



Application Form & Credit Guide

Company: **Hejaz Islamic Credit Solutions Pty Ltd**

ABN: 74 603 474 899

ACL: 480542

About Us

This document provides some useful information about us and the credit services that we provide. It has been prepared to assist you in making an informed decision about us and the services we offer.

In this Credit Guide, the words “we”, “our” and “us” means Hejaz Islamic Credit Solutions Pty Ltd ABN 74 603 474 899 Australian Credit License Number 480542.

We are a Mortgage Manager specializing in Islamic lending and finance.

Our services

We offer a range of Islamic loans catering to various needs, for both owner occupiers and investors.

Our residential mortgage offering is branded Hejaz Islamic Home Finance.

Our general obligations

We are prohibited by law from providing credit, such as a loan, or principal increase on a loan, that is unsuitable for you.

Under what circumstances will a product be unsuitable?

A loan will be unsuitable:

- if it does not meet your requirements or objectives ;
- if it is likely that you will be unable to comply with your financial obligations under the terms of the loan ; or
- if it is likely that you could only comply with your financial obligations under the terms of the loan with substantial hardship.

How can you access a copy of the credit assessment?

You can request a copy of the credit assessment. We must provide a copy as soon as possible if you request it before entering into the credit contract; within seven business days if your request is made within two years of entering into the credit contract; or otherwise with twenty-one business days.

We do not need to give you a copy of the credit assessment if your request is made more than seven years after entering into the credit contract or if the credit contract did not proceed.

CREDIT GUIDE

Fees and charges

We may charge you a fee for assessing your application for finance. If applicable, application/establishment fees will be advised to you prior to us reviewing your application.

Commissions

We may pay a commission to third parties for referring business to us. This commission is not payable by you. If you would like further information about the amount of the commission and the method of calculating that commission, please contact us.

If we arrange a loan for you with another credit provider, we may be entitled to be paid a commission. This commission is not payable by you. If you would like further information about the amount of the commission and the method of calculating that commission, please contact us.

Resolving complaints

If you have any complaint about the service provided to you, please direct your initial enquiry to our Compliance Manager and tell us about your complaint.

If your complaint is not satisfactorily resolved within three business days, please contact our Chief Operating Officer.

If you feel that we have not resolved the complaint to your satisfaction you have the right to refer your complaint to our approved External Dispute Resolution (EDR) Scheme. We are a member of the Australian Financial Complaints Authority (AFCA).

If you wish to lodge a complaint with the AFCA, the contact details are as follows:-

Telephone: +61 1800 931 678

Online: www.afca.org.au

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

ASIC also has a free Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Contacting us

You can contact us as follows:-

Telephone: 1300 043 529

Email: finance@hejazfs.com.au

Mail: Po Box 96 Flinders Lane Vic
8009

Home Finance Application



Application ID No.

Company/Trust Details

Company/Trust 1

☐ Borrower ☐ Guarantor

Company/Trust Name

A.C.N.

Registered Address

State Postcode

Accountant's details:

Name

Phone No. ()

Email Address

Company/Trust 2

☐ Borrower ☐ Guarantor

Company/Trust Name

A.C.N.

Registered Address

State Postcode

Accountant's details:

Name

Phone No. ()

Email Address

Personal Details

Applicant 1

☐ Borrower ☐ Guarantor

Surname

First Name

Middle Name

Is applicant known by any other name? If so please provide full details:

Date of birth / /

Drivers Licence Number

State of Issue

Expiry Date / /

Applicant 2

☐ Borrower ☐ Guarantor

Surname

First Name

Middle Name

Is applicant known by any other name? If so please provide full details:

Date of birth / /

Drivers Licence Number

State of Issue

Expiry Date / /

Home Finance Application



Personal Details (Continued)

Applicant 1

Mobile No.

Home Phone No. ()

Work No. ()

Email Address

Preferred method of contact: ☐ Phone ☐ Email

Applicant permanent resident ☐ Yes ☐ No
or Australian citizen? ☐ Yes ☐ No

Marital Status: ☐ Married ☐ De-facto ☐ Separated
☐ Single ☐ Divorced ☐ Widowed

No. of Dependents Ages of Dependents

Current Residential Address

State Postcode

Time there: Yrs

Mailing Address (same as above ☐)

State Postcode

Current housing situation:

☐ Owner ☐ Living with Parents

☐ Boarding ☐ Other, details:

☐ Renting

If less than 5 years at current address, please provide details of your previous residential address:

Address

State Postcode

Time there: Yrs

Residential Address of applicant after settlement:

Address (same as current address ☐)

State Postcode

Applicant 2

Mobile No.

Home Phone No. ()

Work No. ()

Email Address

Preferred method of contact: ☐ Phone ☐ Email

Applicant permanent resident ☐ Yes ☐ No
or Australian citizen? ☐ Yes ☐ No

Marital Status: ☐ Married ☐ De-facto ☐ Separated
☐ Single ☐ Divorced ☐ Widowed

No. of Dependents Ages of Dependents

Current Residential Address

State Postcode

Time there: Yrs

Mailing Address (same as above ☐)

State Postcode

Current housing situation:

☐ Owner ☐ Living with Parents

☐ Boarding ☐ Other, details:

☐ Renting

If less than 5 years at current address, please provide details of your previous residential address:

Address

State Postcode

Time there: Yrs

Residential Address of applicant after settlement:

Address (same as current address ☐)

State Postcode

Home Finance Application



Employment Details

Applicant 1

Current Employment: (please select)

☐ Full time ☐ Permanent Part time ☐ Casual

☐ Contractor ☐ Self funded retiree

☐ Other:

☐ Self-employed, nature of business:

ABN: Start Date / /

Current Occupation:

Start Date / /

Are you on Probation? ☐ Yes ☐ No

Current Employer details:

Name

Address

State Postcode

Phone No. ()

If in current employment for less than 12 months, please provide:

Previous Employer

Address

State Postcode

Start Date / / End Date / /

Details of 2nd Job

Occupation

Start Date / /

Are you on Probation? ☐ Yes ☐ No

Employer Name

Employer Address

State Postcode

Employer Phone No. ()

Applicant 2

Current Employment: (please select)

☐ Full time ☐ Permanent Part time ☐ Casual

☐ Contractor ☐ Self funded retiree

☐ Other:

☐ Self-employed, nature of business:

ABN: Start Date / /

Current Occupation:

Start Date / /

Are you on Probation? ☐ Yes ☐ No

Current Employer details:

Name

Address

State Postcode

Phone No. ()

If in current employment for less than 12 months, please provide:

Previous Employer

Address

State Postcode

Start Date / / End Date / /

Details of 2nd Job

Occupation

Start Date / /

Are you on Probation? ☐ Yes ☐ No

Employer Name

Employer Address

State Postcode

Employer Phone No. ()

Home Finance Application



Income Details

With each income type below please indicate the frequency as appropriate (W =Weekly, F =Fortnightly, M=Monthly, A=Annual)

| Applicant 1 | Frequency |
|--|----------------------|
| Gross Salary \$ <input type="text"/> | <input type="text"/> |
| Overtime/Shift Allowance \$ <input type="text"/> | <input type="text"/> |
| Bonus \$ <input type="text"/> | <input type="text"/> |
| Commission \$ <input type="text"/> | <input type="text"/> |
| Investment Income \$ <input type="text"/> | <input type="text"/> |
| Car Allowance \$ <input type="text"/> | <input type="text"/> |
| Existing Rental Income \$ <input type="text"/> | <input type="text"/> |
| Proposed Rental Income \$ <input type="text"/> | <input type="text"/> |
| Non Taxable Income \$ <input type="text"/> | <input type="text"/> |

| Applicant 2 | Frequency |
|--|----------------------|
| Gross Salary \$ <input type="text"/> | <input type="text"/> |
| Overtime/Shift Allowance \$ <input type="text"/> | <input type="text"/> |
| Bonus \$ <input type="text"/> | <input type="text"/> |
| Commission \$ <input type="text"/> | <input type="text"/> |
| Investment Income \$ <input type="text"/> | <input type="text"/> |
| Car Allowance \$ <input type="text"/> | <input type="text"/> |
| Existing Rental Income \$ <input type="text"/> | <input type="text"/> |
| Proposed Rental Income \$ <input type="text"/> | <input type="text"/> |
| Non Taxable Income \$ <input type="text"/> | <input type="text"/> |

| Other Income | Frequency |
|--|----------------------|
| Details <input type="text"/> \$ <input type="text"/> | <input type="text"/> |
| Details <input type="text"/> \$ <input type="text"/> | <input type="text"/> |
| Details <input type="text"/> \$ <input type="text"/> | <input type="text"/> |
| Details <input type="text"/> \$ <input type="text"/> | <input type="text"/> |
| Details <input type="text"/> \$ <input type="text"/> | <input type="text"/> |

| Other Income | Frequency |
|--|----------------------|
| Details <input type="text"/> \$ <input type="text"/> | <input type="text"/> |
| Details <input type="text"/> \$ <input type="text"/> | <input type="text"/> |
| Details <input type="text"/> \$ <input type="text"/> | <input type="text"/> |
| Details <input type="text"/> \$ <input type="text"/> | <input type="text"/> |
| Details <input type="text"/> \$ <input type="text"/> | <input type="text"/> |

Self-Employed / Sole trader / Partnership

| Applicant 1 | Current Year | Previous Year |
|--------------|----------------------|----------------------|
| NPBT | <input type="text"/> | <input type="text"/> |
| Interest | <input type="text"/> | <input type="text"/> |
| Add-Backs | <input type="text"/> | <input type="text"/> |
| Depreciation | <input type="text"/> | <input type="text"/> |

| Applicant 2 | Current Year | Previous Year |
|--------------|----------------------|----------------------|
| NPBT | <input type="text"/> | <input type="text"/> |
| Interest | <input type="text"/> | <input type="text"/> |
| Add-Backs | <input type="text"/> | <input type="text"/> |
| Depreciation | <input type="text"/> | <input type="text"/> |

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Statement of Position

Assets

| Real Estate | Current Value |
|------------------------------|-------------------------------|
| Real Estate 1 | \$ <input type="text"/> |
| Address <input type="text"/> | |
| State <input type="text"/> | Postcode <input type="text"/> |
| Real Estate 2 | \$ <input type="text"/> |
| Address <input type="text"/> | |
| State <input type="text"/> | Postcode <input type="text"/> |
| Real Estate 3 | \$ <input type="text"/> |
| Address <input type="text"/> | |
| State <input type="text"/> | Postcode <input type="text"/> |
| Real Estate 4 | \$ <input type="text"/> |
| Address <input type="text"/> | |
| State <input type="text"/> | Postcode <input type="text"/> |

| Motor Vehicles | Current Value |
|-------------------------|-------------------------|
| 1. <input type="text"/> | \$ <input type="text"/> |
| 2. <input type="text"/> | \$ <input type="text"/> |
| 3. <input type="text"/> | \$ <input type="text"/> |
| 4. <input type="text"/> | \$ <input type="text"/> |
| 5. <input type="text"/> | \$ <input type="text"/> |

| Personal Effects (e.g. Furniture) | Current Value |
|-----------------------------------|-------------------------|
| 1. <input type="text"/> | \$ <input type="text"/> |
| 2. <input type="text"/> | \$ <input type="text"/> |
| 3. <input type="text"/> | \$ <input type="text"/> |
| 4. <input type="text"/> | \$ <input type="text"/> |
| 5. <input type="text"/> | \$ <input type="text"/> |

| Savings and Investments | Current Balance |
|---|-------------------------|
| (Including Term Deposits, Shares and Bonds) | |
| 1. <input type="text"/> | \$ <input type="text"/> |
| 2. <input type="text"/> | \$ <input type="text"/> |
| 3. <input type="text"/> | \$ <input type="text"/> |
| 4. <input type="text"/> | \$ <input type="text"/> |
| 5. <input type="text"/> | \$ <input type="text"/> |

| Other Assets | Current Value |
|-------------------------|-------------------------|
| 1. <input type="text"/> | \$ <input type="text"/> |
| 2. <input type="text"/> | \$ <input type="text"/> |
| 3. <input type="text"/> | \$ <input type="text"/> |
| 4. <input type="text"/> | \$ <input type="text"/> |
| 5. <input type="text"/> | \$ <input type="text"/> |

| Superannuation (Name of Fund) | Current Balance |
|-------------------------------|-------------------------|
| 1. <input type="text"/> | \$ <input type="text"/> |
| 2. <input type="text"/> | \$ <input type="text"/> |
| 3. <input type="text"/> | \$ <input type="text"/> |
| 4. <input type="text"/> | \$ <input type="text"/> |
| 5. <input type="text"/> | \$ <input type="text"/> |

| Deposit paid on Property/ies Purchased | Current Value |
|--|-------------------------|
| 1. <input type="text"/> | \$ <input type="text"/> |
| 2. <input type="text"/> | \$ <input type="text"/> |
| Total Assets \$ <input type="text"/> | |

Home Finance Application



Statement of Position (Continued)

Liabilities

Existing Mortgages

| | |
|---|-------------------------|
| 1. Lender Name | <input type="text"/> |
| Balance | <input type="text"/> |
| Available Redraw | <input type="text"/> |
| Minimum Monthly Payment | \$ <input type="text"/> |
| <input type="checkbox"/> To be refinanced | |

| | |
|---|-------------------------|
| 2. Lender Name | <input type="text"/> |
| Balance | <input type="text"/> |
| Available Redraw | <input type="text"/> |
| Minimum Monthly Payment | \$ <input type="text"/> |
| <input type="checkbox"/> To be refinanced | |

| | |
|---|-------------------------|
| 3. Lender Name | <input type="text"/> |
| Balance | <input type="text"/> |
| Available Redraw | <input type="text"/> |
| Minimum Monthly Payment | \$ <input type="text"/> |
| <input type="checkbox"/> To be refinanced | |

Rent/Board (Only if Ongoing)

| | |
|--------------------------|-------------------------|
| Minimum Monthly Payments | \$ <input type="text"/> |
|--------------------------|-------------------------|

Personal Loans

| | |
|---|-------------------------|
| 1. Lender Name | <input type="text"/> |
| Balance Owning | \$ <input type="text"/> |
| Minimum Monthly Payments | \$ <input type="text"/> |
| <input type="checkbox"/> To be refinanced | |

| | |
|---|-------------------------|
| 2. Lender Name | <input type="text"/> |
| Balance Owning | \$ <input type="text"/> |
| Minimum Monthly Payments | \$ <input type="text"/> |
| <input type="checkbox"/> To be refinanced | |

Child Maintenance

| | |
|--------------------------|-------------------------|
| Minimum Monthly Payments | \$ <input type="text"/> |
|--------------------------|-------------------------|

Other Liabilities and Expenses (HECS)

| | |
|---|-------------------------|
| 1. Company/Lender Name | <input type="text"/> |
| Balance Owning | \$ <input type="text"/> |
| Minimum Monthly Payments | \$ <input type="text"/> |
| <input type="checkbox"/> To be refinanced | |

| | |
|---|-------------------------|
| 2. Company/Lender Name | <input type="text"/> |
| Balance Owning | \$ <input type="text"/> |
| Minimum Monthly Payments | \$ <input type="text"/> |
| <input type="checkbox"/> To be refinanced | |

Credit Cards, Overdrafts, Store Accounts, Buy Now, Pay Later

| | |
|---|-------------------------|
| 1. Lender Name | <input type="text"/> |
| Balance Owning | \$ <input type="text"/> |
| Limit | \$ <input type="text"/> |
| <input type="checkbox"/> To be refinanced | |

| | |
|---|-------------------------|
| 2. Lender Name | <input type="text"/> |
| Balance Owning | \$ <input type="text"/> |
| Limit | \$ <input type="text"/> |
| <input type="checkbox"/> To be refinanced | |

| | |
|---|-------------------------|
| 3. Lender Name | <input type="text"/> |
| Balance Owning | \$ <input type="text"/> |
| Limit | \$ <input type="text"/> |
| <input type="checkbox"/> To be refinanced | |

Total Liabilities \$

If Assets & Liabilities are not co-owned by all applicants, please complete a separate Personal Financial Statement for each applicant.

Home Finance Application



Personal Living Expenses

Use this form to provide details of your living expenses. We will use this information as part of our assessment of your loan application. For applications with more than two applicants, please provide an additional signed **Personal living expenses** form for the additional applicants.

1. Monthly Living Expenses (All fields mandatory to fill even with NIL)

Please declare in the below table the itemised basic and discretionary monthly living expenses for each applicant.

| Basic Living Expenses | Monthly expense - Applicant 1 | Monthly expense - Applicant 2 |
|--|-------------------------------|-------------------------------|
| Food / Groceries | \$ <input type="text"/> | \$ <input type="text"/> |
| Basic Household Goods (Cleaning etc) | \$ <input type="text"/> | \$ <input type="text"/> |
| Clothing & Footwear / Personal Care (Cosmetics etc) | \$ <input type="text"/> | \$ <input type="text"/> |
| Transport | | |
| - Public (Bus, Train, Taxis, Tram etc) | \$ <input type="text"/> | \$ <input type="text"/> |
| - Car (maintenance, registration, petrol, parking and tolls etc) | \$ <input type="text"/> | \$ <input type="text"/> |
| - Other | \$ <input type="text"/> | \$ <input type="text"/> |
| Owner Occupied Property Expenses | | |
| - Utilities (Gas, Electricity, Water) | \$ <input type="text"/> | \$ <input type="text"/> |
| - Wear and Tear | \$ <input type="text"/> | \$ <input type="text"/> |
| - Council Rates | \$ <input type="text"/> | \$ <input type="text"/> |
| - Land Tax | \$ <input type="text"/> | \$ <input type="text"/> |
| - Strata Fees | \$ <input type="text"/> | \$ <input type="text"/> |
| - Other | \$ <input type="text"/> | \$ <input type="text"/> |
| Spouse / Child Maintenance | \$ <input type="text"/> | \$ <input type="text"/> |
| Home and Contents Insurance | \$ <input type="text"/> | \$ <input type="text"/> |
| Education (books, uniform, fees etc) | \$ <input type="text"/> | \$ <input type="text"/> |
| Medical / Health (repeat prescriptions, aid and care etc) | \$ <input type="text"/> | \$ <input type="text"/> |
| Other Expenses | \$ <input type="text"/> | \$ <input type="text"/> |
| Total Monthly Basic Living Expenses | \$ <input type="text"/> | \$ <input type="text"/> |

Comments:

Home Finance Application



Personal Living Expenses

| Discretionary Living Expenses | Monthly expense – Applicant 1 | Monthly expense – Applicant 2 |
|---|-------------------------------|-------------------------------|
| Childcare / Nannies (after any Government rebates) | \$ <input type="text"/> | \$ <input type="text"/> |
| Education (private school fees, outside of school care etc) | \$ <input type="text"/> | \$ <input type="text"/> |
| Insurances | | |
| - Health | \$ <input type="text"/> | \$ <input type="text"/> |
| - Car | \$ <input type="text"/> | \$ <input type="text"/> |
| - Life | \$ <input type="text"/> | \$ <input type="text"/> |
| - Income Protection | \$ <input type="text"/> | \$ <input type="text"/> |
| Investment Property | | |
| - Landlord's Insurance | \$ <input type="text"/> | \$ <input type="text"/> |
| - Utilities (Gas, Electricity, Water) | \$ <input type="text"/> | \$ <input type="text"/> |
| - Wear and Tear | \$ <input type="text"/> | \$ <input type="text"/> |
| - Council Rates | \$ <input type="text"/> | \$ <input type="text"/> |
| - Land Tax | \$ <input type="text"/> | \$ <input type="text"/> |
| - Strata Fees | \$ <input type="text"/> | \$ <input type="text"/> |
| - Other | \$ <input type="text"/> | \$ <input type="text"/> |
| Superannuation | \$ <input type="text"/> | \$ <input type="text"/> |
| Recreation (Dining Out, Entertainment, Holidays, Sports, Hobbies etc) | \$ <input type="text"/> | \$ <input type="text"/> |
| Telephone / Internet | \$ <input type="text"/> | \$ <input type="text"/> |
| Subscriptions (Pay TV, Netflix, Newspapers, Magazines, Gym) | \$ <input type="text"/> | \$ <input type="text"/> |
| Other Expenses | \$ <input type="text"/> | \$ <input type="text"/> |
| Total Monthly Discretionary Living Expenses | \$ <input type="text"/> | \$ <input type="text"/> |

Comments:

2. Applicants' Declaration (All applicants must sign this section)

By signing below, I/we acknowledge that the information provided in this form is true and correct and that it will be used in the assessment of my/our associated home loan application.

Applicant 1 Signature ▶

Date signed / /

Applicant 2 Signature ▶

Date signed / /

Home Finance Application



Funds to Complete (OFFICE USE ONLY)

| | | | | | |
|--|----|----------------------|-----------------------|----|----------------------|
| Purchase price/refinance amount | \$ | <input type="text"/> | Deposit Paid | \$ | <input type="text"/> |
| Construction cost | \$ | <input type="text"/> | Savings | \$ | <input type="text"/> |
| Loan costs, val fee, app fee, etc. | \$ | <input type="text"/> | FHOG | \$ | <input type="text"/> |
| Gov't Fees (\$/Duty, Transfer, Registration) | \$ | <input type="text"/> | Gift | \$ | <input type="text"/> |
| Legal Fees | \$ | <input type="text"/> | Other | \$ | <input type="text"/> |
| Other Costs | \$ | <input type="text"/> | Loan Amount | \$ | <input type="text"/> |
| Est. Total Costs | \$ | <input type="text"/> | Total Funds Available | \$ | <input type="text"/> |

Loan Requirements and Objectives

☐ New Loan ☐ Further Advance on my current home loan ☐ Further Advance in a new loan split

☐ Ability to make additional repayments ☐ Ability to switch from fixed to variable

☐ Approval In Principle - I/we are looking to buy a property (yet to be located)

Total Loan Amount: \$ Loan Term: Yrs. Mths.

Documentation Type: ☐ Full Documentation ☐ Reduced Documentation

I/We are seeking refinance or debt consolidation and my/our requirements and objectives for seeking refinance or debt consolidation are:

☐ Better finance rate ☐ Consolidate debts ☐ Specific product features

☐ Dissatisfaction with service ☐ Reduce my overall commitments ☐ Other:

| Loan Purpose | Amount |
|--|-------------------------------|
| Purchase owner occupied property | \$ <input type="text"/> |
| Purchase investment property | \$ <input type="text"/> |
| Refinance owner occupied property | \$ <input type="text"/> |
| Refinance investment property | \$ <input type="text"/> |
| Purchase vacant land and construct a property for owner occupation: | |
| Land \$ <input type="text"/> Construction \$ <input type="text"/> | Total \$ <input type="text"/> |
| Purchase vacant land and construct a property for investment purposes: | |
| Land \$ <input type="text"/> Construction \$ <input type="text"/> | Total \$ <input type="text"/> |
| Home improvements (e.g. Kitchen renovations) | |
| Details: <input type="text"/> | \$ <input type="text"/> |
| Other (e.g. Purchase a car/holiday/debt consolidation) | |
| Details: <input type="text"/> | \$ <input type="text"/> |
| Total Loan Required | \$ <input type="text"/> |

Home Finance Application



Loan Split Requirements

Loan Split 1

Split Amount: \$

Indicative Rate: % p.a.

Repayment Type: ☐ Principal and Finance Charge
☐ Finance Only Finance Charge only term Yrs

Rate: ☐ Variable
☐ Fixed Fixed Term: Yrs

Fixed Rate Lock-In Required ☐ Yes ☐ No

☐ Offset Account Required

☐ Visa Debit Card Required

☐ Redraw

Repayment Frequency:
☐ Weekly ☐ Fortnightly ☐ Monthly

Loan Split 3

Split Amount: \$

Indicative Rate: % p.a.

Repayment Type: ☐ Principal and Finance Charge
☐ Finance Only Finance Charge only term Yrs

Rate: ☐ Variable
☐ Fixed Fixed Term: Yrs

Fixed Rate Lock-In Required ☐ Yes ☐ No

☐ Offset Account Required

☐ Visa Debit Card Required

☐ Redraw

Repayment Frequency:
☐ Weekly ☐ Fortnightly ☐ Monthly

Loan Split 2

Split Amount: \$

Indicative Rate: % p.a.

Repayment Type: ☐ Principal and Finance Charge
☐ Finance Only Finance Charge only term Yrs

Rate: ☐ Variable
☐ Fixed Fixed Term: Yrs

Fixed Rate Lock-In Required ☐ Yes ☐ No

☐ Offset Account Required

☐ Visa Debit Card Required

☐ Redraw

Repayment Frequency:
☐ Weekly ☐ Fortnightly ☐ Monthly

Loan Split 4

Split Amount: \$

Indicative Rate: % p.a.

Repayment Type: ☐ Principal and Finance Charge
☐ Finance Only Finance Charge only term Yrs

Rate: ☐ Variable
☐ Fixed Fixed Term: Yrs

Fixed Rate Lock-In Required ☐ Yes ☐ No

☐ Offset Account Required

☐ Visa Debit Card Required

☐ Redraw

Repayment Frequency:
☐ Weekly ☐ Fortnightly ☐ Monthly

Total Loan Amount: \$

Loan Term: Yrs.

If you have elected Finance Charge Only repayments, please provide a brief explanation:

Details:

Home Finance Application



Security Offered

Property 1

Address State Postcode

Names in which the security property will be held (the registered proprietors)

Contact name for property access (including real estate agents' full details if a purchase)

Phone No. ()

Purchase price/owners' estimate \$

Property 2

Address State Postcode

Names in which the security property will be held (the registered proprietors)

Contact name for property access (including real estate agents' full details if a purchase)

Phone No. ()

Purchase price/owners' estimate \$

Home Finance Application



Name of Your Solicitor or Conveyancer

Name of Company

Name of Person Acting for you

Email:

Address

State

Postcode

Phone No. ()

Fax No. ()

DX

Mortgage Documents to be sent to the following:

☐ Ourselves (i.e. The borrowers)

☐ Our Solicitors as noted above

Applicant 1

Applicant 2

Do you foresee any changes to your financial circumstances in the next 6-12 months?

☐ Yes

☐ No

☐ Yes

☐ No

Has either applicant ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?

☐ Yes

☐ No

☐ Yes

☐ No

Has either applicant ever been shareholders or officers of any company of which a manager, receiver, and/or Liquidator has been appointed?

☐ Yes

☐ No

☐ Yes

☐ No

Is there any unsatisfied judgement entered in any court against either applicant or any company of which either you or your spouse are or were a shareholder or officer?

☐ Yes

☐ No

☐ Yes

☐ No

Has the application in respect of this loan ever been submitted by any applicant or any other person (including another broker) to any other lender?

☐ Yes

☐ No

☐ Yes

☐ No

Questions (Continued)

Type of credit I/we are applying for is:

☐ Wholly or primarily for a domestic or family or household purpose (consumer credit), including property purchase/renovation (whether for owner occupation or investment)

☐ Wholly or primarily for another purpose (commercial credit), including share and business purpose.

Nomination Regarding Notices and Other Documents

(Section 194(9), National Credit Code, Regulation 111, National Consumer Credit Protection Regulations)

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.

Important

- Each person who has signed this application is entitled to receive a copy of any notice or other document under the code.
- By completing the "I/We nominate" and signing this form you are giving up the right to be provided with information direct from the credit provider. (Notices and other documents will only be sent to the nominated person).
- Any person who has signed this nomination form can advise the credit provider at any time in writing that they wish to cancel their nomination.
- Do you foresee any changes to your financial circumstances in the next 6-12 months?

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Fees Acknowledgement

To: Origin Mortgage Management Services

1. I/We confirm our willingness to proceed with my/our application for the finance facility.
2. I/We agree to pay any finance application fee, all fees and charges incurred to process the application, fees paid to obtain the valuation report about the security property, and the Financier's legal expenses to prepare finance and security documents, and accept that these fees will be payable even if I/we decide not to proceed with the finance facility or if the finance facility is not made for any other reason.
3. I/we acknowledge that the following Financier fees may be associated with my/our loan application:

| Fee Description | Amount (GST Inclusive) |
|--|-------------------------|
| Application Fee | \$ <input type="text"/> |
| Valuation Fee (per property) | \$ <input type="text"/> |
| Legal Documentation Fee | \$ <input type="text"/> |
| Lenders Mortgage Insurance | \$ <input type="text"/> |
| Government Fees | \$ <input type="text"/> |
| Disbursements (Postage, cheques, searches, agent fees) | \$ <input type="text"/> |
| PEXA Fee | \$ <input type="text"/> |
| Verification of Identity Fee | \$ <input type="text"/> |
| Annual Fee / Monthly Fee | \$ <input type="text"/> |
| Fixed Rate Lock Fee | \$ <input type="text"/> |

The Valuation Fee will be deducted from the credit card at valuation request. Standard Fee is a minimum of \$248.08 for properties valued up to \$1M in metro areas, additional fees may apply outside these parameters. The valuation fee is non-refundable. The valuation report is for Lender's purpose only and is not available to borrowers. Legal Documentation Fee is payable at settlement but will be deducted from the credit card, if the Loan Documents were issued and the application does not settle for any reason. Fixed Rate Lock Fee is \$395 and is valid for 60 days from application submission, payable at settlement.

Applicant 1

Name

Signature

Date / /

Applicant 2

Name

Signature

Date / /

Credit Card Authority

I/We authorise payment of the above fees and any other charges as set out in the application to be charged to my/our credit card as follows :

Type of Card (please tick): ☐ Visa ☐ MasterCard

Name of Cardholder/s

Card No.

CVV

Expiry Date

Amount \$

Signature

Date / /

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Privacy Consent

'We', 'us' and 'our' refer to Columbus Capital Pty Limited ACN 119 531 252 trading as Origin Mortgage Management Services, Australian Credit Licence 337303 may use the personal information about you for the purposes of credit, insuring credit and for direct marketing of products and services offered by Origin or any organisation Origin is affiliated with or represents.

By signing this document you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at <http://originmms.com.au/privacy-policy>. If you do not provide us with this consent or provide us with your personal information, we may not be able to arrange finance for you or provide other services.

We arrange and manage finance. Some of the funders we use are listed at the end of this consent. In this consent, 'we' includes us and those funders. We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you.

Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. Personal information includes any information from which your identity is apparent.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained from the link above, or by contacting us on 1300 767 023. The link to the privacy policy for our funders is shown at the end of this consent. These privacy policies contain information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. They also contain information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Consumer and commercial credit information We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

Exchange information with credit providers We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

- your referees, such as your employer, to verify information you have provided;
- any person considering acquiring an interest in our business or assets; and
- any organisation providing online verification of your identity.

Exchange information We may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

- finance brokers, mortgage managers, and persons who assist us to provide our products to you;
- financial consultants, accountants, lawyers and advisers;
- any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender; businesses assisting us with funding for loans;
- trade insurers;
- 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 information you have provided;
- any person considering acquiring an interest in our business or assets; and
- any organisation providing online verification of your identity.

Customer identification We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

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Privacy Consent (Continued)

Lenders Mortgage Insurers (LMIs) We may exchange personal and credit information with the LMIs listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities with which we can exchange information.

The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, dealing with claims, enforcing any mortgage and recovering proceeds, conducting risk and credit assessments, fraud prevention, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI.

The LMIs that we may disclose your personal information and credit information to are:

- **Genworth Financial Mortgage Insurance Pty Ltd** ACN 106 974 305 who can be contacted and a copy of the privacy policy obtained on 1300 655 422 or genworth.com.au; and
- **QBE Lenders Mortgage Insurance Limited** ACN 000 511 071 who can be contacted and a copy of their privacy policy obtained on 1300 367 764 or qbelmi.com

Financiers we may use include:

- **Perpetual Corporate Trust Limited** ACN 000 341 533 <http://www.perpetual.com.au/privacy-policy.aspx>
- **Permanent Custodians Ltd** (and associated entities) ACN 001 426 384 <http://www.bnymellon.com/australia/en/privacy.html>

The privacy and credit reporting policies of the LMIs and funders contain information on how the LMIs collect, use and disclose your personal and credit information, how you may access the personal information and credit information those entities hold about you, seek correction of that information, and how you may complain about a breach of your privacy and how the LMIs will deal with your complaint.

The LMIs and funders may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada, the United Kingdom and the Philippines.

More information on overseas disclosure may be found in the entities' privacy policies.

We may exchange your personal and credit information with the following credit reporting bodies:

- **Equifax.com**
- **Dun & Bradstreet (Australia) Pty Ltd** - dnb.com.au
- **Experian** - experian.com.au

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Visa Debit Cards

I/We hereby request Origin Mortgage Management Services to arrange for the issue of a debit card for use in connection with our account.

If there is more than one Borrower, we understand that any one of us, or anyone we give our PIN number or access code to, could use the system. We understand that each of us will be liable for any transactions made by any of the Borrowers or anyone to whom we give the information, whether we authorise the transaction or not. We agree that each Borrower can bind each other Borrower. For example, any one of the Borrowers can authorise a redraw or any other activity in respect of our loan. Each other Borrower will be bound even though they did not know about or did not agree to the transaction.

I/We understand the full conditions of use relating to our debit card will be set out in a Conditions of Use Booklet to be forwarded to us. A separate card will be issued to each borrower requesting one.

Consent to Give You Notices Electronically

You consent to us giving you notices and other documents in connection with our dealings with you by email. You understand that upon your giving of this consent:

- a) we will no longer send paper copies of notices and other documents to you;
- b) you should regularly check your nominated email address below for notices and other documents;
- c) you may withdraw your consent to the giving of notices and other documents by email at any time; and
- d) you have facilities to enable you to print the notice or other document that we send to you by email if you desire.

Signatures of Borrower(s)/Guarantor(s) and Date

You consent to the use of your personal and credit information as set out above. By providing your email address, you consent to be given notices electronically. If you do not consent to be given electronic notices, do not provide an email.

Sign and Print your name

1. Name

2. Name

Signature

Signature

Date / /

Date / /

Email

Email

Preferred email address for electronic notices

Preferred email address for electronic notices

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Schedule

1. In this Notice, the “Financier” means each and every one of the following organisations (whether acting individually or together):

Permanent Custodians Ltd (and associated entities)

ABN: 55 001 426 384

Address: Level 4, 35 Clarence Street, Sydney NSW 2000

Telephone: (02) 8295 8100

Perpetual Corporate Trust (and associated entities)

ABN: 42 000 001 007

Address: Level 12, 123 Pitt Street, Sydney NSW 2000

Telephone: 1300 730 862

2. In this Notice, the ‘lenders mortgage insurer’ means each and every one of the following organisations (acting individually or together):

QBE Lenders Mortgage Insurance Limited (QBELMI)

ABN: 70 000 511 071

Address: Level 8 & 9, 82 Pitt Street, Sydney NSW 2000

Telephone: (02) 9231 7777

Email: info@qbelmi.com

GENWORTH Financial Mortgage Insurance Pty Ltd (Genworth)

ABN: 60 106 971 305

Address: Level 26, 101 Miller Street, North Sydney NSW 2000

Telephone: 1300 366 228

Email: infoau@genworth.com