

## MOTOR VEHICLE FINANCE APPLICATION FORM

### SHARIAH FATWA STATEMENT

#### Bismillahirrahmanirraheem

In the name of Allah, the Most Merciful, we, the undersigned Shariah Advisors to the Baytulmaal Property Trust ARSN 674 597 445 ("Fund"), confirm that we are experienced and qualified in Islamic finance and investment. We have reviewed the relevant documentation relating to the Fund and confirm that, in our opinion, the Fund meets the principles of Islamic finance and investment and is Shariah compliant.

**Shariah Advisor 1**

Prof. Dr Radwan Elatrash

**Shariah Advisor 2**

Dr Yasin Abdelrahman Abboud

### IMPORTANT — PLEASE READ BEFORE COMPLETING THIS APPLICATION

Baytulmaal Finances Limited as responsible entity of the Baytulmaal Property Trust ARSN 674 597 445 offers motor vehicle finance on a Bai' Mu'ajjal (deferred sale) basis in accordance with Islamic finance principles. This is a Shariah Compliant deferred sale arrangement — not an interest-bearing loan. Baytulmaal Finances Limited as responsible entity of the Baytulmaal Property Trust ARSN 674 597 445 purchases the vehicle and sells it to you at an agreed price, payable in instalments over the agreed term. This product is regulated under the National Consumer Credit Protection Act 2009 (NCCP Act) and the National Credit Code (NCC). For more information please refer to the Product Disclosure Statement and Target Market Determination for Homebuyers & Motor Vehicles available on request and at [www.baytulmaal.com.au](http://www.baytulmaal.com.au).

Please complete all sections in full. Incomplete applications will delay assessment. Baytulmaal Finances Limited as responsible entity of the Baytulmaal Property Trust ARSN 674 597 445 Credit Guide is available on request and at [www.baytulmaal.com.au](http://www.baytulmaal.com.au).

### PART A — APPLICANT DETAILS

|                                                                   |                                                                                                                                                                       |              |                                    |                 |
|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|------------------------------------|-----------------|
| <b>Full Legal Name</b>                                            |                                                                                                                                                                       |              | <b>Date of Birth</b>               |                 |
| <b>Gender</b>                                                     | <input type="checkbox"/> Male <input type="checkbox"/> Female                                                                                                         |              |                                    |                 |
| <b>Residential Address</b>                                        |                                                                                                                                                                       |              |                                    |                 |
| <b>Suburb</b>                                                     |                                                                                                                                                                       | <b>State</b> |                                    | <b>Postcode</b> |
| <b>Time at Address</b>                                            | Years: _____<br>Months: _____                                                                                                                                         |              | <b>Mobile Number</b>               |                 |
| <b>Previous Address (If at current address less than 3 years)</b> |                                                                                                                                                                       |              |                                    |                 |
| <b>Email Address</b>                                              |                                                                                                                                                                       |              |                                    |                 |
| <b>Marital Status</b>                                             | <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed |              |                                    |                 |
| <b>Residency Status</b>                                           | <input type="checkbox"/> Australian Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Visa Holder                                          |              |                                    |                 |
| <b>Number of Dependents</b>                                       |                                                                                                                                                                       |              | <b>Visa Type &amp; Expiry Date</b> |                 |

## IDENTITY VERIFICATION (AML/CTF — 100 Point Check)

Baytulmaal Finances Limited as responsible entity of the Baytulmaal Property Trust ARSN 674 597 445 is required to verify your identity under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. Please provide documents totalling 100 points.

| Document Type                                                                | Document Number | Expiry Date (DD/MM/YYYY) |
|------------------------------------------------------------------------------|-----------------|--------------------------|
| Australian Passport / Foreign Passport (70 points)                           |                 |                          |
| Driver's Licence (40 points)                                                 |                 |                          |
| Medicare Card / Birth Certificate / Citizenship Certificate (25 points each) |                 |                          |

## PART B — CO-APPLICANT / GUARANTOR (Complete if applicable)

Complete this section only if a co-applicant or guarantor is being included. A guarantor must receive independent legal and financial advice before signing.

|                           |                                                                          |               |          |  |
|---------------------------|--------------------------------------------------------------------------|---------------|----------|--|
| Role                      | <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Guarantor |               |          |  |
| Full Legal Name           |                                                                          |               |          |  |
| Date of Birth             |                                                                          | Mobile Number |          |  |
| Residential Address       |                                                                          |               |          |  |
| Suburb                    |                                                                          | State         | Postcode |  |
| Email Address             |                                                                          |               |          |  |
| Relationship to Applicant |                                                                          |               |          |  |

## PART C — VEHICLE DETAILS

Please provide details of the motor vehicle you are interested in for the motor vehicle financing facility

|                                      |                                                                                                                                                                                                |                                         |  |  |
|--------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|--|--|
| Vehicle Condition                    | <input type="checkbox"/> New <input type="checkbox"/> Used / Second-hand                                                                                                                       |                                         |  |  |
| Year of Manufacture                  |                                                                                                                                                                                                | Colour                                  |  |  |
| Make <i>e.g. Toyota</i>              |                                                                                                                                                                                                | Model <i>e.g. Camry Ascent Sport</i>    |  |  |
| Variant / Badge                      |                                                                                                                                                                                                | Odometer (km) <i>Used vehicles only</i> |  |  |
| Body Type                            | <input type="checkbox"/> Sedan <input type="checkbox"/> SUV <input type="checkbox"/> Hatchback <input type="checkbox"/> Ute <input type="checkbox"/> Van <input type="checkbox"/> Other: _____ |                                         |  |  |
| VIN / Chassis Number <i>If known</i> |                                                                                                                                                                                                | Registration No. <i>If known</i>        |  |  |
| Dealer / Seller Name                 |                                                                                                                                                                                                |                                         |  |  |
| Dealer Address                       |                                                                                                                                                                                                |                                         |  |  |

|                                           |                                                                                                                         |                       |          |
|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|-----------------------|----------|
| <b>Vehicle Purchase Price (incl. GST)</b> | \$ _____                                                                                                                | <b>Deposit Amount</b> | \$ _____ |
| <b>Primary Use of Vehicle</b>             | <input type="checkbox"/> Personal / family use <input type="checkbox"/> Business use <input type="checkbox"/> Mixed use |                       |          |
| <b>Requested Finance Term</b>             | <input type="checkbox"/> 12 months <input type="checkbox"/> 24 months <input type="checkbox"/> 36 months                |                       |          |

## PART D — EMPLOYMENT & INCOME

### D1 — Current Employment

|                                   |                                                                                                                                                                                                                                                                                              |                                              |       |
|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|-------|
| <b>Employment Status</b>          | <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Casual <input type="checkbox"/> Self-employed <input type="checkbox"/> Contract<br><input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> Other: _____ |                                              |       |
| <b>Employer / Business Name</b>   | _____                                                                                                                                                                                                                                                                                        |                                              |       |
| <b>Employer Address</b>           | _____                                                                                                                                                                                                                                                                                        |                                              |       |
| <b>Position / Occupation</b>      | _____                                                                                                                                                                                                                                                                                        | <b>Employer Contact No. For verification</b> | _____ |
| <b>Time with Current Employer</b> | Years: _____                                                                                                                                                                                                                                                                                 | Months: _____                                |       |
| <b>Gross Income (Before Tax)</b>  | \$ _____ per: <input type="checkbox"/> Week <input type="checkbox"/> Fortnight <input type="checkbox"/> Month <input type="checkbox"/> Year                                                                                                                                                  |                                              |       |
| <b>Net Income (After Tax)</b>     | \$ _____ per: <input type="checkbox"/> Week <input type="checkbox"/> Fortnight <input type="checkbox"/> Month <input type="checkbox"/> Year                                                                                                                                                  |                                              |       |
| <b>Other Income</b>               | \$ _____ Type: _____ (e.g. Centrelink, rental, investment)                                                                                                                                                                                                                                   |                                              |       |
| <b>Total Household Income</b>     | \$ _____                                                                                                                                                                                                                                                                                     |                                              |       |

### D2 — Previous Employment

|                               |                       |                              |       |
|-------------------------------|-----------------------|------------------------------|-------|
| <b>Previous Employer Name</b> | _____                 | <b>Position / Occupation</b> | _____ |
| <b>Period</b>                 | From: _____ To: _____ |                              |       |

### D3 — Self-Employed Applicants (complete if self-employed)

|                                      |                                                                                                                                           |                          |       |
|--------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|-------|
| <b>ABN</b>                           | _____                                                                                                                                     | <b>Years in Business</b> | _____ |
| <b>Business Structure</b>            | <input type="checkbox"/> Sole trader <input type="checkbox"/> Partnership <input type="checkbox"/> Company <input type="checkbox"/> Trust |                          |       |
| <b>Accountant Name &amp; Contact</b> | _____                                                                                                                                     |                          |       |

## PART F — ASSETS, LIABILITIES & LIVING EXPENSES

Please list all current assets and liabilities. Accurate disclosure ensures Baytulmaal Finances Limited as responsible entity of the Baytulmaal Property Trust ARSN 674 597 445 can make a proper credit assessment. Omissions may affect our ability to assist you.

### F1 — Assets

| Asset Type              | Description / Institution | Estimated Value (\$) |
|-------------------------|---------------------------|----------------------|
| Owner-occupied property | _____                     | _____                |

|                                  |  |    |
|----------------------------------|--|----|
| Investment property              |  |    |
| Motor vehicle(s) currently owned |  |    |
| Savings / bank accounts          |  |    |
| Superannuation                   |  |    |
| Shares / investments             |  |    |
| Other assets                     |  |    |
| <b>TOTAL ASSETS</b>              |  | \$ |

| F2 — Liabilities                |                      |                    |                    |
|---------------------------------|----------------------|--------------------|--------------------|
| Liability Type                  | Lender / Institution | Repayment (\$/mth) | Balance Owing (\$) |
| Home loan / mortgage            |                      |                    |                    |
| Investment loan                 |                      |                    |                    |
| Personal loan                   |                      |                    |                    |
| Car / asset finance             |                      |                    |                    |
| Credit cards (list total limit) |                      |                    |                    |
| BNPL / Afterpay etc.            |                      |                    |                    |
| HECS-HELP debt                  |                      |                    |                    |
| Other liabilities               |                      |                    |                    |
| <b>TOTAL LIABILITIES</b>        |                      | \$                 | \$                 |

| F3 — Monthly Living Expenses                    |                     |       |
|-------------------------------------------------|---------------------|-------|
| Expense Category                                | Monthly Amount (\$) | Notes |
| Rent / board (if not owner)                     |                     |       |
| Groceries & household                           |                     |       |
| Utilities (electricity, gas, water)             |                     |       |
| Vehicle running costs (fuel, rego, maintenance) |                     |       |
| Public transport                                |                     |       |
| Childcare / school fees                         |                     |       |
| Medical & pharmacy                              |                     |       |
| Telecommunications (phone, internet)            |                     |       |
| Subscriptions & streaming                       |                     |       |
| Clothing & personal care                        |                     |       |
| Insurance                                       |                     |       |
| Recreation & dining out                         |                     |       |

|                               |    |  |
|-------------------------------|----|--|
| Charitable giving / Zakat     |    |  |
| Other regular expenses        |    |  |
| <b>TOTAL MONTHLY EXPENSES</b> | \$ |  |

## PART G — SUPPORTING DOCUMENTS CHECKLIST

Please attach or arrange to provide the following. Tick each item included with this application.

| PAYE / Employed Applicants                                                                 | Self-Employed Applicants                                                               |
|--------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| <input type="checkbox"/> Most recent 3 payslips                                            | <input type="checkbox"/> Last 2 years' personal tax returns & ATO Notice of Assessment |
| <input type="checkbox"/> Most recent 6 months' bank statements (salary account)            | <input type="checkbox"/> Last 2 years' business tax returns                            |
| <input type="checkbox"/> Employment contract (if commenced less than 6 months ago)         | <input type="checkbox"/> Last 2 years' financial statements                            |
| <input type="checkbox"/> Last 2 years' personal tax returns                                | <input type="checkbox"/> Last 4 BAS statements (if GST-registered)                     |
| <input type="checkbox"/> Group certificate / Payment summary (if requested)                | <input type="checkbox"/> Last 6 months' business bank statements                       |
| <b>All Applicants</b>                                                                      |                                                                                        |
| <input type="checkbox"/> Signed copy of this application form                              |                                                                                        |
| <input type="checkbox"/> Copy of vehicle quote / dealer invoice (if applicable)            |                                                                                        |
| <input type="checkbox"/> Proof of identity documents (see Part A)                          |                                                                                        |
| <input type="checkbox"/> Drivers Licence statement from relevant state authority           |                                                                                        |
| <input type="checkbox"/> Certified Drivers Licence                                         |                                                                                        |
| <input type="checkbox"/> Personal Credit Report / Score (from Equifax, Experian or Illion) |                                                                                        |

## PART H — DECLARATIONS, CONSENTS & ACKNOWLEDGEMENTS

### H1 — Shariah Compliance Acknowledgement

#### Applicant Acknowledgement — Islamic Finance Structure

I / We understand that this finance is offered on a Bai' Mu'ajjal (deferred sale) basis and is not an interest-bearing loan. I / We understand that Baytulmaal Finances Limited as responsible entity of the Baytulmaal Property Trust ARSN 674 597 445 will purchase the vehicle and sell it to me / us at an agreed total sale price that includes Baytulmaal Finances Limited as responsible entity of the Baytulmaal Property Trust ARSN 674 597 445 profit margin. I / We confirm that I / we are applying for this finance on this basis and accept the Islamic finance structure offered by Baytulmaal Finances Limited as responsible entity of the Baytulmaal Property Trust ARSN 674 597 445.

I / We confirm that the vehicle will not be used for any purpose that is prohibited under Islamic principles (haram), including but not limited to the transport or distribution of alcohol, pork products, or activities associated with gambling or adult entertainment.

### H2 — Responsible Lending — NCCP Declaration

#### I / We declare that:

- All information provided in this application is true, complete and accurate to the best of my / our knowledge.
- I / We have not withheld any information that may be relevant to Baytulmaal Finances Limited as responsible entity of the Baytulmaal Property Trust ARSN 674 597 445 credit assessment.

- I / We understand that Baytulmaal Finances Limited as responsible entity of the Baytulmaal Property Trust ARSN 674 597 445 will conduct a credit assessment, which may include obtaining a credit report from a credit reporting body.
- I / We consent to Baytulmaal Finances Limited as responsible entity of the Baytulmaal Property Trust ARSN 674 597 445 verifying the information in this application with third parties (including my employer, accountant and other financial institutions) as reasonably required.
- I / We understand that providing false or misleading information is a serious matter and may constitute a criminal offence.
- I / We have read and understood Baytulmaal Finances Limited as responsible entity of the Baytulmaal Property Trust ARSN 674 597 445 Credit Guide and Privacy Policy prior to submitting this application.
- I / We understand that Baytulmaal Finances Limited as responsible entity of the Baytulmaal Property Trust ARSN 674 597 445 is not obliged to approve this application.

### H3 — Privacy Consent (Privacy Act 1988)

By signing this application, I / we consent to Baytulmaal Finances Limited as responsible entity of the Baytulmaal Property Trust ARSN 674 597 445 collecting, using and disclosing my / our personal information for the purposes of:

- Assessing this credit application and managing any credit provided
- Disclosing information to third parties involved in the provision of credit (including funders, insurers and legal advisers)
- Obtaining a credit report from a credit reporting body (such as Equifax, Experian or illion) for the purpose of assessing this credit application
- Meeting Baytulmaal Finances Limited as responsible entity of the Baytulmaal Property Trust ARSN 674 597 445 obligations under the Privacy Act 1988, NCCP Act, and AML/CTF Act
- Contacting me / us about other Shariah Compliant products and services offered by Baytulmaal Finances Limited as responsible entity of the Baytulmaal Property Trust ARSN 674 597 445 (you may opt out at any time)

Baytulmaal Finances Limited as responsible entity of the Baytulmaal Property Trust ARSN 674 597 445 Privacy Policy is available at [www.baytulmaal.com.au](http://www.baytulmaal.com.au) or on request. You have the right to access and correct personal information held about you.

### H4 — Financial Hardship & Dispute Resolution

#### Financial Hardship

If you experience financial hardship during the term of your finance, you have the right to apply to Baytulmaal Finances Limited for a hardship variation under section 72 of the National Credit Code. Please contact Baytulmaal Finances Limited as early as possible at [info@baytulmaal.com.au](mailto:info@baytulmaal.com.au).

#### Complaints & Dispute Resolution

If you have a complaint, contact BFL first. If unresolved, contact the Australian Financial Complaints Authority (AFCA) at [www.afca.org.au](http://www.afca.org.au) or 1800 931 678 (free call). AFCA provides free and independent dispute resolution.

### H5 — Target Market Declaration

☐ I / We confirm that I / we fall within the target market for BFL's Motor Vehicle Finance product as described in BFL's Target Market Determination for Homebuyers & Motor Vehicles (available at [www.baytulmaal.com.au](http://www.baytulmaal.com.au)). I / We confirm the vehicle is for personal, domestic or household use only and I / we am / are an Australian resident individual aged 18 or over.

## PART I — SIGNATURES

*All applicants and guarantors must sign. Signing confirms you have read, understood and agree to all declarations in Part H above.*

### APPLICANT

Signature: \_\_\_\_\_

Full Name (print): \_\_\_\_\_

Date (DD / MM / YYYY): \_\_\_\_\_

### CO-APPLICANT / GUARANTOR (if applicable)

Signature: \_\_\_\_\_

Full Name (print): \_\_\_\_\_

Date (DD / MM / YYYY): \_\_\_\_\_

## PART J — FOR BFL OFFICE USE ONLY

|                                             |                                                                                                                                        |
|---------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| <b>Application Reference Number</b>         |                                                                                                                                        |
| <b>Date Received</b>                        |                                                                                                                                        |
| <b>ID Verification Completed</b>            | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Pending                                              |
| <b>Credit Assessment Outcome</b>            | <input type="checkbox"/> Approved <input type="checkbox"/> Declined <input type="checkbox"/> Referred <input type="checkbox"/> Pending |
| <b>Assessed By (RM Name &amp; Sign-off)</b> |                                                                                                                                        |
| <b>File Reference / CRMS Number</b>         |                                                                                                                                        |