

## Loan Application Checklist

**Please select one of the following:**    **PAYG/Salaried Applicants**    **Self Employed/Company Applicants**

**Required Documents - Please refer to appropriate sections**

**Standard Documents - For ALL Loan Applications**

- |   |  |
|---|--|
| <p>IDENTIFICATION - Minimum VOI Standards (e.g: Passport and Drivers Licence)</p> <p><b>\$300</b> part establishment fee</p> <p>(Additional fees may be required prior to ordering valuations in the case of higher value or multiple security properties).</p> <p>Note: If loans do not proceed, LendPlus reserves the right to retain an Admin Fee to cover costs incurred. Minimum \$100.00 Admin Fee.</p> | <p>Confirmation of rental income for all Investment properties</p> <p>Copy of current Medicare Card for all borrowers</p> <p>Completed Funder Checklist<br/><i>(Refer to individual product checklist, where applicable)</i></p> <p>Rates notice for any existing property/s</p> |
|---|--|

**Required Documents - PAYG/Salaried Applicants**

- 2 pay slips (not more than 1 month old)
- Also include at least one of the following**
- P.A.Y.G. Payment Summary for the last two financial years or
  - A letter from the borrower's employer or/and
  - 1 Month bank statement showing salary credit (must provide Premium products, if not available, funder will conduct Emp check)

**Required Documents - Self Employed Salary**

- Payslips + ITR covering 3 months YTD
- Accountant letter confirming trading profitable

**Required Documents - Self Employed/Company Applicants**

**Income Confirmation (most recent available) Full Docs**

- 2 years Business Tax returns
- 2 years Business Financials
- eg: Balance Sheet / Profit and Loss statement
- 2 years NOA & Personal Tax returns

**Alt Docs**

- Accountant letter or 6 months BAS or 6 months Bank statement (12m for Premium Range)

**Required Documents - Refinance**

- Copy of most recent 6 months loan statements for refinance of Mortgage Loan (12 months if Alt Doc)
- Copy of most recent 3 months statements for Credit Card and Personal Loan refinances
- Discharge Authority Form from

**Required Documents - Purchase**

- Confirmation of funds to complete eg most recent 3 months saving statements
- Copy of contract - if full purchase

### The Introducer is to certify the following:

**Application Name:** \_\_\_\_\_

- 1: Original Application, Alt Doc Declaration (if applicable) and other originals from this checklist will be forwarded to Lendplus
- 2: I acknowledge that the borrower will be contacted by Lendplus for the purpose of verifying information on this application
- 3: I certify that all documents accompanying this application are true and correct copies of originals that either the mortgage manager or myself have completed Know Your Customer (KYC) in accordance with AML/CTF Legislation.  
If borrower is a trust, I confirm I have sighted the original trust deed and a copy of this deed forms part of this application.
- 4: I confirm that I hold an Australian Credit License or operate as a credit representative with an entity that holds an Australian Credit License.

Signature: **X** \_\_\_\_\_

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

Introducer's Name : \_\_\_\_\_

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

# Fact Find, Application and Privacy

Applicant Name:  Date:

Loan Amount:

## Application summary:

Program:  Residential  Commercial  
Purpose:  Owner Occupied  Investment  
Product:  Full Doc  Alt Doc  SMSF  Ex-Pat (residential only)  Lease Doc (Commercial Only)

Additional Notes:

## Broker Details

Broker/Loan Writer:

Broker Company/Franchise:

Group Aggregator/Originator:

Your BDM:  State:

Is the loan writer: a Credit Representative  Credit Representative Number:   
or a Broker  Australian Credit Licence:   
or an Employee

Contact Number:  Contact Email:

Credit Guide Issued? Yes  NO

Fact Find Completed? Yes  NO

Credit Proposal Issued? Yes  NO  N/A

Did you complete a preliminary assessment? Yes  NO

Did you personally interview the applicant/s? Yes  NO

Have you sighted all original supporting documents? Yes  NO

Does the applicant/s require an interpreter? Yes  NO  If yes, what language

## Applicants details:

**Applicant 1: Borrower**  **Mortgagor**  **Guarantor**

Title: Mr  Mrs  Ms  Miss  Other

Surname:

Given names:

Previous name:

Mother's Maiden name:

Date of birth:  Male  Female

Marital status: Single  Married  De facto   
Widowed  Separated  Divorced

Full name of Spouse:  
If not applicant 2

Number of dependents:  Ages:

Current living status: Own home  Mortgage  Renting

Live with family  Boarding  Other

Current address:

Time at current address: Date from \_\_/\_\_/\_\_\_\_ to \_\_/\_\_/\_\_\_\_

If under 3 years, please provide previous address:

Postal address (if different from current residential address):

Please provide Australian postal address if living overseas.

Time at previous address: Date from \_\_/\_\_/\_\_\_\_ to \_\_/\_\_/\_\_\_\_

Email:

Home phone number:  Preferred

Work phone number:  Preferred

Mobile number:  Preferred

Australian Citizen:  Yes  No  If No, state  
Visa No.:

Resident of :  
(if not Australia)

Face to face identity check Yes  No  If no, please detail

**Applicant 2: Borrower**  **Mortgagor**  **Guarantor**

Title: Mr  Mrs  Ms  Miss  Other

Surname:

Given names:

Previous name:

Mother's Maiden name:

Date of birth:  Male  Female

Marital status: Single  Married  De facto   
Widowed  Separated  Divorced

Full name of Spouse:  
If not applicant 1

Number of dependents:  Ages:

Current living status: Own home  Mortgage  Renting

Live with family  Boarding  Other

Current address:

Time at current address: Date from \_\_/\_\_/\_\_\_\_ to \_\_/\_\_/\_\_\_\_

If under 3 years, please provide previous address:

Postal address (if different from current residential address):

Please provide Australian postal address if living overseas.

Time at previous address: Date from \_\_/\_\_/\_\_\_\_ to \_\_/\_\_/\_\_\_\_

Email:

Home phone number:  Preferred

Work phone number:  Preferred

Mobile number:  Preferred

Australian Citizen:  Yes  No  If No, state  
Visa No.:

Resident of :  
(if not Australia)

Face to face identity check Yes  No  If no, please detail

## Document Verification Service (DVS) Consent

I confirm that I am authorised to provide the personal details presented and consent to my information being checked with the document issuer or official record holder via third party systems and services for the purpose of confirming my identity.

## Employment details:

### Applicant 1:

Current Employment status:

Salary Full Time Part Time Casual

Self-employed ABN:

Others Nature of Business:

Please specify:

On Probation: Yes No

Job Position:

Employer / Company name:

Employers Full Address:

Employer/Accountant Contact Name :

Employer/Accountant phone:

Date started (DD/MM/YY): \_\_\_\_/\_\_\_\_/\_\_\_\_

Annual Taxable Income - Personal

Annual Taxable Income - Other

Previous employment

If employed or in business for less than 2 years, please provide:

Previous occupation and industry (if different from current):

Employer / Company name and address:

Time at previous employment: \_\_\_\_/\_\_\_\_/\_\_\_\_ to \_\_\_\_/\_\_\_\_/\_\_\_\_

Additional comments relating to employment or if probation is ticked:

#### IF THE APPLICANT IS AGED 45 YEARS OR OVER:

1. What is your planned retirement age?

2. Will you reach planned retirement age during the term of the loan Yes  No

If yes, how do you plan to pay off the loan once you retire?

Nearest relative details (not living with you) :

Full Name:

Address:

Relationship to you:  Contact number:

### Applicant 2:

Current Employment status:

Salary Full Time Part Time Casual

Self-employed ABN:

Others Nature of Business:

Please specify:

On Probation: Yes No

Job Position:

Employer / Company name:

Employers Full Address:

Employer/Accountant Contact Name :

Employer/Accountant phone:

Date started (DD/MM/YY): \_\_\_\_/\_\_\_\_/\_\_\_\_

Annual Taxable Income - Personal

Annual Taxable Income - Other

Previous employment

If employed or in business for less than 2 years, please provide:

Previous occupation and industry (if different from current):

Employer / Company name and address:

Time at previous employment: \_\_\_\_/\_\_\_\_/\_\_\_\_ to \_\_\_\_/\_\_\_\_/\_\_\_\_

Additional comments relating to employment or if probation is ticked:

#### IF THE APPLICANT IS AGED 45 YEARS OR OVER:

1. What is your planned retirement age?

2. Will you reach planned retirement age during the term of the loan Yes  No

If yes, how do you plan to pay off the loan once you retire?

Nearest relative details (not living with you) :

Full Name:

Address:

Relationship to you:  Contact number:

## Complete only for corporate/trust/ SMSF borrowers or guarantors

### Company/Trust/ SMSF Bare Trust

Entity Name  Borrower  Guarantor

Trustee of Trust (if applicable):

Trading Name:

ABN / ACN:

Date Commenced:

Nature of Business:

Annual Profit before Tax:

Registered Address:



Directors Names:

1.

2.

3.

Name of each beneficial owner:

1.

2.

### Company/Trust/ SMSF Trust :

Entity Name  Borrower  Guarantor

Trustee of Trust (if applicable):

Trading Name:

ABN/ ACN:

Date Commenced:

Nature of Business:

Annual Profit before Tax:

Registered Address:



Directors Names:

1.

2.

3.

Name of each beneficial owner:

1.

2.

## Your goals and requirements for seeking credit:

For example: purchase home, buy land, building, investment property, refinance, renovate, relocation, debt consolidation, study, holiday, car, boat, extra cash, etc.

What are your primary reasons for seeking credit / how will the funds will be used?

1.  \$

2.  \$

## ESTABLISHMENT fee & METHOD of PAYMENT

The applicant(s) agrees to pay an establishment fee for a loan. The applicant(s) is required to pay part of that establishment fee at the time of application. Any outstanding fee(s) must be paid on settlement of the loan or immediately (if the loan is deemed to be no longer proceeding). Premium and Homesaver loans require payment of Establishment Fees before or at Full Approval; Applicant(s)'s with these loans authorise deduction of these Fees from their Credit Card. Should the loan not proceed, the establishment fee may be refundable (excluding admin & processing costs, where applicable). In cases where: a valuation has been carried out; and/or legal fees have been incurred; and/or where an approval or conditional approval has been arranged by LendPlus , a Funder, or Mortgage Insurer for the amount applied for, or for a lesser amount. In these instances, LendPlus will deduct the aforementioned costs & fees from the establishment fee, and refund the remaining balance. Where these fees exceed the amount paid, or where additional fees are incurred at a later stage, applicant(s) authorise LendPlus to deduct the amount outstanding from their Credit Card, or we undertake to pay outstanding fees within 7 days of receipt of request. Please note that customers will not be issued with copy of any valuation related to this application under any circumstance.

## Direct Credit

BSB: 084-034

Acc. No: 55-402-0759

Acc. Name: LendPlus Financial

Payment Reference: Your Surname

## Your preferred interest rate type: (select one)

- Variable rate - It is important to have an interest rate that fluctuates over the term of the loan.
- Fixed rate - It is important to have certainty about the interest rate and/or repayment for a fixed term.
- Fixed & Variable - It is important to have a combination of fixed and variable interest rates.
- No preferred interest rate type.

## Your preferred repayment type: (select one)

- Principal & Interest - It is important to have repayments that include the principal amount borrowed & the interest payable, so that the loan is repaid in full by the end of the loan's term.
- Interest only - It is important to make interest only repayments for a specified term.
- Interest only in advance - It is important to have the ability to make an advanced or lump sum interest only repayment.
- No preferred repayment type

## Reasons for interest only:

- Investment purposes
- Cashflow for future investment (e.g. shares, investment property, super contributions)
- Intend to convert owner occupied property into investment property in the future
- Other Please provide a brief explanation for your reasoning:
- Recommendation provided by financial planner/accountant
- Anticipated large expense items (e.g. education, renovations, furniture)
- Temporary reduction in income (e.g. parental leave, change in circumstances)

## Know the risks of interest-only home loans

Interest only home loans seem more affordable because initially the repayments are lower than the repayments on principal and interest loans, but they have some drawbacks:

- **Interest only loans cost more** - The amount of money you owe does not reduce during the interest-only period, which means you'll pay a lot more interest over the life of the loan, compared to a principal and interest loan. For example, a \$500,000 loan over 25 years, with an interest rate of 5%, would cost you an extra \$40,062 in interest if it was interest-only for the first 5 years.
- **Repayments will increase at the end of the interest only period** - When the interest only period ends you'll need to start repaying the principal as well as the interest - and, with less time to pay it off, your repayments are likely to be a lot higher.
- **Not building equity** - If your property does not increase in value during the interest only period, you risk having no equity in your home at the end of this period, despite making payments every month. This may put you at greater risk if there is a downturn in the market or your circumstances change and you have to sell.

## Preferred loan features:

1. Additional payments  
It is important that the loan is paid off quickly and that additional payments are allowed without penalty  Yes  No  Not essential
2. Split account  
It is important to have more than one loan sub account/s, or separate account for savings / investment funds, for tax, accounting or personal expense purposes  Yes  No  Not essential
3. Redraw  
It is important to have access to additional repayments that you have made on your loan over and above the required minimum repayments.  Yes  No  Not essential
4. Top up  
It is important to have access to additional funds for future use subject to sufficient equity  Yes  No  Not essential
5. Product flexibility  
It is important to have the ability to switch between a lender's home loan products  Yes  No  Not essential
6. Portability  
It is important to have the option to transfer the loan to an alternative property to save money & time  Yes  No  Not essential
- Other features sought:

## Costs and risks of product features being sought:

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
- (b) you pay out that fixed rate loan or an amount becomes due and payable; or
- (c) if you change your loan type or fixed interest period that applies to your loan. For example, if you request 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.

## Financial position:

### ASSETS (what you own)

ASSET TYPE	ASSET DESCRIPTION*	DATE OF PURCHASE	CURRENT VALUE	OWNERSHIP		
				App1	App2	Both
Principal Home			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment Property	Weekly rent: \$		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment Property	Weekly rent: \$		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home Contents			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Motor Vehicle			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Boats			\$			
Savings Account			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cash / Term Deposits / Managed Funds			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shares			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Superannuation			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other			\$			

\* Please include make, model and year for any vehicle and address for any property

**TOTAL**

\$

### LIABILITIES (what you owe)

LIABILITY - PROVIDER	LIMIT	BALANCE	INTEREST RATE	LOAN TYPE*	LOAN TERM REMAINING	MONTHLY REPAYMENT	TICK IF REFINANCING
Principal Home	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Investment Property	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Investment Property	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Motor Vehicle Finance	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Motor Vehicle Finance	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Personal Loan	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Credit Card	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Credit Card	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Other	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>

\* Principal & Interest / Interest Only

**TOTAL**

\$  \$

**TOTAL MONTHLY**

\$



**INCOME DETAILS - EMPLOYMENT****Current Employment Income - Applicant 1**

Base Pay (Gross p.m.)	\$
Commission(Gross p.m.)	\$
Regular Bonus(Gross p.m.)	\$
Regular Overtime (Gross p.m.)	\$
Allowances (Gross p.m.)	\$
Self-employed Income (Gross p.a.)	\$

**Current Employment Income - Applicant 2**

Base Pay (Gross p.m.)	\$
Commission(Gross p.m.)	\$
Regular Bonus(Gross p.m.)	\$
Regular Overtime (Gross p.m.)	\$
Allowances (Gross p.m.)	\$
Self-employed Income (Gross p.a.)	\$

**Secondary Employment Income (if applicable) - Applicant 1**

Base Pay (Gross p.m.)	\$
Commission(Gross p.m.)	\$
Regular Bonus(Gross p.m.)	\$
Regular Overtime (Gross p.m.)	\$
Allowances (Gross p.m.)	\$
Self-employed Income (Gross p.a.)	\$

**Secondary Employment Income (if applicable) - Applicant 2**

Base Pay (Gross p.m.)	\$
Commission(Gross p.m.)	\$
Regular Bonus(Gross p.m.)	\$
Regular Overtime (Gross p.m.)	\$
Allowances (Gross p.m.)	\$
Self-employed Income (Gross p.a.)	\$

**INCOME DETAILS - OTHER INCOME****Current Employment Income - Applicant 1**

Government Benefits (Gross p.m.)	\$
Dividends (Gross p.m.)	\$
Interest (Gross p.m.)	\$
Private Pension (Gross p.m.)	\$
Family allowance (Gross p.m.)	\$
Existing Rental Income (Gross p.m.)	\$
Other, please state:	Gross p.m. \$

**Current Employment Income - Applicant 2**

Government Benefits (Gross p.m.)	\$
Dividends (Gross p.m.)	\$
Interest (Gross p.m.)	\$
Private Pension (Gross p.m.)	\$
Family allowance (Gross p.m.)	\$
Existing Rental Income (Gross p.m.)	\$
Other, please state:	Gross p.m. \$

Signature applicant 1 \_\_\_\_\_

Signature applicant 2 \_\_\_\_\_

## Living expenses:

If the applicants live together, only one form needs to be completed and should include total household expenses (combined living expenses for both applicants).

If the applicants live separately, a separate declaration is required for each applicant.

**Monthly living expenses: Every field must be completed. If not applicable to the applicant(s) situation, please enter zero.**

LIVING EXPENSES:	Monthly Amount	Comments (changes in foreseeable future)
Owner-Occupied or Rental Property Utilities & Rates: (and other related costs)	\$	
Investment Property Utilities & Rates: (and other related costs)	\$	
Groceries:	\$	
Transport: (eg. Public transport, motor vehicle running costs including fuel, servicing, parking and tolls)	\$	
Telephone, Internet, Pay TV & Media Streaming Subscriptions	\$	
Insurance: (eg. health, home & contents, motor vehicle, life, income protection).	\$	
Primary Residence Body Corporate, Strata and Property	\$	
Recreation and entertainment:	\$	
Education (Public):	\$	
Education (Private):	\$	
Childcare:	\$	
Medical and Health:	\$	
Clothing and Personal Care:	\$	
HECS Debt:	\$	
Spousal/Child Maintenance:	\$	
Other:	\$	
<b>TOTAL LIVING EXPENSES</b>	<input type="text" value="\$"/>	

## Changes to current circumstances:

Are there any special circumstances which may cause a change in expenditure over the next 12 months (apart from the loan being applied for)

Yes  No

If yes, please provide details:

Do you anticipate any material change to your financial situation over the next five years (e.g. retirement from the workplace,

additional dependant family members (children), pending court case, significant future plans, etc.)?

Yes  No

If yes, what is the reason for the change, the expected impact and the plan to meet ongoing financial obligations?

For self-employed applicants, are you aware of anything that may adversely affect the business you operate and your ability to meet current and future obligations?

Yes  No

If yes, please provide details:

### Your financial security:

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

Yes  No

If yes, please provide details:

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

Yes  No

If yes, please provide details:

Please outline the reasons why you believe this loan is in your best interests.

## Property security details:

If you are offering more than two properties as security for your loan, please complete an additional Property Security Details Form.

### Security #1 details:

Owner Occupied  Investment

Street address:

  

Purchase Price/Estimated Value:

\$

Name on title (mortgagor):

App 1: % , App 2: %

Gross rent (if applicable):

\$

Contact name for access:

Contact phone number:

  

### Security #2 details:

Owner Occupied  Investment

Street address:

  

Purchase Price/Estimated Value:

\$

Name on title (mortgagor):

App 1: % , App 2: %

Gross rent (if applicable):

\$

Contact name for access:

Contact phone number:

  

## Solicitor/Conveyancer details:

Company name:

Company address:

Contact name:

Contact number:

Email:

## Funds position:

Purchase / Refinance Amount:

Deposit paid:

Government costs (estimate):

Sale proceeds:

Lenders Mortgage Insurance premium (estimate):

Savings:

Cash out:

Loan amount required:

Other: \_\_\_\_\_

Other: \_\_\_\_\_

**Total funds required:**

**Total funds available:**

## Non-genuine savings:

My/Our deposit or equity contribution includes non-genuine savings, such as an Advance or Gift from family or friends and this is repayable.

Yes  No

The Advance or Gift has been captured under the liabilities section of this application form.

Yes  No

If the advance or gift is non-repayable, has a statutory declaration been provided by the family member or friend declaring to that effect?

Yes  No

## Accountants details:

Company name:

Company address:

Contact name:

Contact number:

Email:

## Power of attorney:

Will the loan contract be executed under Power of Attorney?

Yes\*

No

\*please provide the following details:

Full name:

DOB:

Residential address:

## Loan details

Loan Product:  Total Loan Amount: \$

Loan Term:  years

### Loan Split 1

Purpose: Purchase  Refinance  Owner Occupied  Investment   
Loan amount including capped LMI \$  Indicative Interest Rate  %  
Principal & Interest Repayments  Variable Rate   
Interest Only Repayments  \_\_\_\_\_ Years (5 Max) Fixed Rate  \_\_\_\_\_ Years (5 Max)

Offset Account

### Loan Split 2

Purpose: Purchase  Refinance  Owner Occupied  Investment   
Loan amount including capped LMI \$  Indicative Interest Rate  %  
Principal & Interest Repayments  Variable Rate   
Interest Only Repayments  \_\_\_\_\_ Years (5 Max) Fixed Rate  \_\_\_\_\_ Years (5 Max)

Offset Account

### Loan Split 3

Purpose: Purchase  Refinance  Owner Occupied  Investment   
Loan amount including capped LMI \$  Indicative Interest Rate  %  
Principal & Interest Repayments  Variable Rate   
Interest Only Repayments  \_\_\_\_\_ Years (5 Max) Fixed Rate  \_\_\_\_\_ Years (5 Max)

Offset Account

## Joint nomination: (Please read 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 any 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.

### CONSENT TO RECEIVE NATIONAL CREDIT CODE NOTICES AND OTHER INFORMATION ELECTRONICALLY

Each Applicant and Guarantor consents to the receipt of legal notices (including notices received under the National Credit Code) and other documents from us electronically.

Each Applicant and Guarantor agrees to, and understands that by giving this consent:

- you may no longer receive paper copies of notices or other documents;
- you must regularly check your nominated email address for notices and other documents;
- we may send you notices by email, or provide an electronic notice that the documents are displayed or can be retrieved from a website
- you may withdraw your consent to the giving of notices and other documents by electronic means at any time; and
- you have facilities to enable you to print the notice or other documents sent to you electronically.

BORROWER - I / We nominate  to receive notices & other documents under the National Credit Code on behalf of me/us.

GUARANTOR - I / We nominate  to receive notices & other documents under the National Credit Code on behalf of me/us.

Applicant 1 Signature  Name  Date

Applicant 2 Signature  Name  Date

**Extremely important notice to all 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:

- credit is provided under a contract;
- the applicant (debtor/mortgagor) is a natural person or strata corporation; and
- the credit is provided or intended to be provided wholly or predominantly:
  - for personal, domestic, or household use; 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 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?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Is the only applicant(s) a corporation? If yes, do not complete Part B.	<input type="checkbox"/> Yes	<input type="checkbox"/> 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)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**PART B**

The purpose of this loan is:	Loan amount sought \$
1. To purchase a property for personal use.	\$
2. To purchase a property for investment purposes.	\$
3. To refinance a property for personal use.	\$
4. To refinance a property for investment purposes.	\$
5. To purchase vacant land for personal use.	\$
6. To purchase vacant land for investment purposes.	\$
7. To refinance vacant land for personal use.	\$
8. To refinance vacant land for investment purposes.	\$
9. To purchase vacant land and construct a property for personal use.	\$
10. To purchase vacant land and construct a property for investment purposes.	\$
11. To refinance vacant land and construct a property for personal use.	\$
12. To refinance vacant land and construct a property for investment purposes.	\$
13. To provide funds for a future personal use.	\$
14. To provide funds for a future business/investment purpose.	\$
<b>TOTAL</b>	<b>\$</b>

**PLEASE NOTE**

LendPlus Financial encourages all applicants to review their personal risk position to ensure they have adequate life and income cover. Contact your advisor or if you do not have one, please let us know and we will recommend one for you.

## Business purpose declaration:

I/we declare that the credit to be provided to me/us by the credit provider in connection with this loan is to be applied wholly or predominantly for,

- business purposes, or
- investment purposes other than investment residential property.

### Important Notice:

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.

If you declare that the loan has a business or investment purpose, but the Lender's subsequent enquiries reveal that the loan is regulated under the NCC, 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 1 Signature

Name

Date

Applicant 2 Signature

Name

Date

## Customer Identification Checklist Individuals:

Completion of this page is mandatory by the Introducer. The Anti-Money Laundering & Counter-Terrorism Financing Act 2006 requires additional identification information from customers. The following declaration must also have accompanied copies of clear and legible certified identification.

To achieve acceptable identification, the customer may present a mix of documents which have not expired (unless otherwise indicated), comprising one of the following categories:

Category One	Australian Passport, which has not been expired > 2 years or Foreign Passport and Residency/Visa PLUS Drivers Licence or Proof of Age Card PLUS Change of Name or Marriage Certificate (where necessary)
Category Two	Australian Passport, which has not been expired > 2 years or Foreign Passport and Residency/Visa or Drivers Licence or Proof of Age Card PLUS Australian Birth Certificate or Citizenship Certificate; PLUS Medicare Card or a Pension Card issued by Centrelink PLUS Change of Name or Marriage Certificate (where necessary)

If the above categories cannot be satisfied, or the introducer is unable to complete face to face verification with the applicant, then a full Verification of Identify form must be completed.

I,  confirm and declare that I have personally interviewed

**Applicant 1**  **Guarantor 1**  **Director 1**

Full Name:

Document type	Document number	Name on document	Place of issue	Issue date	Expiry date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Verification has been performed for the customer. Full name and  Date of birth, or  Residential Address

Location of documents verified (note address)

Date

Yes. Face to face verification was conducted by me. The original and current identification documents listed above were produced to me and copies of these documents endorsed by me as true copies are included with this application. All documents noted above are a reasonable likeness to the individual. Nothing in my dealings with the customer have raised any suspicions concerning the transaction.

No. A face to face was not conducted by me and a full verification form will be submitted with this application.

Introducer Name  Introducer Signature

**Applicant 2**  **Guarantor 2**  **Director 2**

Full Name:

Document type	Document number	Name on document	Place of issue	Issue date	Expiry date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Verification has been performed for the customer. Full name and  Date of birth, or  Residential Address

Location of documents verified (note address)

Date

Yes. Face to face verification was conducted by me. The original and current identification documents listed above were produced to me and copies of these documents endorsed by me as true copies are included with this application. All documents noted above are a reasonable likeness to the individual. Nothing in my dealings with the customer have raised any suspicions concerning the transaction.

No. A face to face was not conducted by me and a full verification form will be submitted with this application.

Introducer Name  Introducer Signature



## Applicant's declaration and acknowledgement:

1. Have you, or your co-applicant, ever been declared bankrupt or insolvent, has either Estate been assigned for the benefits of creditors?  Yes  No
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?  Yes  No
3. Is there any judgement entered in court against you, unsatisfied or otherwise or your co-applicant or any company of which you or your co-applicant are or were a shareholder or officer?  Yes  No
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?  Yes  No
5. Has any application in respect of this loan been submitted by you, or any other person, to any other lender?  Yes  No
6. Have you, or your co-applicants/guarantors are Politically Exposed Person (PEP)  Yes  No
7. Are you and your co-applicant first home buyers, and therefore have not owned a residential property jointly, severally or with any other person previously?  Yes  No
8. Are you and your co-applicant currently meeting existing financial commitments without financial hardship?  Yes  No  
If No, provide details below:

9. Have you or your co-applicant had any difficulties in meeting debt commitments in the past 2 years?  Yes  No  
If yes, please provide details below:

10. You and your co-applicant have detailed all anticipated changes to your circumstances, expenditure and or business (where applicable) under " Changes to current circumstances" section on page 7.  Yes  No

11. I/We understand the terms of this finance application.  Yes  No
  12. All the information provided as part of my/our finance application is complete, correct and not misleading in any way.  Yes  No
  13. Can you or your co-applicant confirm that no part of the deposit or purchase price has been obtained through borrowings not disclosed in this document?  Yes  No
  14. I/We are at least 18 years old.  Yes  No
  15. I/We understand and agree that any valuation obtained is for use by the lender, and that I/we must make my /our own enquiries in relation to the value and suitability of the property.  Yes  No
- I/We are comfortable with my/our ability to make repayments under the proposed loan without difficulty.  Yes  No

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 can 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; all fees and charges to obtain the valuation report about the security property; and all legal expenses to prepare loan and security documents. I/We acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan.

Applicant 1 Signature  Name  Date

Applicant 2 Signature  Name  Date

Guarantor 1 Signature  Name  Date

Guarantor 2 Signature  Name  Date

## Mortgage Broker/Introducer Declaration and acknowledgement

Please detail applicant(s)' borrowing requirements and objectives, as well as resulting benefits (e.g. refinance = lower interest rate therefore reduced loan repayments)

Taking into consideration the above as well as specific loan features (if any) requested by the applicant(s) (as detailed on page 5 of the application form), how does the loan product meet the applicant(s)' requirements and objectives? (e.g. 2 years interest only will allow enough cash flow for planned future investment)

1. I confirm that the Income and Expense information provided within the application are those obtained from the applicant/s during my preliminary assessment.

2. No conflicts of interest exist between the applicant/s and myself (eg. the transaction is at arm's length and the applicant/s is not a friend, partner or family member). If a conflict exists please provide details:  Yes  No

3. The applicant/s is not disadvantaged by any conflict of interest in relation to any incentive or commissions that I might receive for writing this loan.

4. I confirm that I have asked the applicant(s) whether the equity contribution includes non-genuine savings and have recorded the terms of repayment where applicable.

5. I have collected the individual documents and verified the identity of the applicant/s. I also confirm that copies of all documents sent to you are held by me/us. I/ We will retain these documents and will make them available to you if requested. I/we are aware that this application may be audited by you.

6. Do the applicant (s) have any other relevant requirements and objectives other than the loan purpose and type of loan product specified in this application? If yes, please provide details below:  Yes  No  
(eg plan to downsize or move to a retirement village in five years; keep investment property for five years; sell the home & upgrade in five years):

7. In the loan application, the applicants' income and outgoings, and assets and liabilities are specified. Is there any other information that is relevant regarding the applicants' income and outgoings, assets and liabilities that are not specified in the relation to the applicant/s financial position in this loan application? (eg expecting inheritance money; repay loan from super; employment insecure):  Yes  No

8. 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 applicants requirements and objectives and the applicant/s can comply with their financial obligations without substantial hardship.

9. I have provided all parties all documents required under the National Consumer Credit Protection Act 2009.

10. For interest only loans :

(a) the interest only period aligns with the applicants 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 applicants may pay more over the life of their loan than if there was no interest only term.

11. The applicant/s have requested the loan documents to be sent to:  Borrower  Introducer  Solicitor/Conveyancer

12. That assessment is valid for 90 days from the date below.

13. The applicant(s) has demonstrated sufficient English fluency to comprehend the implications of obtaining a loan.

Yes  No

If no, please provide clarification

14. The applicant(s) has demonstrated sufficient financial literacy to comprehend the implications of obtaining a loan.

Yes  No

If no, please provide clarification

15. Did the applicant(s) identify anything that may adversely affect their ability to meet current and / or future obligations?

Yes  No

If yes, please provide clarification

Introducer Signature

Name

Date

## CREDIT GUIDE

Lendplus Financial Pty Ltd t/a Lendplus Financial is licensed under the National Consumer Credit Protection Act 2009 (NCCP Act) and this document provides you with information about the credit services we may provide to you that is regulated under the Act.

### Our Obligations before Providing Credit to you

#### ASSESSMENT

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain or any lease we help you to enter is not unsuitable for you. To decide this, we may need to ask you some questions in order to assess whether the loan or lease is not suitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation;
- take reasonable steps to verify that financial situation.

Credit will be unsuitable if, at the time of the assessment, it is likely that at the time the credit is provided:

- you could not pay or could only pay with substantial hardship;
- the credit would not meet your requirements and objectives.

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason we must ask you to provide a significant amount of information. It is therefore very important that the information you provide to us is accurate.

#### OBTAINING A COPY OF THE ASSESSMENT

We must provide you with a copy of our preliminary credit assessment of your application if you ask within 7 years of when we assist you. We are only required to give you a copy of the credit assessment if you enter into a loan or lease contract or the credit limit is increased.

#### SERVICES WE PROVIDE

We market loans managed by us for a number of funders. Therefore the Lender Of Record noted in your loan contract and mortgage may be a different name from our name. A copy of "the Lender Of Record's" credit guide is provided to you as a separate guide.

Lendplus Financial is a Mortgage Manager which means we are a licensee who has a written agreement with a funder (lender, lessor, or third party acting for the lender or lessor; e.g. a program manager or trustee) under which the licensee (Lendplus Financial) is required to manage the relationship with the consumer on a day to day basis and the credit contract or lease and associated documentation is branded or co-branded with the name of the Mortgage Manager (i.e. Lendplus Financial).

We offer a range of loans marketed and managed by us. We believe our range of products is extensive and among the best available. However, because we are not acting for you as a finance broker, you should rely on your own inquiries.

On occasion, Lendplus Financial will receive loan applications from external third party brokers or financial planners where the external third party will assess and structure a loan application and submit it to Lendplus Financial for processing and post settlement customer care. Lendplus Financial only provides property mortgage assistance and does not provide or suggest any other financial products.

#### FEES PAYABLE BY YOU

We sometimes charge a fee for our services. More details about the fees payable by you will be set out in a quote which we will give you before a finance application is lodged. Usually the fee can be deducted from the finance proceeds. You may obtain from us information about how these fees and charges are worked out and a reasonable estimate of those fees.

#### COMMISSIONS RECEIVED BY US

We may receive management fees (a form of commission) from the lenders and lessors who fund our products. These are not fees payable by you.

#### COMMISSIONS PAYABLE BY US

We source referrals from a broad range of sources. For example, we may pay fees to brokers, financial planners, call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees are generally small amounts and accord with usual business practice. You may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out. A quote from the introducing broker or firm should be provided to you at the same time this Guide is provided.

### Our Commitment to you

#### INTERNAL DISPUTE RESOLUTION SCHEME

##### WE ARE HERE TO LISTEN TO YOU

If you have a compliment or complaint about the services provided to you by us, you should contact us.

##### By phone

Please phone our number: +61 7 3703 1800

If we are unable to resolve the matter over the phone we may ask you to put it in writing.

##### In writing

Send us the full details, including any supporting documents and evidence, and explain what you would like us to do. Please address this information to:

*The Manager*

*Lendplus Financial Pty Ltd t/a Lendplus Financial*

**5E, 528 Compton Rd, Sunnybank Hills QLD 4109**

*Fax: +61 7 3147 8739/ Email: info@lend-plus.com.au*

##### In person

We would welcome the opportunity to meet with you at our office:

5E/Building/2, 528 Compton Rd, Sunnybank Hills QLD 4109

When we receive a complaint, we will attempt to resolve it promptly.

#### EXTERNAL DISPUTE RESOLUTION SCHEME

##### MORE OPTIONS

We aim to resolve your complaint quickly and fairly. In the unlikely event you do not get a satisfactory outcome, you will have the right to complain to our external complaint resolution body.

Our external dispute resolution provider is specified below. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

*Financial Ombudsman Service*

*Australian Financial Complaints Authority*

*Telephone: 1800 931 678*

*Post: GPO Box 3, Melbourne VIC 3001*

*Email: info@afca.org.au / Web: www.afca.org.au*

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request or via our website [www.lend-plus.com.au](http://www.lend-plus.com.au)

## Privacy notice and consent:

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

The applicant(s) acknowledge(s) that they have made an application for credit or to provide a guarantee. The application for credit may be for consumer credit or commercial credit.

In this document, and where appropriate a reference to personal information includes 'sensitive information', 'credit information' and 'credit eligibility information' as defined in the Privacy Act 1988 (Cth) (the Act).

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

We may (from time to time) update, vary, amend or replace this privacy notice by giving you notice about the changes.

### Organisations that collect personal information about you

This privacy notice and consent extends to cover the following organisations that may collect personal information about you relating to your application or your loan or a guarantee of the loan.

- the Credit Provider to whom you make the application or that makes your loan available and named in the Schedule (this privacy notice and consent as well as the Credit Provider's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the Credit Provider);
- the Originator being those companies that supply credit services in relation to your application and named in the Schedule (this privacy notice and consent as well as the Originator's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the Originator);
- any applicable mortgage insurer (the LMI Insurer) that considers the Credit Provider's request for lender's mortgage insurance for the loan and named in the Schedule (this privacy notice and consent as well as the LMI Insurer's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the LMI Insurer); and
- any applicable title insurer (the Title Insurer) that considers the Credit Provider's request for title insurance cover for your loan, and its related entities named in the Schedule (this privacy notice and consent as well as the Title Insurer's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the Title Insurer).

Each of these organisations is described in this privacy notice and consent as "organisations", "we" and "us". The LMI Insurer and the Title Insurer are together described as "Insurers".

Each of the Credit Provider, Originator and the Insurers may update their respective privacy policies from time to time.

### How we collect personal information from you

We will collect personal information about you from you, in relation to your application for credit and as well as any guarantee. Most personal information that we can collect is collected from the credit application and any supporting documentation supplied in connection with your credit application. If your credit application is approved, then we can also collect personal information about you from the records we maintain about the products and services you receive from us. We can check and verify that personal information from sources referred to in the credit application and/or in this privacy notice and consent.

### How we collect personal information from other sources

We can collect personal information about you from other sources in any manner permitted by the Act. We will only collect personal information from other sources where it is reasonably necessary for us to do so in relation to or in connection with your credit application, your loan and any guarantee in relation to your loan. Examples of such sources of personal information include:

- we obtain personal information (including commercial credit information concerning your credit worthiness or history, consumer information and collection of overdue payments information either within or outside of Australia) from a Credit Reporting Body for any purpose described below;
- we obtain personal information about your credit application, loan or a guarantee of the loan, from any organisation described or referred to in the section titled "Organisations that collect personal information about you";
- if we are unable to contact you and we obtain publicly available personal information about you in order to update our records and your contact details;
- we check property details, your offer of any security, through public registers or our service providers including a Credit Reporting Body; or
- we exchange information with your legal, financial advisers or other representatives and advisors in relation to or in connection with your credit application, loan or a guarantee of the loan.

### When the law authorises or requires collection of personal information

There are laws that affect organisations that require us to collect and disclose your personal information. For example, we may require information about you to verify your identity under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) "AML/CTF Act.

### How your personal information may be used

The Credit Provider and the Originator may collect and disclose your personal information for purposes including:

- supplying (including procuring the supply to) you with information about loan products or related services;
- considering whether you are eligible for a loan or any related service you requested or to provide a guarantee;
- processing the credit 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 (this relates to direct marketing);
- 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 any law, regulation or code binding on it; and
- any purpose to which you have consented.

You can tell the Credit Provider or the Originator (if any identified in the Schedule) at any time if you no longer wish to receive direct marketing information or offers from them. They will process your request as soon as reasonably practicable after receipt of the request.

Also the Credit Provider or the Originator may use personal information about you to:

## Privacy notice and consent (continued):

- enable an Insurer to assess the risk of providing insurance to the Credit Provider or to address the Credit Provider'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 personal information about you:

- to decide whether to insure the Credit Provider under an LMI policy;
- to assess the risk of you or a guarantor defaulting on your obligations to the Credit Provider;
- 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 Credit Provider 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 Act as well as laws regulating insurance contracts in Australia (including the 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 Credit Provider 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 Credit Provider;
- 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 including requirements under the Act as well as laws regulating insurance contracts in Australia (including the Insurance Contracts Act 1984) as amended from time to time; and
- for any other purpose under the contract of insurance between the Credit Provider and the Title Insurer.

### How we share your personal information

#### Sharing information with credit providers

We can 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 including relating to your credit worthiness, credit standing, credit history or credit capacity. In particular, the Originator, Credit Provider or any Insurer may seek an opinion from a credit provider or a Credit Reporting Body and such person is authorised to provide an opinion on you.

#### Sharing information with third parties

We may seek from and use or disclose information about you to third parties in relation to: considering your application for credit or a guarantee in connection with an application for credit; administering your loan; exercising rights relating to any guarantee; or, any insurance policy an insurer issues to the credit provider relating to your loan or the loan you guarantee. These third parties may include:

- your representatives, attorneys, lawyers, settlement agents, accountants, brokers and real estate agents that act on your behalf;
- your referees, including your employer or other individuals to confirm your identify and/or other details about you;
- mortgage brokers or referrers that submitted applications on your behalf or referred you to the Originator;
- valuers, surveyors, other insurers, re-insurers, claim assessors and investigators;
- other financial institutions including deposit taking institutions;
- organisations in debt collecting, purchasing or factoring debts;
- law enforcement agencies;
- lawyers, mortgage/loan settlement agents, consultants, financial advisers and any other party involved with your loan;
- government and/or regulatory bodies including the Australian Taxation Office, the Australian Securities & Investments Commission, the Reserve Bank of Australia, the Australian Prudential Regulatory Authority as required or authorised by any law. In many cases these organisations may share information with foreign authorities;
- Rating agencies, to the extent necessary to allow these agencies to rate particular structured / investment products;
- guarantors and prospective guarantors of the loan/the borrowers or prospective borrowers of the loan you guarantee;
- any organisation involved or connected with the securitisation of your loan, including loan servicers, Originator and master originators, trust managers, trustees and security trustees, insurers and re-insurers;
- organisations that provide the Credit Provider, any trust manager or loan servicer with the infrastructure in order to provide the credit services to you;
- organisations that provide the Credit Provider, any trust manager or loan servicer with product advice, planning, research and development;
- Mailing houses and tele-marketing agencies that assist the Credit Provider, any trust manager or loan servicer to communicate with you; and
- service providers including IT and data consultants, agents, contractors and advisers that assist us to conduct our business.

#### Sharing information with Credit Reporting Bodies

The Credit Provider, loan servicer or trust manager can give to a Credit Reporting Body personal or commercial information (including overdue payments) about you including to allow a credit reporting body to create or maintain a credit information file about you. A Credit Reporting Body may include information about you in reports that it gives other organisations (such as other credit providers) to help them assess your credit worthiness.

The Credit Provider, loan servicer or trust 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.

Some of the information held by a Credit Reporting Body may reflect adversely on your credit worthiness, for example, where you fail to make payments or if you commit a series credit infringement (like

## Privacy notice and consent (continued):

obtaining credit by deception / fraud). If information of this nature is held on your credit file then this will likely affect your ability to obtain credit from other credit providers.

Currently we deal with the Credit Reporting Bodies disclosed in the Schedule. Each Credit Reporting Body also has a policy about how they handle information about you. You should be able to obtain a copy of their policy by contacting them directly.

If you believe that you have been or are likely to be a victim of fraud (including identity fraud) you can request a Credit Reporting Body not to use or disclose the information they hold about you for a prescribed (current 21 day) period of time.

### Sharing information with related companies

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

### Sharing information outside of Australia

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 through an internet connection it is not always practical to know in which country information about you may be held.

In any event, we may disclose personal information outside of Australia including, without limitation to the United States, Canada, the United Kingdom, the European Union and India. 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.

We will take reasonable steps to ensure that any overseas organisation that receives your personal information will comply with the Act.

### **If you do not provide personal information**

If you do not provide your personal information to us, it may not be possible:

- to provide you with the product or service you have applied for. For example, if personal information is not disclosed to an insurer, it may not be able to process the Credit Provider's request for insurance. In that case, the Credit Provider will likely not be able to proceed with your application;
- for the Credit Provider or Originator to manage or administer the loan the lender makes to you;
- to verify your identity or protect against fraud; or
- in the case of the Credit Provider or Originator, to let you know about other products or services that might be suitable for your financial needs.

### **Information about other people**

If you give us personal information about any other person in relation to the application for credit, the loan or any guarantee, you will advise the other person that:

- you have disclosed their personal information to us;
- we have collected their personal information to assess the application, to manage any loan you get from the Credit Provider and for any other purpose set out in this document;
- we may exchange this personal information with other organisations set out in this document;
- we handle their personal information in the same way as set out in this document and they can:
  - » access or request a copy of this privacy notice; or
  - » 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 Credit Provider or we may not accept your application to act as a guarantor of a loan unless we obtain their personal information.

### **Accessing your Personal Information**

You have the right to request access to any personal information that we hold about you. Any requests for access to your personal information should be made in writing to the Privacy Officer (specified below). You also have the right to request the correction of any personal information which relates to you that is inaccurate, incomplete or out-of-date.

If you require any further information about our management of personal information or have any queries or complaints, you should contact the relevant Privacy Officer for the relevant Organisation (specified in the Schedule).

### **Declaration and consent**

- By signing this document 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 for credit 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;
- if a Credit Provider, the loan servicer or Originator requests an insurer for LMI insurance, title insurance or trade insurance for the loan for which you applied, the Credit Provider, the loan servicer or the Originator 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 for credit. 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 personal 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

## Privacy notice and consent (continued):

- 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 personal 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.

By signing this document, you also declare that you are over the age of 18 years and that the information contained in the application is true and correct in every particular respect and it is upon this basis that you make the application for credit or guarantee. You also confirm your agreement to the matters set out in this privacy notice and consent.

## Schedule:

### Credit Reporting Body

Equifax Pty Ltd - Public Access, Equifax Australia Information Services and Solutions Pty Limited

Address: GPO Box 964, North Sydney NSW 2059

Telephone: 1300 921 621 Online: [www.mycreditfile.com.au](http://www.mycreditfile.com.au)

Website: <https://www.equifax.com.au>

Equifax's credit reporting policy is set out at <http://www.equifax.com.au/privacy>

Including any other Credit Reporting Body that we notify to you in relation to your application for credit or guarantee or loan.

### LMI Insurer

Genworth Financial Mortgage Insurance Pty Ltd ACN 106 974 305

Address: Level 26, 101 Miller St, North Sydney NSW 2060

Telephone: 1300 655 422 Website: [www.genworth.com.au](http://www.genworth.com.au)

Its privacy policy is set out at <http://www.genworth.com.au/privacy-policy>

Including any other LMI Insurer that we notify to you in relation to your application for credit or guarantee or loan.

### Title Insurer

First American Title Insurance Company of Australia Pty Ltd

ACN 075 279 908

Address: Level 10, 309 George St, Sydney 2000

Telephone: 1300 362 178 Website: [www.firsttitle.com.au](http://www.firsttitle.com.au)

Its privacy policy is set out at <http://www.firsttitle.com.au/property-owners/copyright-copy-first-title-privacy-policy>

Including any other Title Insurer that we notify to you in relation to your application for credit or guarantee or loan

### Credit Provider

Sintex Consolidated Pty Limited

Australian Credit License 385129

Australian Financial Services License 385129

Address: Level 3, 458 Wattle Street, Ultimo NSW 2007

Telephone: (02) 9278 9700 Website: [www.sintex.com.au](http://www.sintex.com.au)

Its privacy policy is set out at <http://www.sintex.com.au/files/online-privacy>; Email: [privacy@sintex.com.au](mailto:privacy@sintex.com.au)

Note: Sintex Consolidated Pty Ltd is the trust manager and servicer

Permanent Custodians Limited

Australian Credit License 235129

Australian Financial Services License 235129

Address: Level 2, 35 Clarence Street, Sydney NSW 2000

Telephone: (02) 9551 5000 Website: [www.bnymellon.com.au](http://www.bnymellon.com.au)

Its privacy policy is set out at <http://www.bnymellon.com/australia/en/privacy.html>

Email: [compliance\\_australia\\_branch@bnymellon.com](mailto:compliance_australia_branch@bnymellon.com)

BC Invest Loans Pty Ltd

ACN 646 785 211

Address : Level 1 274 Coventry Street, South Melbourne VIC 3205

Brighten Financial Pty Ltd

ACN 628 356 669

Address : Level 32 Suite 32.01, 264 George Street Sydney NSW 2000

Origin Mortgage Management Services Pty Ltd

ACN 601 349 071

On behalf of Columbus Capital Pty Limited

ACN 119 531 252

Australian Credit License 337303

Website : [www.originmms.com.au](http://www.originmms.com.au)

ORDE Mortgage Custodian PTY LTD

ACN 638 083 548

ORDE Financial PTY LTD

ACN 634 779 990,

Address : Level 3, 162 Collins St, Melbourne, VIC3000

Website : [www.orde.com.au](http://www.orde.com.au)

Resimac Ltd

ABN 67002 997935

Address : Level 9, 45 Clarence St Sydney NSW2000

Capital Securities Mortgages Pty Ltd & Lendplus Financial Pty Ltd T/A

Lendplus Financial Building 11/2404 Logan Road, Eight Mile Plains,

QLD, 4113 Email: [info@lend-plus.com.au](mailto:info@lend-plus.com.au)

Phone: 07 3147 8730

Perpetual Trustee Company Limited

ACN 000 001 007

Address : Level 12.123 Pitt Street Sydney NSW 2000



BC Invest Loans Pty Ltd  
ACN 646 785 211  
Level 1 274 Coventry Street South Melbourne,  
Victoria, 3205 www.bcinvest.co

AMAL Management Services Pty Ltd  
ABN 46 609 790 749  
Level 9, 9 Castlereagh Street Sydney New  
South Wales 2000 www.amal.com.au

Sevicer  
BC Asset Management Pty Ltd  
ACN 636 310 168  
Level 1, 274 Coventry Street  
South Melbourne Victoria 3205  
www.bcsecurities.com.au

Back Up Servicer  
AMAL Asset Management Pty Ltd  
ABN 31 065 914 918  
Level 9, 9 Castlereagh Street Sydney New  
South Wales 2000  
www.amal.com.au

Credit Reporting Bodies (CRBs) Equifax Pty Ltd  
www.equifax.com.au  
First American Title Insurance Company of  
Australia Pty Limited  
ABN 64 075 279 908  
Level 1, Tower B, 799 Pacific Highway,  
Chatswood, New South Wales 2067  
www.firsttitle.com.au

Genworth Financial Mortgage Insurance Pty Limited  
ACN 106 974 305  
Level 26, 101 Miller Street  
North Sydney NSW 2060  
www.genworth.com.au

Well Nigh Capital Funding No. 1 Pty Ltd  
ABN 17 603 911 995  
Address Level 34, 101 Miller Street  
North Sydney NSW 2060

## Schedule:

### Originator

Lendplus Financial Pty Ltd t/a Lendplus Financial  
Australian Credit License 390936  
Address: Building 11/2404 Logan Road Eight Mile Plains QLD 4113  
Telephone: (07) 3147 8730  
Website: www.lendplusfinancial.com.au  
Email: info@lend-plus.com.au  
Its privacy policy is set out at <https://www.lend-plus.com.au/index.php?c=show&id=2>

Applicant 1 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>
Applicant 2 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>
Guarantor 1 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>
Guarantor 2 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>