

Australian Credit Licence Number:

491201

Street Address:

Level 1, 50 Park Road, Milton, QLD, 4064

Contact Details:

Ph: (07) 3506 3690

ABN:

38 613 497 635

Mailing Address:

PO Box 1475, Milton, QLD, 4064

E: loans@ascf.com.au

Applicant Name 1**Finance Date****Applicant Name 2 (if applicable)****Settlement Date****Checklist - information not supplied at lodgement may cause delays in approval or settlement.**

Please include the solution checklist documents and information relating to the loan requirements.

Additional information may be requested during assessment dependent upon client circumstances and/or Funder/LMI credit policy.

Business Partner Details and Declaration

ASCF Accreditation No.:**ACL Number****Licence Holder Name****Business Partner/Credit Rep Name****Credit Rep/Licence No:**

Introducer Declaration: I declare that I have interviewed the applicant(s) and confirm that:

1. I have met the client face to face and verified their identity.

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

2. The applicant(s) have demonstrated sufficient English fluency to understand the loan and its implications.

3. The financial position of the applicant(s) is verified in the loan application, and the income and outgoings, assets and liabilities are specified.

If the answer is **'No'** to ANY of the above, please provide details:

4. Customers borrowing requirements and objectives and resulting benefits (e.g. *refinance at a lower interest rate to reduce loan payments*)

5. Will the applicant(s) retire within the term of the loan, if YES what is the Retirement and Exit Strategy?

6. Specific features requested, and any associated risks or costs (e.g. *fixed rate, offset account*)

7. How does the loan product(s) selected meet the customer's requirements and objectives? (e.g. *fixed rate provides repayment stability and access to offset for budgeting flexibility*)

8. If refinancing or consolidating debts, please provide details of the debts being refinanced or consolidated and the resulting benefit for all the applicant's existing loans and those being refinanced or consolidated

Loan purpose and benefits

Refinance reasons:

- Consolidate financials
- Convenience / Flexibility
- Quality of service
- Specific features
- Cost reduction

Estimated refinance costs:

Liability: (Loan type ie: home loan, credit card and account number.)

Estimated exit costs:

Liability: (Loan type ie: home loan, credit card and account number.)

Estimated exit costs:

Liability: (Loan type ie: home loan, credit card and account number.)

Estimated exit costs:

9. Are any persons named in this form or any of their close personal business relationships, associates or family members, politically exposed persons,(PEPs) e.g. Head of States, senior politicians, senior government officials (including local government), judicial or military officials, senior executives of state owned corporations, or senior political party officials? Are they members of an international organisation, being senior management, i.e. directors, deputy directors and members of the board or who have been entrusted with equivalent functions? Yes No

10. Are the applicants experiencing any financial stress from existing commitments, applied for hardship through their existing lender, or has the borrower identified anything that may adversely affect their ability to meet their current and future financial obligations? If 'Yes' Provide explanation and strategy to continue to make repayments. Yes No

If the answer is **'Yes'** to ANY of the above, please provide details:

I confirm that:

1. The income and expense information provided within the application are those obtained from the applicant(s) during my preliminary assessment.
2. I collected the individual documents and verified the identity of the applicant(s). I also confirm that copies of all documents sent to Australian Secure Capital Fund Limited are held by us. We will retain these documents and will make them available to Australian Secure Capital Fund Limited if requested. We are aware this application will be audited by Australian Secure Capital Fund Limited.
3. I have made reasonable enquiries and based on the information provided to me by the applicant/s the recommended product is NOT UNSUITABLE on the basis that it is consistent with the applicant/s requirements and objectives, the applicant/s will be able to comply with their financial obligations under the proposed loan product, the applicant/s has the requisite capacity to service all financial commitments and without substantial hardship and the applicant/s has the requisite authority / capacity to grant the supporting securities.
4. For interest only term loans and line of credit:
 - a) The interest only period aligns with the applicant(s) requirements.
 - b) I have explained the following additional risks and costs of an interest only term to the applicant(s): interest only repayments will not pay off any principal during the interest only term; the repayments required to pay out the loan will increase after the interest only period ends to cover both interest and principal reductions; and the applicant/s may pay more over the life of their loan than if there was no interest only term.
5. The applicant(s) is not disadvantaged by any conflict of interest in relation to any incentives or commissions that I may receive for writing this loan.
6. No conflicts of interest exist between the applicant(s) and myself (e.g. the transaction is at arm's length and the applicant(s) is not a friend, partner or family member). If a conflict exists please provide details below:

I hereby declare the following:

The information I have collected and verified is true and correct. The original current documents were produced to me as true copies are attached to this certification.

All information I have or will provide in connection with the above loan is correct and not misleading as far as I know. We are aware this application may be audited by Australian Secure Capital Fund Limited for credit quality.

The person being identified appears to have similar facial characteristics as the person in the photographs included in the original identity documents. Nothing in my dealings with the applicant have raised suspicions concerning the proposed transaction or the applicant/guarantor's identities.

I am satisfied that the identity of the Applicant(s) whose name, former name (if applicable), their signature, date of birth and residential address appears has been verified in accordance with the criteria listed.

I confirm that I have sighted and verified documents relating to any company, trust or partnership and details are true and correct. Complete copies of these are attached to this form. I have made a preliminary assessment that the proposed loan is not unsuitable and is appropriate.

The assessment is valid for 90 days from the date below and I have sighted and validated all the original documents and all copies of documents throughout the loan process associated with this loan application forwarded to Australian Secure Capital Fund Limited. I have provided all parties all documents required under the National Consumer Credit Protection Act 2009 and I hereby indemnify Australian Secure Capital Fund Limited and its funders in respect of any loss claim or expense (including civil and criminal penalties) arising from my conduct or the conduct of any of my associates in connection with this loan.

Name of Business Partner

Date

Signature

Purpose of the Loan (Please indicate the intended purpose of the loan)

e.g purchase of an owner occupied home, refinance at a lower interest rate to reduce loan payments.) If the loan is for more than one purpose, a dollar amount is to be recorded for each.

Application Features (What features are important to the customer? Please complete all)

	Yes	No	Not essential
Pay off quickly / additional payments It is important that the loan is paid off quickly and that additional payments are allowed without penalty.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Split account It is important to have more than one loan sub account/s, or a separate account for savings/investments funds, for tax, accounting or personal expense purposes.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Re-draw It is important to have access to additional repayment funds should it be required.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
100% Offset It is important to have a separate savings account linked to the loan that offsets the savings balance against the loan balance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fixed Rate It is important to have certainty about the interest rate and/or repayment for a fixed term.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fixed & Variable It is important to have combination of Fixed and Variable interest rate.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interest Only It is important to make Interest Only repayments for a specified term.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Line of credit It is important to have a revolving facility that allows you to draw to a limit via EFTPOS, ATM, Internet or Cheque.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please include all information which you consider necessary to assist in processing the application
 (e.g. explanation of defaults, special requirements, other features that are important to you etc)

Loan Details		
Split 1 - Purpose of loan split <input type="text"/> Offset on split? <input type="checkbox"/> Yes <input type="checkbox"/> No Loan term (years) <input type="text"/>	Split 2 - Purpose of loan split <input type="text"/> Offset on split? <input type="checkbox"/> Yes <input type="checkbox"/> No Loan term (years) <input type="text"/>	Split 3 - Purpose of loan split <input type="text"/> Offset on split? <input type="checkbox"/> Yes <input type="checkbox"/> No Loan term (years) <input type="text"/>
Select Solution. Choose one solution only per split. Tick if this is an <input type="checkbox"/> AltDoc <input type="checkbox"/> AltDoc lite Solution Name <input type="text"/> Interest Rate <input type="text"/>	Select Solution. Choose one solution only per split. Tick if this is an <input type="checkbox"/> AltDoc <input type="checkbox"/> AltDoc lite Solution Name <input type="text"/> Interest Rate <input type="text"/>	Select Solution. Choose one solution only per split. Tick if this is an <input type="checkbox"/> AltDoc <input type="checkbox"/> AltDoc lite Solution Name <input type="text"/> Interest Rate <input type="text"/>
Loan amount (\$) <i>(Excl LMI premium/Risk Fee)</i> <input type="text"/> LMI/Risk fee to be capitalised?* <input type="checkbox"/> Yes <input type="checkbox"/> No Pay by the month LMI/Risk Fee <input type="checkbox"/> Yes <input type="checkbox"/> No Total amount of split (\$) <input type="text"/>	Loan amount (\$) <i>(Excl LMI premium/Risk Fee)</i> <input type="text"/> LMI/Risk fee to be capitalised?* <input type="checkbox"/> Yes <input type="checkbox"/> No Pay by the month LMI/Risk Fee <input type="checkbox"/> Yes <input type="checkbox"/> No Total amount of split (\$) <input type="text"/>	Loan amount (\$) <i>(Excl LMI premium/Risk Fee)</i> <input type="text"/> LMI/Risk fee to be capitalised?* <input type="checkbox"/> Yes <input type="checkbox"/> No Pay by the month LMI/Risk Fee <input type="checkbox"/> Yes <input type="checkbox"/> No Total amount of split (\$) <input type="text"/>
Repayment Type <input type="checkbox"/> Principle & Interest <input type="checkbox"/> Interest Only If interest only, please indicate years (Between 1 and 5 years) <input type="text"/> Repayment Cycle Monthly is the only option for Interest Only <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly Repayment Method <input type="checkbox"/> Direct Debit	Repayment Type <input type="checkbox"/> Principle & Interest <input type="checkbox"/> Interest Only If interest only, please indicate years (Between 1 and 5 years) <input type="text"/> Repayment Cycle Monthly is the only option for Interest Only <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly Repayment Method <input type="checkbox"/> Direct Debit	Repayment Type <input type="checkbox"/> Principle & Interest <input type="checkbox"/> Interest Only If interest only, please indicate years (Between 1 and 5 years) <input type="text"/> Repayment Cycle Monthly is the only option for Interest Only <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly Repayment Method <input type="checkbox"/> Direct Debit

Reason for Interest Only repayments (if applicable)

If you have elected Interest Only repayments, please provide the reason by ticking one or more of the following categories and provide a brief explanation:

- Temporary reduction in income:**
- Large non-recurring expenses:**
- Maximise cash flow:**
- Create funds for investment purposes:**
- Principal reductions in an offset facility:**
- Taxation, financial or accounting reasons:**
- Plan to convert to investment property:**
- Other reason (please provide):**

Supporting notes:

*Mortgage insurance calculation to be included with application.

Purpose Declaration (complete only if the following statement is correct)

I/we declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for: business purposes; or investment purposes other than investment in residential property. **Please tick applicable box.**

Loan 1
 Loan 2
 Loan 3

IMPORTANT

You should **only** sign this declaration if this 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

Customer 1

Signature Date

Customer 2

Signature Date

Applicant 1 - Personal Details

Borrower 1
 Guarantor 1
 Director
 Trustee of Trust

Title First Name Surname

Middle Names Relationship Status

Has the loan applicant / guarantor/ director ever been known by any other name ?

Yes No

Former Name

Date of birth Email

Telephone Number Mobile Number Drivers Licence

No. of Adults in Household No. of Children in Household Ages of children

Applicant 1 - Personal Details

Borrower 1
 Guarantor 1
 Director
 Trustee of Trust

Title First Name Surname

Middle Names Relationship Status

Has the loan applicant / guarantor/ director ever been known by any other name ?

Yes No

Former Name

Date of birth Email

Telephone Number Mobile Number Drivers Licence

No. of Adults in Household No. of Children in Household Ages of children

Residential Status

Permanent Resident of Australia? Yes No

Current Residential Address

Suburb State Postcode At address since

Own Outright
 Under Mortgage
 Rent/Board
 Other

Previous Residential Address

Suburb State Postcode At address since

Post Settlement Address (MUST BE PROVIDED- PO BOX ACCEPTABLE)

Suburb State Postcode

Residential Status

Permanent Resident of Australia? Yes No

Current Residential Address

Suburb State Postcode At address since

Own Outright
 Under Mortgage
 Rent/Board
 Other

Previous Residential Address

Suburb State Postcode At address since

Post Settlement Address (MUST BE PROVIDED- PO BOX ACCEPTABLE)

Suburb State Postcode

Employment Details

Occupation Employed Since

Name of Employer

Employer Address

Suburb State Postcode

Employment Type Employment Phone Number

Previous Occupation (If employed less than 2 years) Employed Since

Name of Previous Employer

Previous Employer Address

Suburb State Postcode

Employment Type Employment Phone Number

Additional Details of Employment

For applicants with additional employment

Applicant 1 - Other Current Occupation Employed Since

Name of Employer - Other

Employer Address

Suburb State Postcode

Employment Type Employment Phone Number

Employment Details

Occupation Employed Since

Name of Employer

Employer Address

Suburb State Postcode

Employment Type Employment Phone Number

Previous Occupation (If employed less than 2 years) Employed Since

Name of Previous Employer

Previous Employer Address

Suburb State Postcode

Employment Type Employment Phone Number

Additional Details of Employment

For applicants with additional employment

Applicant 2 - Other Current Occupation Employed Since

Name of Employer - Other

Employer Address

Suburb State Postcode

Employment Type Employment Phone Number

Self employment details (if applicable)

Registered Business Name

ACN / ABN

Mobile Number Phone Number

Email

Business Activity Years Trading

Accountant's Firm

Accountant's Name Accountant's Phone Number

Accountant's Email

Corporate Details (if applicable) Complete if loan is to be in company name or is a corporate trustee)

Applicant type Borrower Guarantor Type of company Ltd Pty Ltd Other

Full name registered with ASIC Business Activity ACN / ABN

Phone Number Email

Registered Address Suburb State Postcode

Trust Details

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

Type of trust (eg. family trust) Trust's business activity/purpose

Is Trust regulated? Yes No Name and license number of regulator (eg. ATO) Name of settlor

Full address of principal place of business Suburb State Postcode

Full name of each beneficiary or provide details of the membership class/es

Other than the trustees, please provide details for the individual(s) who control(s) the trust

Full Name <input type="text"/>	Residential address (not PO Box) <input type="text"/>	Date of birth <input type="text"/>
Full Name <input type="text"/>	Residential address (not PO Box) <input type="text"/>	Date of birth <input type="text"/>
Full Name <input type="text"/>	Residential address (not PO Box) <input type="text"/>	Date of birth <input type="text"/>

Name of Shareholders / Directors / Partners and their Shareholding Percentage

Director Details (Proprietary or Private Companies only)

Number of Directors

Please provide name of each Director (Include any other names commonly known by)

Is this person going to be a signatory to the account? If yes, complete VOI Form for Individuals

First Name <input type="text"/>	Surname <input type="text"/>	VOI Form attached <input type="checkbox"/>
First Name <input type="text"/>	Surname <input type="text"/>	VOI Form attached <input type="checkbox"/>
First Name <input type="text"/>	Surname <input type="text"/>	VOI Form attached <input type="checkbox"/>
First Name <input type="text"/>	Surname <input type="text"/>	VOI Form attached <input type="checkbox"/>
First Name <input type="text"/>	Surname <input type="text"/>	VOI Form attached <input type="checkbox"/>

Details of Shareholders / Beneficial Owners / Controlling Parties of the Company

For AUSTRALIAN PRIVATE (PROPRIETARY Companies: Name, Address and Shareholding Percentage of all Company Directors and Shareholders/beneficial owners (direct or indirect) who own more than 25% of the issued capital in the company or ultimately control the company i.e. includes CEO's. All need to complete a VOI Form for Individuals Form.

Note: VOI Form for Individuals' needs to be completed for each of the individuals listed below.

1.

First Name	Surname	Country of citizenship	% where applicable	VOI Form attached
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Residential Address (P.O. Box NOT acceptable)		Suburb	State	Postcode
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>

2.

First Name	Surname	Country of citizenship	% where applicable	VOI Form attached
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Residential Address (P.O. Box NOT acceptable)		Suburb	State	Postcode
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>

3.

First Name	Surname	Country of citizenship	% where applicable	VOI Form attached
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Residential Address (P.O. Box NOT acceptable)		Suburb	State	Postcode
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>

4.

First Name	Surname	Country of citizenship	% where applicable	VOI Form attached
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Residential Address (P.O. Box NOT acceptable)		Suburb	State	Postcode
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>

Funding Summary

The following is a guide only. There may be other costs associated with the transaction that may affect how much the applicant needs to borrow.

Cost of purchase or refinance (\$)

Price /Estimate Value of property	<input type="text"/>	Construct costs / home improvements	<input type="text"/>
Home loan refinance amount	<input type="text"/>	Application fees / Valuation fees	<input type="text"/>
Other debts being refinanced	<input type="text"/>	LMI/Risk Fee (estimate)	<input type="text"/>
Other costs (eg. Stamp Duty, legal,etc)	<input type="text"/>	Fees imposed by outgoing lender	<input type="text"/>
Cash out	<input type="text"/>		
TOTAL ESTIMATED COST			<input type="text"/>

Contribution to purchase or refinance (\$)

Net proceeds from pending property sale	<input type="text"/>	Non refundable gift	<input type="text"/>
Deposit already paid	<input type="text"/>	Existing equity (from other loans, etc.)	<input type="text"/>
Cash or Savings	<input type="text"/>	Other funds (specify sources e.g. FHOG)	<input type="text"/>
TOTAL APPLICANT(S) CONTRIBUTION			<input type="text"/>

ESTIMATED TOTAL LOAN AMOUNT REQUESTED (\$)

(difference between Estimated Cost & Total Applicant(s) Contribution)

ESTIMATED LVR (%)

Solicitor and Accountant Details

Solicitor or Representative's details

Name of firm

Contact name

Contact number Fax

Email address

Street name

Suburb

State Postcode

Accountant's details

Name of firm

Contact name

Contact number Fax

Email address

Street name

Suburb

State Postcode

Your Income

Applicant 1 / Guarantor 1 PAYG

Monthly Income (\$)

Base income (Gross) OR	<input type="text"/>
Base income (Net) - Capitalizer Overseas Income Only	<input type="text"/>
Regular overtime	<input type="text"/>
Other income e.g. commission / bonus	<input type="text"/>
Second job income	<input type="text"/>
Car allowance	<input type="text"/>

Fully maintained car*

*Only tick this box if your employer is providing you a fully maintained car which is in addition to your salary.

Other Income

Family Tax Benefits (Part A and B)	<input type="text"/>
Child Maintenance (Court ordered)	<input type="text"/>
Investment income	<input type="text"/>
Existing rental income	<input type="text"/>
Proposed rental income	<input type="text"/>
TOTAL INCOME	<input type="text"/>

Applicant 2 / Guarantor 2 PAYG

Monthly Income (\$)

Base income (Gross) OR	<input type="text"/>
Base income (Net) - Capitalizer Overseas Income Only	<input type="text"/>
Regular overtime	<input type="text"/>
Other income e.g. commission / bonus	<input type="text"/>
Second job income	<input type="text"/>
Car allowance	<input type="text"/>

Fully maintained car*

*Only tick this box if your employer is providing you a fully maintained car which is in addition to your salary.

Other Income

Family Tax Benefits (Part A and B)	<input type="text"/>
Child Maintenance (Court ordered)	<input type="text"/>
Investment income	<input type="text"/>
Existing rental income	<input type="text"/>
Proposed rental income	<input type="text"/>
TOTAL INCOME	<input type="text"/>

Business Income (sole trader / company / partnership / trust applicant / guarantor)

	Last financial year (\$)	Previous financial year (\$)
Profit from business distributed to all Applicants/Guarantors (if sole trader / partnership/trust)	<input type="text"/>	<input type="text"/>
Net profit before tax(if company)	<input type="text"/>	<input type="text"/>
Add Back Interest on debts refinanced / repaid	<input type="text"/>	<input type="text"/>
Add Back Depreciation on fixed assets (Land and Building only)	<input type="text"/>	<input type="text"/>
Other Add Back(s) (e.g non recurring expenses) Description	<input type="text"/>	<input type="text"/>
<input type="text"/>		
TOTAL INCOME	<input type="text"/>	<input type="text"/>

Assets and Liabilities Statement

If you do not own all assets or share all liabilities jointly, please complete individual financial statements.

This is the financial statement for: **Applicant 1** **Applicant 2** **Both**

Assets - What You Own

*If asset is not wholly owned by applicants, please indicate percentage of ownership.

Real Estate:

Existing Property Address:	Market Value	Rental Value p/m	Share %*
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Accounts - Savings / Term Deposit:

Name of Financial Institution	Amount	Share %
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Superannuation:

Fund	Amount	Share %
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Other (eg. Household contents, shares, motor vehicles):

	Amount	Share %
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

TOTAL ASSETS \$

Liabilities - What You Owe

*Please tick any liabilities that will be refinanced as part of this application.

Existing Mortgages:

Lenders Name	Limit	Monthly Repayments	Amount Owing	Current % Rate	REFI [^]
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Personal Loans / Bank Facilities / Overdrafts:

Lenders Name	Limit	Monthly Repayments	Amount Owing	REFI [^]
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Credit Cards / Store Cards:

Institution	Limit	Monthly Repayments	Amount Owing	REFI [^]
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Hire Purchases / Leases / Personal Debts :

Details	Monthly Repayments	Amount Owing	REFI [^]
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Other Details	Monthly Repayments	Amount Owing	REFI [^]
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Rent / Board

TOTAL LIABILITIES \$

Monthly Financial Position

Your Household Living Expenses

Item	Monthly Expenses (Current)	Monthly Expenses (Proposed)
Body Corp Fees, Strata Fees on Principal Residence		
Childcare		
Clothing and personal care		
Education		
Groceries		
Health Insurance		
Insurances		
Investment Property Running Costs		
Investment Property Utilities, Rates & Costs		
Medical & Health		
Pet Care		
Primary Residence Running Costs		
Recreation & Entertainment		
Secondary Residence Running Costs		
Sickness/Personal Accident/Life Insurance		
Telephone, Internet, Pay TV & Media Subscriptions		
Transport		
Other Living Expenses (Please specify)		

TOTAL (C)

Current

Proposed

Total monthly income Net: **(A)**

Total monthly loan repayments / rent payable: **(B)**

Total monthly living expenses: **(C)**

TOTAL MONTHLY NET SURPLUS*
(A minus B minus C)

(*The actual surplus may vary depending on the credit provider's credit criteria.)

Security Property Details

All security properties will secure ALL loans/splits on this application form. IMPORTANT NOTE: Where more than one property is listed, an additional valuation fee will apply. This fee is non-refundable and is payable at the time of application.

Property 1

Is transaction a Purchase Refinance
 Unencumbered

Security Type House Duplex / Unit NDIS
 Construction Vacant land Townhouse Off the plan

Address

Is the property less than 50m²? Yes No

Is the property in a block over 10 stories? Yes No

State Postcode Estimated Value (\$) Gross annual rental (\$)

Is the property zoned Residential? Yes No

Source of estimated value (e.g. purchase price, customer estimate)

Registered Owners - Names to be on title post settlement %

Number of bedrooms ?

Do you intend to sell this security property within the next 3 years? Yes No

Contact name for access Contact number

Property 2

Is transaction a Purchase Refinance
 Unencumbered

Security Type House Duplex / Unit NDIS
 Construction Vacant land Townhouse Off the plan

Address

Is the property less than 50m²? Yes No

Is the property in a block over 10 stories? Yes No

State Postcode Estimated Value (\$) Gross annual rental (\$)

Is the property zoned Residential? Yes No

Source of estimated value (e.g. purchase price, customer estimate)

Registered Owners - Names to be on title post settlement %

Number of bedrooms ?

Do you intend to sell this security property within the next 3 years? Yes No

Contact name for access Contact number

Personal Security Details

Applicant 1 / Guarantor 1 / Director 1

Mothers maiden name Name of nearest relative

Relationship of Nearest Relative Contact number

Street Address

State Postcode

Applicant 2 / Guarantor 2 / Director 2

Mothers maiden name Name of nearest relative

Relationship of Nearest Relative Contact number

Street Address

State Postcode

Authority for payment of fees by Credit Card

I/We hereby authorise the Non-Refundable application and associated processing fees for this loan application to be charged to my/our credit card. I/We acknowledge that if this loan does not proceed I/We will be charged for services undertaken or provided during the assessment. Australian Secure Capital Fund Limited does not accept American Express. This payment may appear as Mortgage Capital Australia Unit Trust.

Confirming authorisation and complete and sign the credit card particulars

•\$495 processing fee which includes one free valuation up to a cost of \$330. Otherwise actual cost of valuation charged

Card type	Card number (16 digits)	Expiry (MM/YY)	CCV
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Cardholder's name	Cardholder's signature		Date
<input style="width: 100%;" type="text"/>	<div style="display: inline-block; border: 1px solid black; padding: 5px; background-color: #0070C0; color: white; text-align: center; width: 100px;">SIGN HERE</div> <input style="width: 100%; height: 40px;" type="text"/>		<input style="width: 100%;" type="text"/>

Application Terms

Every Applicant for a loan must read the following sections carefully and should complete and sign where indicated only after having read each section. Your signature may be required in more than one place.

Declarations and Acknowledgment - Applicant(s)

Have you and/or your spouse/joint applicant or any company with which you were associated:	Yes	No
1. Had any unsatisfied judgement(s), entered in any courts or had a property foreclosed upon or given title or deed in lieu thereof?	<input type="checkbox"/>	<input type="checkbox"/>
2. Ever had legal action instituted against you for default under any credit contract?	<input type="checkbox"/>	<input type="checkbox"/>
3. Ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors? If yes, what was your bankruptcy discharge date if any? _____	<input type="checkbox"/>	<input type="checkbox"/>
4. Ever been shareholders or officers of any company of which a manager or receiver and/or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
5. Obtained from borrowings any part of the deposit or the balance required to complete this transaction?	<input type="checkbox"/>	<input type="checkbox"/>
6. Submitted any application in respect of this loan to any other person or to any other lender? If so provide details below including the decision.	<input type="checkbox"/>	<input type="checkbox"/>
7. Guaranteed a loan?	<input type="checkbox"/>	<input type="checkbox"/>

If the answer is **'Yes'** to ANY of the above, please provide details:

By signing (physically or electronically) this credit application and/or (online) by checking / ticking the relevant box in relation to this credit application, each applicant confirms and declares:

- If the applicant is an individual the applicant is, or is over the age of 18 at the time of making of this credit application.
- If the applicant is a company, it is properly registered and incorporated as a corporation and validly exists in its jurisdiction of incorporation at the time of making this credit application.
- The applicant applies for the loan described in the credit application (a loan to be secured by a mortgage over property).
- All the information in the credit application is accurate, complete and not misleading or deceptive in any way. It being acknowledged that there are significant legal consequences for giving false or misleading information.
- All the documents supplied in relation to the credit application is accurate, complete and not misleading or deceptive in any way. It being acknowledged that there are significant legal consequences for giving false or misleading documents.
- The applicant will promptly supply any additional information and/or documents that either Australian Secure Capital Fund Limited or the relevant Credit Provider may request.
- The applicant agrees to support the credit application with a valuation of the subject property by a qualified valuer selected by Australian Secure Capital Fund Limited / the relevant Credit Provider at the Applicant's expense, which is unless otherwise expressly stated, non-refundable. Either Australian Secure Capital Fund Limited or the Credit Provider will procure the valuation directly from the selected valuer without the applicant's intervention. If the applicant has completed / signed the credit card authority then the valuation / processing fee will be debited from the nominated credit card, otherwise the fee must be paid by the applicant by direct credit to the nominated account. Any valuation report procured by Australian Secure Capital Fund Limited or the relevant Credit Provider is for the Credit Provider's sole benefit and is valid for a maximum term of 3 months from the time of issue. It is the Credit Provider's sole decision whether to make the valuation report available to applicant/s.

- The applicant further agrees to pay all disclosed expenses, including application and processing fees, establishment fees, valuation fees and legal costs, incurred in obtaining this loan.
- By receiving this completed credit application, neither Australian Secure Capital Fund Limited nor the relevant Credit Provider are obliged to grant / approve a loan. Approval (if given) of any credit application will be on terms and conditions specified by the relevant Credit Provider, which may be conditionally or unconditionally approved (as the case may be).
- The property to be mortgaged will require general insurance coverage against hazards at least equal to the value of the property and improvements with an Australian regulated insurer acceptable to Australian Secure Capital Fund Limited and the relevant Credit Provider (in our absolute discretion).
- The applicant has been recommended to obtain independent legal and financial advice. If the applicant has supplied the contact details for the solicitors in the credit application, then the solicitor is authorised to accept notices on behalf of the applicant.
- The applicant acknowledges and agrees to all conditions of use (if applicable) to Internet Platform/Credit Cards and that initial and ongoing fees may be paid by Australian Secure Capital Fund Limited, and insurers to any party for loan processing on the applicant's behalf.
- The applicant understands that fixed and variable rates are subject to change as well as margins and discounts available between brokers and aggregator groups resulting in rates to borrowers not necessarily being the same as those offered to other applicants.
- The applicant acknowledges that if the Credit Provider approves the applicant's application for a Visa account the Credit Provider will open an account in the applicant(s) name(s) and will debit the fees described above as are relevant to the account. Interest will be charged on the fees. The fees are payable in accordance with terms and conditions of the Visa contract that may be offered and accepted as a result of this application.

Electronic Delivery of Loan and Security Documentation (if available) Nomination and electronic delivery

By signing and providing your email on this form, you consent to us and the Funder giving you notices and other documents in connection with our dealings with you by email.

You understand that upon your giving of this consent (1) we may no longer send paper copies of notices and other documents to you; (2) you should regularly check your nominated e-mail address below for notices and other documents; (3) you may withdraw your consent to the giving of notices and other documents by e-mail at any time; (4) you have facilities to enable you to print the notice or other document that we send to you by email if you desire; (5) we will: a) make all notices and other documents available for a period of time on a password protected section of our website for retrieval by you; or b) we will send you notices and other documents by email; (6) if the information is displayed on our website we will promptly send you an email address nominated below notifying you that information is available for retrieval on our website and notify you of the nature of the information, and (7) we will no longer send paper copies of notices and other documents.

I/We direct for the loan and security documentation to be delivered by email to the address provided with this application.

Applicant 1 Email Address

Applicant 2 Email Address

Privacy and Collection Notice

ABOUT US (“WE, US, OUR”):

Licensee Australian Secure Capital Fund Limited ABN 38 613 497 635
Australian Credit Licence Number: 491201

Our Contact Details Postal Address: PO Box 1475, Milton, QLD, 4064
Email: loans@ascf.com.au
Tel: (07) 3506 3690
Website: www.ascf.com.au

The Privacy Act 1988 (Cth) (the Act) allows for ‘personal information’, including ‘sensitive information’, ‘credit information’ and ‘credit eligibility information’ (terms defined in the Act) about you to be collected, used and disclosed provided we have obtained your consent. In this document, and where appropriate a reference to personal information includes ‘sensitive information’, ‘credit information’ and ‘credit eligibility information’. In this document a reference to “Australian Secure Capital Fund Limited”, “we”, “us”, “our” also includes, where the context permits a reference to our agent (refer to the Schedule for further details). This privacy policy tells you how we collect personal information about you, what we use the personal information for and who we share the personal information with. We may (from time to time) update, vary, amend or replace this privacy statement by giving you notice about the changes. By signing (physically or electronically) this Privacy Policy and/or (online) by checking / ticking the relevant box, you declare that you are, or are over 18 years of age and that you have read, understood and accept these Privacy Policy terms in relation to the collection, use and disclosure of your personal information. This will include obtaining / sharing information (including personal information) about you with (among other organisations) a Credit Reporting Body.

How is Information Collected From You

We will, in relation to your application for credit and any guarantee in respect of any credit, collect personal information from you. Most personal information we collect is collected from the credit application and supporting documentation supplied / to be supplied. If your credit application is approved, we also collect personal information from the records we maintain about the products and services you receive. We can check and verify that personal information from sources referred to in the credit application and/or in this document.

How Information is Collected From Other Sources

We also collect personal information about you from other sources in any manner permitted by the Act. We will only collect personal information from other sources where it is reasonably necessary for us to do so, in relation to your credit application, your loan and any guarantee, including to comply with our responsible lending obligations under the National Consumer and Credit Protection Act 2009 (Cth). Examples of such sources of personal information include:

- personal information (including commercial credit information concerning your credit history or worthiness, consumer information and collection of overdue payments information either within or outside of Australia) from a Credit Reporting Body for any purpose described below;
- personal information about your credit application, loan or a guarantee of the loan, from other organizations, such as other credit intermediaries and mortgage and title insurers;
- if we are unable to contact you and we obtain publicly available personal information about you in order to update our records and contact details;
- checking property details, your offer of any security, through public registers or our service providers including a Credit Reporting Body; or
- we exchange information with your legal, financial advisers or other representatives and advisers in relation to or in connection with your credit application, loan or a guarantee of the loan.

When the Law Authorises or Requires Collection of Information

There are laws that require us to collect and disclose personal information about you. For example, we are required to collect and disclose your personal information for assessment and verification under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) and any rules, regulations or guidance notes made under or in connection with that Act (“AML/CTF Act”).

We are entitled to request personal information from you in regards to compliance with the AML/CTF Act from you even if such information was previously sought and provided. You must comply with any request we make in this regard and if you do not provide the requested information we may be required to take action, including delaying or refusing the processing of any application or withdrawal or disclosing information that we hold about you to our related bodies corporate, service providers or relevant government bodies and regulators including AUSTRAC. These steps will include having your identity information verified with the Issuer or Official Record Holder via the Credit Reporting Bodies systems for the purpose of verifying your identity.

How Your Information May be Used

We may collect and disclose your personal information for purposes including:

- supplying you with information about loan products or related services;
- considering whether you are eligible for a loan, any related service you request or to provide a guarantee;
- processing the credit application and providing you with a loan or related service;
- administering your loan or any related service, for example, to respond to requests or complaints;
- identifying and verifying your identity;
- allowing us to run our business efficiently and to perform administrative and operational tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by any law, regulation or code binding on us; and
- any purpose to which you have consented.

You can tell us at any time if you no longer wish to receive direct marketing information or other offers from us. We will process your request as soon as reasonably practicable after receipt of the request.

We may use personal information about you to:

- enable an insurer (which includes the Lenders Mortgage Insurers listed in the Schedule) to assess the risk of providing insurance to us or to address our arrangements with the Insurer;
- assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations;
- consider hardship requests; and
- assess whether to securitise loans and to arrange securitising loans the lender makes.

What Happens If You Don't Provide Information

If you don't provide your personal information to us, it may not be possible to:

- assist in finding a loan relevant to your needs and circumstances;
- verify your identity or protect against fraud; or
- let you know about products or services that might be suitable for your financial needs

Sharing Your Information

General

We may use and share your personal information with other organisations for any purpose described in this policy

Sharing with your representatives and referees

We may share your personal information with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants or real estate agents); and
- your referees, like your employer, to confirm details about you.

Sharing with third parties

We may share your personal information with third parties (including those parties identified in the Schedule) in relation to services we provide to you or services that we reasonably consider you may be interested. Those third parties may include:

- the mortgage manager, Australian Secure Capital Fund Limited (refer to the schedule), through whom we may submit loan applications to Credit Providers (refer to the schedule);
- the Credit Providers (refer to the schedule), Lender's Mortgage Insurers (refer to the schedule) and other loan intermediaries;
- financial services suppliers with whom we have arrangements;
- property valuers;
- organizations that assist us to carry out identification / verification of identity checks
- organisations, like fraud reporting agencies that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other misconduct;
- government and regulatory bodies as required or authorised by law including, the Australian Securities and Investments Commission, the Australian Financial Security Authority and AUSTRAC. These government or regulatory bodies may also share the information with relevant foreign authorities;
- service providers, agents, contractors and advisers that assist us to conduct our business;
- guarantors and prospective guarantors of your loan;
- referrers that referred your business to us;
- any organisation that wishes to take an interest in our business or assets; and
- any third party to which you consent to us sharing your information.

Sharing with Credit Providers

You should read the Privacy Policies and Credit Reporting Policies of the Credit Providers. These policies contain information about how you can access and seek correction of your personal information (including credit related personal information) and how you can complain about a breach of the privacy laws by them and how they will deal with a complaint. The policies also explain whether they will disclose personal information (including credit related personal information) to overseas entities, including related entities, and the countries those recipients are located in including USA, Canada, the Philippines, European Union, Asia Pacific and the United Kingdom. Further information on overseas disclosure may be found in the Credit Providers Privacy Policies and Credit Reporting Policies (a link to their Privacy Policy and Credit Reporting Policy is referred to in the Schedule).

Sharing information with Credit Reporting Bodies

We, the relevant Credit Provider and the Lenders Mortgage Insurer can give to and receive from a Credit Reporting Body (refer to the schedule) personal or commercial information about you including to allow a Credit Reporting Body to create or maintain a credit information file about you. The information may include:

- identification information including to have your identity information verified with the Issuer or Official Record Holder via the Credit Reporting Bodies systems for the purpose of verifying your identity;
- consumer credit liability information;
- repayment history information;
- a statement that an information request has been made in relation to you by us, a Credit Provider or a Lenders Mortgage Insurer or trade insurer;
- the type of consumer credit or commercial credit, and the amount of credit, sought in an application that has been made by you, and in connection with which we have made an information request in relation to you, default information, payment information, new arrangement information, court proceedings information, personal insolvency information;
- publicly available information that relates to your activities in Australia or the external Territories and your credit worthiness and that is not
- court proceedings information about you or information about you that is entered or recorded on the National Personal Insolvency Index;
- in ours or a Credit Provider's opinion that you have committed, in circumstances specified by us, a serious credit infringement in relation to consumer credit provided by us or a Credit Provider to you.

A Credit Reporting Body may include information about you in reports that it gives other organisations (such as other credit providers and insurers) to help them assess your credit worthiness. In some cases a Credit Reporting Body may use your personal information for pre-screening your eligibility to receive direct marketing from us or other credit providers. If you do not want a Credit Reporting Body to do this contact the credit reporting body.

Some of the information held by a Credit Reporting Body may reflect adversely on your credit worthiness, for example, where you fail to make payments or if you commit a series credit infringement (like obtaining credit by deception / fraud). If information of this nature is held on your credit file then this will likely affect your ability to obtain credit from other credit providers.

Currently we deal with the Credit Reporting Bodies disclosed in the Schedule. Each Credit Reporting Body also has a policy about how they handle information about you. You should be able to obtain a copy of their policy by contacting them directly.

We will only share any credit information about you with a Credit Reporting Body if that body has a business operation in Australia and is unlikely to share credit eligibility information with organisations that do not have business operations in Australia.

If you believe that you have been or are likely to be a victim of fraud (including identity fraud) you can request a Credit Reporting Body not to use or disclose the information they hold about you for a prescribed (current 21 day) period of time.

Sharing information with related companies

We may share personal information about you with our related companies for the purposes described above.

Sharing outside of Australia

We may disclose your personal information to organisations overseas, most likely the Philippines. We may store your personal information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held.

We will take reasonable steps to ensure that any overseas organisation that receives your personal information will comply with the Act.

Information About Other People

If you give us personal information about any other person in relation to the application for credit, the loan or any guarantee:

- we are entitled to assume that you have sought their consent to the disclosure of such personal information to us;
- we have collected their personal information to assess the application, to manage any loan you get from us and for any other purpose set out in this document;
- we may exchange this personal information with other organisations set out in this document;
- we handle their personal information in the same way as set out in this document and they can:
 - access or request a copy of this privacy notice; or
 - access the information we hold about them,by using the contact details for us in the Schedule; and
- we may not be able to supply services and you may not be able to get credit or we may not accept your application to act as a guarantor of a loan unless we obtain their personal information.

Anonymity and Pseudonymity

We are not able to deal with you if you do not wish to identify yourself. However, where possible we will provide information of a general nature such as for example, in relation to the products and services we supply, to unidentified individuals. You cannot submit a credit application without supplying personal information.

Information Security

We take reasonable steps to protect all information which we hold (including any personal or sensitive information) from misuse, loss, unauthorised access, modification or disclosure.

Marketing and Opt-Out

We may also use the information including personal information provided by you for marketing and research purposes, to analyse and improve products and services and to inform you of products and services provided by us, our related entities or preferred suppliers which we consider may be of value or interest to you, unless you tell us (see marketing opt) or have previously told us not to.

Accessing Your Personal Information

Unless we are entitled to withhold access to your personal information, you have the right to request access to any personal information held by us which relates to you. We may charge a reasonable fee where access to personal information is provided. Any requests for access to your personal information should be made in writing to the Privacy Officer (specified below). You also have the right to request the correction of any personal information which relates to you that is inaccurate, incomplete or out-of-date.

If you require any further information about our management of personal information you can contact our Privacy Officer. If you have any queries or complaints regarding Australian Secure Capital Fund Limited or a Credit Provider you should contact the relevant Privacy Officer for the relevant organisation (specified in the schedule below).

Schedule

Credit, & Credit Assistance Providers and other parties

Adelaide Bank a Division of Bendigo and Adelaide Bank Limited

ABN 11 068 049 178
Australian Credit Licence Number 237879
80 Grenfell Street, Adelaide SA 5000
Ph: 1300 652 220
Web: www.adelaidebank.com.au.
Its privacy policy is set out at www.adelaidebank.com.au/policies/privacy-policy/,
Its credit reporting policy is set out at www.adelaidebank.com.au/policies/credit-reporting-policy/

BNY Trust Company of Australia Limited

ABN 49 050 294 052
Level 2, 1 Bligh Street Sydney, NSW
Ph: 02 9260 6000

BTA Institutional Services Australia Limited

ABN 48 002 916 396
Level 2, 1 Bligh Street Sydney, NSW
Ph: 02 9260 6000

Permanent Custodians Limited (and associated entities)

ABN 55 001 426 384
Australian Credit Licence Number 235129
Level 2, 1 Bligh Street Sydney NSW 2000
Ph: 02 9260 6000

Source Funding Pty Ltd

ABN 95 622 815 294
Australian Credit License 510226
Level 6/201 Kent Street, Sydney NSW 2000
Ph: 02 9157 1100
<https://sourcefunding.com.au/policy/privacy-policy.pdf>

Westpac Banking Corporation

ABN 33 007 457 141
Australian Credit License 233714
275 Kent Street, Sydney NSW 2000
Ph: 02 9155 7700
Its privacy policy is set out at www.westpac.com.au/privacy-statement/

Credit Reporting Body

Equifax Pty Ltd address: Public Access Division, PO Box 966, North Sydney NSW 2059, Telephone: 1300 762 207 (8:30am – 6:00pm Monday – Friday) Website: www.equifax.com.au ; Credit reporting policy <https://www.equifax.com.au/credit-reporting-policy>

Illion - (previously Dun & Bradstreet) PO Box 7405 St Kilda Melbourne VIC 3004 Ph: 1300 734 806 <https://dnb.com.au/privacy-policy.html>

Experian Australia Credit Services Pty Ltd - Level 6, 349 St Kilda Road, Melbourne VIC Ph: 03 8699 0100 <http://www.experian.com.au/privacy-policy>

Lenders Mortgage Insurers

QBE Lenders' Mortgage Insurance Ltd (ABN 70 000 511 071) address: 82 Pitt Street, Sydney, NSW 2000 Email: compliance.manager@qbe.com, privacy policy: <https://www.qbe.com/lmi/about/governance/privacy-policy>

Helia Insurance Pty Ltd (ABN 60 106 974 305) Address: Level 26, 101 Miller Street, North Sydney NSW 2060 Phone: 1300 655 422, website: <http://helia.com.au/>, privacy policy: <http://helia.com.au/privacy-policy>

Signature of Applicant(s) and Date

You consent to the use of your personal and credit information as set out above. We acknowledge that Australian Secure Capital Fund Limited may contact my employer to confirm income and employment details. We acknowledge and consent of this release. When you apply for a loan with us there are a number of important steps that must be completed before we may be able to issue a loan approval and following (assuming everything is completed to our / our Funder's satisfaction) issuing loan documentation / funding the loan. To take one example, depending on our / our Funder's valuation requirements it may take time to procure a valuation for the property you are interested in. If you need finance to assist you with the purchase of property then (apart from anything else that you need to do, like obtaining legal advice) you should never enter into binding legal obligations until after you have received all necessary finance approvals from us in relation to your loan application. If despite this, you enter into binding legal obligations before obtaining all necessary finance approvals / completing all necessary steps, then we are not responsible for any financial penalty or any other liability you may incur as a result. Financial penalties (for things like penalty interest) and other liabilities (for things like breach of contract) can be significant. There is no binding legal agreement between you and us to provide any finance in relation to your loan application. Your loan application will be assessed by, inter alia, us and by the Financiers in accordance with applicable laws. Either we or the Financiers can cease to review your application at any time, and if we do, we will tell you that we have ceased the review of your loan application.

Signature Applicant/Guarantor/Director*

Date

Signature Applicant/Guarantor/Director*

Date

Nomination of Address for Notices

Each debtor/guarantor is entitled to receive a copy of any notice or other document under the National Credit Code. If you are a joint debtor or guarantor and do not require notices and documents to be forwarded to each debtor or guarantor individually, please complete the nomination section below. (Note:Guarantors cannot nominate a debtor). By signing this nomination, you are giving up the right to be individually provided with information direct from the credit provider, Australian Secure Capital Fund Limited, (unless you are the person nominated). Any person who has signed this nomination can advise the credit provider, Australian Secure Capital Fund Limited, at any time in writing that they wish to cancel their nomination. This means they will, from the date of cancelling the nomination, receive a personal copy of any notice or other document under the National Credit Code. Notices and documents will be sent to your current residential or business address. It is your responsibility to advise us of any change of address. Joint applicants must reside at the same address.

Debtors: I/We nominate _____ (Full name of person nominated) to receive notices and other documents under the National Credit Code on behalf of me/all of us.

Guarantors: I/We nominate _____ (Full name of person nominated) to receive notices and other documents under the National Credit Code on behalf of me/all of us.

Name of Applicant 1

**SIGN
HERE**

Signature

Date

Name of Applicant 2

**SIGN
HERE**

Signature

Date

Verification of Identity Form

Face to Face Verification -Please complete sections 1, 2 and 4.

Identification must be carried out face to face by the business partner.

Non Face to Face and Non - Resident Verification - Please complete sections 1, 2, 3 and 4.

- Non Face to Face - Please complete and seek ID verification as per **“Persons Authorised to Certify Identification Documents”**
- Non Resident - Please complete as per requirements under **“Acceptable identification for Non Residents”** and provide verification from an Authorised Person noted under **“Persons Authorised to Certify Identification Documents: Non Resident”**

Section 1: Details of the applicant (please complete one form for each individual applicant)

Given Name/s	Surname	Date of Birth:		
<input type="text"/>	<input type="text"/>	<input type="text"/>		
Residential Address	Suburb	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	

Section 2: Identification Document Details (Refer to Page 2 For Acceptable ID and Authorised Persons)

Type of document (eg Birth Certificate)	Name on document	Document Number	Date of Issue	Expiry Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Section 3: Verification Authorisation - For Non Face to Face (Refer to Page 2 For Acceptable ID and Persons)

Full name of verifier:	Occupation of verifier: (as per requirements)		
<input type="text"/>	<input type="text"/>		
Place of verification:	Date of verification:	Signature of Verifier:	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Broker's reason for using digital or certified identification documents			
<input type="text"/>			

Verifier : Please photocopy and certify the identification produced. The copies must be legible and clear. Certification **“This is a true and correct copy of the original”** Date, sign and record your occupation/certification qualification.

Section 4: Business Partner Declaration

I declare that I have collected the indicated documents and verified the identity of the Applicant(s). I also confirm that copies of all documents sent to Australian Secure Capital Fund Limited are held by us. We will retain these documents and will make them available to Australian Secure Capital Fund Limited if requested. We are aware this application will be audited by Australian Secure Capital Fund Limited for credit quality.

The original current identification documents were produced to me as true copies are attached to this certification. The person being identified appears to have similar facial characteristics as the person in the photographs included in the original identity documents. Nothing in my dealings with the applicant have raised suspicions concerning the proposed transaction or the applicant/guarantor's identities.

I am satisfied that the identity of the Individual (Applicant) whose name, former name (if applicable), date of birth, residential address and signature appears above has been verified in accordance with this form and the criteria listed above. I also confirm that I have sighted documents verifying the Applicant's identity, including any company, trust and / or partnership applicant's and that true and complete copies of these are attached to this form.

Business Partner Name:	Business Partner signature:	Date:
<input type="text"/>	<input type="text"/>	<input type="text"/>

Acceptable identification for Australian citizens or residents

Option 1- Australian Passport or foreign passport and an Australian Visa Grant Notice evidencing an Australian Resident Visa, plus Australian Drivers Licence or photo card plus Change of Name or Marriage Certificate, if necessary.

Option 2- Australian Passport or foreign passport and an Australian Visa Grant Notice evidencing an Australian resident visa, plus full Birth Certificate or Citizenship Certificate or Descent Certificate plus Medicare or Centrelink or Department of Veterans' Affairs Card plus Change of Name or Marriage Certificate, if necessary.

Option 3- Australian Drivers Licence or photo card, plus full Birth Certificate or Citizenship Certificate or Descent Certificate plus Medicare or Centrelink or Department of Veterans' Affairs Card plus Change of Name or Marriage Certificate, if necessary.

Option 4 (a) - Australian Passport or foreign passport plus another form of government issued photographic identity Document plus change of name or marriage certificate if necessary.

(Option 4 (b)- Australian Passport or foreign passport plus full birth certificate, plus another form of government issued identity Document plus change of name or marriage certificate if necessary.

Acceptable identification for Non Residents

Option 1:

Foreign passport, plus another form of government issued photographic identity document, plus Change of Name or Marriage Certificate, if necessary.

Option 2.

Foreign passport, plus full Birth Certificate, plus another form of government issued identity document, plus Change of Name or Marriage Certificate if necessary.

Persons Authorised to Certify Identification Documents: Australian Residents

Special and Balanced program loans:

1. Justice of the Peace
2. Police Officer

All other ASCF program loans:

- | | | |
|---|--|--|
| 1. Accountant (where a member of a recognised association or institute) | 10. Magistrate | 20. *Nurse |
| 2. Agent in charge of an Australian Post Office supplying postal services to the public. | 11. Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961. | 21. *Optometrist |
| 3. Building Society employee with 2 or more years of continuous service. | 12. *Medical practitioner | 22. Patent attorney |
| 4. *Chiropractor | 13. Member of Chartered Secretaries Australia | 23. Permanent Employee of a Post Office supplying postal services to the public with 2 or more years of continuous services |
| 5. *Dentist | 14. Member of Engineers Australia, other than at the grade of student | 24. Permanent employee of: <ul style="list-style-type: none"> • The commonwealth or a Commonwealth; or • a State or Territory or a State or Territory authority ; or • a local government authority; with 2 or more years of continuous service |
| 6. Finance industry Employee (including Bank, Credit union or Finance Company) with 2 or more years of continuous service. | 15. Member of Parliament (Commonwealth, State or Territory legislature of Local government) | 25. *Pharmacist |
| 7. Holder of an Australian Financial Services Licence, having 2 or more years continuous service with one or more licenses. | 16. Member of the Australian Defence Force who is an officer; or a | 26. *Physiotherapist |
| 8. Judge or Master of a Federal, State or Territory court | 17. non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with 2 or more years of continuous service. | 27. *Psychologist |
| 9. *Legal practitioner | 18. Minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961 | 28. Teacher employed on a full-time basis at a school or tertiary education institution. |
| | 19. Notary public | 29. *Trademarks attorney |
| | | 30. *Veterinary surgeon |

***These persons MUST be licensed or registered to practice in this occupation under Australian State or Territory Law**

Persons Authorised to Certify Identification Documents: Non Resident

Customers who are outside Australia, identification documents can be certified overseas by

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| 1. A solicitor or barrister qualified in Australia and holding a current practicing certificate. This includes Migration Agents who are also solicitors or barristers qualified in Australia | Vice-Consul |
| 2. A police officer of another country | Trade Representative |
| 3. A judge, magistrate, registrar or deputy registrar of an overseas court | Consular Agent |
| 4. An Australian consular or diplomatic office who holds one of the following positions:
Consul – General
Consul | Ambassador |
| | High Commissioner |
| | Minister |
| | Head of a Mission |
| | Commissioner |
| | Charge d'Affaires |
| | Counsellor, Secretary of Attache at an Embassy, High Commissioner's office, Legation or similar |
| | 5. A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership. |