



## LOAN APPLICATION FEE SCHEDULE

### Commitment Fee

#### Non-Refundable Application Fee:

- Prime Products = \$495 (including GST)
- Specialist Lending Products = \$695 (including GST)

#### IMPORTANT:

- Payment method must be provided with the Application
- I-Loan undertakes one FREE standard residential valuation up to \$1M property value only for each loan application. Additional valuations (at cost) are to be paid prior to valuation being ordered.
- Application Fee **will not** be processed until after the preliminary review of the application. Any Applications 'turned around' immediately will not incur a fee. 'Turn Around' means that I-Loan's initial assessment (prior to detailed credit assessment and analysis) is that the Application either does not meet the criteria for the Product applied for and /or the likelihood of a successful Application is low.
- **Once formal lending assessment has commenced the Application Fee is non-refundable.**

#### Payment Authorisation Details

Cheque       Visa       Mastercard

Card Number		Expiry Date	
Card Name		Signature	

#### Other Loan Contract Fees (please refer to fee schedule in loan contract)

1. Legal Fees      Paid at Settlement of loan      \$500-\$1000      (approx)

(Note legal fees vary subject to type of borrower, number of securities & guarantors)

#### Borrower Acknowledgement of Fees & Terms and Conditions as above

Signature		Print Name		Date	
Signature		Print Name		Date	

Disclaimer: The fees and charges listed above are current at the time of application and should be confirmed prior to accepting any offer of finance and subsequent settlement of the loan. All other fees and charges payable will be listed in the cost schedule of the loan contract.

	APPLICANT 1 DETAILS	APPLICANT 2 DETAILS
Type of Applicant	<input type="checkbox"/> Individual <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Company	<input type="checkbox"/> Individual <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Company
<i>Shaded section to be completed if Applicant is a Company, Trustee or a Trust</i>		
Company / Trust Name		
ABN & ACN Numbers	ABN:	ABN:
	ACN:	ACN:
Registered Office Address of Company		
	Postcode:	Postcode:
Period at Current Address	Yrs <span style="margin-left: 100px;">Mths</span>	Yrs <span style="margin-left: 100px;">Mths</span>
Current status of Registered Office	<input type="checkbox"/> Own Premises <input type="checkbox"/> Renting <input type="checkbox"/> Other	<input type="checkbox"/> Own Premises <input type="checkbox"/> Renting <input type="checkbox"/> Other
Date & Place of Incorporation		
Nature of Business		
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Miss Other_____	<input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Miss Other_____
Applicant Name (natural person) Full legal name/s must be provided	Surname:	Surname:
	Given Names:	Given Names:
Debit Card Request	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name to Appear on Card		
Loan Portion to be Linked to Card		
Card Limit Amount	\$ (Max \$5,000)	\$ (Max \$5,000)
Date of Birth (dd/mm/yyyy)		
Drivers License Number	Expiry:	Expiry:
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
If Married please tick	<input type="checkbox"/> Applicant 2 <input type="checkbox"/> Other	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Other
Dependants	Number	Number
	Ages:	Ages:
Contact Details	Home:	Home:
	Work:	Work:
	Fax:	Fax:
	Mobile:	Mobile:
	Email:	Email:
Australia Permanent Resident	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Current Address		
	Postcode:	Postcode:
Time at Current Address	Yrs <span style="margin-left: 100px;">Mths</span>	Yrs <span style="margin-left: 100px;">Mths</span>
Current Residential Address	<input type="checkbox"/> Own <input type="checkbox"/> Home Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With Parents	<input type="checkbox"/> Own <input type="checkbox"/> Home Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With Parents
Previous Address (if less than 12 months in current address)		
	Postcode:	Postcode:
Time at Previous Address	Yrs <span style="margin-left: 100px;">Mths</span>	Yrs <span style="margin-left: 100px;">Mths</span>

Name of Nearest Relative not living with you (must not be an			
Relationship to Relative		Phone:	Phone:
Current Address of Relative			
		Postcode:	Postcode:
Occupation			
Employment Type	PAYG	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor
	Self Employed	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership
	Other	<input type="checkbox"/> Home Duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed	<input type="checkbox"/> Home Duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed
Employer's Name			
Employment Start Date		Phone:	Phone:
Employer Address			
		Postcode:	Postcode:

Please complete below if period of employment is less than 2 years

Previous Occupation			
Previous Employer's Name			
Previous Employer's ABN (if Self Employed)		ABN:	Phone:
Period of Employment		Yrs	Mths
		Yrs	Mths

### SOLICITOR'S DETAILS

Solicitor Name		Contact Number	
Firm Name			
Firm Address			
Email Address		DX	

### LOAN / SECURITY DETAILS

			N/A FOR SPECIALIST LENDING					
	VARIABLE RATE	FIXED RATE	LINE OF CREDIT	AMOUNT	INTEREST RATE % (APR)	REPAYMENT PER MONTH	P & I	INTEREST ONLY
PORTION A	<input type="checkbox"/>	yrs	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
PORTION B	<input type="checkbox"/>	yrs	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
PORTION C	<input type="checkbox"/>	yrs	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
PORTION D	<input type="checkbox"/>	yrs	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
<b>TOTAL</b>				\$				

### LOAN DETAILS

Loan Term	yrs				
Frequency Repayment	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly		
LVR (Estimate)	%				
LMI / Fee Capitalisation	<input type="checkbox"/> Yes	<input type="checkbox"/> No			
Credit Impairment <small>(Specialist Lending Only)</small>	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5

### LOAN PURPOSE (COMPLETE WHERE APPLICABLE)

<input type="checkbox"/> PURCHASE		<input type="checkbox"/> REFINANCING		<input type="checkbox"/> CASH OUT	
Are you a First Home Buyer?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Is it an Arms Length Transaction?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you borrowing from any other source?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If no, Please explain:		



## ASSETS AND LIABILITIES

ASSETS			LIABILITIES						
Details	Security	Value	Lender (Please include below)	Amount Owed	Monthly Repayment	Credit Limit	Refinance <small>(Tick if Yes)</small>	Interest Rate %	Interest Only <small>(Tick if Yes)</small>
Existing Property (Owner Occupied)	<input type="checkbox"/>	\$	Existing Mortgage (Owner Occupied)	\$	\$	\$	<input type="checkbox"/>		<input type="checkbox"/>
Other Property (1)	<input type="checkbox"/>	\$	Existing Mortgage	\$	\$	\$	<input type="checkbox"/>		<input type="checkbox"/>
Other Property (2)	<input type="checkbox"/>	\$	Existing Mortgage	\$	\$	\$	<input type="checkbox"/>		<input type="checkbox"/>
Other Property (3)	<input type="checkbox"/>	\$	Personal Loan (1)	\$	\$		<input type="checkbox"/>		<input type="checkbox"/>
Vacant Land	<input type="checkbox"/>	\$	Personal Loan (2)	\$	\$		<input type="checkbox"/>		<input type="checkbox"/>
Motor Vehicle (1)		\$	Lease / Hire Purchase	\$	\$		<input type="checkbox"/>		<input type="checkbox"/>
Motor Vehicle (2)		\$	Credit Card (1)	\$	\$	\$	<input type="checkbox"/>		<input type="checkbox"/>
Home Contents		\$	Credit Card (2)	\$	\$	\$	<input type="checkbox"/>		<input type="checkbox"/>
Savings		\$	Credit Card (3)	\$	\$	\$	<input type="checkbox"/>		<input type="checkbox"/>
Superannuation		\$	Taxes	\$	\$		<input type="checkbox"/>		<input type="checkbox"/>
Other (1)		\$	Rent / Board Paid		\$		<input type="checkbox"/>		<input type="checkbox"/>
Other (2)		\$	Child Maintenance		\$				<input type="checkbox"/>
Other (3)		\$	Other Debts or Obligations	\$	\$				<input type="checkbox"/>
<b>TOTAL OWED</b>		<b>\$</b>	<b>TOTAL OWED</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>			

**I/We hereby declare that all the information marked above is true and correct.**

**SIGNATURE (APPLICANT 1)**

**SIGNATURE (APPLICANT 2)**

## APPLICATION DECLARATION

**I/We hereby agree to the following conditions:**

- a. The lender will engage a valuer to report on the proposed property.
- b. For the avoidance of doubt, the fee for valuation is not refundable once the valuation has been made, whether or not the loan is approved and whether or not the valuation meets the lender's requirements.
- c. The valuer's and/or inspector's reports are prepared for the lender's purposes only and remain the property of the lender. Neither the lender nor the valuer/inspector shall be under any legal obligation or liability to me/us for any matter disclosed or not disclosed in such reports.
- d. If this application is approved, you will issue me/us with a letter of offer which, if accepted, will bind me/us to its terms and conditions, including providing security in relation to any loan made to me/us.
- e. If this application is approved I/we agree to pay all charges required by the lender.

**I/We** understand the instructions given on this application form.

**I/We** declare that all the information given in this application is true and correct and will remain so unless notified otherwise in writing.

**I/We** further respond to the following questions from the lender:

- a. Have you or your spouse ever been declared bankrupt or insolvent?  Yes  No
- b. If you answered yes to a) has either estate been assigned for the benefits of creditors?  Yes  No
- c. Have you, or your spouse ever been shareholders or officers of any company of which a manager receiver and or liquidator has been appointed?  Yes  No
- d. Is there any unsatisfied judgement entered in any court against you, your spouse or any company of which you or your spouse are or were a shareholder or officer?  Yes  No
- e. Have you, or your spouse or any company with which you are or were associated ever had a property foreclosed upon or given title or deed in lieu thereof through a mortgagee sale proceeding?  Yes  No
- f. Has any part of the Deposit or the balance due above this loan been obtained from borrowings?  Yes  No
- g. Has any application in respect of this loan been submitted by you, or any other person, to any other lender?  Yes  No
- h. Are you aware of any expected change in your circumstances that may alter your financial situation or ability to repay the loan, including any expected change in your income or expenses? If yes, please provide details:  Yes  No

**I/We** hereby agree that \_\_\_\_\_ may negotiate a loan on our behalf with the lender. **I/We** further agree to provide all information to \_\_\_\_\_ which they consider necessary to enable the negotiation of a loan. **I/We** declare that the information provided to \_\_\_\_\_ is true and correct and further declare that **I/we am/are** over the age of eighteen (18) years. **I/We** acknowledge that no representation or warranty is given by the lender as to the taxation consequences of any borrowing and **I/we** have obtained **my/our** own advice in that regard. **I/We** acknowledge and agree that if **my/our** application is approved any loan made by the lender to **me/us** will be subject to the lender's loan terms and conditions, a copy of which will be forward to **me/us** for signature with the lender's letter of approval.

<b>APPLICANT 1</b>	<b>SIGNATURE</b>	<b>NAME IN PRINT</b>	<b>DATE</b>
<b>APPLICANT 2</b>	<b>SIGNATURE</b>	<b>NAME IN PRINT</b>	<b>DATE</b>

## INTERVIEWER DECLARATION

I \_\_\_\_\_, hereby make the following representations:

a. The applicant/each of the applicants has/have demonstrated sufficient English fluency to understand the loan and its implications.  Yes  No

If no, please provide details: \_\_\_\_\_

b. The applicant/each of the applicants has/have demonstrated sufficient financial literacy to understand the loan and its implications.  Yes  No

If no, please provide details: \_\_\_\_\_

<b>Full Name of Interviewer</b>		<b>Date of Interview</b>	
<b>Address of Interviewer</b>			
<b>Signature</b>			

## LOAN PURPOSE DECLARATIONS FORM

**The loan you have applied for may be regulated by the National Credit Code ('the code'). Generally, the code applies where:**

- a. Credit is provided under a contract;
- b. The borrower (debtor/mortgagor) is a natural person or strata corporation; or
- c. The credit is provided or intended to be provided wholly or predominantly: (i) for personal, domestic or household purposes; or (ii) to purchase, renovate or improve residential property for investment purposes; or (iii) 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 it with the following information:**

1. Are any of the borrowers a natural person?  Yes  No
2. Are any of the borrowers a corporation?  Yes  No
3. Are any of the borrowers a strata corporation (ie, a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes?)  Yes  No

### PART B

<b>The purpose(s) of this proposed loan is/are:</b>	<b>Loan Amount Sought</b>	
	<b>Code</b>	<b>Non-Code</b>
4. To purchase a residence for owner occupation.	\$	
5. To refinance an owner-occupies residence for personal use.	\$	
6. To refinance an owner-occupies residence for business use.		\$
7. To purchase, construct, renovate or improve a residential property for investment purposes.	\$	
8. To refinance a non-residential property for investment purposes.		\$
9. To refinance credit that has been provided to purchase, construct, renovate, or improve a residential property for investment purchases.	\$	
10. To refinance the construction of a residence to be owner-occupied.	\$	
11. To finance the construction of a non-residential property for investment purposes.		\$
12. To provide a Line of Credit for personal use.	\$	
13. To provide a Line of Credit for renovating or improving a residential property for investment purposes.	\$	
14. To provide a Line of Credit for business/investment purposes other than renovating or improving a residential property for investment purposes.		\$
15. To have available credit to make personal purchases.	\$	
16. To provide funds for future personal use.	\$	

17. To provide funds for future investment use for constructing, renovating or improving a residential property for investment purposes.	\$	
18. To provide funds for future business/investment purposes other than constructing, renovating or improving a residential property for investment purposes.		\$
19. Other		\$
<b>TOTALS:</b>	<b>\$</b>	<b>\$</b>

**PART C**

20. Is the loan a Code  Yes  No

**It is a Code loan where, in Part B, the total for Code is greater than the total for non-Code. All Amounts sought for a corporation borrower (other than a strata corporation) count as non-Code. If you believe that the proposed loan is NOT a Code loan, then you must complete the Declaration of Purpose.**

**IMPORTANT NOTICE**

If you declare that the loan has a business purpose, but the lender's subsequent enquiries reveal that the loan is regulated under the Code, then the lender may be obliged to re-assess the loan and to have the loan re-documented. Any costs incurred in this process are to be borne by the borrower.

SIGNATURE (APPLICANT 1)	NAME IN PRINT	DATE
SIGNATURE (APPLICANT 2)	NAME IN PRINT	DATE

**DECLARATION OF PUPOSE: UNDER THE NATIONAL CREDIT CODE WHERE CREDIT IS TO BE APPLIED WHOLLY OR PREDOMINANTLY FOR BUSINESS OR INVESTMENT PURPOSES OTHER THAN INVESTMENT IN RESIDENTIAL PROPERTY.**

**W**e declare that the credit to be provided to **me/us** by the credit provider is to be applied wholly or predominately for business purposes, or investment purposes other than investment in residential property.

**IMPORTANT:** You should **NOT** sign this declaration unless this loan is wholly or predominately 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.

SIGNATURE (APPLICANT 1)	NAME IN PRINT	DATE
SIGNATURE (APPLICANT 2)	NAME IN PRINT	DATE

**IMPORTANT**

You should **only** sign this declaration if this loan is wholly or predominately 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.

**JOINT BORROWERS DECLARATION FORM  
ADDRESS FOR NOTICES**

**IMPORTANT – PLEASE READ THIS FORM CAREFULLY**

Under the National Credit Code, if there is more than one borrower and the borrowers reside at the same address, one may be nominated by them to receive notices and other documents on behalf of all of them.

If you sign this nomination form, a notice or other document given to the nominated borrower, while the nomination remains in force, will be taken to have been given to all borrowers who have signed this form.

You are entitled to receive a copy of notice or other document under the National Credit Code and 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 form can advise the credit provider at any time that they wish to cancel their nomination and accordingly wish to receive directly a copy of any notice or other document under the National Credit Code.

**BORROWERS NOMINATION**

I/We nominate \_\_\_\_\_ (full name of person nominated) to receive notices and other documents under the National Credit Code on behalf of me/all of us.

<b>SIGNATURE (APPLICANT 1)</b>	<b>NAME IN PRINT</b>	<b>DATE</b>
<b>SIGNATURE (APPLICANT 1)</b>	<b>NAME IN PRINT</b>	<b>DATE</b>

## PRIVACY PROTECTION OF INFORMATION

Consent and acknowledgment, disclosure statement and your personal information.

I-Loan Finance Pty Limited ABN 22 116 656 949 (I-Loan) collects your information to assess your application to provide you with the loan product or service that you have requested. Collection of some of the personal information is required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you do not provide any part of the personal information, it may not be possible to assess your application for credit or lenders' mortgage insurance, and as a consequence finance may not be provided. Note: should you provide incomplete or fraudulent information we may not be able to provide you with the service or product that you require. We may also use your personal information to carry out marketing activities, research and product development. Should you wish not to receive marketing information, please contact I-Loan on 02 4958 1835.

Your personal information is treated with privacy and will only be shared with those organisations from which we require a service or opinion, e.g. mailing houses or solicitors. Other disclosures include credit reporting agencies, mortgage insurers, valuers, general insurers, funders, debt collectors and Government Authorities. Your personal details may also be disclosed to other companies within the I-Financial Group, where confidentiality will be maintained at all times. We do not sell, rent or trade your personal information. In most circumstances you can gain access to your information. Should you wish to do so, please contact I-Loan on 02 4958 1835.

### PRIVACY ACT 1998 CONSENT

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

### CREDIT INFORMATION BEING GIVEN TO A CREDIT REPORTING AGENCY

The Lender, my / our Mortgage Manager and the Lender's Mortgage Insurers may give information about me / us to a credit reporting agency for the following purposes: - to obtain a consumer credit report about, and / or to allow the credit reporting agency to create or maintain a credit information file about, me / us. The information that may be given is limited to:

- Details to identify me / us (i.e. full name, sex, date of birth, current / last known address, current / last known employer, driver's licence number)
- The fact that I / we have applied for credit and the requested amount
- The fact that I-Loan is the current credit provider to me / us
- Payments which become overdue more than 60 days and for which recovery action has been commenced
- Advice that payments are no longer overdue in respect of the listed default
- Cheques drawn by me / us for amounts of at least \$100 which have been dishonoured more than once
- Where in the opinion of I-Loan and its lenders I / we have committed a serious credit infringement (i.e. acted fraudulently or shown an intention not to comply with my / our credit obligations)

- That the credit provided to me / us has been paid
- I / we agree that this information may be given before, during and after the provision of credit to me / us.

### OBTAINING CREDIT INFORMATION

I / we agree that in order to enable the Lender and my / our Mortgage Manager to assess my / our application for personal or commercial credit and my / our Mortgage Manager to collect payments that are overdue in respect of personal or commercial credit provide to me / us by the Lender; the Lender, my / our Mortgage Manager and the Lender's Mortgage Insurers are authorised to obtain credit reports from a credit reporting agency or other business that provides information about creditworthiness. I / we acknowledge that these reports may contain:

- Personal information about me / us.
- Personal Credit information about me / us
- Information about my / our commercial activities or commercial creditworthiness
- Other information in relation to my / our commercial credit activities

### EXCHANGING CREDITWORTHINESS INFORMATION WITH OUR CREDIT PROVIDERS

I / we agree that I-Loan may give to or receive from:

- Any credit provider named in the credit application
- Any credit provider named by a credit reporting agency
- Any organisation involved in the process of a credit application information about my / our credit arrangements.

This information may be exchanged for any of the following purposes:

- To assess an application by me / us for credit
- To notify other credit providers of a default by me / us
- To exchange information with other credit providers as to the status of this loan where I am in default with other credit providers to manage a loan with I-Loan
- To assess my / our creditworthiness

I / we understand that the information exchanged can include anything about credit standing, credit capacity and credit history that credit providers are allowed to exchange under the Privacy Act 1988

### BANKER'S OPINION

I / we authorise I-Loan to give another credit provider and to receive an opinion for purposes connected with my / our business, trade or profession.

### GIVING INFORMATION TO A GUARANTOR

*I / we authorise the Lender and my / our Mortgage Manager to give to a current or proposed Guarantor any credit report, notice or document, or financial or personal information about my / our credit worthiness, credit standing, credit history, or credit capacity relating to the credit facilities which are the subject of the guarantee which has been or which is proposed to be provided to the Lender and any other facility I / we have had with the Lender during the previous two years. This extends to the disclosure of copies of notices or documents relating to the credit application (including any proposed or actual credit contract) and to the disclosure of relevant information about the progress of the credit facility, including details of any variation of a credit contract, copies of statements, details of any arrears, overdrawn or dishonours*  
**(Continued on page 12)**

*that have or may occur, as well as enforcement of the guarantee and / or security. The information may be given for the purpose of the proposed guarantor deciding whether to act as guarantor provider, and to keep the guarantor informed about the guarantee and credit facility.*

#### GUARANTORS ONLY: AUTHORITY TO OBTAIN CREDIT INFORMATION ABOUT A GUARANTOR

In accordance with section 18K(l)(c) of the Privacy Act, I / we authorise I-Loan to obtain from a credit reporting agency a credit report containing personal credit information about me / us to assess whether to accept me / us as guarantor for the personal credit or commercial credit applied for, or provided to, the borrower/s named in this application.

I / we agree that if I-Loan approves the borrower/s application for credit the agreement remains in force until the credit facility covered by the borrower/s application ceases.

#### DECLARATION

I / we hereby confirm that the information provided throughout this application is true and correct, even if not in my / our own handwriting.

I / we understand that the decision made by I-Loan to accept or decline this application is made based on the information provided by me / us in this application.

I / we understand and agree that I-Loan may exchange the information contained in this application with the financial or related parties in the attempt to secure finance or confirmation information provided by me / us

I / we understand that I-Loan is not obligated to approve finance to me / us, even though they have taken reasonable measures to clarify and substantiate the details contained in this application.

I / we understand that the inspection report obtained is for credit provider's benefit only. I / we understand that it is the credit provider's choice whether to make this report available to applicants. This report may not be relied upon by the applicant and it should not be assumed that the report is based upon a detailed inspection of the security offered. Details of the report are not to be taken as implying work / defects have been completed / do not exist, other than what is mentioned in the report. Liability is not accepted by the credit provider for the contents or accuracy of the report.

I / we declare that no applicant is an undischarged bankrupt.

I / we acknowledge that independent legal and financial advice is recommended.

I / we acknowledge that the application fee of up to \$700 is payable by me / us and is not refundable should the loan not proceed. If I-Loan declines the application, and no costs have been incurred, then a refund of full or part fees may be available.

I / we understand that I-Loan will formally notify us in writing of the decision.

#### VERIFICATION OF IDENTITY

I/We agree that you may seek and use my/our Personal Information for assessment and verification 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 consent to the originator or credit provider disclosing my/our personal information to a third party who provides services in respect of verification for AML/CTF purposes.

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.

In this notice other interested parties, working together or individually may include:

Adelaide Bank Ltd ABN 54 061 461 550 169 Piliie Street Adelaide SA 5000. Phone 1300 652 220

Barclays Bank PLC, Australian Branch ("Barclays") ACN 062 449 595 Level 24, 400 George Street Sydney NSW 2000. Phone (02) 9220 6000

Challenger Mortgage Management Pty Ltd (and associated entities) ABN 72 087 271 109 Level 10, 101 Collins Street Melbourne VIC 3000. Phone (03) 8616 1600

Challenger Non-Conforming Finance Pty Ltd (and assoc entities) ABN 32 107 725 486 Level 13, 102 Kent Street Sydney NSW 2000. Phone (02) 9993 9111

Genworth Finance Mortgage Insurance Pty Ltd ABN 60 106 974 305 Level 23, 259 George Street Sydney NSW 2000. Phone 1300 655 422

GEL Custodians Pty Limited ACN 118 374 155  
Permanent Custodians Limited ABN 55 001 426 384 Level 4, 35 Clarence Street Sydney NSW 2000. Phone 1800 622 812

Perpetual Trustee Company Limited ABN 42 000 001 007 Level 12, 123 Pitt Street Sydney NSW 2000. Phone (02) 9229 9000

QBE Mortgage Insurance Ltd ABN 70 000 511 071 Level 23, 50 Bridge Street Sydney NSW 2000. Phone (02) 9231 7777

Resimac Ltd ABN 67 002 997 935 Level 9, 45 Clarence Street Sydney NSW 2000. Phone (02) 9248 0300

First Mortgage Company Home Loans Pty Ltd ABN 45 104 268 448, Level 42, The Gateway Building, 1 Macquarie Place, Sydney NSW 2000

**PRIVACY / DECLARATION SIGNATURE PANEL**

I / we apply for credit. I / we and any guarantors are all aged over 18 years. The information set out in this application or otherwise provided about me / us and any guarantors is true and correct and will be relied on. I / we consent to the disclosure of this application and any loan information (including statements of account, requests for payment, etc) before, during or after the loan to any guarantor. I / we agree to pay any loan application fee, all fees and charges incurred to process the application, to obtain the valuation report about the security property and legal expenses to prepare loan and security documents. I / we acknowledge that commission may be payable for the loan, insurance and other services provided in connection with the loan.

<b>SIGNATURE (APPLICANT 1 / GUARANTOR 1)</b>
<b>NAME IN PRINT</b>
<b>DATE</b>
<b>SIGNATURE (APPLICANT 2 / GUARANTOR 2)</b>
<b>NAME IN PRINT</b>
<b>DATE</b>

**CUSTOMER IDENTIFICATION GUIDELINES**

**Method:** Face to face verification by reference to an original photographic identification documentation. This should be supported by either another primary photographic identification document or a secondary form of identification. Identification documentation provided in either combination or in its own right must show the individual's full name, date of birth and current residential address.

**PRIMARY PHOTOGRAPHIC IDENTIFICATION**

Current Driver's Licence  
 Australian Passport (Not expired by more than 2 years) If foreign passport is used, they must be current.

**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 3 months  
 Utility Notice issued by a utilities provider within the last 3 months  
 Statement issued by a financial institution within the last 3 months

**ADDITIONAL INFORMATION FOR OTHER CUSTOMER TYPES**

Please complete the following tables as applicable to this application

**PRIMARY PHOTOGRAPHIC IDENTIFICATION**

Document	State/Country/ Issued By	Number	Expiry
Current Driver's Licence			
Australian Passport (Not expired by more than 2 years) If foreign passport is used, they must be current.			

**PRIMARY NON-PHOTOGRAPHIC IDENTIFICATION**

Document	Attached
Birth Certificate	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Citizenship Certificate	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Pension or Health Care Card issued by Centrelink	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A

**SECONDARY IDENTIFICATION**

Document	Attached
Financial Benefits Statement issued by the Commonwealth, State or Territory within the last 12 months	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Rates Notice issued by a local government body within the last 3 months	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Utility Notice issued by a utilities provider within the last 3 months	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Statement issued by a financial institution within the last 3 months	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A

**VERIFICATION CHECKS UNDERTAKEN**

Documentation provided is current or within acceptable timeframes

 Yes  No

Photographic documentation is a "reasonable likeness" of the individual

 Yes  No

Face to Face verification was carried out by me

 Yes  No

Method 2 used: Verification against primary photographic documentation was not possible because (state reason)

 Yes  No

Reason \_\_\_\_\_

**PERSONAL INFORMATION**

Full Name

Date of Birth

Residential Address

Any Other Names Known By

**SOLE TRADER**

ABN

Principal Place of Business

**COMPANIES (PTY LIMITED)**

Directors Names

Full Name of Company as Registered by ASIC

ACN

Full Address of Registered Office

**PARTNERSHIPS**

Full Name of Partnership

Full Address of Principal Place of Business

Full Name of Partners

Full Address of Partners

ABN

**TRUSTEES**

Full Name of the Trust

Type of Trust

Full Name of Each Beneficiary

Record Trust's ABN

**INTERVIEWER VERIFICATION**

**FULL NAME OF INTERVIEWER**

**ADDRESS OF INTERVIEWER**

**DATE OF INTERVIEW**

**STATE WHERE INTERVIEW WAS HELD**

**SIGNATURE**

Date: \_\_\_\_\_

Applicant Company: \_\_\_\_\_

Company Contact Name: \_\_\_\_\_

To whom it may concern,

I, \_\_\_\_\_ do authorise you to release any financial information regarding my employment, pay rates and conditions to I-Loan Finance Pty Ltd.

If you require further please call me on \_\_\_\_\_.

Regards,

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Applicant Name

Date: \_\_\_\_\_

Applicant Company: \_\_\_\_\_

Company Contact Name: \_\_\_\_\_

To whom it may concern,

I, \_\_\_\_\_ do authorise you to release any financial information regarding my employment, pay rates and conditions to I-Loan Finance Pty Ltd.

If you require further please call me on \_\_\_\_\_.

Regards,

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Applicant Name

## SUPPORTING DOCUMENT CHECKLIST

**At I-Loan we want to exceed your service expectations. In order to do that we ask you to help us help you by Providing all necessary documentation. This Checklist has been designed to assist you. Please use it.**

<b>Loan Details</b>	Yes	No	N/A	Office Use
Fully completed Application Form (signed & dated by all parties)				
Privacy Statement & Acknowledgement Form (signed & dated by all parties)				
Unregulated Loan – Signed & dated Loan Purpose Declaration Form				
Regulated Loan – Signed & dated Service Nomination Form				
Fully completed Customer Identification Form – to comply with AML/CTF Act & Supporting Evidence (Drivers Licence, Passport etc); plus Medicare Card (mandatory)				
Trust Deed & Schedule				
I-LOAN Calculator completed and attached				
<b>SPECIALIST ONLY</b> Explanation of Specialist Lending nature (Application Story)				
<b>Purchase</b>				
Contract of Sale and any special conditions (signed & dated by all applicants)				
Evidence of funds to complete purchase				
Original FHOG Application & certified copies of identification				
Most recent Rates Notice for owner occupied property				
<b>SPECIALIST ONLY</b> Up to date owner occupied mortgage statements for the last 6 months				
<b>SPECIALIST ONLY</b> Up to date rental receipts / statements or formal Landlord / Managing Agent reference for the last 6 months				
<b>Refinance</b>				
Most recent Council Rates Notice for owner occupied property / property being refinanced				
Discharge Request Authority for current mortgagee (signed and dated by applicants)				
<b>PRIME ONLY</b> Most recent Water Rates Notice for property being refinanced.				
<b>PRIME ONLY</b> Up to date refinance mortgage statements for the last 6 months.				
<b>PRIME ONLY</b> Up to date Loan Statements for the last 6 months for all loans being refinanced				
<b>SPECIALIST ONLY</b> Up to date owner occupied & refinance mortgage statements for the last 6 months				
<b>SPECIALIST ONLY</b> Up to date rental receipts / statements or formal Landlord / Managing Agent reference for the last 6 months				
<b>SPECIALIST ONLY</b> The latest statement for all debts being refinanced				
<b>Non-Conforming Loans (applicable to all products)</b>				
<b>SPECIALIST ONLY</b> Up to date mortgage statements for the last 6 months for any current non-conforming loan				
<b>PAYG (Full Doc)</b>				
Either most recent 2 payslips showing year to date earnings (computer generated) or Letter from employer for each applicant – this must be supported by the latest available Group Certificate (computer generated) or Tax Assessment Notice.				
Most recent Centrelink statements				
<b>SPECIALIST ONLY</b> 1 month personal bank statements (salary recipient) issued within the last 90 days for each applicant if LVR > 75%				
<b>Self Employed (Full Doc)</b>				
Last 2 years full business / company & personal taxation returns for related entities (completed and lodged by an accountant) – this must be supported by Tax Assessment Notices.				
<b>SPECIALIST ONLY</b> 3 months business bank statements (main transactional account) issued within the last 90 days for each self-employed applicant. 1 month business bank statement only required if LVR is greater than 75%				
<b>SPECIALIST ONLY</b> 1 month personal bank statements issued within the last 90 days for each self-employed applicant if LVR > 75%				
<b>Self Employed (Lite Doc)</b>				
<b>SPECIALIST ONLY</b> Fully completed Declaration of Financial Status (signed & dated by all applicants)				
<b>SPECIALIST ONLY</b> ABN for GST purposes has been registered with the Australian Taxation Office for a minimum period of 6 months (must be a Director / Shareholder for a minimum period of 6 months)				
<b>SPECIALIST ONLY</b> 3 months business bank statements (main transactional account) issued within the last 90 days for each self-employed applicant				
<b>SPECIALIST ONLY</b> 1 month personal bank statements issued within the last 90 days for each self-employed applicant				
<b>Rental Income</b>				
Must provide one of the following for existing tenancies: -Legitimate letter from the managing real estate agent -Three (3) months rental statements from the managing agent -Signed tenancy/lease agreement (disclosing the duration and rent payable) -Bank statements showing three (3) months rental income -Taxation returns showing a breakdown of gearing position				