SceneFin*

Home Loan Application Form

APPLICATION FORM

Please complete all fields of this application form. If a field is not applicable to you please mark as N/A.

1 For Office Use Only

Broker Details (if applicable)

Broker Name		Broker ID	
Company Name			
ACL No		ACR No	
Contact Number		Email	

Referrer Details (if applicable)

Referrer Name		Referrer ID	
Company Name			
Contact Number		Email	

Mortgage Manager (if applicable)

Loan Writer			
Contact Number		Email	

Broker/Referrer Declaration Section (if applicable)

DECLARATION	YES	NO
1. Does the proposed loan meet the client's requirements and objectives?	☐	☐
2. I have made reasonable enquiries and based on the information provided to me by the applicant(s) the recommended product is NOT UNSUITABLE on the basis that it is consistent with the applicant(s) requirements and objectives and the applicant can comply with their financial obligations without substantial hardship.	☐	☐
3. For interest only terms		
a. The interest only period aligns with the applicant(s) requirements.	☐	☐
b. I have explained the following additional risks and costs of an interest only term to the applicant(s): interest only repayments will not pay off any principal during the interest only term; the repayments required to pay out the loan will increase after the interest only period ends to cover both interest and principal reductions; and the applicant(s) may pay more over the life of their loan than if there was no interest only term.	☐	☐
c. The applicant(s) is not disadvantaged by any conflict of interest in relation to any incentives or commissions that I may have received for writing this loan.	☐	☐
4. No conflict of interest exists between the applicant(s) and myself (e.g. the transaction is at arm's length and the applicant(s) is not a friend, partner or family member).	☐	☐

If "No" for any of the above, please specify below:

I declare the above information to be true and correct.

Name of Broker/Loan Writer	Signature	Date

2 Applicant Overview *Please copy for additional applicant if required.*

INDIVIDUAL APPLICANT / GUARANTOR

Individual 1 Full Name

Individual 2 Full Name

COMPANIES AND TRUST APPLICANT

Role ☐ Applicant ☐ Guarantor

Company/Trustee Name | ABN/ACN

Trading Name (if applicable)

Trading Address

Street Address | State | Postcode

Postal Address (if different from trading address)

Street Address | State | Postcode

Registered Office (if different from trading address)

Street Address | State | Postcode

Nature of Business/Industry/Purpose

Certified ASIC full company extract included ☐ Yes ☐ No

Full Name(s) of All Shareholders

Full Name(s) of All Directors

Type of Trust: ☐ Discretionary Trust ☐ Unit Trust ☐ Other

Full Name of Trust

Full Name(s) of All Beneficiaries

Certified Copy of Trust Deed included ☐ Yes ☐ No

3 Security Details

Registered Name(s) (to appear) on title:

Street Address

Suburb | Postcode

State | Country

TYPE OF SECURITY

☐ House ☐ Vacant Land ☐ Apartment/Unit ☐ Display Home ☐ Rural Residential

☐ Townhouse/Terrace ☐ NDIS ☐ Residual Stock ☐ Commercial ☐ Other

PRIMARY PURPOSE

☐ Owner Occupier ☐ Investment ☐ Other

Expected Rental Income (if investment) ☐ Annually ☐ Monthly ☐ Weekly

CONTACT FOR ACCESS (FOR VALUATION):

☐ Agent ☐ Applicant ☐ Builder | Contact Name | Phone

Notes Regarding access to this property:

4 Loan Information

Product Name					
Loan Amount		LVR		Loan Term	

LOAN PURPOSE

☐ Purchase ☐ Construction ☐ Refinance ☐ Equity Release ☐ Refinance and Equity Release

Finance Due Date		Anticipated Settlement Date	
Purchase Price/Estimated Value (AUD		Deposit Paid	
Refinance Costs $			

Refinance reasons & benefits(if applicable):

PRIMARY PURPOSE

☐ Owner Occupier ☐ Investment

EQUITY RELEASE PURPOSE

Supplementary or Primary Loan Purpose – Please complete if an equity release forms part of the loan proceeds (Enter the amount for all purposes that are applicable)

Purchase Property - OO	Purchase Property - INV	Shares or Other investment	Household goods
$	$	$	$
Business Use	**Car, Boat, Caravan or any similar asset class**	**Holiday**	**Cosmetic Renovation**
$	$	$	$
Please breakdown and provide any corresponding documents to support:			

LOAN SPLIT REQUIREMENTS

LOAN SPLIT 1

Split Amount: $

Indicative Rate: % p.a.

Payment Type ☐ Principal and Interest

☐ Interest Only (I/O) I/O Term

Reason for I/O (if applicable):

Interest Type ☐ Variable

☐ Fixed Fixed Term

☐ Offset Account Required (N/A for Commercial Products)

Payment Frequency ☐ Weekly ☐ Fortnightly ☐ Monthly

LOAN SPLIT 2

Split Amount: $

Indicative Rate: % p.a.

Payment Type ☐ Principal and Interest

☐ Interest Only (I/O) I/O Term

Reason for I/O (if applicable):

Interest Type ☐ Variable

☐ Fixed Fixed Term

☐ Offset Account Required (N/A for Commercial Products)

Payment Frequency ☐ Weekly ☐ Fortnightly ☐ Monthly

5 Individual Applicant or Guarantor Details *(Please copy for additional individual if required.)*

INDIVIDUAL 1

☐ Applicant ☐ Guarantor

Existing customer ☐ Yes ☐ No

Gender ☐ Male ☐ Female | Date of Birth

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Dr | Other

Surname

First Name

Middle Name

Drivers Lic No. | State Issued

☐ Married/Domestic Partner ☐ De facto ☐ Single

Partner Full Name

Number of Dependants | Specified Ages

Country of birth

☐ Aust. Citizen ☐ Perm-Res ☐ Temp-Res ☐ Non-Resident

If Permanent or Temporary Resident, Visa Sub Class:

Expiry Date: / /

Country of Citizenship

Are you a US citizen or resident for tax purposes? ☐ Yes ☐ No

Home Phone | Mobile Phone

Email

☐ You nominate this email address to be your email address for service of notices.

Preferred Contact Method ☐ Phone ☐ Email

CURRENT RESIDENTIAL STATUS

☐ Own Home ☐ Owner (with mortgage) ☐ Renting

☐ Boarding ☐ Living with Family

☐ Other

CURRENT ADDRESS (Must NOT be PO Box)

Street Address

Suburb | Postcode

State | Country

Time at current address: Years | Months

PREVIOUS ADDRESS -
If less than 2 years at current address (Must NOT be PO Box)

Street Address

Suburb | Postcode

State | Country

Time at previous address: Years | Months

POSTAL ADDRESS AFTER SETTLEMENT

☐ Same as Current Address

Street Address

Suburb | Postcode

State | Country

☐ You nominate this address to be your postal address for service of notices.

INDIVIDUAL 2

☐ Applicant ☐ Guarantor

Existing customer ☐ Yes ☐ No

Gender ☐ Male ☐ Female | Date of Birth

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Dr | Other

Surname

First Name

Middle Name

Drivers Lic No. | State Issued

☐ Married/Domestic Partner ☐ De facto ☐ Single

Partner Full Name

Number of Dependants | Specified Ages

Country of birth

☐ Aust. Citizen ☐ Perm-Res ☐ Temp-Res ☐ Non-Resident

If Permanent or Temporary Resident, Visa Sub Class:

Expiry Date: / /

Country of Citizenship

Are you a US citizen or resident for tax purposes? ☐ Yes ☐ No

Home Phone | Mobile Phone

Email

☐ You nominate this email address to be your email address for service of notices.

Preferred Contact Method ☐ Phone ☐ Email

CURRENT RESIDENTIAL STATUS

☐ Own Home ☐ Owner (with mortgage) ☐ Renting

☐ Boarding ☐ Living with Family

☐ Other

CURRENT ADDRESS (Must NOT be PO Box)

Street Address

Suburb | Postcode

State | Country

Time at current address: Years | Months

PREVIOUS ADDRESS -
If less than 2 years at current address (Must NOT be PO Box)

Street Address

Suburb | Postcode

State | Country

Time at previous address: Years | Months

POSTAL ADDRESS AFTER SETTLEMENT

☐ Same as Current Address

Street Address

Suburb | Postcode

State | Country

☐ You nominate this address to be your postal address for service of notices.

6 Employment Details *(Please copy for additional applicant if required.)*

INDIVIDUAL 1
CURRENT EMPLOYMENT

Employment Type

☐ Wages/Salary ☐ Self-employed/Subcontractor ☐ Retired
☐ Home Duties ☐ Government Benefits ☐ Other

Employment Status

☐ Full-Time ☐ Part Time ☐ Contract ☐ Casual/Temp

Name of current employer (if Self Employed – Trading Name)

Position/Title | Industry

Time at current employment: Years | Months

Employer's Address (Must NOT be PO Box)

Street Address			
Suburb		Postcode	
State		Country	
Employer Phone			

PREVIOUS EMPLOYMENT - If less than 2 years at current employment

Employment Type

☐ Wages/Salary ☐ Self-employed/Subcontractor ☐ Retired
☐ Home Duties ☐ Government Benefits ☐ Other

Employment Status

☐ Full-Time ☐ Part-Time ☐ Contract ☐ Casual/Temp

Name of previous employer (if Self Employed – Trading Name)

Position/Title | Industry

Time at current employment: Years | Months

Employer's Address (Must NOT be PO Box)

Street Address			
Suburb		Postcode	
State		Country	
Employer Phone			

INDIVIDUAL 2
CURRENT EMPLOYMENT

Employment Type

☐ Wages/Salary ☐ Self-employed/Subcontractor ☐ Retired
☐ Home Duties ☐ Government Benefits ☐ Other

Employment Status

☐ Full-Time ☐ Part Time ☐ Contract ☐ Casual/Temp

Name of current employer (if Self Employed – Trading Name)

Position/Title | Industry

Time at current employment: Years | Months

Employer's Address (Must NOT be PO Box)

Street Address			
Suburb		Postcode	
State		Country	
Employer Phone			

PREVIOUS EMPLOYMENT - If less than 2 years at current employment

Employment Type

☐ Wages/Salary ☐ Self-employed/Subcontractor ☐ Retired
☐ Home Duties ☐ Government Benefits ☐ Other

Employment Status

☐ Full-Time ☐ Part-Time ☐ Contract ☐ Casual/Temp

Name of previous employer (if Self Employed – Trading Name)

Position/Title | Industry

Time at current employment: Years | Months

Employer's Address (Must NOT be PO Box)

Street Address			
Suburb		Postcode	
State		Country	
Employer Phone			

7 Income Details *(Please copy for additional applicant if required.)*

Note: Rental income from proposed security is to be entered in "Section 8: Security Details".

	Individual 1		Individual 2	
	Currency	Annual Income	Currency	Annual Income
Self Employed Income		$		$
PAYG Income		$		$
Secondary PAYG Income		$		$
Bonus/ Commission		$		$
Overtime/ Allowance		$		$
Government Benefits/ Pension		$		$
Dividends		$		$
Current Rental Income		$		$
Other ☐		$		$

8 Living Expenses - *Please copy if more than 2 households*

In complying with our responsible lending obligations, Scene Finance Pty Ltd needs to take into account the customers' personal financial situation. This means we need customers to provide us with their actual living expenses for all home loan applications.

For each household please complete your average monthly living expenses. For additional applicants, please complete a separate form showing your average monthly living expenses.

If a section does not apply to you, please complete as $0

Living Expenses - Monthly	Currency	Household 1	Household 2
Basic Housing & Property Expenses (including Electricity, Gas, Rates & Maintenance)		$	$
Investment Property Costs (Management Fees, Strata Fees, Rates & Maintenance)		$	$
Communication & Media (including Telephone, Mobile, Internet & PayTV)		$	$
Food & Groceries		$	$
Recreation & Entertainment (including Restaurants, Memberships & Holidays)		$	$
Clothing & Personal Care		$	$
Medical & Health		$	$
Transport (including Registration, Fuel, Parking, Tolls & Public Transport)		$	$
Education & Childcare (including School Fees, Books, Uniforms & Excursions)		$	$
Insurance (including Health, Home, Contents, Car & Life)		$	$
Other Expenses		$	$
Total		$	$

Accommodation Expenses	Household 1	Household 2
Rent/Board – Monthly Currency	$	$
Will this continue after settlement?	☐ Yes ☐ No	☐ Yes ☐ No

Are there any other expenses not detailed above which may impact the capacity to repay this loan without hardship? If so please provide details below (e.g. child maintenance):

9 Financial Details *(Please copy for additional applicant if required.)*

ASSETS – WHAT YOU OWN

Existing Property	Currency	Value of Property	Occupancy	Owner
Property 1:		$	☐ Owner Occ ☐ Investment	☐ Indiv. 1 ☐ Indiv. 2
Property 2:		$	☐ Owner Occ ☐ Investment	☐ Indiv. 1 ☐ Indiv. 2
Property 3:		$	☐ Owner Occ ☐ Investment	☐ Indiv. 1 ☐ Indiv. 2
Property 4:		$	☐ Owner Occ ☐ Investment	☐ Indiv. 1 ☐ Indiv. 2
Property 5:		$	☐ Owner Occ ☐ Investment	☐ Indiv. 1 ☐ Indiv. 2

Vehicle/s	Year	Make	Model	Currency	Value	Owner
					$	☐ Indiv. 1 ☐ Indiv. 2
					$	☐ Indiv. 1 ☐ Indiv. 2

	Name of Financial Institution	Currency	Balance	Owner
Savings/Deposit Accounts			$	☐ Indiv. 1 ☐ Indiv. 2
Savings/Deposit Accounts			$	☐ Indiv. 1 ☐ Indiv. 2
	Provide Details	**Currency**	**Value**	
Home Contents			$	☐ Indiv. 1 ☐ Indiv. 2
Superannuation			$	☐ Indiv. 1 ☐ Indiv. 2
Other Assets			$	☐ Indiv. 1 ☐ Indiv. 2
Other Assets			$	☐ Indiv. 1 ☐ Indiv. 2
Other Assets			$	☐ Indiv. 1 ☐ Indiv. 2

LIABILITIES – WHAT YOU OWE

Loan Type	Financial Institution	Current Interest Rate(%)	Balance Owing($)	Limit($)	Monthly Repayment ($)	Currency	Original Term	I.O Term	Status	Borrower
Property 1									☐ Close ☐ Retain ☐ Reduce	☐ Indiv. 1 ☐ Indiv. 2
Property 2									☐ Close ☐ Retain ☐ Reduce	☐ Indiv. 1 ☐ Indiv. 2
Property 3									☐ Close ☐ Retain ☐ Reduce	☐ Indiv. 1 ☐ Indiv. 2
Property 4									☐ Close ☐ Retain ☐ Reduce	☐ Indiv. 1 ☐ Indiv. 2
Property 5									☐ Close ☐ Retain ☐ Reduce	☐ Indiv. 1 ☐ Indiv. 2

OTHER LIABILITIES (E.G. MOTOR VEHICLES, CREDIT CARDS, OVERDRAFTS, PERSONAL LOANS, ETC.)

Type	Financial Institution	Current Limit	Balance Owing ($)	Monthly Repayment ($)	Status	Borrower
					☐ Close ☐ Retain ☐ Reduce	☐ Indiv. 1 ☐ Indiv. 2
					☐ Close ☐ Retain ☐ Reduce	☐ Indiv. 1 ☐ Indiv. 2
					☐ Close ☐ Retain ☐ Reduce	☐ Indiv. 1 ☐ Indiv. 2
					☐ Close ☐ Retain ☐ Reduce	☐ Indiv. 1 ☐ Indiv. 2
					☐ Close ☐ Retain ☐ Reduce	☐ Indiv. 1 ☐ Indiv. 2

10 Changes to Future Financial Circumstances

Are you aware of any upcoming changes to your current financial position?

☐ Yes ☐ No

If yes, please specify the nature of the expected change (e.g. maternity leave, loss of employment, reduced working hours, retirement, full time study, carer responsibilities, medical treatment, end of interest free period etc) and also, detail on how you will meet the repayments during this period.

11 Exit Strategy

At what age is the applicant planning to retire?

Individual 1 **Individual 2**

Exit Strategy – Does the loan term reach any one of the applicant's planned retirement age?

☐ Yes ☐ No

If "Yes", please specify the intended exit strategies from the options below:

☐ Repayment of the loan prior to retirement
☐ Recurring income from Superannuation
☐ Income from other investments retirement
☐ Customer planning to work past the statutory retirement age
☐ Downsizing home
☐ Superannuation lump sum following retirement
☐ Savings
☐ Sale of assets
☐ Co-applicants income
☐ Other (Please specify):

If any options above are selected, please describe how the applicant(s) plan to meet the declared strategy:

12 Customer Settlement Details

Solicitor/Settlement Agent/Builder/Conveyancer Details

Name of Firm					
Contact Name					
Street No & Name					
Suburb/Town		State		Postcode	
Phone					
Email					

Do you agree to Scene Finance Pty Ltd providing a copy of your loan approval letter and/or document to the settlement agent/solicitor/builder?

☐ Yes ☐ No

13 Document Delivery

Electronic Delivery of Loan and Security Documentation (if available)
Nomination and electronic delivery (please check applicable boxes)

By providing an email address in this application and signing this document, you consent to being given loan documents and any notices, statements, disclosures and other documents and communications in connection with your loan by electronic means. By giving this consent, you acknowledge that: (1) we may not give loan documents and any documents and communications to you in paper form in the future; (2) you should regularly check your nominated email address for documents and communications from us; (3) this consent to electronic communications given by you may be withdrawn at any time; (4) you have facilities to enable you to print documents and communications that we send to you electronically if you desire; (5) we will send electronic communications to the email address for service you have nominated in this application; (6) if we give you documents or communications by making them available on a website or electronic document retrieval system, we will send you a notification that the document or communication is available for retrieval on that a website or electronic document retrieval system.

I direct for the loan and security documentation to be delivered by email to the address provided with this application to myself, and to my:

☐ **Solicitor** ☐ **Broker** (copy only)

14 Authority to Disclose Information to your Mortgage Broker

By signing this document you authorise Scene Finance Pty Ltd to provide the Mortgage Broker (if applicable) who referred your loan to us details of your loan account number, product type, loan amount, interest rate and any arrears position on that loan, whether the loan is funded or whether the loan is discharged.

☐ Yes ☐ No ☐ N/A

15 Nomination to receive notices

If there are joint borrowers, you can nominate one of the borrowers to receive notices or other documents on behalf of both borrowers, instead of notices or other documents being sent to both borrowers individually. Under the National Credit Code, each borrower is entitled to receive a copy of any notice or other document. By signing this application form, you are giving up the right to be provided with this information directly from us. Any person who signs this application form may cancel this nomination at any time by advising us in writing.

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

16 Privacy Consent

By accepting this document, you consent to BC Investment Group Holdings Limited (Company Registration Number MC-347321) and its related bodies corporate (including other members of BC Investment Group Holdings Limited Company Registration Number MC-347321), affiliates and agents, and Scene Finance Pty Ltd (ABN 43 149 529 215) ('we/us/our') collecting, using, holding and disclosing personal and credit-related information about you.

Personal information includes any information that may identify you, such as your name, date of birth, address, the number and ages of your dependants, and employment information. If you use our website or mobile applications, we may collect information that relates to your location or activity, including IP address, use of third party sites, and other user information.

Credit-related information means both *credit information* and *credit eligibility information*:

- *Credit information* is information that includes:
  - your identity;
  - the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid;
  - repayment history information, financial hardship information (including information that any repayments are affected by a financial hardship arrangement) and default information (including overdue payments);
  - payment information;
  - new arrangement information;
  - details of any serious credit infringements;
  - court proceedings information;
  - personal insolvency information; and
  - publicly available information.
- *Credit eligibility information* is credit reporting information supplied to us by a credit reporting body and any information that we derive from it.

We refer to personal information and credit-related information collectively as 'information' in this document.

Our Privacy & Credit Reporting Policy contains more information about how we deal with your privacy. Our Privacy & Credit Reporting Policy is available at https://www.bcinvest.co/privacy-policy.

If you do not consent to us collecting, using, holding and disclosing your information in accordance with this document, or do not provide us with your information, we may not be able to arrange credit for you or provide other services.

We may disclose your information to third parties, including credit reporting bodies, in a form that may enable those third parties to identify you. If we obtain a credit report about you, that information may be recorded and may affect your credit standing.

We may disclose your information to overseas entities that may not be subject to privacy laws or principles that are similar to those that apply in Australia. If you provide us with this consent, you acknowledge that you may not be able to seek redress for any breach of your privacy that occurs outside of Australia.

If you have any questions or concerns about how we handle your information, please contact us at (03) 9111 5533 or email to feedback@bcinvest.co.

How we handle your information

You agree to us collecting, using, storing and disclosing information about you. We can use your information to process your application for a product or services, to market products and services by us and by third parties, to verify your identity by using information held by a credit reporting body (**CRB**) and using other online resources, and to perform associated tasks. We can also use your information to comply with laws (for example, the *Anti-Money Laundering* and *Counter-Terrorism Financing Act 2006 (Cth)*.

We may collect your information from you or from third parties.

We may from time to time collect sensitive information about you, including information about your health.

Access to information and privacy and credit reporting policies

You may gain access to the information we hold about you or obtain a copy of our Privacy & Credit Reporting Policy at https://www.bcinvest.co/privacy-policy or by contacting us on (03) 9111 5533. Our Privacy & Credit Reporting Policy and the privacy and credit reporting policies of the insurers and CRBs we deal with contain information about how you may access or seek correction of your information, how that information is managed, how to make a privacy-related complaint, and how that complaint will be dealt with.

Exchange information with CRBs

We may give information about you to, and receive information about you from, CRBs, including information about your credit worthiness. CRBs may include information about you and this application in reports provided to other lenders to assist them to assess your credit worthiness. We may inform CRBs if you default, fail to meet your repayment obligations, or commit a serious credit infringement. You can ask a CRB not to use a credit report about you for the purposes of pre-screening or direct marketing. You can also ask a CRB not to use or disclose credit reporting information about you if you have reasonable grounds to believe that you have been, or are likely to be, a victim of fraud.

The CRBs we may share information with are:

- Equifax Pty Limited – www.equifax.com.au – contact on 13 83 32; see privacy policy at https://www.equifax.com.au/privacy;
- Illion (Australia) Pty Limited – www.illion.com.au – contact on 13 23 33; see privacy policy at https://www.illion.com.au/privacy-policy; and
- Experian Australia Credit Services Pty Limited – www.experian.com.au – contact on 1300 783 684; see privacy policy at https://www.experian.com.au/privacy-policy-terms-conditions.

Exchange information with other businesses

We may give or receive information about you to the following types of businesses, some of which may be located overseas:

- other financiers or credit providers;
- finance brokers, funders, mortgage managers, and other people who assist us to provide our products or services;
- any person who represents you, including financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers;
- industry bodies, government authorities, tribunals, and courts;
- investors, advisers, trustees, ratings agencies and other businesses assisting us with funding;
- any person where we are authorised or required to do so by law;
- businesses who provide us with services or systems;
- insurers, valuers, and debt collection agencies;
- persons who are, or are likely to be, co-borrowers with you or to guarantee your loan;
- any person to whom you expressly consent us to share information with;
- any of our related entities or associates;
- our agents, contractors or service providers that we engage to carry out our functions and activities;
- your referees and your employer;
- organisations that provide identity verification services or assist us to verify your identity;
- organisations or service providers (including providers of screening solutions) that assist with identification, prevention or investigation of fraud, unlawful activity or misconduct;
- any person considering acquiring an interest in our business or assets; and
- associated businesses that may want to market products to you.

Customer identification

We may disclose your name, residential address and date of birth to a CRB or other organisation (including the document issuer or official records holder) to verify your identity. That organisation will use this information to give us an assessment/report of whether or not the information we have matches information held by the organisation, and that may involve use of third party systems and services. If we use these methods and are unable to verify your identity in this way, we will let you know. We may also use information about your Australian passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate and any other identification documents to match those details with the relevant registries using third party systems and to record the results of that matching. This information may be transmitted to New Zealand.

If you do not consent to us disclosing your information in this way, we will verify your identity in another way, which may involve requiring you to provide various supporting identification documents (either original or certified copies).

Insurers

We may obtain mortgage insurance in respect of your loan. We may disclose your information to the following insurers. Those insurers will hold, use and disclose your information for the purposes of securing and administering lenders' mortgage insurance for your mortgage, and they may disclose your information in the same way we can.

- QBE Lenders Mortgage Insurance Limited – www.qbe.com/lmi – contact on 1300 367 764; see privacy policy at www.qbe.com/lmi/about/governance/privacy-policy and credit reporting policy at www.qbe.com/lmi/about/governance/credit-reporting-policy;
- Helia Insurance Pty Limited – helia.com.au – contact on 1300 655 422; see privacy policy at helia.com.au/privacy-policy and credit reporting policy at helia.com.au/credit-reporting-policy; and
- First American Title Insurance Company of Australia Pty Limited – www.firsttitle.com.au – contact on 1300 362 178; see privacy policy at www.firsttitle.com.au/contents/privacy-policy/.

Overseas disclosure

We, our insurers and the businesses we disclose your information to may disclose this information to businesses located overseas, such as in the Hong Kong China, the Philippines, Malaysia, Singapore, the United Kingdom and Mainland China.

Overseas entities may be required to disclose this information to relevant foreign authorities under a foreign law. While we attempt to select and secure reputable offshore service providers, we are not liable for any breach or misuse of information sent offshore. An overseas entity may not be subject to privacy laws or principles similar to those that apply in Australia. Any information disclosed to an overseas entity may not have the same protection as under the Australian privacy law. You may not be able to seek redress for any breach of your privacy which occurs outside of Australia.

Acceptance

☐ I/we have read and agree to the lender's Privacy Consent Form and consent to the collection, use, holding and disclosure of my/our personal information as set out in that document.

☐ I/we confirm that I am/we are authorised to provide any personal information provided to the lender and that I/we consent to the disclosure of my/our name, residential address and date of birth to a credit reporting body or other organisation (including the document issuer or official records holder) for the purposes of electronically verifying my/our identity.

17 Application Declaration Authority & Acknowledgment

Has any applicant, or their spouse, ever been declared bankrupt or insolvent, or entered into a scheme of arrangement with creditors?	☐ Yes ☐ No
Has any applicant, or their spouse, ever been shareholders or officers of any company of which a manager, receiver or liquidator has been appointed?	☐ Yes ☐ No
Is there any unsatisfied judgement entered in any court against any applicant or their spouse, or any company of which any of you are or were a shareholder or officer? OR are there any judgements garnishees or other legal proceedings against any applicant?	☐ Yes ☐ No
Has any application in respect of this loan ever been submitted by an applicant or any other person to any other lender?	☐ Yes ☐ No
Are any of the applicants experiencing financial stress from existing commitments?	☐ Yes ☐ No
Are any of the applicants or any close business relations, associates or family members politically exposed persons (e.g. Head of State, senior politician, senior government officials (including local governments), judicial or military officials, senior executives of state-owned corporations, or senior political party officials)?	☐ Yes ☐ No

If you have answered yes to any of these questions, please provide details below:

18 Signature

By signing this form, you declare and acknowledge that:

- the information in this application and the financial information supporting it provided by you is correct and complete to the best of your knowledge and belief. You acknowledge that we will rely on this information in deciding whether to lend to you;
- we have the right to confirm the details of the information provided in this application;
- we may obtain a valuation of the security property for our own use and are not obliged to make a copy available to you;
- we and our intermediaries may be paid fees, margins and commissions in respect of the credit arranged by us and provided by you; and
- we are entitled to retain all initial upfront fees, including the fee paid for the valuation, regardless of whether we ultimately decide to grant or refuse your application for credit.

Applicant/ Guarantor/ Director

Full Name (Please print)

Signature

Date

Email

Applicant/ Guarantor/ Director

Full Name (Please print)

Signature

Date

Email

19 Business Purpose Declaration *(Only applicable for SME loan)*

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).

Signature of Applicant/ Guarantor/ Director

Name

Date

Signature of Applicant/ Guarantor/ Director

Name

Date

20 Additional Notes About This Application