

I-Loan Finance Pty Ltd (ABN 22 116 656 949)

Level 1, 37-43 Main Road Boolaroo NSW 2284

PO Box 109 Boolaroo NSW 2284

Phone: 02 4958 1835 | Fax: 02 4958 2921



OFFICE USE ONLY	
Consultant:	_____
Dealing No:	_____
Account No:	_____
Comments:	_____ _____

APPLICATION FOR LOAN		
Borrower/s name:	Date:	
Guarantor/s (if applicable):		
Loan purpose:		
If loan purpose is refinance, what was the original purpose of the funds being refinanced:		
Total amount of loan: \$		
Loan Product:		% LVR
Principal & Interest	\$ _____	% Variable <input type="checkbox"/>
Interest Only for ___yrs	\$ _____	% Variable <input type="checkbox"/>
Repayment frequency	Monthly <input type="checkbox"/>	Fortnightly <input type="checkbox"/>
Transaction costs:		
Valuation	\$ _____	Note: Rates are Indicative Only * Excluding Disbursements
Lender's Legals*	\$ _____	
Application Fee	\$ _____	
Title Insurance	\$ _____	

APPLICATION MUST BE COMPLETED IN FULL

Please initial here: _____

CORPORATE BORROWER/GUARANTOR	(IF APPLICABLE)
Company Name:	Date of Incorporation:
Registered Address:	Postcode:
Principal Activity:	A.C.N. A.B.N.
Name of Trust (if applicable):	Telephone:

PERSONAL PARTICULARS OF DIRECTORS, SHAREHOLDERS, BENEFICIARIES ACTING AS GUARANTORS TO BE COMPLETED BELOW

PERSONAL PARTICULARS	(1st applicant)	(2nd applicant)
Surname Mr. Mrs. Ms. Miss:		
Other Names		
Date of Birth: Marital Status:		
D/Lic. No: Dep. Children: Ages:		
Address:		
Postcode: For Yrs		
Previous: if above < 3yrs:		
Postcode: For Yrs		
Phone H: W:		
Mob: Fax:		
E-mail:		
Occupation:		
Employer:		
Address:		
Postcode:		
Since: / / Gross Annual Inc. \$		
or Net if Self Employed		
Previous Employer/s:		
Term:		
Term:		

OTHER INCOME	(Itemise on separate sheet if necessary): <u>Do not include Social Security benefits</u>
1.	\$
2.	\$
3.	\$

RESIDENTIAL DETAILS	Rent/Mortgage: \$	Per:
Name of Landlord/Mortgagee:	Tel:	
Address:		

BANK ACCOUNT DETAILS
Bank: Branch:
A/C Name:

Please initial here: _____

PERSONAL REFERENCE	(Nearest relative not living with the applicant/s)
Name:	Phone No:
Address:	
Postcode:	

SOLICITOR/SETTLEMENT AGENT DETAILS	(for this transaction):
Name:	Contact:
Address:	
Telephone: ()	Fax: ()
DX:	
E-mail:	

ACCOUNTANT	
Name:	Contact:
Address:	
Telephone: ()	Fax: ()
E-mail:	

STATEMENT OF ASSETS AND LIABILITIES OF:	
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ASSETS:	Value \$	LIABILITIES:		
Property/Properties (as detailed below):		Lender	Mthly Payments	Total Owng
Home Address:		Mortgagee		
Property – Other:		Mortgagee		
Property – Other:		Mortgagee		
Vacant Land:		Mortgagee		
Car/s:		Lease/Hire Purchase		
Furniture, etc.:				
Caravan, Boat, M/cycles etc.:		Other Hire Purchase		
Other (give details):		Other (give details)		
Savings:		Personal Loans		
Bank:				
Building Society:				
Credit Union:		Other Commitments		
Deposit Paid:		Credit Card/s etc.		
		Limit/s.		
Superannuation:				
Other (Insurance Surrender Value):				
		Other Liabilities		

Please initial here: _____

TOTAL:	\$	TOTAL:	\$	\$
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DETAILS OF PROPERTY/IES OFFERED AS SECURITY
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Property 1 Address:	Postcode:
Purchase Price (if buying):\$	Estimated Value (if owned):\$
Zoning: (Res./Comm./Ind./Rural)	(if let) Gross Rents:\$ p.a.
Title Details C/T lot: DP:	Current 1st Mortgage:\$
Name of Contact (for valuers access):	Telephone: ()
Names on (or to be on) Title (please be PRECISE):	
Adverse Property Features (Example Powerlines, Easements, Pest Infestation, Unit less than 50 sqm etc):	
Insurance: Prior to Settlement, you will need to provide Certificate of Building Insurance.	
Property 2 Address:	Postcode:
Type: (House, Unit, Villa, Townhouse, Land for Construction)	
Purchase Price (if buying):\$	Estimated Value (if owned):\$
Zoning: (Res./Comm./Ind./Rural)	(if let) Gross Rents:\$ p.a.
Title Details C/T lot: DP:	Current 1st Mortgage:\$
Name of Contact (for valuers access):	Telephone: ()
Names on (or to be on) Title (please be PRECISE):	
Adverse Property Features (Example Powerlines, Easements, Pest Infestation, Unit less than 50 sqm etc):	

APPLICANT DECLARATION	NO	YES
1. Have you, or your co-applicant, ever been declared bankrupt or insolvent, has either Estate been assigned for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
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?	<input type="checkbox"/>	<input type="checkbox"/>
3. Is there any judgement entered in any court against you, or your co-applicant or any company of which you or your spouse are or were a shareholder or officer?	<input type="checkbox"/>	<input type="checkbox"/>
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?	<input type="checkbox"/>	<input type="checkbox"/>
5. Has any part of the Deposit, or the balance due above this loan, been obtained from borrowings?	<input type="checkbox"/>	<input type="checkbox"/>
6. Has any application in respect of this loan been submitted by you, or any other person, to any other lender?	<input type="checkbox"/>	<input type="checkbox"/>

I/We declare that the above information to be true and complete:

Applicant/Guarantor Signature: _____ **Date:** _____

Applicant/Guarantor Signature: _____ **Date:** _____

Please initial here: _____

EXTREMELY IMPORTANT NOTICE TO THE LOAN APPLICANT(S):

EACH BORROWER MUST COMPLETE THIS SECTION:

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

- a. credit is provided under a contract;
- b. the applicant (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and
- c. the purpose for which credit is provided is wholly or predominantly of a personal, domestic, or household nature, or to purchase, renovate or improve residential property for investment purposes, or to refinance credit that has been provided wholly or predominantly to purchase, renovate or improve residential property for investment purposes.

PART A

In order to determine whether or not the provisions of the Code will apply to this loan, the Lender requires you to provide the following information:

- 1. Are any of the applicant(s) natural persons as described above? Yes No
- 2. Are any of the applicant(s) a corporation? If yes, do not complete Part B and Part C. 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 commercial property for own business use.	\$
2. To purchase a commercial property for business investment purposes.	\$
3. To refinance a property where funds were originally used for business purposes.	\$
4. To refinance a property where funds were originally used to purchase residential investment property.	\$
5. To refinance a property where funds were originally used to renovate or improve residential investment property.	\$
6. To purchase residential investment property.	\$
7. To renovate or improve residential investment property.	\$
9. To refinance a recently built but fully constructed property for residential investment use.	\$
10. To refinance a recently built but fully constructed property for business use.	\$
11. To refinance a recently built but fully constructed property for residential investment use	\$
12. To purchase a recently built but fully constructed property for business use.	\$
13. To provide funds for a future business purpose.	\$
14. Other, please specify: <input type="text"/>	\$
TOTAL	\$

PART C

Are any of the applicant(s) likely to receive an income tax deduction in respect of at least 50% of the total interest payable on the amount proposed to be borrowed? Yes No

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

Applicant name

Applicant Signature Date:

Applicant name

Applicant Signature Date:

ACKNOWLEDGEMENT AND AUTHORITY TO GIVE AND RECEIVE PERSONAL INFORMATION (PRIVACY ACT 1988)

Please read carefully as each proposed Applicant and Guarantor must sign this acknowledgement and authority.

Originator (PRINT):

Agent (PRINT):

Applicant (PRINT):

Guarantor (PRINT):

I/We acknowledge that I/we have made an application for credit from the Originator.

I/We propose to support the application for credit with **my/our** guarantee.

I/We agree that the Originator, Credit Provider or Mortgage Insurer named in the Schedule, who at any time provides or has any interest in the credit can do any of the following.

1. Personal Information

- Seek and use a commercial and consumer credit report containing information about **my/our** activities or credit worthiness in or outside Australia for the purpose of assessing an application for credit.
- If **my/our** application is for consumer credit, seek from a credit reporting agency a commercial and consumer credit report about **me/us**.
- Seek and use credit information about **me/us** to assess the application.

2. Collection of overdue payments

Seek and use a commercial and consumer credit report about **me/us** provided by a credit reporting agency to collect overdue payments from **me/us**.

3. Use of Information by Mortgage Insurers

A Mortgage Insurer may use the information provided by **me/us** to assess the risk of providing Mortgage Insurance to the Credit Provider in relation to any finance sought by or provided to **me/us** or to assess the risk of defaulting on **my/our** obligations either as Borrower or Guarantor.

4. Exchange of information between Credit Providers

Seek from and use or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information about **my/our** credit worthiness, credit standing, credit history or credit capacity. In particular, the Originator, Credit Provider or Mortgage Insurer may seek an opinion from a credit provider or a credit reporting agency and such person is hereby authorised to provide an opinion on **me/us**.

5. Exchange of information with Advisers

Seek from and use or give to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to **me/us** any consumer or commercial credit information.

6. Provide information to Guarantors

Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to **me/us**.

7. Provide information for Securitisation

Disclose any report or personal information about **me/us** to another person in connection with or the exercise of their rights in respect of management, credit enhancement, warehouse facilities, enforcement,

funding, financial accommodation, or otherwise by means of an arrangement involving securitisation.

8. Provide information to Credit Reporting Agencies

Give to a credit reporting agency personal or commercial information about **me/us**. The information may include the kind of information described below.

i. Identity particulars which are:

- **My/our** full name, including any known aliases, gender and date of birth;
- A maximum of three addresses consisting of a current or last known address and two immediately previous addresses;
- Name of **my/our** current or last known employer; and
- **My/our** driver's licence number.

ii. The fact that I/we have applied for credit and the amount.

iii. The fact that the Credit Provider is a current Credit Provider to **me/us**.

iv. Payments which become overdue more than 60 days and for which collection action has commenced.

v. Advice those payments are no longer overdue.

vi. Cheques drawn by **me/us** which have been dishonoured more than once.

vii. In specified circumstances, that in the opinion of the Originator, Credit Provider and Mortgage Insurer I/we have committed a serious credit infringement.

viii. That credit provided to **me/us** by the Originator or Credit Provider has been paid or otherwise discharged.

9. Verification of Identity

Seek and use **my/our** Personal Information for assessment and verification for AML/CTF purposes in compliance with obligations under the **Anti-Money Laundering and Counter Terrorism Financing Act 2006** ("AML/CTF Act") and request further Personal Information from **me/us**, even if such Personal Information was previously sought.

I/we acknowledge that if I/we do not provide the Personal Information required, the Originator, Credit Provider or Mortgage Insurer may not be able to provide **me/us** with credit or other products and services.

If **my/our** application is for commercial credit I/we consent to a trade insurer obtaining a credit report in order to assess whether to insure the Credit Provider for the credit given to **me/us**, or the risk of providing insurance, or to assess the risk of a default by **me/us** of this credit.

I/We also understand and agree that the Originator may be paid and retain fees, margins and commission in respect of the credit arranged by the Originator.

I/We declare that I am/we are over the age of 18 and the information provided for **my/our** application for credit are true and correct.

SCHEDULE

In this acknowledgement, Credit Provider means each and every one of the following organisations (whether acting individually or together):

Sintex Consolidated Pty Limited
Level 1, 158 Wattle Street, Ultimo NSW 2007

ABN: 75 065 917 535
Telephone: (02) 9278 9700

Permanent Custodians Limited
35 Clarence Street, Sydney NSW 2000

ABN: 55 001 426 384
Telephone: 1800 622 812

Originator ***
Address: ***

ABN: ***
Telephone: ***

	Applicant's Signature	Guarantor's Signature	Date
Applicant 1:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant 2:	<input type="text"/>	<input type="text"/>	<input type="text"/>

PRIVACY STATEMENT CONCERNING YOUR PERSONAL INFORMATION (PRIVACY ACT 1988)

Sintex Consolidated Pty Limited ABN 75 065 917 535 ("SINTEX") understands that your privacy is important. We are committed to ensuring that your personal information is handled properly by our staff and our service providers. We comply with the Privacy Act 1988 as amended by the Privacy (Private Sector) Amendment Act 2000 ("Act").

This Statement is to make you aware of matters required to be disclosed by the National Privacy Principles (NPPs) in relation to the personal information provided by you, (such as your name and address and contact details) in the Finance Application Form or similar form ("Personal Information") whether as a proposed Borrower or Guarantor. This Personal Information will be handled by SINTEX in accordance with the NPPs and this statement.

NOTE: The use of credit reports and information derived from those reports is regulated by Part III-A of the Act. You must read and complete our Acknowledgement and Authority to Give and Receive Credit Information in relation to how we handle this information.

Collecting and Using Personal Information

SINTEX only collects and uses Personal Information that is necessary for its business purposes, to provide our products and services to you including credit facilities. In particular, we will use your Personal Information to:

- Assess your application to be a borrower or guarantor;
- Verify your details;
- Assess our risk for legislative purposes;
- Provide credit (if the application is successful);
- Process and manage your application; and or
- Administer the loan account.

If you do not provide the Personal Information required by the Finance Application Form, SINTEX may not be able to provide you with credit and or other products and services.

In addition we may use your Personal Information to provide you with information about our existing and new products and services. Where this is direct marketing material you have the right to request not to accept it.

Disclosing Personal Information

In order to provide our products and services, we may need to share Personal Information with other organisations. Commonly, organisations we would share such information with, include:

- related companies
- agents, contractors and service providers to SINTEX
- your employer/s or referees
- originators and/or programme managers
- rating agencies
- mortgage insurers
- title insurers
- funders
- your or our professional advisers
- financial institutions and securitisers
- other credit providers
- your bank
- government and other regulatory bodies
- law enforcement agencies
- debt collectors
- trustee companies

Further request for and verification of Personal Information

In order to comply with its obligations under the **Anti-Money Laundering and Counter Terrorism Financing Act 2006 ("AML/CTF Act")**, SINTEX may request further Personal Information from you, even if such information was previously obtained.

The Personal Information may be used for assessment and verification for compliance under the AML/CTF Act. You consent to the use of the Personal Information for such purposes.

If you do not provide the Personal Information required, SINTEX may not be able to provide you with credit or other products and services.

When SINTEX requests Personal Information from you for this purpose, you must comply with such requests.

Accessing and Updating Personal Information

You may access your personal information by contacting your usual contact person at SINTEX on the contact details below.

Our Contact Details

Sintex Consolidated Pty Limited

Level 1, 158 Wattle Street, Ultimo NSW 2007

Telephone: (02) 9278 9700

Facsimile: (02) 9278 9799