

Loansec.



A.B.N. 18 616 335 785

Loan Securities Capital Pty Ltd
PO BOX 585 Padstow NSW 2211
Telephone: 1300 414 003

SOURCE

Station/Publication

Radio: _____

T.V.: _____

Newspaper: _____

Magazine: _____

Other: _____

Existing Client: _____

OFFICE USE ONLY

Consultant: _____

Dealing No: _____

Account No: _____

Comments: _____

APPLICATION FOR LOAN

Borrower/s name: _____

Date: _____

Guarantor/s (if applicable): _____

Loan Purpose: _____

Total amount of loan: \$ _____

Loan Product:

% LVR

Principal & Interest

\$ _____

% Variable

Interest Only for ___yrs

\$ _____

% Variable

Repayment frequency

Monthly

Fortnightly

Transaction costs:

Valuation

\$ _____

Lender's Legals*

\$ _____

Application fee

\$ _____

Note: Rates are Indicative Only
* Excluding Disbursements

APPLICATION MUST BE COMPLETED IN FULL

Please initial here: _____

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

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

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

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

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

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

PERSONAL REFERENCE	(Nearest relative not living with the applicant/s)
Name: Phone No:	
Address: <i>Please initial here:</i>	
Postcode:	

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

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

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

DETAILS OF PROPERTY/IES OFFERED AS SECURITY			
Property 1 Address:		Postcode:	
Purchase Price (if buying):\$		Estimated Value (if owned):\$	
Zoning: (Res./Comm./Ind./Rural)		(if let) Gross Rents:\$ p.a.	

Please initial here: _____

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

APPLICANT DECLARATION	NO	YES
1. Have you, or your co-applicant, ever been declared bankrupt or insolvent, has either Estate been assigned for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you, or your co-applicant, ever been shareholders or officers of any company of which a manager, receiver and/or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
3. Is there any judgement entered in any court against you, or your co-applicant or any company of which you or your spouse are or were a shareholder or officer?	<input type="checkbox"/>	<input type="checkbox"/>
4. Have you, or your co-applicant, or any company with which you are or were associated, ever had a property foreclosed upon or sold through a mortgagee sale proceeding?	<input type="checkbox"/>	<input type="checkbox"/>
5. Has any part of the Deposit, or the balance due above this loan, been obtained from borrowings?	<input type="checkbox"/>	<input type="checkbox"/>
6. Has any application in respect of this loan been submitted by you, or any other person, to any other lender?	<input type="checkbox"/>	<input type="checkbox"/>

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

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

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

Please initial here: _____

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

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

Originator (PRINT):

Agent (PRINT):

Applicant (PRINT):

Guarantor (PRINT):

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

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

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

1. Personal Information

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

2. Collection of overdue payments

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

3. Use of Information by Mortgage Insurers

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

4. Exchange of information between Credit Providers

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

5. Exchange of information with Advisers

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

6. Provide information to Guarantors

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

7. Provide information for Securitisation

Disclose any report or personal information about **me/us** to another person in connection with or the exercise of their rights in respect of management, credit enhancement, warehouse facilities, enforcement, funding, financial accommodation, or otherwise by means of an arrangement involving securitisation.

8. Provide information to Credit Reporting Agencies

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

I. Identity particulars which are:

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

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

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

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

V. Advice those payments are no longer overdue.

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

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

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

9. Verification of Identity

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

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

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

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

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

Please initial here: _____

SCHEDULE

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

LOAN SECURITIES CAPITAL PTY LTD AND ALL ITS LENDERS

ABN:
Telephone:

ABN:
Telephone:

Originator LOANSEC
PO BOX 585 PADSTOW NSW 2211

ABN: **18 616 335 785**
Telephone: **1300 414 003**

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

	Applicant's Signature	Guarantor's Signature	Date
Applicant 1:	_____	_____	_____
Applicant 2:	_____	_____	_____

PRIVACY STATEMENT CONCERNING YOUR PERSONAL INFORMATION (PRIVACY ACT 1988)

LOAN SECURITIES CAPITAL PTY LTD understands that your privacy is important. We are committed to ensuring that your personal information is handled properly by our staff and our service providers. We comply with the Privacy Act 1988 as amended by the Privacy (Private Sector) Amendment Act 2000 ("Act").

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

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

Collecting and Using Personal Information

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

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

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

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

Disclosing Personal Information

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

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

Please initial here: _____

Further request for and verification of Personal Information

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

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

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

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

Accessing and Updating Personal Information

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

Our Contact Details

LOANSEC 1300 414 003

Please initial here: _____