

Green Loan Application Form

APPLICANT 1	APPLICANT 2
<input type="checkbox"/> Individual <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Company	<input type="checkbox"/> Individual <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Company
<input type="text"/> Full Company / Trust name (if applicant is a company, corporate trustee or trust)	
<input type="text"/> ABN	<input type="text"/> ACN
<input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Dr	<input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Dr
<input type="text"/> Surname	<input type="text"/> Surname
<input type="text"/> First name	<input type="text"/> First name
<input type="text"/> Middle name/s	<input type="text"/> Middle name/s
<input type="text"/> Home phone <input type="text"/> Mobile <input type="text"/> Work phone	<input type="text"/> Home phone <input type="text"/> Mobile <input type="text"/> Work phone
<input type="text"/> Email	<input type="text"/> Email
Date of birth: <input type="text"/> / <input type="text"/> / <input type="text"/>	Date of birth: <input type="text"/> / <input type="text"/> / <input type="text"/>
<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
<input type="text"/> Full name of spouse	<input type="text"/> Full name of spouse
<input type="text"/> No. of dependants <input type="text"/> Age/s	<input type="text"/> No. of dependants <input type="text"/> Age/s
Australian Permanent Resident? <input type="checkbox"/> Yes <input type="checkbox"/> No	Australian Permanent Resident? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="text"/> Current address	<input type="text"/> Current address
<input type="text"/> Suburb <input type="text"/> State <input type="text"/> Postcode	<input type="text"/> Suburb <input type="text"/> State <input type="text"/> Postcode
<input type="text"/> (years) <input type="text"/> (months) Time at current address	<input type="text"/> (years) <input type="text"/> (months) Time at current address
<input type="checkbox"/> Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With Parents	<input type="checkbox"/> Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With Parents
<input type="text"/> Previous address (if less than 3 years in current address)	<input type="text"/> Previous address (if less than 3 years in current address)
<input type="text"/> Suburb <input type="text"/> State <input type="text"/> Postcode	<input type="text"/> Suburb <input type="text"/> State <input type="text"/> Postcode
<input type="text"/> (years) <input type="text"/> (months) Time at previous address	<input type="text"/> (years) <input type="text"/> (months) Time at previous address
<input type="text"/> Mailing address	<input type="text"/> Mailing address

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APPLICANT 1 (cont'd) APPLICANT 2 (cont'd)

Employment type

PAYG:

- Full-time Part-time Casual
 Contractor Commission

Self-employed:

- Sole trader Company Partnership

Other:

- Home duties Retiree self-funded Pension

Occupation

Current employer's name

 (years) (months)

Length of employment

Employment address

Suburb

State

Postcode

Employment type

PAYG:

- Full-time Part-time Casual
 Contractor Commission

Self-employed:

- Sole trader Company Partnership

Other:

- Home duties Retiree self-funded Pension

Occupation

Current employer's name

 (years) (months)

Length of employment

Employment address

Suburb

State

Postcode

Complete if employment is less than 3 years

Previous occupation

Previous employer's name

 (years) (months)

Length of previous employment

Complete if employment is less than 3 years

Previous occupation

Previous employer's name

 (years) (months)

Length of previous employment

LOAN DETAILS

Annual income

Applicant 1

Gross base income:	\$ <input type="text"/>
Non-taxable income:	\$ <input type="text"/>
Self-employed net profit:	\$ <input type="text"/>
Overtime and shift allowances:	\$ <input type="text"/>
Commission and bonuses:	\$ <input type="text"/>
Family tax and pension income:	\$ <input type="text"/>
Rental income:	\$ <input type="text"/>
Other income:	\$ <input type="text"/>
TOTAL INCOME:	\$ <input type="text"/>

Applicant 2

Gross base income:	\$ <input type="text"/>
Non-taxable income:	\$ <input type="text"/>
Self-employed net profit:	\$ <input type="text"/>
Overtime and shift allowances:	\$ <input type="text"/>
Commission and bonuses:	\$ <input type="text"/>
Family tax and pension income:	\$ <input type="text"/>
Rental income:	\$ <input type="text"/>
Other income:	\$ <input type="text"/>
TOTAL INCOME:	\$ <input type="text"/>

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Loan product details

Loan product: Green Loan Loan Term: (yrs)

What is the main purpose of the proposed loan? Top-up (existing borrowers only)

Loan portion details

Portion 1: LOAN AMOUNT INTEREST RATE PRINCIPAL & INTEREST

\$ %

SECURITY PROPERTY DETAILS

Security property 1

Address

Suburb State Postcode

(For pre-approval, enter TBA)

Security type: Owner occupied Investment

\$

Purchase price / Estimated value

\$

Weekly rental (investment property only)

Name/s on title

Contact name for valuer access Contact number for valuer access

Security property 2

Address

Suburb State Postcode

(For pre-approval, enter TBA)

Security type: Owner occupied Investment

\$

Purchase price / Estimated value

\$

Weekly rental (investment property only)

Name/s on title

Contact name for valuer access Contact number for valuer access

Your Solicitor / Conveyancer (purchases only)

Business name Contact name

Address Suburb State Postcode

Phone Email

Green Loan Application Form



ASSETS & LIABILITIES									
Assets			Liabilities			AMOUNT OWED	MONTHLY REPAYMENT	CREDIT LIMIT	REFI
	SECURITY	VALUE	LENDER						
Existing property (home):	<input type="checkbox"/>	\$	Existing property (home):		\$	\$	\$	<input type="checkbox"/>	
Investment property 1:	<input type="checkbox"/>	\$	Existing mortgage 1:		\$	\$	\$	<input type="checkbox"/>	
Investment property 2:	<input type="checkbox"/>	\$	Existing mortgage 2:		\$	\$	\$	<input type="checkbox"/>	
Investment property 3:	<input type="checkbox"/>	\$	Existing mortgage 3:		\$	\$	\$	<input type="checkbox"/>	
Vacant land:	<input type="checkbox"/>	\$	Personal/Car loan 1:		\$	\$	\$	<input type="checkbox"/>	
Motor vehicle 1:		\$	Personal/Car loan 2:		\$	\$	\$	<input type="checkbox"/>	
Motor vehicle 2:		\$	Lease/hire purchase:			\$	\$	<input type="checkbox"/>	
Home contents:		\$	Credit card 1:		\$	\$	\$	<input type="checkbox"/>	
Savings:		\$	Credit card 2:		\$	\$	\$	<input type="checkbox"/>	
Superannuation:		\$	Credit card 3:		\$	\$	\$	<input type="checkbox"/>	
Other 1:		\$	Other 1:			\$	\$	<input type="checkbox"/>	
Other 2:		\$	Other 2:			\$	\$	<input type="checkbox"/>	
Other 3:		\$	Other 3:			\$	\$	<input type="checkbox"/>	
			Tax:			\$	\$	<input type="checkbox"/>	
TOTAL OWNED:		\$	TOTAL OWED:		\$	\$	\$		

MONTHLY LIVING EXPENSES

Basic	
Owner occupied basic household and property (utilities, rates, body corp fees, repairs) - Mandatory	\$
Investment household and property (utilities, rates, body corp fees, repairs) - Mandatory	\$
Rented property costs (housing on property that is rented including utilities, repairs and maintenance and other household items) - Mandatory	\$
Food (groceries, takeaway) - Mandatory	\$
Transport (registration, insurance, maintenance, fuel, parking, tolls, public) - Mandatory	\$
Clothing and personal care (including cosmetics, grooming) - Mandatory	\$
Other (anything not categorised above and included in financials)	\$
TOTAL:	\$

Additional	
Insurance (health, home, contents, life, TPD) - Mandatory	\$
Communications (phones, internet, TV) - Mandatory	\$
Medical expenses (prescriptions, optical, dental) - excluding health insurance	\$
Government education (fees, books, uniforms, activities)	\$
Childcare	\$
Recreation and entertainment (restaurants, memberships, subscriptions, holidays)	\$
Other (anything not categorised above and included in financials)	\$
TOTAL:	\$
TOTAL LIVING EXPENSES:	\$

Comments

DECLARATION

I/We hereby declare the following:

- I/We 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
- I/We have never been declared bankrupt. Agree Disagree
- There is no unsatisfied judgement against me/us. Agree Disagree
- No part of the deposit or purchase price has been obtained through borrowings not disclosed in this document. Agree Disagree
- I/We are at least 18 years old. Agree Disagree
- I/We understand and agree that any valuation obtained is for use by the lender, and that I/we must make my/our own enquiries in relation to the value and suitability of the property. Agree Disagree
- I/We are comfortable with my/our ability to make repayments under the proposed loan without difficulty. Agree Disagree
- I/We are not aware of any foreseeable significant changes to my/our circumstances that will lead to changes in my/our ability to make repayments. If so, please provide details: Agree Disagree

If you have selected 'Disagree' to any of the above, please provide further details:

PRIVACY CONSENT & 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 or by contacting us directly. We may seek and obtain further personal Information (including 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 customer@resimac.com.au. Additionally, you may request the privacy policy of the Originator by contacting them directly. 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 - including our right to report a default or a serious credit infringement to CRBs, your right to request that CRBs not use your credit-related information for the purposes 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). Illion (dnb.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 & 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 on-line 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.gov.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 us 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 credit worthiness 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 lenders' 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 1984 (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 credit worthiness (for example 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 and you will not be able to seek redress 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 an 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

PRIVACY CONSENT & ACKNOWLEDGEMENT (cont'd)

Consent

Applicant 1:

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

Signature (Applicant 1)

Date: / /

Applicant 1:

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

Signature (Applicant 2 / Guarantor)

Date: / /

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

PRIVACY CONSENT & ACKNOWLEDGEMENT (cont'd)

I/We understand that each borrower is entitled to receive a copy of notices and other documents under the National Credit Code and that by signing this consent, I/We are giving up the right to be provided with this information directly from you and that I can cancel this nomination at any time in writing to you. I/We nominate (full name of person nominated): _____ to receive any notices, and other documents on behalf of me/us.

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

- a. You may no longer send paper copies of notices and other documents to me/us;
- b. I/We should regularly check our nominated email address for notices and other documents.
- c. You may send the notice and other documents by email, or provide a notice in an email that the documents are displayed on and can be retrieved 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/us 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 agreed that Homeloans Pty Ltd (trading as State Custodians) may negotiate a loan on my/our behalf with the lender.

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

Signature (Applicant 1)

Date: / /

Signature (Applicant 2 / Guarantor)

Date: / /

Green Loan Application Form

IDENTIFICATION DETAILS

An important step in the loan application process is the verification of your identity. So we can conduct an electronic identification check, please supply the following information:

Applicant 1

Surname

First name

Middle name/s
Date of birth: / /

Driver's Licence

Driver's licence number

Expiry State of issue

RMS driver's licence card number (NSW only)

Address as shown on licence (VIC only)

Suburb State Postcode

Medicare

Full name as shown on Medicare card (if different from above)

Medicare card number

Individual ref. number on card (position on card) Expiry date

Passport

Full name as shown on Passport (if different from above)

Passport number

Expiry date Place of birth

Family name at birth Country of birth

Applicant 2

Surname

First name

Middle name/s
Date of birth: / /

Driver's Licence

Driver's licence number

Expiry State of issue

RMS driver's licence card number (NSW only)

Address as shown on licence (VIC only)

Suburb State Postcode

Medicare

Full name as shown on Medicare card (if different from above)

Medicare card number

Individual ref. number on card (position on card) Expiry date

Passport

Full name as shown on Passport (if different from above)

Passport number

Expiry date Place of birth

Family name at birth Country of birth

Please note: In the event that an electronic identification check is incomplete or unavailable, additional certified documentation will be requested from you (e.g. marriage certificate, birth certificate etc.)

CHECKLIST

- Declaration and privacy consent - signed on page 10
- Identification details - page 11
- Supporting documents - as set out below

Supporting documents

ID

- Please provide ID completed in ID form (must be certified by a Justice of Peace)

Investment properties

- Rental Statement for each investment property (no older than 30 days). If the property is privately leased, please supply a copy of the current lease along with the last 3 months bank statements showing receipt of rent
- Rental Appraisal from a licensed real estate agent (no older than 30 days)

Exit strategy

- Email outlining if you were to retire at the age of 65, how would you finalize/repay the loan and live comfortably

PAYG applicants

- Your two most recent payslips
- Your most recent years group certificate/income statement from myGov

Government pension / income

- Most recent Centrelink statement outlining family tax A and B
- Most recent Pension statement along with most recent 3 months bank statements showing receipt of pension

Self-employed applicants (if using income)

- 2 years personal tax returns
- 2 years personal tax assessment notices
- 2 years company / partnership / trust tax returns
- 2 years financial statements (required if company or trust)

Companies / Trusts

- Please advise the name of the company, name of the trust and ABN (if property is to be trust of company name)
- Copy of the Certified trust deed.

Green form

- Please advise the name of the company, name of the trust and ABN (if property is to be trust of company name)
- Green Loan Declaration fully completed

Please note: depending on your circumstances, other documents may also be requested.

How to submit your application

Once you have collected all your documents, forward these to greenloan@statecustodians.com.au
If you have any questions, please contact us on **13 72 62**.