Loan application form

All sections of this form to be completed. Cross out and initial in case of error.

Email applications to: newapplications@resimac.com.au | Broker application ID:

Loan writer details

Full name

Company name

Accreditation ID

Mobile

Phone

Address

Email

Applicant 1

First name

Surname

Applicant 2 / Guarantor

First name

Surname

Security property details

Address:

Address:

Loan application form

resimac

Applicant 1

Existing customer - ☐ Yes ☐ No

Existing customer number / loan number

Applicant type - ☐ Person ☐ Company / Trust (see pages 4-5)

Applicant role - ☐ Primary applicant ☐ Guarantor

Trust name (if acting on behalf of a Trust) ☐ Director

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other:

Surname

First name

Middle name/s

Date of birth:

Australian permanent resident - ☐ Yes ☐ No

Residency status - ☐ Citizen ☐ Non-citizen

Country of residence

Home phone Mobile

Work phone

Email

☐ Single ☐ Married ☐ De facto ☐ Divorced ☐ Widowed

Number of dependents Age of dependent/s

Current residential address

Suburb State Postcode

Country

Current address since (date):

☐ Own home ☐ Renting ☐ Boarding ☐ With parents

Applicant 2 / Guarantor

Existing customer - ☐ Yes ☐ No

Existing customer number / loan number

Applicant type - ☐ Person ☐ Company / Trust (see pages 4-5)

Applicant role - ☐ Primary applicant ☐ Guarantor

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other:

Surname

First name

Middle name/s

Date of birth:

Australian permanent resident - ☐ Yes ☐ No

Residency status - ☐ Citizen ☐ Non-citizen

Country of residence

Home phone Mobile

Work phone

Email

☐ Single ☐ Married ☐ De facto ☐ Divorced ☐ Widowed

Number of dependents Age of dependent/s

Current residential address

Suburb State Postcode

Country

Current address since (date):

☐ Own home ☐ Renting ☐ Boarding ☐ With parents

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Applicant 1 (cont'd)

Previous address (if less than two years in current address)

Suburb | State | Postcode

Country

From date | To date

Mailing address

Suburb | State | Postcode

Country

Post-settlement address

Suburb | State | Postcode

Country

Current employment

Start date:

Employment type

☐ PAYG ☐ Self-employed

Employment basis

☐ Full time ☐ Part time ☐ Temporary

☐ Casual ☐ Contract

On probation - ☐ Yes ☐ No

If yes, months remaining on probation:

Occupation

Employer company name

Gross salary: ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Annually

Amount: $

Other income: ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Annually

Amount: $

Applicant 2 / Guarantor (cont'd)

Previous address (if less than two years in current address)

Suburb | State | Postcode

Country

From date | To date

Mailing address

Suburb | State | Postcode

Country

Post-settlement address

Suburb | State | Postcode

Country

Current employment

Start date:

Employment type

☐ PAYG ☐ Self-employed

Employment basis

☐ Full time ☐ Part time ☐ Temporary

☐ Casual ☐ Contract

On probation - ☐ Yes ☐ No

If yes, months remaining on probation:

Occupation

Employer company name

Gross salary: ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Annually

Amount: $

Other income: ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Annually

Amount: $

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Applicant 1 (cont'd)

Self-employed

Full business name (if any)

ABN (if any)

Previous employment (if less than two years with current employer)

Start date:

End date:

Employment type

☐ PAYG ☐ Self-employed

Employment basis

☐ Full time ☐ Part time ☐ Temporary

☐ Casual ☐ Contract

Occupation

Employer company name

Applicant 2 / Guarantor (cont'd)

Self-employed

Full business name (if any)

ABN (if any)

Previous employment (if less than two years with current employer)

Start date:

End date:

Employment type

☐ PAYG ☐ Self-employed

Employment basis

☐ Full time ☐ Part time ☐ Temporary

☐ Casual ☐ Contract

Occupation

Employer company name

Company / Trust borrowers

Full name of company as registered with ASIC / Full name of trust

Country of registration / Country in which trust established

Full business name (if any) of the trustee of the trust

Registered business name of trust (if any)

ABN

ABN

Full address of registered office (cannot be PO Box)

Principal place of business (cannot be PO Box)

Type of trust (i.e. family trust):

Type of company (structure): ☐ Proprietary company (i.e. Pty Ltd) ☐ Public company

Type of company: ☐ Majority-owned subsidiary of an Australian listed company ☐ Australian listed company ☐ Other:

Nature of business activities:

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Company / Trust borrowers (cont'd)

Is the trust any of the following:

- ☐ A managed investment scheme registered by ASIC.
- ☐ An unregistered managed investment scheme that only has wholesale clients and does not make small scale offerings.
- ☐ A trust registered with and regulated by an Australian Government regulator.
- ☐ A Government superannuation fund established under legislation.

Directors to the Company (if a Proprietary Company only)

Provide the full names of all directors.

Full name of director:

Full name of director:

Trustees

Provide the following details for all trustees.

Full name of trustee: Date of birth:

Address:

Full name of trustee: Date of birth:

Address:

Beneficial owners (who hold, directly or indirectly, 25% or more of the trust / company)

Provide the following details for all beneficial owners.

Full name of beneficial owner: Date of birth:

Address:

Full name of beneficial owner: Date of birth:

Address:

Settlor of the trust

Full name of settlor:

Residential address:

Not required if the material asset contribution to the trust, by the settlor, at the time the trust was established was less than $10,000 or the settlor is deceased.

Company contact

Full name:

Residential address:

Phone: Email:

Company income

Net profit: $ Fin year / Fin year /

Loan application form

Loan details (provide appropriate documentation to support any income)

Annual income

Applicant 1 (gross per annum)		Applicant 2 / Guarantor (gross per annum)	
Gross base income:	$	Gross base income:	$
Overtime / shift allowance:	$	Overtime / shift allowance:	$
Commission:	$	Commission:	$
Bonus:	$	Bonus:	$
Pension (type):	$	Pension (type):	$
Self-employed assessable income:	$	Self-employed assessable income:	$
Rental income:	$	Rental income:	$
Other income:	$	Other income:	$
Total gross income:	$	**Total gross income:**	$

Loan product details

Resimac Prime - ☐ Standard ☐ Flex ☐ Alt Doc ☐ Quickstart (5% Deposit Scheme loans only)

Resimac Specialist - ☐ Clear ☐ Plus ☐ Assist | **Income verification** - ☐ Full Doc ☐ Alt Doc

Loan term (years): _____ **Capitalise loan fees** - ☐ Yes ☐ No

For all Interest Only loans, the repayment frequency will be monthly only. The minimum monthly repayment amount is based on a 31-day month. Actual repayments may vary depending on the current balance and the number of days in a month at the current interest rate. Please note, the repayment cycle will be in line with the original date of settlement.

Loan portion details

Offset and Debit Card options may be selected for one variable rate portion only.

	VARIABLE RATE	FIXED RATE	FIXED RATE LOCK	INTEREST RATE % (APR)	AMOUNT	INTEREST ONLY TERM	MONTHLY R'PAYMENT	DYNAMIC R'PMENTS	OFFSET	DEBIT CARD*	NEGATIVE GEARING
Portion 1:	☐	(yrs)	☐	%	$	(yrs)	$	☐	☐	☐	☐
Portion 2:	☐	(yrs)	☐	%	$	(yrs)	$	☐	☐	☐	☐
Portion 3:	☐	(yrs)	☐	%	$	(yrs)	$	☐	☐	☐	☐
Portion 4:	☐	(yrs)	☐	%	$	(yrs)	$	☐	☐	☐	☐
Total:					**$**		**$**				

*The default combined daily expenditure limit is $2,000. This daily limit will impact any available redraw amount. The amount may be changed at any time.

Loan purpose

What is the purpose of the proposed loan? ☐ Purchase ☐ Refinance ☐ Cash out ☐ Other: _____

Are you a first home buyer? ☐ Yes ☐ No | **Are you eligible for a First Home Owners Grant (FHOG)?** ☐ Yes ☐ No

(If yes, you may include the completed FHOG forms with this application)

Loan application form

Security property details

Security property 1

Ownership (names registered on title):

Transaction: ☐ Purchasing ☐ Owns (existing mortgage) ☐ Owns (unencumbered) | **Primary security?** ☐ Yes ☐ No

Property details

Status: ☐ Established ☐ New building ☐ Vacant land

Property primary purpose: ☐ Owner occupied ☐ Investment ☐ Negative gearing

Title type

Property type

$ Estimated value

$ Contract price

Pre-approval: ☐ Yes ☐ No

Address

Security property 2

Ownership (names registered on title):

Transaction: ☐ Purchasing ☐ Owns (existing mortgage) ☐ Owns (unencumbered) | **Primary security?** ☐ Yes ☐ No

Property details

Status: ☐ Established ☐ New building ☐ Vacant land

Property primary purpose: ☐ Owner occupied ☐ Investment ☐ Negative gearing

Title type

Property type

$ Estimated value

$ Contract price

Pre-approval: ☐ Yes ☐ No

Address

Solicitor / Conveyancer details

Company name

Company address

Contact person

Phone

Email

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Funds position (how transaction is to be funded)

Transaction required		Funding sources	
Purchase price	$	Sales proceeds:	$
Refinance (incl. any fees of outgoing lender):	$	Own funds (source):	$
Home improvements:	$	Gift:	$
Legal fees:	$	Loan amount:	$
Stamp duty:	$	Borrowed from another source:	$
Loan fees / other:	$	Other:	$
Total:	$	**Total:**	$

Assets and liabilities

Assets	Security	Value	Liabilities	Lender	Limit	Balance	Mthly R'pmnt	Refi	Neg. Gearing
Existing property (home):	☐	$	Existing property (home):		$	$	$	☐	
Investment property 1:	☐	$	Existing mortgage 1:		$	$	$	☐	☐
Investment property 2:	☐	$	Existing mortgage 2:		$	$	$	☐	☐
Vacant land:	☐	$	Personal loan 1:		$	$	$	☐	
Motor vehicle 1:		$	Personal loan 2:		$	$	$	☐	
Motor vehicle 2:		$	Lease / hire purchase:		$	$	$	☐	
Home contents:		$	Credit card 1:		$	$	$	☐	
Savings:		$	Credit card 2:		$	$	$	☐	
Superannuation:		$	Credit card 3:		$	$	$	☐	
Other 1:		$	Other 1:			$	$	☐	
Other 2:		$	Other 2:			$	$	☐	
Other 3:		$	Other (child support / HECS):			$	$	☐	
			Tax:			$	$	☐	
			Rent / board paid:			$	$	☐	
TOTAL OWNED:			**TOTAL OWED:**		$	$	$		

Loan application form

Broker declaration

1) I confirm that the income and expense information provided within the application are those obtained from the applicant/s during my preliminary assessment. ☐ Yes ☐ No

2) Throughout my dealings with the applicant/s, I confirm that nil suspicions have been identified or raised pertaining to this application. ☐ Yes ☐ No

3) I am satisfied that the identity of the applicant/s whose name, former name (if applicable), date of birth, residential address, and signature contained within this application has been verified in accordance with the criteria described in this loan application form and Resimac's Know Your Customer (KYC) AML/CTF Programme. ☐ Yes ☐ No

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

If No to question 4 above, provide details:

5) A Politically Exposed Person (PEP) is an individual, immediate family member or close associate of an individual who holds, or has held, a prominent public position (either domestically or internationally) in a government body or an international organisation. For example, heads of State or head of a country or government, government minister or equivalent senior politician, judicial or high-ranking military officials, senior foreign representatives or Directors, Chief Executive Officer or Chief Financial Officer, or a position with comparable influence, in an international organisation.

With regards to the above definition, does the applicant believe they are, or have previously been, a Politically Exposed Person. ☐ Yes ☐ No

6) Are you aware of any conflict between the interests of the consumer (the applicant) and the interests of yourself (the broker) or any related party (including but not limited to any associate, representative or associate representative). ☐ Yes ☐ No

If Yes to question 6 above, describe the nature of the conflict and confirm that you have managed the conflict in a way that ensure priority towards the applicants needs is achieved:

7) Will you or do you intend to receive any conflicted remuneration that could reasonably be expected to influence the credit assistance provided or could be reasonably expected to influence whether or how the licensee or representative acts as an intermediary. ☐ Yes ☐ No

8) In addition to normal income / cash flow, describe any other source of funds that will contribute to the property purchase and/or be used to repay or assist in repaying this loan (i.e. sale of an asset, non-repayable gift, inheritance etc.)

Australian Credit Licence (ACL)

or; Credit representative number

Loan writer's signature

Date:

Loan application form

Applicant declaration

I/we have read and understand the particulars which have been completed in this application and declare that, to the best of my/our knowledge and belief, that the facts, information and statements set out in this application are true and complete and that no information which might affect the decision of Resimac Limited ('Resimac') has been withheld.

I/We authorise Resimac to confirm and exchange credit information.

I/We undertake to supply to Resimac any information or facts relevant to this application which may become available or arise after this application for a loan.

I/We acknowledge that this application for a loan shall form the basis upon which Resimac shall determine whether to grant me/us credit and that as such Resimac relies upon the statements contained herein as being accurate and a full disclosure of all details requested and relevant to this application.

I/We understand that it is a condition of the credit provider's lending policy that all loans may be required to be covered by mortgage loss insurance.

I/We authorise Resimac to provide details of this loan application to the Land/Agent and/or the Land Broker/Solicitor named within, who will also be advised of the result of the application.

I/We acknowledge that any valuation report commissioned by Resimac is prepared for the confidential use of Resimac in determining whether an advance should be made and that approval of any advance does not imply any warranty by Resimac or its valuer that the purchase price is reasonable or that the property is free from defects.

I/We understand and acknowledge that if this loan application is approved, Resimac may pay an introduction fee or commission to a third person for the introduction of the loan business.

In consideration for Resimac undertaking the work required to submit my/our application for finance, I/we agree to pay all valuation costs in relation to this loan application and understand that Resimac will not reimburse any valuation costs to me/us.

I/We have never received a summons, been bankrupt, in default of a loan, insolvent or assigned the estate for the benefit of the creditors.

I/We understand that this is an application only and as such does not imply that a loan will be offered or approved and agree that no reason shall be given should this application be rejected.

I/We understand and acknowledge that Resimac recommends that each applicant seeks independent legal or other financial advice prior to entering into any credit contract that Resimac may offer to the applicant/s as a result of this application or any related guarantee.

I/We understand and acknowledge that any approval of this application by Resimac will be on such terms and conditions (including conditions as to interest rate) as Resimac shall choose.

I/We state that I/we am/are over the age of 18 years and that I/we have read, understood and agree with each and every part of this application.

I/We have never been a shareholder or officer of any company of which a manager, receiver, and/or liquidator has been appointed.

I/We have not submitted an application in respect of this loan to any other lender.

I/We do not have any unsatisfied default / judgement entered in any court against me/us or any company of which I/we are a shareholder or officer of.

I/we have disclosed all assets and liabilities.

If the answer is No to any of the declarations above, provide details below:

Have you experienced any past difficulties repaying any of your debts, or currently experiencing difficulty servicing your existing financial commitments? If Yes, comment below: ☐ Yes ☐ No

Loan application form

Applicant declaration (cont'd)

Exit strategy

Where the loan term exceeds your expected retirement age, describe below how you would service the loan (i.e. by sale of another asset, downsizing your principal place of residence, sale of an investment property or the use of your superannuation funds).

NOTE - If downsizing or selling an investment property or other asset, please also provide details such as expected sale price, when you anticipate to initiate the sale and the anticipated funds remaining (post sale). Possible future inheritance is not considered acceptable and can therefore not be considered.

Please ensure you attach any supporting document such as your superannuation balance statement, ownership of assets etc.

Independent legal advice and/or independent financial advice may be requested if any doubt exists to the appropriateness of the above and/or serviceability of the loan past the standard age of retirement. In this event, Resimac may condition the requirement to seek independent legal advice and/or independent financial advice prior to providing you unconditional approval.

Where Resimac considers the above as unacceptable, the loan term will be reduced to within standard retirement age. In this event, serviceability will be assessed against the reduced loan term.

Business purpose declaration

I/We declare that the credit to be provided to me/us by Resimac, is to be applied wholly or predominantly for:

- Business purposes; **or**
- Investment purposes other than investment in residential property.

IMPORTANT - You should only sign this declaration if the 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.

Signature (Applicant 1)

Date:

Signature (Applicant 2 / Guarantor)

Date:

Loan application form

Purpose of this form

This Privacy Consent and Acknowledgement explains how we collect, use, store, and disclose personal information in connection with your application for credit and our ongoing administration of any existing credit, variation, increase or related request.

It outlines the types of personal information we collect (including information we may receive from third parties), the purposes for which that information is used, and your rights under the *Privacy Act 1988 (Cth)*.

This form also asks you to consent to providing your personal identification details for the purposes of checking these details with the document issuer or official record holder via third party systems for the purpose of confirming your identity.

Please read this information carefully before completing and signing this form.

Privacy consent and acknowledgement

By signing this document or otherwise accepting this consent, you consent to the Resimac Group, Service Providers, Originators and other entities referred to in this document (collectively referred to as 'we,' 'us,' 'our') collecting, using, holding and disclosing personal and credit related information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at resimac.com.au/privacy-policy or by contacting us directly. We may seek and obtain further personal information and credit related information about you during the course of our dealings with you. The terms of this consent apply to the collection, use and disclosure of that information. If you do not provide this consent or your personal and credit related information, we may not be able to arrange finance for you or provide other services.

We may collect, use, hold and disclose personal and credit-related information about you for the purposes of arranging or providing credit to you, assessing whether to accept a guarantee of credit from you, managing that credit (including processing variations, principal increases or other changes), direct marketing of products and services by us, complying with laws and managing our relationship with you (including enquiries and complaints). We may collect this information from you or from third parties.

We are also required to collect your personal information to comply with our obligations under Australian law, including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*.

Where required under the CDR, we may disclose CDR data through the CDR system in response to a valid request or as otherwise authorised or required under the CDR framework.

Personal and credit information

Personal information includes any information which 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 information 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), 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 (CRB) and any information that we derive from it. Collectively, we refer to this as 'credit-related information.'

Privacy policies

You may request access to the personal information and credit related information that we hold about you by contacting us. A copy of our privacy policy can be obtained from the links above, or by contacting us on 1300 764 447, or via customercare@resimac.com.au. Additionally, you may request the privacy policy of the Originator by contacting them on the details below. The privacy policies contain information about how you may access or seek correction of your personal information and credit-related information, how that information is managed, how you may complain about a breach of your privacy and how that complaint will be dealt with. They also contain information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, the fact that CRBs may provide your personal information and credit-related information to credit providers to assist in an assessment of your credit worthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement to CRBs, your right to request that CRBs not use your credit-related information for the purpose of pre-screening credit offers, and your right to request a CRB not to use or disclose credit-related information about you if you believe you are a victim of fraud.

Consumer Data Right (CDR)

The CDR gives eligible customers greater control over their information held by businesses and other entities.

Where we are required to participate in the CDR as a data holder, eligible customers may be able to request that we share relevant CDR data with an accredited recipient or otherwise exercise rights available under the CDR, subject to the CDR rules, applicable data standards and requisite consent.

We will not share your CDR data merely because you are a customer. Where consent is required, you control whether you provide that consent.

For more information on CDR privacy safeguards, this can be accessed via www.oaic.gov.au/consumer-data-right/information-for-consumers/cdr-privacy-safeguards

Privacy consent and acknowledgement (cont'd)

Collection and disclosure of information
We may collect, use, hold and disclose personal and credit-related information about you for the purposes of verifying your identity and arranging or providing credit to you, assessing whether to accept a guarantee of credit from you, managing that credit, direct marketing of products and services by us, complying with laws and managing our relationship with you. We may collect this information from you or from third parties. We may disclose such information to the following types of entities:

- The CRBs we use are - Equifax Pty Ltd (equifax.com.au); and Experian (experian.com.au).
- Introducers including finance brokers, and persons who assist us provide our products to you.
- Financial institutions, financial consultants, accountants, lawyers, advisers, valuers and real estate agents.
- Any industry body, government authority, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your lease or loan - for example if a complaint is lodged about us.
- Businesses assisting us with funding for leases and loans.
- Entities to whom we outsource some of our functions.
- Trade insurers, other insurers, valuers and debt collection agencies.
- Any person where we are required by law to do so.
- Any of our associates, related entities or contractors.
- Your referees, such as your employer, to verify your information you have provided.
- Other borrowers or guarantors associated with your loan or loan application.
- Any person considering acquiring an interest in our business or assets.
- Any organisation providing online verification of your identity.
- Housing Australia, for the purpose of meeting reporting requirements, overseeing, managing and conducting any investigations in relation to the Australian Government 5% Deposit Scheme.
- The CDR system in response to a valid request and being subject to CDR framework.

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 which occurs outside of Australia. Please refer to our Privacy Policy for more information.

You may request further information or a listing of the mortgage insurers, lenders and service providers we use by contacting us on the details below.

Disclose information to guarantors - we may disclose your personal and credit-related information to any person who proposes to guarantee, or has guaranteed repayment of any credit provided to you, or who indemnifies you in any way.

Exchange information with credit providers - we may exchange personal information and credit-related information about you with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity. Information exchanged with the CRB may affect your credit score.

Verification of identity - we and our mortgage insurers may disclose personal information about you to an identity verification organisation, including a CRB, who will your identity in a secure and private way. The identity verification organisation will give us a report of whether the personal information matches personal and credit-related information held by the organisation. 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 in verifying your identity.

We will obtain your express consent before verifying your identity using the Document Verification Service ('DVS') (www.idmatch.gov.au). We and our mortgage insurers may use an alternate secure identity verification method or service to verify your identity if the DVS is unavailable. Our use of DVS to verify your identity may involved the use of third-party systems and services. DVS verifies supplied information by checking it against information held by the agency that originally issued that document (also referred to as the Official Record Holder). The DVS does not store your personal information. For more information about the DVS, please see: Identity Verification Services Privacy Statement | IDMatch

If you do not consent to use of the DVS for the purposes of verifying your identity, please let us know and we will provide alternate identification verification options.

If you choose not to consent to the use of the DVS to verify your identity, this may affect our ability to assess you for our products and services including not being able to progress your application.

Mortgage insurers - we may disclose personal and credit-related information to a mortgage insurer. Where permitted by the Privacy Act 1988, the mortgage insurer may disclose your personal and credit-related information to use and to third parties including:

- The CRBs listed below;
- Rating agencies;
- The mortgage insurer's related entities, service providers, agents, contractors and external advisors;
- Reinsurers, other mortgage insurers and mercantile agents;
- Payment system operators, other financial institutions and credit providers;
- Other parties for the purposes of securitisation and fraud prevention;
- Your referees and advisers;
- Government and other regulatory bodies; and
- Other entities.

Where permitted by the *Privacy Act 1988* with your consent, the mortgage insurers may seek and obtain commercial and consumer credit-related information from a CRB including (but not limited to) information concerning your creditworthiness or credit history; and information about overdue payments.

Privacy consent and acknowledgement (cont'd)

Where permitted by the *Privacy Act 1988* with your consent, the mortgage insurers will hold, use and disclose your personal information and credit-related information for the purposes of securing and administering lender's mortgage insurance for your mortgage, including: assessing whether to provide insurance, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability; managing and varying the insurance; dealing with claims; enforcing any mortgage and recovering the proceeds of sale; assessing hardship; conducting risk assessment and management including securitisation; for fraud prevention; for credit scoring, portfolio analysis and reporting; to comply with regulatory requirements; to verify personal information and credit-related information provided to it; or for any purpose required or permitted under the insurance contract, the *Insurance Contracts Act 1985 (Cth)* and the *Privacy Act 1988*. If the personal information and credit-related information is not disclosed to the mortgage insurer/s, it will not be possible for the mortgage insurer to process the credit provider's request for insurance and we may not be able to arrange finance for you or provide other services.

Credit reporting bodies - we and our mortgage insurers may exchange your personal and credit-related information with a CRB. The information may be included in reports that the CRBs give other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your creditworthiness (e.g. if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders. 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 www.equifax.com.au/privacy; and
- Experian Australia Credit Services Pty Limited – www.experian.com.au – contact on 1300 783 684; see privacy policy at www.experian.com.au/privacy-policy-terms-conditions.

Overseas disclosure - we and our mortgage insurers may disclose your personal and credit-related information to overseas entities including related entities and service providers located overseas include but not limited to the USA, India, Singapore, New Zealand and the Philippines. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure may be found in the entities' privacy policies. We and our mortgage insurers attempt to select secure and reputable offshore service providers. If you provide the consent below, then you agree that we will not be accountable under the Privacy Act for any acts or practices of any overseas recipients relating to your personal information or credit-related information. The overseas recipients may not be subject to any privacy obligations or privacy principles similar to the APPs.

CDR data is subject to additional requirements under the CDR framework. Where applicable, we will comply with those requirements before disclosing CDR data overseas.

Storage and security
We and our mortgage insurers may store your personal information and credit-related information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

Please refer to our privacy policy via our website at resimac.com.au/privacy-policy.

Privacy consent and acknowledgement

Applicant 1:

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

Signature (Applicant 1)

Date:

Applicant 2 / Guarantor:

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

Signature (Applicant 2 / Guarantor)

Date:

Loan application form

Privacy consent and acknowledgement (cont'd)

I/We understand that each borrower is entitled to receive a copy of notices and other documents under the National Credit Code and that by signing this consent, I/we are giving up the right to be provided with this information directly from you and that I can cancel this nomination at any time in writing to you.

I/We nominate (full name of person nominated):

to receive any notices, and other documents on behalf of me/us.

I/We consent to the receipt of notices and other documents electronically and understand that upon giving this consent:

a) You may no longer send paper copies of notices and other documents to me/us;

b) I/We should regularly check our nominated email address for notices and other documents;

c) You may send the notice and other documents by email, or provide a notice in an email that the documents are displayed on and can be retried from a website;

d) I/We have facilities to print the notice and other documents sent to me/us electronically; and

e) I/We may withdraw our consent to the giving of notices and other documents by electronic means at any time.

f) I/We understand that CDR data sharing is subject to separate requirements and that this form does not, by itself, provide CDR consent to disclose my/our data to an accredited data recipient.

g) I/We understand that where CDR consent is required, I/we will be asked to provide that consent through the applicable CDR consent process.

In making this application, I/we declare as follows (please review carefully)**:**

- The information in this application and the financial information supporting it are in all respects correct and complete to the best of my/our knowledge and belief. I/We acknowledge that you will rely on this information in deciding whether to lend to you;
- You have the right to confirm the details of the information provided in this application; and acknowledge that:
  - Any valuation fee is not refundable once the valuation has been made, regardless of whether the loan is approved.
  - Any valuations obtained by you are your property, for your own use and neither you nor the valuer/inspector are obliged to make a copy available to me/us.
  - Neither the lender nor the valuer/inspector shall be under any legal obligation or liability to me/us for any matter disclosed or not disclosed in such reports.
  - You do not purport to give me/us tax or financial advice and recommend that I/we consult an independent advisor.

I/We confirm that the income, assets, liabilities and living expense information, including all supporting documents (referred to as my/our financial information) provided in this loan application are in all respects true and correct.

I/We confirm that all information provided by me/us to the Broker to complete the compliance tab component of my applications are in all respects true and correct.

I/We agreed that the Originator (full name of Originator):

may negotiate a loan on my/our behalf with the lender.

I/We consent to the use of our personal and credit information as set out in this privacy consent. I/We consent to receive notices and documents electronically.

Signature (Applicant 1)

Date:

Signature (Applicant 2 / Guarantor)

Date:

Schedule

In this notice, the "lender, funder or service provider" means not only Resimac Group Ltd (ABN 67 003 963 817) or Resimac Limited (ABN 67 002 997 935) but also each of the following companies, their successors and assigns, and companies that are part of the same group of companies.

FAI First Mortgage Pty Ltd
ABN 67 003 963 817
Level 22, 201 Kent Street, Sydney NSW 2000
resimac.com.au

Perpetual Ltd
ACN 000 431 827
Level 6, 123 Pitt Street, Sydney NSW 2000
perpetual.com.au

Perpetual Trustee Company Limited
ACN 42 000 001 007
Level 12, 123 Pitt Street, Sydney NSW 2000
perpetual.com.au

Perpetual Trustee Victoria Limited
ABN 47 004 027 258
Level 28, 360 Collins Street, Melbourne VIC 3000
perpetual.com.au

Resimac Group Ltd
ABN 55 095 034 003
Level 22, 201 Kent Street, Sydney NSW 2000
resimac.com.au

Resimac Limited
ABN 67 002 997 935
Level 22, 201 Kent Street, Sydney NSW 2000
resimac.com.au

In this notice, the "insurer, lenders mortgage insurer or LMI" means each of the following organisations and their respective successors and assigns, and companies that are part of the same group of companies.

Helia Group Limited
ABN 72 154 890 730
Level 26, 101 Miller Street, North Sydney NSW 2060
helia.com.au

First American Title Insurance Company of Australia Pty Ltd
ABN 64 075 279 908
PO Box Q1465, QVB Post Office NSW 1230
firsttitle.com.au

QBE Lenders Mortgage Insurance Limited
ABN 70 000 511 071
Level 21, 50 Bridge Street, Sydney NSW 2000
qbelmi.com.au

Loan application form

Important information

Resimac, the funder, service provider and insurer will make an assessment based on the requirements and objectives, income and expenses which you have provided to us. You should check carefully that the information provided is accurate and up-to-date and doesn't leave out any material details which may impact your ability to meet the payment requirements in the credit contract for which you have applied. This includes any foreseeable changes to your circumstances that may otherwise impact on your ability to meet your contractual obligations.

1. I/We have been given an opportunity to check the information contained in this application and I/we confirm that the information is correct.

2. All customers, debtors and guarantors acknowledge and agree that they have read, understood and agree with each and every part of this application (including the Privacy Disclosure Statement and the nomination of address for notices).

3. I/We authorise Resimac, the funder, service provider and insurer to:

   a) Verify the information contained in this application (where applicable).
   b) Collect information in accordance with the Privacy Consent.

Do you require financial or legal advice?	☐ Yes	☐ No
Resimac may provide your personal information to organisations that provide financials or insurance services. Please indicate if you do not want Resimac to provide this service to you.	☐ Yes	☐ No

Applicant / Guarantor acknowledgement and consent

Signature (Applicant 1)

Name in print

Date:

Signature (Applicant 2)

Name in print

Date:

Signature (Guarantor 1)

Name in print

Date:

Signature (Guarantor 2)

Name in print

Date:

NOTE - If additional borrowers are required, please attach a copy of this consent, listing the additional borrowers.