

SMSF loan application form



Self managed superannuation trust details:

- Tell us about your self managed superannuation trust.
- Details for the property trust are to be provided in Property trust details.
- Must be a regulated SMSF.

Full name of the SMSF trust:

ABN of the SMSF trust: Establishment date:

Registered address (must not be PO Box)

Mailing address (if different to registered address)

SMSF Trustee details (must be a corporate trustee, individual trustees are not acceptable)

Full name of SMSF Trustee (as registered by ASIC):

ACN: Incorporation date:

Number of Directors: **Type of company** - Propriety Other

Full address of registered office (must not be PO Box)

Mailing address (if different to registered address)

Director / Guarantor 1 details

Main contact

Director / Guarantor 2 details

Main contact

To be completed by all directors (if there are more than 2 directors, please copy this section, complete and attach as a separate sheet).

Mr Mrs Ms Miss Other:

Surname

First name

Middle name/s

Date of birth:

Single Married De facto Divorced Widowed

Full name of spouse

Number of dependents Age of dependent/s

Mr Mrs Ms Miss Other:

Surname

First name

Middle name/s

Date of birth:

Single Married De facto Divorced Widowed

Full name of spouse

Number of dependents Age of dependent/s

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Director / Guarantor 1 details (cont'd)

Home phone Mobile

Work phone

Email

Australian permanent resident - Yes No

Current address

Suburb State Postcode

Current address since (date):

Own home Renting Boarding With parents

Previous address (if less than 12 months in current address)

Suburb State Postcode

Previous address since (date):

Current employment

Occupation

Full time Part time Casual Contract
 Sole trader Company Partnership Home duties
 Retired Unemployed

Employer's name

ABN (where self-employed)

Length of employment (yrs):

Previous employment

Previous occupation (if period of current employment is less than 2 years)

Previous employer's name

Length of previous employment (yrs):

Director / Guarantor 2 details (cont'd)

Home phone Mobile

Work phone

Email

Australian permanent resident - Yes No

Current address

Suburb State Postcode

Current address since (date):

Own home Renting Boarding With parents

Previous address (if less than 12 months in current address)

Suburb State Postcode

Previous address since (date):

Current employment

Occupation

Full time Part time Casual Contract
 Sole trader Company Partnership Home duties
 Retired Unemployed

Employer's name

ABN (where self-employed)

Length of employment (yrs):

Previous employment

Previous occupation (if period of current employment is less than 2 years)

Previous employer's name

Length of previous employment (yrs):

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Property Trust and Property Trustee details

Do you have an established property trust? Yes No

<input type="text"/>	<input type="text"/>
Full name of property trust	Date of establishment

Full name of property trustee (as registered with ASIC - must be a corporate entity)

<input type="text"/>	<input type="text"/>
Date of incorporation	ABN or ACN

Registered address (must not be PO Box)

Mailing address (if different to registered address)

SMSF trustee financial details

Assets	Value	Monthly income	Liabilities	Balance	Monthly payments	Financier
Rental property(ies):	\$	\$	Mortgages on property:	\$	\$	
Savings / Cash management account:	\$	\$	Other loans:	\$	\$	
Shares:	\$	\$	Management expenses:	\$	\$	
Managed funds:	\$	\$	Other expenses:	\$	\$	
Other assets (list, e.g. artwork)	\$	\$				
TOTALS:	\$	\$	TOTALS:	\$	\$	

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SMSF income and expenses

Income to the SMSF in the last two full financial years	Last financial year	Previous financial year
Mandatory superannuation contributions:	\$	\$
Interest / Dividend income:	\$	\$
Total existing rental (annual):	\$	\$
Total proposed rental (annual)	\$	\$
Total:	\$	\$

Expenses of the SMSF (liabilities)	Last financial year	Previous financial year
Other loans (annual repayments):	\$	\$
Operating expenses (annual):	\$	\$
Total:	\$	\$

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Director / Guarantor 1 financial details

Assets	Value	Monthly income	Liabilities	Limit	Balance	Monthly payments	Financier
Your home:	\$	\$	Mortgage (your home):	\$	\$	\$	
Rental property 1:	\$	\$	Other loan 1:	\$	\$	\$	
Rental property 2:	\$	\$	Other loan 2:	\$	\$	\$	
Savings accounts:	\$	\$	Credit card 1:	\$	\$	\$	
Motor vehicle 1:	\$	\$	Credit card 2:	\$	\$	\$	
Motor vehicle 2:	\$	\$	Store card 1:	\$	\$	\$	
Other assets	\$	\$	Store card 2:	\$	\$	\$	
Home contents:	\$	\$	Current rent/board:	\$	\$	\$	
Superannuation (not in this SMSF):	\$	\$	Child maintenance:	\$	\$	\$	
Shares:	\$	\$	HECS & other debt:	\$	\$	\$	
Other:	\$	\$	Mnthly living expenses:	\$	\$	\$	
			Other expenses:	\$	\$	\$	
TOTALS:	\$	\$		\$	\$	\$	

Director / Guarantor 1 income details

Details	Value	Monthly income
Salary and wages:	\$	\$
Overtime:	\$	\$
Pension (type):	\$	\$
Self employed assessable income:	\$	\$
Total:	\$	\$

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Director / Guarantor 2 financial details

Assets	Value	Monthly income	Liabilities	Limit	Balance	Monthly payments	Financier
Your home:	\$	\$	Mortgage (your home):	\$	\$	\$	
Rental property 1:	\$	\$	Other loan 1:	\$	\$	\$	
Rental property 2:	\$	\$	Other loan 2:	\$	\$	\$	
Savings accounts:	\$	\$	Credit card 1:	\$	\$	\$	
Motor vehicle 1:	\$	\$	Credit card 2:	\$	\$	\$	
Motor vehicle 2:	\$	\$	Store card 1:	\$	\$	\$	
Other assets	\$	\$	Store card 2:	\$	\$	\$	
Home contents:	\$	\$	Current rent/board:	\$	\$	\$	
Superannuation (not in this SMSF):	\$	\$	Child maintenance:	\$	\$	\$	
Shares:	\$	\$	HECS & other debt:	\$	\$	\$	
Other:	\$	\$	Mnthly living expenses:	\$	\$	\$	
			Other expenses:	\$	\$	\$	
TOTALS:	\$	\$		\$	\$	\$	

Director / Guarantor 2 income details

Details	Value	Monthly income
Salary and wages:	\$	\$
Overtime:	\$	\$
Pension (type):	\$	\$
Self employed assessable income:	\$	\$
Total:	\$	\$

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Property offered as security for your loan

Address

Property description - House / Villa Unit Townhouse Other:

Purchase price (if purchasing)

Current loan value (if refinancing)

Contact name (to enable valuation)

SMSF accountant's details

Accountant's business name:

Name of contact:

Contact phone number

Contact email address

Solicitor / conveyancer's contact details

Name of firm

Name of contact

Registered address (must not be a PO Box)

Phone

Mobile

Loan details

Purpose of loan - Purchase of investment property Refinance of investment property

Repayment type - Principal & interest Interest only (maximum 10 years)

Loan amount

Loan term (yrs)

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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:

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Director / Guarantor declaration

To be completed by the Directors / Guarantors. All questions must be answered. The SMSF's hereby declare the following:

- Understand the terms, conditions and instructions in this finance application. Agree Disagree
- All the information provided as part of my finance application is correct and not misleading in any way. Agree Disagree
- Have never been declared bankrupt. Agree Disagree
- There is no unsatisfied judgement against the SMSF's. Agree Disagree
- No part of the deposit or purchase price has been obtained through borrowings not disclosed in this document. Agree Disagree
- Are at least 18 years old. Agree Disagree
- Understand and agree that any valuation obtained is for use by the lender, and that the SMSF's must make their own enquiries in relation to the value and suitability of the property. Agree Disagree
- Are comfortable with the SMSF's ability to make repayments under the proposed loan without difficulty. Agree Disagree
- Have obtained Independent Legal & Financial Advice in relation to this application. Agree Disagree
- Are not aware of any foreseeable significant changes to the SMSF's circumstances that will lead to changes in the SMSF's ability to make repayments. Agree Disagree

The SMSF's circumstances are likely to change in the future because (insert details):

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

Director / Guarantor 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 (Director / Guarantor 1)

Date:

Director / Guarantor 2: 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 (Director / Guarantor 2)

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 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.

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 (Director / Guarantor 1)

Date:

Signature (Director / Guarantor 2)

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

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. Directors 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.

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

Director / Guarantor acknowledgement and consent

Signature (Director / Guarantor 1)

Signature (Director / 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.