brick Road Holdings Ltd:
- RESI Mortgage Corporation Pty Ltd
- Yellow Brick Road Finance Limited
- Vow Financial Group Pty Ltd
- Loan Avenue Holdings Pty Ltd

Signature of Applicant/ Guarantor

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

Dated this day of 20

Applicant 1 Name:

Signature:

Applicant 2 Name:

Signature:

Guarantor 1 Name:

Signature:

Guarantor 2 Name:

Signature:

We may use your personal information and credit-related personal information to inform you about financial products and services. You can ask a credit reporting body at any time not to use information about you to undertake prescreening assessments of individuals to determine whether those individuals are eligible to receive direct marketing from a particular credit provider. If you do not wish to receive offers from us unrelated to your loan, please click here:

NOMINATION REGARDING NOTICES AND OTHER DOCUMENTS

(Section 194(9), National Credit Code ("NCC"). Regulation 111, National Consumer Credit Protection Regulations)

I/We nominate

to receive notices and other documents under the National Credit Code on behalf of me / all of us. (Full name of person nominated)

IMPORTANT

- Each person who has signed this nomination is entitled to receive a copy of any notice or other document under the NCC.
- 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.

Full name of person making nomination:

Full name of person making nomination:

Signature of person making Declaration:

Date:

Signature of person making Declaration:

Date:

LOAN PURPOSE CHECKLIST:

EXTREMELY IMPORTANT NOTICE TO THE LOAN APPLICANT(S) EACH APPLICANT MUST COMPLETE THIS SECTION

It is possible that your proposed loan may be regulated by the National Credit Code ("NCC"). The NCC may apply 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 use, or
- d. purchase, renovate or improve residential property for investment purposes; or
- e. refinance personal, domestic or household credit or to purchase, renovate or improve residential property for investment purposes.

PART A

In order to determine whether or not the provisions of the NCC 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? Yes No
2. Are any of the applicant(s) a corporation? If yes, do not complete Part B Yes 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)? Yes No

PART B

The purpose of this loan is:

Loan amount sought \$

1. To purchase a property for personal use.	\$	<input style="width: 95%;" type="text"/>
2. To purchase a property for investment purposes.	\$	<input style="width: 95%;" type="text"/>
3. To refinance a property for personal use.	\$	<input style="width: 95%;" type="text"/>
4. To refinance a property for investment purposes.	\$	<input style="width: 95%;" type="text"/>
5. To purchase vacant land for personal use.	\$	<input style="width: 95%;" type="text"/>
6. To purchase vacant land for investment purposes	\$	<input style="width: 95%;" type="text"/>
7. To refinance vacant land for personal use.	\$	<input style="width: 95%;" type="text"/>
8. To refinance vacant land for investment purposes.	\$	<input style="width: 95%;" type="text"/>
9. To purchase vacant land and construct a property for personal use.	\$	<input style="width: 95%;" type="text"/>
10. To purchase vacant land and construct a property for investment purposes.	\$	<input style="width: 95%;" type="text"/>
11. To refinance vacant land and construct a property for personal use.	\$	<input style="width: 95%;" type="text"/>
12. To refinance vacant land and construct a property for investment purposes.	\$	<input style="width: 95%;" type="text"/>
13. To provide funds for a future personal use.	\$	<input style="width: 95%;" type="text"/>
14. To provide funds for a future business/investment purpose.	\$	<input style="width: 95%;" type="text"/>
15. Other, please specify: <input style="width: 400px;" type="text"/>	\$	<input style="width: 95%;" type="text"/>
TOTAL	\$	<input style="width: 95%;" type="text"/>

Declaration of Purpose (business and non-residential loans)

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 purposes; or
- investment purposes other than investment in residential property.

IMPORTANT

You should **only** sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

By signing this declaration you may **lose** your protection under the National Credit Code.

Applicant 1 Signature:

Date:

Applicant 2 Signature:

Date:

PRELIMINARY ASSESSMENT

ASSESSMENT DETAILS AND APPLICANT SIGNATURE/S:

The credit assistance provider has based this assessment on the information provided by you in this fact find.

The credit assistance provider has assessed this particular credit contract is **NOT UNSUITABLE** for you if made within the period covered by the assessment (120 days). The particular credit product was recommended to the applicant on the following basis:

REQUIREMENTS AND OBJECTIVES:

Reasons for seeking credit or reviewing an existing credit contract, and the resulting benefit.

Specific features requested, and any associated risks or costs.

How does the product meet the customer's objectives and requirements.

MONTHLY FINANCIAL POSITION:

	CURRENT:	PROPOSED:
Total monthly after tax income (A)	\$ <input type="text"/>	\$ <input type="text"/>
Total monthly loan repayments / rent (B)	\$ <input type="text"/>	\$ <input type="text"/>
Total monthly living expenses (C)	\$ <input type="text"/>	\$ <input type="text"/>
TOTAL MONTHLY NET SURPLUS * (A-B-C)	\$ <input type="text"/>	\$ <input type="text"/>

* The actual surplus may vary depending on the credit provider's credit criteria

RECOMMENDED PRODUCT PARTICULARS:

Product Term (years) Loan amount/limit \$

LOAN 1:

\$ <input type="text"/>	<input type="radio"/> Variable <input type="radio"/> Fixed	<input type="radio"/> P & I <input type="radio"/> Int. Only	Indicative Rate	Line of Credit?	Offset account?
for <input type="text"/> year(s)	for <input type="text"/> year(s)	for <input type="text"/> year(s)	<input type="text"/> %p.a	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

Purpose: Purchase Refinance Construction Owner Occupied Investment Other:

LOAN 2:

\$ <input type="text"/>	<input type="radio"/> Variable <input type="radio"/> Fixed	<input type="radio"/> P & I <input type="radio"/> Int. Only	Indicative Rate	Line of Credit?	Offset account?
for <input type="text"/> year(s)	for <input type="text"/> year(s)	for <input type="text"/> year(s)	<input type="text"/> %p.a	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

Purpose: Purchase Refinance Construction Owner Occupied Investment Other:

LOAN 3:

\$ <input type="text"/>	<input type="radio"/> Variable <input type="radio"/> Fixed	<input type="radio"/> P & I <input type="radio"/> Int. Only	Indicative Rate	Line of Credit?	Offset account?
for <input type="text"/> year(s)	for <input type="text"/> year(s)	for <input type="text"/> year(s)	<input type="text"/> %p.a	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

Purpose: Purchase Refinance Construction Owner Occupied Investment Other:

LOAN 4:

\$ <input type="text"/>	<input type="radio"/> Variable <input type="radio"/> Fixed	<input type="radio"/> P & I <input type="radio"/> Int. Only	Indicative Rate	Line of Credit?	Offset account?
for <input type="text"/> year(s)	for <input type="text"/> year(s)	for <input type="text"/> year(s)	<input type="text"/> %p.a	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

Purpose: Purchase Refinance Construction Owner Occupied Investment Other:

DOCUMENTATION VERIFICATION SERVICE: Please tick one option

Do you consent to us using your personal information for the purposes of verifying your identity using the Document Verification Service? (<https://beta.idmatch.gov.au/>)

Yes

No

SUITABILITY: Please tick the appropriate box

The product(s) has/have been assessed as NOT UNSUITABLE for the client on the basis that the product(s) is/are consistent with the client's requirements and objectives, and the client can comply with the credit obligations without substantial hardship.

The above products(s) has/have been assessed as UNSUITABLE for the client on the basis that:

the credit product is inconsistent with the client's requirements and objectives, and/or

the client cannot comply with their obligations or could do so only with substantial hardship.

ACKNOWLEDGEMENT OF UNDERSTANDING:

By signing below, the Customer(s)/Debtor(s) and Guarantor(s) acknowledge and agree that they have read, understood and agree with each and every part of this application including the Declaration, Authorisation, Privacy Disclosure Statement, Privacy Act Authorisation, Living Expense Declaration and (if completed) the Nomination of Address for Notices.

APPLICANT SIGNATURE/S:

This assessment is **NOT** an approval of a loan. The credit provider must consider your application. This assessment is based on the requirements and objectives, income and expenses which you have provided to us. You should check carefully that the information provided is accurate and up to date and doesn't leave out any material details which may impact your ability to meet the payment requirements in the credit contract for which you have applied. This includes any foreseeable changes to your circumstances that may otherwise impact on your ability to meet your contractual obligations.

To be signed by all applicants:

Print name:

Applicant 1 signature:

Date:

Print name:

Applicant 2 signature:

Date:

CREDIT ASSISTANCE PROVIDER DETAILS AND VERIFICATION OF IDENTITY DECLARATION:

I confirm that:

- 1. The income and expense information provided within the application are those obtained from the applicant/s during my preliminary assessment.
- 2. I collected the individual documents and verified the identity of the applicant/s via a face to face meeting. If I was unable to meet the customer face to face, I have utilised the Bank's approved Identity Agent. Only where the customer can not be seen face to face and is not able to utilise the approved identity Agent I have instructed the customer to use the Certified Identification Form (CID). All copies of the original identification documents have been certified by either myself, the Identity Agent or the approved Certifier by signing, dating and endorsing the copies as a true copy of the original. I have cross checked these documents with information provided via the application form. I will retain these documents and will make them available to the Bank if requested. I'm aware this application will be audited by the Bank.
- 3. 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.
- 4. For interest only term loans and line of credit:
 - a. The interest only period aligns with the applicant/s requirements.
 - b. 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.
- 5. 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.
- 6. There is no conflict of interest that exists between the applicants and myself (e.g. the transaction is at arm's length and the applicant/s is not a friend, partner or family member).

OR

A conflict does exist which I've declared to the customer/s of and confirm they are not being disadvantage by this conflict.

Is there a conflict? Yes No

If 'Yes' then please advise your relationship to the customer: (e.g. applicant is my Brother)

Broker Name:

Date Identification document(s) verified:

Place Identification document(s) verified:

Identity verification of customer was completed by:

Face to Face with Broker Approved Identity Agent (eg. Zip ID)

Certified Identification Form (please provide reason for use):

Signature:

Date: