

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

<input type="text"/>	<input type="text"/>		
Full name	Company name		
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Accreditation ID	Mobile	Phone	
<input type="text"/>			
Address			
<input type="text"/>			
Email			

Applicant 1

<input type="text"/>
First name
<input type="text"/>
Surname

Applicant 2 / Guarantor

<input type="text"/>
First name
<input type="text"/>
Surname

Security property details

Address:	<input type="text"/>
Address:	<input type="text"/>

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Applicant 1	Applicant 2 / Guarantor
Existing customer - <input type="checkbox"/> Yes <input type="checkbox"/> No	Existing customer - <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="text"/>	<input type="text"/>
Existing customer number / loan number	Existing customer number / loan number
Applicant type - <input type="checkbox"/> Person <input type="checkbox"/> Company / Trust (see pages 4-5)	Applicant type - <input type="checkbox"/> Person <input type="checkbox"/> Company / Trust (see pages 4-5)
Applicant role - <input type="checkbox"/> Primary applicant <input type="checkbox"/> Guarantor	Applicant role - <input type="checkbox"/> Primary applicant <input type="checkbox"/> Guarantor
<div><input type="text"/> <input type="checkbox"/> Director</div> <p>Trust name (if acting on behalf of a Trust)</p>	
<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other: <input type="text"/>	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other: <input type="text"/>
<input type="text"/>	<input type="text"/>
Surname	Surname
<input type="text"/>	<input type="text"/>
First name	First name
<input type="text"/>	<input type="text"/>
Middle name/s	Middle name/s
Date of birth: <input type="text"/>	Date of birth: <input type="text"/>
Australian permanent resident - <input type="checkbox"/> Yes <input type="checkbox"/> No	Australian permanent resident - <input type="checkbox"/> Yes <input type="checkbox"/> No
Residency status - <input type="checkbox"/> Citizen <input type="checkbox"/> Non-citizen	Residency status - <input type="checkbox"/> Citizen <input type="checkbox"/> Non-citizen
<input type="text"/>	<input type="text"/>
Country of residence	Country of residence
<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Home phone Mobile	Home phone Mobile
<input type="text"/>	<input type="text"/>
Work phone	Work phone
<input type="text"/>	<input type="text"/>
Email	Email
<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Number of dependents Age of dependent/s	Number of dependents Age of dependent/s
<input type="text"/>	<input type="text"/>
Current residential address	Current residential address
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Suburb State Postcode	Suburb State Postcode
<input type="text"/>	<input type="text"/>
Country	Country
Current address since (date): <input type="text"/>	Current address since (date): <input type="text"/>
<input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With parents	<input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> 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 /

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Loan details (provide appropriate documentation to support any income)

Annual income

Applicant 1 (gross per annum)

Gross base income:	\$
Overtime / shift allowance:	\$
Commission:	\$
Bonus:	\$
Pension (type):	\$
Self-employed assessable income:	\$
Rental income:	\$
Other income:	\$
Total gross income:	\$

Applicant 2 / Guarantor (gross per annum)

Gross base income:	\$
Overtime / shift allowance:	\$
Commission:	\$
Bonus:	\$
Pension (type):	\$
Self-employed assessable income:	\$
Rental income:	\$
Other income:	\$
Total gross income:	\$

Loan product details

Resimac Prime - ☐ Standard ☐ Flex ☐ Alt Doc

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*
Portion 1:	<input type="checkbox"/>	(yrs)	<input type="checkbox"/>	%	\$	(yrs)	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Portion 2:	<input type="checkbox"/>	(yrs)	<input type="checkbox"/>	%	\$	(yrs)	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Portion 3:	<input type="checkbox"/>	(yrs)	<input type="checkbox"/>	%	\$	(yrs)	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Portion 4:	<input type="checkbox"/>	(yrs)	<input type="checkbox"/>	%	\$	(yrs)	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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)

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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

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

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

Purchase price	\$
Refinance (incl. any fees of outgoing lender):	\$
Home improvements:	\$
Legal fees:	\$
Stamp duty:	\$
Loan fees / other:	\$
Total:	\$

Funding sources

Sales proceeds:	\$
Own funds (source):	\$
Gift:	\$
Loan amount:	\$
Borrowed from another source:	\$
Other:	\$
Total:	\$

Assets and liabilities

Assets	Security	Value	Liabilities	Lender	Limit	Balance	Mthly R'pmnt	Refi
Existing property (home):	<input type="checkbox"/>	\$	Existing property (home):		\$	\$	\$	<input type="checkbox"/>
Investment property 1:	<input type="checkbox"/>	\$	Existing mortgage 1:		\$	\$	\$	<input type="checkbox"/>
Investment property 2:	<input type="checkbox"/>	\$	Existing mortgage 2:		\$	\$	\$	<input type="checkbox"/>
Vacant land:	<input type="checkbox"/>	\$	Personal loan 1:		\$	\$	\$	<input type="checkbox"/>
Motor vehicle 1:		\$	Personal loan 2:		\$	\$	\$	<input type="checkbox"/>
Motor vehicle 2:		\$	Lease / hire purchase:		\$	\$	\$	<input type="checkbox"/>
Home contents:		\$	Credit card 1:		\$	\$	\$	<input type="checkbox"/>
Savings:		\$	Credit card 2:		\$	\$	\$	<input type="checkbox"/>
Superannuation:		\$	Credit card 3:		\$	\$	\$	<input type="checkbox"/>
Other 1:		\$	Other 1:			\$	\$	<input type="checkbox"/>
Other 2:		\$	Other 2:			\$	\$	<input type="checkbox"/>
Other 3:		\$	Other (child support / HECS):			\$	\$	<input type="checkbox"/>
			Tax:			\$	\$	<input type="checkbox"/>
			Rent / board paid:			\$	\$	<input type="checkbox"/>
TOTAL OWNED:			TOTAL OWED:		\$	\$	\$	

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:

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

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:

Privacy consent and acknowledgement

By signing this document or otherwise accepting this consent, you consent to the Resimac Group, Service Providers, Originator 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, 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 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)*.

Personal and credit information

Personal information includes any information or an opinion from which your identity is apparent or reasonably apparent, such as, but not limited to, your name, date of birth, address, living expenses or occupation. Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court 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.

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, some of which may be located overseas. Please refer to our privacy policy for more information. If you do not wish to receive marketing information from us, you can opt out at any time by emailing marketing@resimac.com.au or phoning us on 1300 764 447.

- The CRBs we use are - Equifax Pty Ltd (equifax.com.au); Experian (experian.com.au); and Illion (illion.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.

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.

Privacy consent and acknowledgement (cont'd)

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.

Customer identification - we and our mortgage insurers may disclose personal information about you to an organisation including a CRB, providing verification of your identity, including online verification of your identity. The organisation will give us a report of whether that 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 to match those details with the relevant registries using third party systems and record the results of that matching.

We will verify your identity using the Document Verification Service ('DVS') (dvs.com.au). Our use of DVS to verify your identity may involve 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).

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.

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.

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 such as in the USA, Canada, India, Ireland, the United Kingdom, New Zealand or 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.

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 (cont'd)

Consent

Applicant 1: I agree to have my identity information verified through the Issuer or Officer Record Holder via third party systems for the purpose of verifying my identity.

Signature (Applicant 1)

Date:

Applicant 2 / Guarantor: I agree to have my identity information verified through the Issuer or Officer Record Holder via third party systems for the purpose of verifying my identity.

Signature (Applicant 2 / Guarantor)

Date:

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 sent 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.

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 Trustee Victoria Limited

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

Perpetual Ltd

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

Resimac Group Ltd

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

Perpetual Trustee Company Limited

ACN 42 000 001 007
Level 12, 123 Pitt Street, Sydney NSW 2000
perpetual.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

QBE Lenders Mortgage Insurance Limited

ABN 70 000 511 071
Level 21, 50 Bridge Street, Sydney NSW 2000
qbelmi.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

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)

Signature (Applicant 2)

Name in print

Name in print

Date:

Date:

Signature (Guarantor 1)

Signature (Guarantor 2)

Name in print

Name in print

Date:

Date:

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