

**APPLICANT 1 DETAILS**

Individual  Guarantor  Trustee  Company

Company/Trust Name

ABN

Date of Incorporation

Mr  Ms  Mrs  Miss  Other:

Surname

First Name

Middle Name(s)

Date of Birth (dd/mm/yyyy)

Driver's Licence Number

Single  Married  De Facto  Divorced  Widowed

Full Name of Spouse

Number of Dependents (Total)      Age(s)

Home Phone      Work Phone

Mobile      Email

Yes  No

Australian Permanent Resident

Current Address

(yrs)      (mnths)

Time at Current Address

Current Address:  Own Home  Renting  Boarding  With Parents

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

(yrs)      (mnths)

Time at Previous Address

Occupation

PAYG:  Full Time  Part Time  Casual  Contractor  Commission

SELF EMPLOYED:  Sole Trader  Company  Partnership  Trust

OTHER:  Self-Funded Retiree  Home Duties  Pension

Employer's Name

ABN (where self-employed)

(yrs)      (mnths)

Length of Employment

Previous Occupation (complete if period of employment is less than 2 years)

Previous Employer's Name

(yrs)      (mnths)

Length of Previous Employment

**APPLICANT 2 DETAILS**

Individual  Guarantor  Trustee  Company

Company/Trust Name

ACN

Nature of Business

Mr  Ms  Mrs  Miss  Other:

Surname

First Name

Middle Name(s)

Date of Birth (dd/mm/yyyy)

Driver's Licence Number

Single  Married  De Facto  Divorced  Widowed

Full Name of Spouse

Number of Dependents (Total)      Age(s)

Home Phone      Work Phone

Mobile      Email

Yes  No

Australian Permanent Resident

Current Address

(yrs)      (mnths)

Time at Current Address

Current Address:  Own Home  Renting  Boarding  With Parents

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

(yrs)      (mnths)

Time at Previous Address

Occupation

PAYG:  Full Time  Part Time  Casual  Contractor  Commission

SELF EMPLOYED:  Sole Trader  Company  Partnership  Trust

OTHER:  Self-Funded Retiree  Home Duties  Pension

Employer's Name

ABN (where self-employed)

(yrs)      (mnths)

Length of Employment

Previous Occupation (complete if period of employment is less than 2 years)

Previous Employer's Name

(yrs)      (mnths)

Length of Previous Employment

ANNUAL INCOME • APPLICANT 1 (GROSS PER ANNUM)		ANNUAL INCOME • APPLICANT 2 (GROSS PER ANNUM)	
Please provide appropriate documentation to support any income.		Please provide appropriate documentation to support any income.	
Salaries and Wages	\$	Salaries and Wages	\$
Overtime	\$	Overtime	\$
Pension (Type)	\$	Pension (Type)	\$
Self Employed Assessable Income	\$	Self Employed Assessable Income	\$
Rental Income(s)	\$	Rental Income(s)	\$
Income Other:	\$	Income Other:	\$
<b>TOTAL GROSS INCOME</b>	<b>\$</b>	<b>TOTAL GROSS INCOME</b>	<b>\$</b>

LOAN PORTION DETAILS (OFFSET & DEBIT CARD OPTIONS MAY BE SELECTED FOR ONE VARIABLE RATE PORTION ONLY)						
	Variable Rate	Fixed Rate	Interest Rate % (APR)	Amount	Interest Only	Monthly Repayment
Portion 1	<input type="checkbox"/>	yrs	%	\$	yrs	\$
Portion 2	<input type="checkbox"/>	yrs	%	\$	yrs	\$
Portion 3	<input type="checkbox"/>	yrs	%	\$	yrs	\$
Portion 4	<input type="checkbox"/>	yrs	%	\$	yrs	\$
<b>TOTAL</b>				\$		\$

LOAN PURPOSE	
What is the purpose of the proposed loan?	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Cash Out <input type="checkbox"/> Other (provide details)
Are you a first home buyer?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you eligible for a First Home Owner Grant (FHOG)?	<input type="checkbox"/> Yes <input type="checkbox"/> No (if yes, you may include the completed FHOG forms with this application)

SECURITY PROPERTY 1		SECURITY PROPERTY 2	
Address		Address	
<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment		<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/> Vacant Land (additional security only)	
Security Type		Security Type	
Estimated Value		Estimated Value	
Contact name for Valuer access	Contact number for Valuer access	Contact name for Valuer access	Contact number for Valuer access

YOUR SOLICITOR / CONVEYANCER			
Firm Name		Contact Name	
Address			
Phone		Fax	
Email			

**FUNDS POSITION (HOW TRANSACTION IS TO BE FUNDED)**

Transaction Required		Funding Sources	
Purchase Price	\$	Sales Proceeds	\$
Refinance (including any fees of outgoing lender)	\$	Own Funds (source)	\$
Home Improvements	\$	Gift	\$
Legal Fees	\$	Loan Amount	\$
Stamp Duty	\$	Borrowed from other source	\$
Loan Fees / Other	\$	Other	\$
<b>TOTAL</b>	<b>\$</b>	<b>TOTAL</b>	<b>\$</b>

**ASSETS, LIABILITIES & EXPENSES**

ASSETS			LIABILITIES				
Details	Security	Value	Lender & Account Number	Amount Owed	Mnth Rpaymt/Exps	Credit Limit	Refinance
Existing Property (owner occupied)	<input type="checkbox"/>	\$	Existing Mortgage (owner occupied)	\$	\$	\$	<input type="checkbox"/>
Other Property (1):	<input type="checkbox"/>	\$	Existing Mortgage:	\$	\$	\$	<input type="checkbox"/>
Other Property (2):	<input type="checkbox"/>	\$	Existing Mortgage:	\$	\$	\$	<input type="checkbox"/>
Other Property (3):	<input type="checkbox"/>	\$	Personal Loan (1):	\$	\$	N/A	<input type="checkbox"/>
Vacant Land:	<input type="checkbox"/>	\$	Personal Loan (2):	\$	\$	N/A	<input type="checkbox"/>
Motor Vehicle (1)		\$	Lease/Hire Purchase:	\$	\$	N/A	<input type="checkbox"/>
Motor Vehicle (2)		\$	Credit Card (1):	\$	\$	\$	<input type="checkbox"/>
Home Contents		\$	Credit Card (2):	\$	\$	\$	<input type="checkbox"/>
Savings		\$	Credit Card (3):	\$	\$	\$	<input type="checkbox"/>
Superannuation		\$	Rent/Board Paid	N/A	\$	N/A	<input type="checkbox"/>
Other (1):		\$	Tax	\$	\$	N/A	<input type="checkbox"/>
Other (2):		\$	Other (1):	\$	\$	N/A	<input type="checkbox"/>
Other (3):		\$	Other (2):	\$	\$	N/A	<input type="checkbox"/>
<b>TOTAL OWNED</b>		<b>\$</b>	<b>TOTAL OWED</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	

**EXPENSES**

Expense Type	Monthly Repayment / Expenses
Basic Living Expenses*	\$
<b>Additional Living Expenses</b>	
Building and/or Contents Insurance	\$
Body Corporate Levies	\$
Mobile Phone(s)	\$
Private Health / Medical	\$
Life Insurance	\$
Non Government Education	\$
Subscriptions	\$
<b>TOTAL</b>	<b>\$</b>
Additional Car(s) Petrol	\$
Additional Car(s) Maintenance	\$
Additional Car(s) Registration	\$
Child Maintenance	\$
Child Care	\$
Gym Membership	\$
Other	\$
<b>TOTAL</b>	<b>\$</b>
<b>TOTAL ADDITIONAL EXPENSES</b>	<b>\$</b>

\*Basic Living Expenses include: groceries/food, clothing, council rates, electricity, gas, water, home telephone, government education, single motor vehicle expenses, travel (train/bus), entertainment, etc.

## APPLICANT(S) DECLARATION

To be completed by the Applicant(s). All questions must be answered.

I/We hereby declare the following:

- I/We understand the terms, conditions and instructions in this finance application.
- All the information provided as part of my finance application is correct and not misleading in any way.
- I/We have never been declared bankrupt.
- There is no unsatisfied judgment against me/us.
- No part of the deposit or purchase price has been obtained through borrowings not disclosed in this document.
- I/We are at least 18 years old.
- 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.
- I/We are comfortable with my/our ability to make repayment under the proposed loan without difficulty.
- 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.

Agree  Not Agree

Agree  Not Agree

Agree  Not Agree

Agree  Not Agree

Agree  Not Agree

Agree  Not Agree

Agree  Not Agree

Agree  Not Agree

Agreed OR

My/Our circumstances are likely to change in the future because (insert details): \_\_\_\_\_

## PRIVACY STATEMENT &amp; ACKNOWLEDGEMENT

By signing this application you consent to us (RHG Mortgage Corporation Limited ACN 065 912 932, Perpetual Trustee Company Limited ACN 000 001 007, the servicer listed below 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 [www.rhgmortgages.com.au](http://www.rhgmortgages.com.au). 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 and credit reporting policy can be obtained at [www.rhgmortgages.com.au](http://www.rhgmortgages.com.au) or by contacting us on 1300 658 489. 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 our complaints process. 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 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.

**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.

- 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
- 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 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, 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 who can be contacted and a copy of the privacy and credit reporting policy obtained on 1300 655 422 or [genworth.com.au](http://genworth.com.au); and
- QBE Lenders Mortgage Insurance Limited who can be contacted and a copy of their privacy and credit reporting policy obtained on 1300 367 764 or [qbelmi.com](http://qbelmi.com)

The servicer that we may disclose your personal information and credit information to is:

- Unisys Credit Services Pty Limited who can be contacted and a copy of their privacy and credit reporting policy obtained on 1300 658 489 or [www.unisys.com.au](http://www.unisys.com.au). Unisys Credit Services Pty Ltd privacy policy is set out [www.unisys.com/unisys/privacy](http://www.unisys.com/unisys/privacy).

The privacy and credit reporting 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 in USA, Canada, the United Kingdom and the Philippines.

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

Veda Advantage Ltd : [veda.com.au](http://veda.com.au) • Dun & Bradstreet (Australia) Pty Ltd : [dnb.com.au](http://dnb.com.au) • Experian : [experian.com.au](http://experian.com.au)

**PRIVACY STATEMENT & ACKNOWLEDGEMENT ... CONTINUED**

**SIGNATURES OF BORROWER(S) & GUARANTOR(S)**

You consent to the use of your personal and credit information as set out above.

Signature (Applicant 1)

Name in Print

Date

Signature (Applicant 2)

Name in Print

Date

Signature (Guarantor 1)

Name in Print

Date

Signature (Guarantor 2)

Name in Print

Date

**INTERVIEWER DECLARATION**

To be completed by the Interviewer. All questions must be answered.

The undersigned warrants that the applicant(s) have demonstrated sufficient English fluency and financial literacy to understand the loan and its implications.

Yes    No (if no, provide details):

Provide full details of purpose for which money is being borrowed:

Example 1 - Purchase property at 123 Road St, Suburb for \$123,000 as principal place of residence.

Example 2 - Refinance existing O/O mortgage, and consolidate a personal loan and several credit cards.

Provide any other requirements and objectives:

Example 1 - Have access to redraw and minimum payments for first three years. Flexibility to make extra repayments with a view to sell security property in five years and move to a retirement home.

Example 2 - Reduce monthly commitments for Applicant(s).

Full name of Interviewer

Credit License/Credit Rep. No.

Address of Interviewer

Signature of Interviewer

Date of Interview

**CREDIT CARD AUTHORISATION**

To be completed by the Card Holder.

I authorise the program manager to debit the cost of the valuation from my credit card nominated below if this loan application is declined or withdrawn, or as agreed with the introducer.

Credit Card Number

Card Type

Visa    MasterCard    AMEX

Expiry Date (mm/yy)

Security Code

Name on Card

Card Holder Signature

**ADDITIONAL INFORMATION**
