

Print clearly in capital letters using **black or blue ink** if completing this form manually. Place a cross **X** within the appropriate box when selecting an option. If insufficient space, please attach additional pages. Do not sign this application form unless all necessary sections have been fully and accurately completed.

1. INDIVIDUAL APPLICANTS AND/OR GUARANTORS

APPLICANT 1

☐ Applicant ☐ Guarantor

Title _____

Surname _____

Given names _____

Other/former names _____

Date of birth _____

☐ Aust. Citizen ☐ Perm. Res ☐ Temp. Res ☐ Non-Resident

Drivers Licence no. _____

Marital status ☐ Single ☐ Married ☐ De facto

Number of dependants _____ Ages _____

Phone (home) _____

Phone (business) _____

Mobile _____

Email address _____

Home address _____

Postcode _____

Years at this address _____

Postal address _____

Postcode _____

Residential status:

☐ Own home ☐ Mortgaged ☐ Living with family

☐ Renting ☐ Boarding

☐ Other _____

APPLICANT 2

☐ Applicant ☐ Guarantor

Title _____

Surname _____

Given names _____

Other/former names _____

Date of birth _____

☐ Aust. Citizen ☐ Perm. Res ☐ Temp. Res ☐ Non-Resident

Drivers Licence no. _____

Marital status ☐ Single ☐ Married ☐ De facto

Number of dependants _____ Ages _____

Phone (home) _____

Phone (business) _____

Mobile _____

Email address _____

Home address _____

Postcode _____

Years at this address _____

Postal address _____

Postcode _____

Residential status:

☐ Own home ☐ Mortgaged ☐ Living with family

☐ Renting ☐ Boarding

☐ Other _____

2. CORPORATE/TRUST APPLICANTS AND/OR GUARANTORS

Applicant _____

Guarantor _____

Company name _____

ABN _____

Name of all directors _____

GST registered _____

Name of all shareholders (and %) _____

Registered Office _____

Postcode _____

Trust Applicant

Name of trust (if applicable) _____

Date of est. _____

Name of all beneficiaries _____

Type of trust:

☐ Discretionary Trust

☐ Unit Trust

☐ SMSF Trust

☐ Other (please describe) _____

Trust ABN _____

GST Registered _____

Bare Trust (SMSF Trust)

Name of Trustee _____

Name of Trust _____

Initial of applicant/guarantor _____

Initial of applicant/guarantor _____

3. ADDRESSES FOR SERVICE OF NOTICES

Please provide at least one email address and a postal address for service of notices and other documents. PO Box addresses are not acceptable.

Postal address _____

Postcode _____

Email addresses _____

By signing this form below, you consent to receiving notices, statements, disclosures and other documents from us electronically, and that we will send electronic communications to the email address(es) for service you have nominated in this application. You must check your email account regularly for electronic communications from us and notify us immediately if there is any change to your email address.

4. EMPLOYMENT DETAILS**APPLICANT 1****Current employment status**

- ☐ PAYG ☐ Full Time ☐ Part time ☐ Casual
☐ Self-employed ☐ Contractor ☐ Student
☐ Home duties ☐ Retired ☐ Unemployed
☐ Other

Employer _____

Phone _____

Occupation _____

No. of years _____

Employment sector/nature of business _____

If current employment is <6 months

Is applicant on probation? ☐ Yes ☐ No

If yes, date probation ends _____

If employed or in business for <2 years, please provide previous employment details.**Previous Employment Status**

- ☐ PAYG ☐ Full Time ☐ Part time ☐ Casual
☐ Self-employed ☐ Contractor ☐ Student
☐ Home duties ☐ Retired ☐ Unemployed
☐ Other

Employer _____

Phone _____

Occupation _____

No. of years _____

Employment sector/nature of business: _____

APPLICANT 2**Current employment status**

- ☐ PAYG ☐ Full Time ☐ Part time ☐ Casual
☐ Self-employed ☐ Contractor ☐ Student
☐ Home duties ☐ Retired ☐ Unemployed
☐ Other

Employer _____

Phone _____

Occupation _____

No. of years _____

Employment sector/nature of business _____

If current employment is <6 months

Is applicant on probation? ☐ Yes ☐ No

If yes, date probation ends _____

If employed or in business for <2 years, please provide previous employment details.**Previous Employment Status**

- ☐ PAYG ☐ Full Time ☐ Part time ☐ Casual
☐ Self-employed ☐ Contractor ☐ Student
☐ Home duties ☐ Retired ☐ Unemployed
☐ Other

Employer _____

Phone _____

Occupation _____

No. of years _____

Employment sector/nature of business: _____

5. INCOME DETAILS – ANNUAL**APPLICANT 1**

Gross salary/wages (PAYG) \$ _____
 Gross taxable income (self-employed) \$ _____
 Regular overtime \$ _____
 Family allowance \$ _____
 Dividends \$ _____
 Rental income – existing \$ _____
 Rental income – new \$ _____
 Other \$ _____
 Accountant's name _____
 Phone (business) _____

APPLICANT 2

Gross salary/wages (PAYG) \$ _____
 Gross taxable income (self-employed) \$ _____
 Regular overtime \$ _____
 Family allowance \$ _____
 Dividends \$ _____
 Rental income – existing \$ _____
 Rental income – new \$ _____
 Other \$ _____
 Accountant's name _____
 Phone (business) _____

6. LIVING EXPENSES

Please outline the applicant's proposed spending after settlement of this facility. This must account for costs associated with any property or asset being purchased as a result of this transaction.

CATEGORY	DESCRIPTION	LIVING EXPENSES PER MONTH	
		Applicant 1	Applicant 2 (if different household to Applicant 1)
Groceries	Groceries (food and non-alcoholic beverages), toiletries and cleaning products.	\$ _____	\$ _____
Clothing & Personal Care	Clothing, footwear, personal care products, cosmetics, hair services and accessories (including laundering, repairs & alterations).	\$ _____	\$ _____
Medical & Health	Medical and health care services (inc GPs, specialists, optical, etc), medicines/ pharmaceuticals, glasses, purchase or hire of therapeutic appliances and equipment. Ambulance insurance. Excludes health insurance.	\$ _____	\$ _____
Transport	Public transport, taxis, ride-sharing and non-holiday domestic airfares (excludes overseas airfares). Running costs for essential vehicles including insurances, fuel, servicing, repairs, parking, tolls and registration of motor vehicles (excludes recreational vehicles).	\$ _____	\$ _____
Telephone, internet, pay TV & media streaming subscriptions	Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify).	\$ _____	\$ _____
Childcare/Public Schooling/Higher Education	Childcare payments (after rebates) including nannies and non-compulsory pre-school, public schooling fees and costs, higher education and vocational training fees excluding HECS.	\$ _____	\$ _____
Insurances	Home and contents insurance, car insurance, property insurance, etc.	\$ _____	\$ _____
Health & Personal Insurances	Health, sickness, life and personal accident insurance costs (only include insurances not paid out of your super fund).	\$ _____	\$ _____
Property expenses on owner occupied property	Rates, utilities and land tax on owner occupied property (and holiday homes) including repairs, maintenance, white goods, appliances, furniture, tools, cutlery, kitchenware, lighting, etc.	\$ _____	\$ _____
Recreation, entertainment and other expenses	Meals in restaurants, hotels and clubs, fast food and takeaway including coffee. Alcoholic beverages and tobacco products. Purchase, hire, repair of recreational personal belongings (electronics, computers, sporting/music equipment etc). Gym and other memberships. Domestic holidays (fares, travel insurance, fuel, accommodation, theme parks, zoos tours). Recreational gambling. Any other items not otherwise included.	\$ _____	\$ _____
Private Schooling	Private schooling fees and costs.	\$ _____	\$ _____
Child support/spousal maintenance	Maintenance expenses for non-dependent children & maintenance payments to former partners.	\$ _____	\$ _____
Rent/Board	Rent/Board paid.	\$ _____	\$ _____

Please provide further clarification of any expenses listed as \$0 or any unusually low expenses:

If the applicant is cutting expenses from their current spending levels to achieve the proposed spending levels, please provide details:

Initial of applicant/guarantor

Initial of applicant/guarantor

7. STATEMENT OF ASSETS & LIABILITIES

ASSETS		LIABILITIES			
Asset type	Value	Liability type	Amount owing	Monthly repayments	To be repaid
Principal home address _____	\$ _____	Principal home lender _____	\$ _____	\$ _____	<input type="checkbox"/>
Investment property address _____	\$ _____	Investment property lender _____	\$ _____	\$ _____	<input type="checkbox"/>
Investment property address _____	\$ _____	Investment property lender _____	\$ _____	\$ _____	<input type="checkbox"/>
Investment property address _____	\$ _____	Investment property lender _____	\$ _____	\$ _____	<input type="checkbox"/>
Motor vehicle type _____	\$ _____	Motor vehicle lender _____	\$ _____	\$ _____	<input type="checkbox"/>
Motor vehicle type _____	\$ _____	Motor vehicle lender _____	\$ _____	\$ _____	<input type="checkbox"/>
Cash institution _____	\$ _____	Credit card lender Limit \$ _____	\$ _____	\$ _____	<input type="checkbox"/>
Superannuation institution _____	\$ _____	Credit card lender Limit \$ _____	\$ _____	\$ _____	<input type="checkbox"/>
Invts./Shares/Term deposits institution _____	\$ _____	Credit card lender Limit \$ _____	\$ _____	\$ _____	<input type="checkbox"/>
Furniture/Household items _____	\$ _____	Personal loan lender _____	\$ _____	\$ _____	<input type="checkbox"/>
Gifts _____	\$ _____	Overdrafts _____	\$ _____	\$ _____	<input type="checkbox"/>
Deposits paid _____	\$ _____	Liabilities – other _____	\$ _____	\$ _____	<input type="checkbox"/>
Other vehicles (boats/motorcycles/caravans) _____	\$ _____	Liabilities – other _____	\$ _____	\$ _____	<input type="checkbox"/>
Other assets (list) _____	\$ _____	Liabilities – other _____	\$ _____	\$ _____	<input type="checkbox"/>
TOTAL ASSETS	\$ _____	TOTAL LIABILITIES	\$ _____	\$ _____	

8. LOAN REQUIREMENTS AND OBJECTIVES – LOAN FEATURES

Loan document type: ☐ Full Doc ☐ Lite Doc® ☐ Lease Doc

Total amount required \$ _____

Term of the loan _____ ☐ Principal and interest _____ years ☐ Interest only _____ years

If interest only required: Reason for requesting an interest only period (i.e. tax benefits based on financial advice; upcoming expenses that require redraw access, flexibility of cash flow, upcoming security sale).

Do you have any additional requirements?

☐ Redraw ☐ Ability to make additional repayments ☐ Other (please specify) _____

Initial of applicant/guarantor

Initial of applicant/guarantor

9. LOAN REQUIREMENTS AND OBJECTIVES – LOAN PURPOSE

Loan Amount

☐ PURCHASE

\$

☐ Existing ☐ New ☐ Off-the-plan

REFINANCE/DEBT CONSOLIDATION

\$

Debt 1	\$	<input type="checkbox"/> Personal	<input type="checkbox"/> Business
Debt 2	\$	<input type="checkbox"/> Personal	<input type="checkbox"/> Business
Debt 3	\$	<input type="checkbox"/> Personal	<input type="checkbox"/> Business
Debt 4	\$	<input type="checkbox"/> Personal	<input type="checkbox"/> Business
Debt 5	\$	<input type="checkbox"/> Personal	<input type="checkbox"/> Business

CONSTRUCTION

\$

Land Value	\$	Build Description:
Build Cost	\$	<input type="checkbox"/> Single <input type="checkbox"/> Duplex <input type="checkbox"/> Multi Unit
Estimated completed value	\$	If multi-unit, no. of units

CASH OUT – PERSONAL

\$

Home Improvements	\$	Provide detailed commentary on cash out:
Purchase Goods	\$	
Holiday/Travel	\$	
Divorce settlement	\$	
Personal investments – shares etc	\$	
Property purchase	\$	
Other	\$	

CASH OUT – BUSINESS PURPOSE

\$

Working capital	\$	Provide detailed commentary on cash out:
Purchase Goods	\$	
Purchase business	\$	
Marketing/advertising expenses	\$	
Other	\$	

10. QANTAS POINTS

Your loan **may** entitle you to earn Qantas Points. If eligible, would you like to earn Qantas Points on your loan? ☐ Yes ☐ No

Full Name of Account Holder _____ Qantas Frequent Flyer number _____

You must be a Qantas Frequent Flyer to earn and redeem Qantas Points. A joining fee (\$99.50) usually applies, however, The Lender has arranged for this to be waived for new customers who join at qantas.com/freejoinlatrobefinancial. You must inform The Lender of your Qantas Frequent Flyer membership prior to formal approval of your application. Qantas Points are earned in accordance with and subject to terms and conditions available at www.latrobefinancial.com.au/loans/qantas/disclaimer. Terms, conditions, eligibility requirements and exclusions apply. This offer may be withdrawn, changed or removed at any time. Qantas Frequent Flyer Membership, and the earning and redemption of Qantas Points, are subject to the QFF Program Terms and Conditions qantas.com/terms.

11. EXIT STRATEGY

For applicants aged 55 or over provide **detailed** exit strategy (provide separate signed statement by customer if insufficient space):

Initial of applicant/guarantor

Initial of applicant/guarantor

12. INVESTMENT OR BUSINESS PURPOSE DECLARATION ONLY

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.

IMPORTANT: You should **not** sign this declaration unless this loan is wholly or predominantly for business purposes or investment purposes (other than investment in residential property). By giving this declaration you may **lose** your protection under the National Credit Code.

Signature _____ Signature _____ Date _____

13. PARTICULARS OF PROPERTY BEING MORTGAGED**SECURITY 1**

Security address _____ Postcode _____

Registered proprietor/s _____ Estimated market value \$ _____

Occupancy: ☐ Primary residence ☐ Other owner occ. ☐ Investment

Property type: ☐ Residential dwelling ☐ Residential vacant land ☐ Residential unit

☐ Serviced/Managed apartment: _____ sqm ☐ Retail shop ☐ Commercial office

☐ Industrial unit ☐ Commercial vacant land ☐ Rural/Residential: _____ acres

☐ Rural (>100acres): _____ acres ☐ Other _____

Have you at any time, built on, developed or refurbished this property? ☐ Yes ☐ No

Contact for access:

Name _____ Phone _____

SECURITY 2

Security address _____ Postcode _____

Registered proprietor/s _____ Estimated market value \$ _____

Occupancy: ☐ Primary residence ☐ Other owner occ. ☐ Investment

Property type: ☐ Residential dwelling ☐ Residential vacant land ☐ Residential unit

☐ Serviced/Managed apartment: _____ sqm ☐ Retail shop ☐ Commercial office

☐ Industrial unit ☐ Commercial vacant land ☐ Rural/Residential: _____ acres

☐ Rural (>100acres): _____ acres ☐ Other _____

Have you at any time, built on, developed or refurbished this property? ☐ Yes ☐ No

Contact for access:

Name _____ Phone _____

SECURITY 3

Security address _____ Postcode _____

Registered proprietor/s _____ Estimated market value \$ _____

Occupancy: ☐ Primary residence ☐ Other owner occ. ☐ Investment

Property type: ☐ Residential dwelling ☐ Residential vacant land ☐ Residential unit

☐ Serviced/Managed apartment: _____ sqm ☐ Retail shop ☐ Commercial office

☐ Industrial unit ☐ Commercial vacant land ☐ Rural/Residential: _____ acres

☐ Rural (>100acres): _____ acres ☐ Other _____

Have you at any time, built on, developed or refurbished this property? ☐ Yes ☐ No

Contact for access:

Name _____ Phone _____

Initial of applicant/guarantor _____

Initial of applicant/guarantor _____

14. CREDIT HISTORY

Are any of the applicants experiencing financial stress from existing commitments?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has any applicant made an application for hardship with their existing lender?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has any applicant ever been declared bankrupt or insolvent, or entered into any arrangement for the benefit of creditors?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has any applicant been refused credit in respect to this loan previously?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has any applicant had any court judgments entered against them?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has any applicant defaulted on any previous loans?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has any applicant been a shareholder or an officer of a company which has had an administrator or liquidator appointed, or a receiver or manager appointed over its assets, or have there been any court judgments against the company?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you or any close business relations, associates or family members politically exposed persons (i.e. Head of State, senior politician, senior government officials (including local governments), judicial or military officials, seniors executives of state owned corporations, or senior political party officials)?	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you have answered yes to any of these questions, please provide details below:

15. PRIVACY CONSENT FORM FOR COMMERCIAL AND CONSUMER LENDING

This consent relates to La Trobe Financial Services Pty Limited ACN 006 479 527 Australian Credit Licence 392385, La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Credit Licence 222213 Australian Financial Services Licence 222213 and our related bodies corporate ('we', 'us', 'our'). 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 latrobefinancial.com.au/Home/PrivacyPolicy. 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 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 at latrobefinancial.com.au/Home/PrivacyPolicy or by contacting us on 1880 777 000 or direct@latrobefinancial.com.au. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and complaints processes. It also contains 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 prescreening 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 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.

Exchange information with guarantors We and the lenders mortgage insurers listed below may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

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. We raise money from investors in our funds and sometimes loans are matched with specific investors, requiring disclosure of personal and financial information about you to those investors.

- Finance brokers, mortgage managers, and persons who assist us 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.
- Investors and potential investors in our Fund – for example sometimes loans are matched with specific investors, requiring disclosure of personal and financial information about you to those investors and potential investors
- 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.
- 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.

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 that we can exchange information with.

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, 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 which can be contacted and a copy of their privacy policy obtained on 1300 655 422 or genworth.com.au; and
- QBE Lenders Mortgage Insurance Limited which can be contacted and a copy of their privacy policy obtained on 1300 367 764 or qbelmi.com.

The privacy policies of the LMIs contain information about how you may access the personal information and credit information the LMI holds about you, seek correction of that information, and how you may complain about a breach of your privacy. The LMIs may disclose your personal and credit information to overseas entities including related entities located overseas including USA, Canada and the United Kingdom.

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

- Equifax Pty Ltd – equifax.com.au
- illion Australia – illion.com.au
- Experian – experian.com.au

16. GENERAL**By signing and initialling this form, you agree that:**

- the information provided by you is true and correct in every particular;
- we may obtain a valuation of the security property at your expense if instructed to do so;
- if we provide the credit requested in this application you will execute the mortgages that we require over the properties offered as security;
- we and our intermediaries may be paid fees, margins and commissions in respect of the credit arranged by us and provided by you;
- we are entitled to retain all initial upfront fees, including the fee paid for the valuation. Whether we ultimately decide to grant or refuse your application for credit, the valuation will always remain our property;
- The Lender in making its credit decision, is relying on the information that you provided in this application. Please make sure that the information is correct. Obtaining finance by deception, fraud or dishonesty, which includes making false statements as to income, are crimes which may be punishable by imprisonment; and
- you have nominated in Section 3 above an email address and a residential address as the address for service of notices and other documents in relation to your loan.

17. SIGNATURES

Signature of applicant/guarantor/director

Date

Full name

Signature of applicant/guarantor/director

Date

Full name

Signature of applicant/guarantor/director

Date

Full name

Signature of applicant/guarantor/director

Date

Full name

Signed for and on behalf of a corporate applicant – please affix company seal if necessary.