

☎ 133 266

AMO. What you need to know.  
 FREE CALL 1300 13 11 77  
 FREE FAX 1300 79 35 85  
 www.amo.com.au



<b>PAYG/SALARY</b> <i>For each Borrower</i>	<b>SELF EMPLOYED</b> <i>For each Borrower</i>
<input type="checkbox"/> Two Recent Pay Slips <input type="checkbox"/> Letter of Employment	<input type="checkbox"/> Two Years Financials (i.e. balance sheet and profit and loss) Two Years Tax Returns for Business
<input type="checkbox"/> Two Years Tax Returns and Latest Years Tax Assessment or PAYG Summary	<input type="checkbox"/> Two Years Personal Tax Returns and Tax Assessments
<input type="checkbox"/> Confirmation of Deposit	<input type="checkbox"/> Confirmation of deposit
<input type="checkbox"/> Front page of Contract - <i>if purchase</i>	<input type="checkbox"/> Front page of Contract - <i>if purchase</i>
<input type="checkbox"/> Rent Letter - <i>if investment (to confirm rental income)</i>	<input type="checkbox"/> Rent letter - <i>if investment (to confirm rental income)</i>
<input type="checkbox"/> Rates notice - <i>for any existing property(ies)</i>	<input type="checkbox"/> Rates notice - <i>for any existing property(ies)</i>
<input type="checkbox"/> Existing loan statements for last 6 months ( <i>for loans and debts refinancing</i> )	<input type="checkbox"/> Existing loan statements for last 6 months ( <i>for loans and debts refinancing</i> )
<input type="checkbox"/> Mandate/Consultant Agreement	<input type="checkbox"/> Mandate/Consultant Agreement
<input type="checkbox"/> \$300 Part Establishment Fee	<input type="checkbox"/> \$300 Part Establishment Fee
<input type="checkbox"/> Home Building Insurance	<input type="checkbox"/> Home Building Insurance
<input type="checkbox"/> Other Insurance	<input type="checkbox"/> Other Insurance
<input type="checkbox"/> Lo-Doc Declaration and Accountant's Verification	<input type="checkbox"/> Lo-Doc Declaration and Accountant's Verification
<input type="checkbox"/> Clear copies of the borrower/s Identification	<input type="checkbox"/> Clear copies of the borrower/s Identification

<b>CUSTOMER IDENTIFICATION CHECKLIST</b> <small>(Refer to pages 12 – 14)</small>		
Individual	<input type="checkbox"/>	Complete Section A and Section B
Sole Trader	<input type="checkbox"/>	Complete Section A, Section B and Section C
Company (Pty and Ltd)	<input type="checkbox"/>	Complete Section D, Section A (for at least ONE director) and Section B
Company (Public)	<input type="checkbox"/>	Complete Section B and Section D
Trust	<input type="checkbox"/>	Complete Section E, Section A (where one or more individuals is a trustee), Section D (where a trustee is a company), Section A (for at least one director of trustee company) and Section B
Partnership	<input type="checkbox"/>	Complete Section F, Section A (for at least ONE partner) and Section B



## Part 2 - APPLICATION

### PERSONAL DETAILS

APPLICANT 1 <input type="checkbox"/> DIRECTOR 1 <input type="checkbox"/> GUARANTOR 1		APPLICANT 2 <input type="checkbox"/> DIRECTOR 2 <input type="checkbox"/> GUARANTOR 2	
<input type="checkbox"/> PAYG <input type="checkbox"/> SELF EMPLOYED		<input type="checkbox"/> PAYG <input type="checkbox"/> SELF EMPLOYED	
Title	Surname	Title	Surname
First Name	Middle Name	First Name	Middle Name
Residential Address		Residential Address	
Suburb	State	Postcode	
Postal Address		Postal Address	
Suburb	State	Postcode	
Current Living Arrangements <input type="checkbox"/> Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Living with family Other _____		Current Living Arrangements <input type="checkbox"/> Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> Living with family Other _____	
Telephone No. (H)	(W)	Telephone No. (H)	(W)
Mobile No.	Email	Mobile No.	Email
Date of Birth	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female
Period at current address	Yrs	Mths	
Previous address if less than 2 years at current address		Previous address if less than 2 years at current address	
	Period		Period
Drivers Licence No.	Marital Status	Drivers Licence No.	Marital Status
No. of dependants	Ages	No. of dependants	Ages
Employment Status PAYG employee <input type="checkbox"/> Self Employed <input type="checkbox"/> Family Business <input type="checkbox"/> Fulltime <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor <input type="checkbox"/> Temporary <input type="checkbox"/> Home Duties <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Not Employed <input type="checkbox"/> Govt Benefit Recipient <input type="checkbox"/> Other (specify) <input type="checkbox"/>		Employment Status PAYG employee <input type="checkbox"/> Self Employed <input type="checkbox"/> Family Business <input type="checkbox"/> Fulltime <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor <input type="checkbox"/> Temporary <input type="checkbox"/> Home Duties <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Not Employed <input type="checkbox"/> Govt Benefit Recipient <input type="checkbox"/> Other (specify) <input type="checkbox"/>	
Current Employer		Current Employer	
Employers Address		Employers Address	
Employers Email		Employers Email	
Occupation	Period	Occupation	Period
Contact Name	Contact No.	Contact Name	Contact no.
If Current Employment is less than 6 months Is applicant on probation No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, date probation ends		If Current Employment is less than 6 months Is applicant on probation No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, date probation ends	
If employed or in a business for less than 2 years, please provide previous employment details. Previous Occupation and Industry		If employed or in a business for less than 2 years, please provide previous employment details. Previous Occupation and Industry ( if different form current)	
Previous Employment Status PAYG employee <input type="checkbox"/> Self Employed <input type="checkbox"/> Family Business <input type="checkbox"/> Fulltime <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor <input type="checkbox"/> Temporary <input type="checkbox"/> Home Duties <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Not Employed <input type="checkbox"/> Govt Benefit Recipient <input type="checkbox"/> Other (specify) <input type="checkbox"/>		Previous Employment Status PAYG employee <input type="checkbox"/> Self Employed <input type="checkbox"/> Family Business <input type="checkbox"/> Fulltime <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor <input type="checkbox"/> Temporary <input type="checkbox"/> Home Duties <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Not Employed <input type="checkbox"/> Govt Benefit Recipient <input type="checkbox"/> Other (specify) <input type="checkbox"/>	
Previous Employer's Name & Address		Previous Employer's Address	
Occupation	Period	Occupation	Period

Annual Income \$ _____ Alternate sources of income: Rent: \$ _____ Centrelink benefits received: \$ _____ 2 <sup>nd</sup> employment gross income: \$ _____ Other (specify): _____ income \$ _____	Annual Income \$ _____ Alternate sources of income: Rent: \$ _____ Centrelink benefits received: \$ _____ 2 <sup>nd</sup> employment gross income: \$ _____ Other (specify): _____ income \$ _____
Does the applicant intend to change thier current employment or business in the shortterm? Yes <input type="checkbox"/> No <input type="checkbox"/>	Does the applicant intend to change thier current employment or business in the shortterm? Yes <input type="checkbox"/> No <input type="checkbox"/>
Mother's Maiden Name	Mother's Maiden Name
Nearest relative not living with you (must complete)	Nearest relative not living with you (must complete)
Address  Postcode	Address  Postcode
Phone: Relationship	Phone Relationship

<b>Company Details &amp; /or Trust</b>			
Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> ACN/ABN Number: _____			
Company /Trust Name	_____		
Type of Business	_____		
Trading Address	_____		
Registered Address	_____		
Years Trading	_____		
Telephone	Mobile	Fax	
Full name of Trust	Full names of Beneficiaries		
1.	1.		
2.	2.		
3.	3.		
4.	4.		

<b>Additional Information</b>		
In relation to current business, is the applicants aware of anything which may adversely affect this and their ability to meet their current and future financial obligations? If yes, please provide details	Yes	No
Has there been consistent income over the last 2 years? If not, what are the reasons	Yes	No

**INCOME / EXPENDITURE – Self Employed Applicants**

The following information will provide a snapshot of the self employed applicant's financial position for:-  
Applicant 1  Applicant 2  Both

PREVIOUS FINANCIAL YEAR		CURRENT FINANCIAL YEAR	
Sales	\$	Sales	\$
Less cost of goods sold	\$	Less cost of goods sold	\$
Gross Profit	\$	Gross Profit	\$
Operating Expenses	\$	Operating Expenses	\$
NET PROFIT BEFORE TAX	\$	NET PROFIT BEFORE TAX	\$
<b>ADD BACKS</b>		<b>ADD BACKS</b>	
One off expenses	\$	One off expenses	\$
Interest on Refinanced debt only	\$	Interest on Refinanced debt only	\$
Depreciation	\$	Depreciation	\$
Directors Salaries and fees	\$	Directors Salaries and fees	\$
Other	\$	Other	\$
<b>SUBTOTAL</b>	\$	<b>SUBTOTAL</b>	\$
Less tax	\$	Less tax	\$
<b>TOTAL</b>	\$	<b>TOTAL</b>	\$

**FUNDS POSITION *How loan is to be financed***

Funds Available		Funds Required	
Loan Amount	\$	Purchase Price	\$
First Home Owners Grant	\$	Legal Costs	\$
Savings	\$	AMO Fess	\$
Gift	\$	Stamp Duty	\$
Deposit Paid	\$	Refinance Amount	\$
Visa	\$	Lender's Mortgage Insurance	\$
Other	\$	Other	\$
		Sub Total	\$
		Cash Position (total funds available less Sub Total funds required)	\$
<b>TOTAL FUNDS AVAILABLE</b>	\$	<b>TOTAL</b>	\$

**LOAN REQUIREMENTS**

Breakdown of Loan Accounts	Split 1	Split 2 (if applicable)	Split 3 (if applicable)	Split 4 (if applicable)
Purpose of Loan e.g. Purchase of Owner/Owned or Invest, Refinance Owner/Owned or Invest, Construction, Other				
Loan Amount	\$	\$	\$	\$
Product Name				
Offset required Yes/No				
Facility Required	Principal & Interest <input type="checkbox"/> Interest Only .... Years <input type="checkbox"/> Line of Credit <input type="checkbox"/> Interest Rate <input type="checkbox"/> Fixed Term ..... <input type="checkbox"/> Variable Rate <input type="checkbox"/> Interest Rate ..... % <input type="checkbox"/>	Principal & Interest <input type="checkbox"/> Interest Only .... Years <input type="checkbox"/> Line of Credit <input type="checkbox"/> Interest Rate <input type="checkbox"/> Fixed Term ..... <input type="checkbox"/> Variable Rate <input type="checkbox"/> Interest Rate .....% <input type="checkbox"/>	Principal & Interest <input type="checkbox"/> Interest Only .... Years <input type="checkbox"/> Line of Credit <input type="checkbox"/> Interest Rate <input type="checkbox"/> Fixed Term ..... <input type="checkbox"/> Variable Rate <input type="checkbox"/> Interest Rate .....% <input type="checkbox"/>	Principal & Interest <input type="checkbox"/> Interest Only .... Years <input type="checkbox"/> Line of Credit <input type="checkbox"/> Interest Rate <input type="checkbox"/> Fixed Term ..... <input type="checkbox"/> Variable Rate <input type="checkbox"/> Interest Rate .....% <input type="checkbox"/>
Total Loan Amount				
Date Required to Settle				

**Visa Cards – Prestige loans only**

Limit

\$

Secured  Unsecured

**Prestige Line of credit Account Access**

Cheque Book	No <input type="checkbox"/> Yes <input type="checkbox"/>
Card Access	No <input type="checkbox"/> Yes <input type="checkbox"/>

## FINANCIAL DETAILS

### ASSETS

Address	Post Code	Value
Property 1		
Property 2		
Property 3		
Property 4		

Vehicle 1	Make	Model	Year	Value
Vehicle 1				
Vehicle 2				

House contents	
----------------	--

Shares / others / detail	
--------------------------	--

Cash at bank	Bank	Branch	Balance
Account 1			
Account 2			
Account 3			

	Balance
Superannuation 1	
Superannuation 2	

Miscellaneous Assets (Trade, Tools, Boat, etc)	Value

<b>Total</b>	
--------------	--

Are you guarantor for any other loan? Yes /No

If yes, please provide details

### Liabilities

Home Loans	Lender	Limit	Int Rate	Total Owing	Min Monthly	To be paid out
Property 1						
Property 2						
Property 3						
Property 4						

Personal Loans / Leases	Lender	Limit	Int Rate	Total Owing	Min Monthly	To be paid out

Credit Cards	Lender	Limit	Total Owing	Min Monthly	To be paid out
Bank 1					
Bank 2					
Bank 3					

Retail Store Cards / Interest Free Facility	Store Name	Limit	Total Owing	Min Monthly	To be paid out
Card 1					
Card 2					

Other	Total Owing	Min Monthly	To be paid out
Rent / Board			
Family Maintenance			
HECS / HELP Payments			

<b>Total</b>			
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**SECURITY OFFERED FOR THE LOAN**

PROPERTY 1 Usage: <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment		PROPERTY 2 Usage: <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment	
Name of Title Holder(s)		Name of Title Holder(s)	
Address of Property		Address of Property	
	Postcode		Postcode
Access details for valuation purposes		Access details for valuation purposes	
Telephone(H)	Mobile No.	Telephone(H)	Mobile No.
Estimated value of security		Estimated value of security	

FHOG required at settlement Yes  No

**INSURANCE**

You will need to provide the following details of your insurance and supply a Certificate of Currency noting the lender as mortgagee.

Name of Company		Policy Number	
Due Date	Cover Amount \$		

**YOUR SOLICITOR'S (or representative's) DETAILS**

Name of Firm	Contact	Telephone no.	
		Fax no.	
Address	State	Postcode	DX No.

**YOUR ACCOUNTANT'S DETAILS**

Name of Firm	Contact	Telephone no.	
		Fax no.	
Address	State	Postcode	

**CONSTRUCTION DETAILS**

Builders name	
Telephone	Amount of Construction \$

**APPLICATION DECLARATION**

	Yes/No	Details
Have you or the co-applicant ever been bankrupt?		
Have you, or the co-applicant ever been shareholders or officers of any company of which a manager, receiver, and/or liquidator has been appointed?		
Are there any unsatisfied judgements or defaults entered in any court against you, co-applicant or any company which either you or the co-applicant are or were a shareholder or officer?		
Has any application in respect of this loan ever been submitted by you or any other person to any other lender? If so give details		
Are you a permanent Australian resident?		
Have you ever been known by any other name?		

## LOAN PURPOSE CHECKLIST

**EXTREMELY IMPORTANT NOTICE TO THE LOAN APPLICANT(S). EACH BORROWER MUST COMPLETE THIS SECTION**

It is possible that your proposed loan may be regulated by the National Credit Code ("the Code"). The Code applies (inter alia) where:

- (a) credit is provided under a contract;
- (b) the borrower (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and
- (c) the purpose for which credit is provided is wholly or predominantly of a personal, domestic or household nature; or
- (d) the purpose for which credit is wholly or predominately to purchase, renovate or improve residential property for investment purposes.

The purpose of this proposed loan is:	Loan Amount Sought
1. To purchase a property for personal use	\$
2. To purchase a property for investment purposes	\$
3. To refinance a property for personal use	\$
4. To refinance an property for investment purposes	\$
5. To purchase vacant land for personal use	\$
6. To purchase vacant land for investment purposes	\$
7. To refinance vacant land for personal use	\$
8. To refinance vacant land for investment purposes	\$
9. To purchase vacant land and construct a property for personal use	\$
10. To purchase vacant land and construct a property for investment purpose	\$
11. To refinance vacant land and construct a property for personal use	\$
12. To refinance vacant land and construct a property for investment purpose	\$
13. Other (specify):	\$
<b>Total</b>	<b>\$</b>

Do you believe that the borrower is likely to receive an income deduction in respect of at least 50% of the total interest payable on the amount proposed to be borrowed?

YES    NO

If you believe that the proposed loan is NOT provided wholly or predominantly for personal, domestic or household purposes, then you must also complete the Declaration as to Purpose.

**IMPORTANT NOTICE:** If you declare that the loan has a business or investment purpose, but the lender's subsequent enquiries reveal that the loan is regulated under the Code, then the lender may be obliged to re-assess the loan and to arrange to have the loan re-documented. Any costs incurred by this process are to be borne by the borrower.

### Business Purpose Declaration

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 or investment purposes other than investment in residential property (or both purposes).

Please tick the appropriate box:       Loan 1       Loan 2       Loan 3       Loan 4

**IMPORTANT**

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

SIGNATURE (1)..... PRINT NAME..... DATE.....

SIGNATURE (2)..... PRINT NAME..... DATE.....



## PRIVACY PROTECTION OF INFORMATION

Consent and acknowledgment, disclosure statement and your personal information.

Australian Mortgage Options (AMO) and interested parties collect your information to assess your application to provide you with the loan product or service that you have requested.

Collection of some of the personal information is required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If I/we do not provide any part of the personal information, it may not be possible to assess my/our application for credit or lenders' mortgage insurance, and as a consequence finance may not be provided. Note: should you provide incomplete or fraudulent information we may not be able to provide you with the service or product that you require. The Interested parties may also use your personal information to carry out marketing activities, research and product development.

AMO and the Interested Parties may collect and use personal information about me/us if an application is successful, provide and administer the provision of credit to me/us and obtain a guarantee; assess the risk of providing lenders' mortgage insurance in respect of credit which may be provided to me/us (including the risk of the Guarantor(s) being unable to meet a liability that might arise under a guarantee); if insurance is provided, administer or vary any lender's mortgage cover provided; assess and manage risk, involving credit scoring and portfolio analysis; comply with legislative and regulatory requirements; and disclose to another person in connection with funding financial accommodation by means of an arrangement involving securitisation, or any other proposed transfer of or proposed dealing with my/our loan.

Your personal information is treated with privacy and will only be shared with those organisations to which we require a service, opinion or to exchange information (even though some organisations may be overseas). eg. mailing houses or solicitors.

Other disclosures include credit reporting agencies, mortgage insurers, trust managers, introducers, IT service providers, trader insurers, mortgage originators, financial consultants, accountants, valuers, general insurers, funders, lawyers and other external advisers, including my/our employer or legal and financial advisers, conveyancers and collection agents, reinsurers, debt collectors and Government Authorities and other regulatory bodies. Your personal details may also be disclosed to other companies within the AMO group, where confidentiality will be maintained at all times. We do not sell, rent or trade your personal information. In most circumstances you can gain access to your information; should you wish to do so, please contact AMO on (02) 9709 3111.

In accordance with Section 18N(1)(b) of the Privacy Act 1988, I/we authorise AMO to give and obtain from credit providers named in this credit application, and credit providers that may be named in a credit report issued by a credit report agency. Information about my/our credit arrangements: I/we understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988. Credit information being given to a Credit Reporting Agency: Interested Parties, my/our Mortgage Manager may give information about me / us to a credit reporting agency for the following purposes – to obtain a consumer credit report about and/or to allow the credit reporting agency to create or maintain a credit report for me/us and/or information file aboutme/us. The information that may be given is limited to:

- Details to identify me/us (i.e. full name, sex, date of birth, current/last known address, current/last known employer, driver's licence number);
- The fact that I/we have applied for credit and the requested amount;
- The fact that the credit provider or the Mortgage Manager is a current credit provider to me/us;
- Payments which become overdue more than 60 days and for which recovery action had been commenced
- Advice that payments are no longer overdue in respect of the listed default;
- Cheques drawn by me/us for amounts of at least \$100 which have been dishonoured more than once;
- Where in the opinion of AMO and the credit provider, that I/we have committed a serious credit infringement (i.e. acted fraudulently or shown an intention not to comply with my/our credit obligations);
- That the credit provided to me/us has been paid or otherwise discharged
- Where I/we agree that this information may be given before, during and after the provision of credit to me/us; or
- Information otherwise in connection with arrangements relating to lenders' mortgage insurance.

## OBTAINING CREDIT INFORMATION

I /We agree to enable the Interested Parties and my/our Mortgage Manager to assess my/our application for personal or commercial credit and my/our Mortgage Manager to collect payments that are overdue in respect of personal or commercial credit provided to me/us by Interested Parties. My /our Mortgage Manager and Interested Parties' Mortgage Insurers are authorised to obtain reports from a credit reporting agency or other business that provided information about credit worthiness. I/We acknowledge that these reports may contain:

- personal information about me/us
- personal credit information about me/us
- information about my/our commercial activities or commercial credit worthiness
- information about my/our commercial credit activities
- exchanging credit worthiness information with out credit providers

I/We agree that AMO exchange or may give to or receive from:

- any credit provider named in the credit application
- any credit provider named in the credit reporting agency
- any organisation involved in the process of a credit application information about my/our credit arrangements.

This information maybe exchanged for any of the following purposes:

- to assess an application by me / us for credit; to notify the other credit providers of a default by me/ us;
- to exchange information with other credit providers as to the status of this loan where I/we am in default with other credit providers to manage a loan with AMO to assess my / our credit worthiness;
- to help me/us avoid defaulting on my/our credit obligations;
- to assist in the collection of overdue payments from me/us; and
- to exchange information with credit providers who are involved in a mortgage securitisation scheme.

I / We understand that the information exchanged can include anything about credit standing, credit worthiness, credit history and credit capacity, that credit providers are allowed to exchange under the Privacy Act 1988.

## BANKERS OPINION

I/We authorise AMO to give another credit provider and to receive an opinion for purposes connected with/our business, trade or profession.

## Giving Information to a Guarantor

I/We authorise Interested Parties and my/our Mortgage Manager to give to a current or proposed Guarantor any credit report, notice or document, or financial or personal information about my/our credit worthiness, credit standing, credit history or credit capacity relating to, the credit facilities which are the subject of the guarantee which has been or which are the subject of the guarantee which has been or which is proposed to be provided to Interested Parties and , any other facility I / we or have had with Interested Parties during the previous 2 years. This extends to the disclosure of copies of notices or documents relating to the credit application (including any proposed or actual credit contract) and the disclosure of relevant information about the progress of the credit facility, including details of any variation of a credit contract, copies of statements, details of any arrears, overdrawings and dishonours that have or may occur, as well as enforcement of the guarantee and/or security. The information may be given for the purpose of the proposed guarantor deciding whether to act as a guarantor provider, and to keep the guarantor informed about the guarantee and credit facility.

GUARANTORS ONLY: AUTHORITY TO OBTAIN CREDIT INFORMATION ABOUT A GUARANTOR

In accordance with section 18K(1)(c) of the Privacy Act, I/we authorise AMO to obtain from a credit reporting agency, a credit report containing personal credit information about me/us to assess whether to accept me /us as guarantor for personal credit or commercial credit applied for, provided to, the borrower/s named in the application.

I/we agree that if AMO or Interested Parties approve the borrower/s application for credit the agreement remains in force until the credit facility covered by the borrower/s application ceases.

In accordance with section 18K(1)(c) of the Privacy Act, I/we authorise AMO to collect payments that are overdue in respect of personal.

DECLARATION

I/we hereby confirm that the information provided throughout this application is true and correct, even if not in my/our own handwriting.

I/we understand that the decision made by AMO or Interested Parties to accept or decline this application is made based on the information provided by me/us in this application.

I/we understand and agree that AMO exchange the information contained in this application with the Interested Parties or related parties in the attempt to secure finance or confirmation information provided by me/us.

I/we understand that AMO Interested Parties are not obligated to approve finance to me/us, even though they have taken reasonable measures to clarify and substantiate the details contained in this application.

I/we understand that AMO may exchange the information contained in this application with the financial or related parties in the attempt to secure finance or confirmation information provided by me/us.

I/we understand that AMO are not obligated to approve finance to me/us, even though they have taken reasonable measures to clarify and substantiate the details contained in this application. I/we understand that inspection report obtained is for credit provider's benefit only. Understand that it is the credit provider's choice as to whether to make this report available to applicants. This report may not be relied upon by the applicant and it should not be assumed that the report is based upon a detailed inspection of the security offered. Details of the report is not to be taken as implying work /defects have been completed / do not exist, other than what is mentioned in the report. Liability is not accepted by Interested Parties for the contents or accuracy. That no applicant is an undischarged bankrupt. Independent legal and financial advice is recommended.

I/we acknowledge that the application fee of up to \$650 is payable by me/us and is not refundable should the loan not proceed. If AMO declines the application, and no costs have been incurred then a refund of full or part fees may be available.

I/we understand that AMO will formally notify us in writing of the decision.

In this notice, "Interested Parties "means::

- Adelaide Bank a Division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178, 169 Pirie Street Adelaide SA 5000 Phone 1300 652 220
- Advantage Financial Services Holdings Pty Ltd (and associated entities) ABN 75 095 300 502, Level 10, 101 Collins Street, Melbourne VIC 3000 Phone 03 8616 1600
- Advantage Financial Services Pty Ltd (and associated entities) ABN 36 130 012 930, Level 10, 101 Collins Street, Melbourne VIC 3000 Phone 03 8616 1600
- Barclays Bank P.L.C. Australian Branch (Barclays) ACN 062 449 595, Level 24, 400 George Street Sydney NSW 2000 Phone 02 9220 6000
- Challenger Mortgage Management Pty Ltd (and associated entities) ABN 72 087 271 109, Level 15, 255 Pitt Street, Sydney NSW 2000 Phone 02 9994 7000
- Challenger Non-Conforming Finance Pty Ltd (and associated entities) ABN 32 107 725 486, Level 15, 255 Pitt Street Sydney NSW 2000 Phone 02 9994 7000
- Genworth Financial Mortgage Insurance Pty Ltd ABN 60 106 974 305, Level 23, 259 George Street Sydney NSW 2000 Phone 02 8248 2500
- GEL Custodians Pty Limited ACN 118 374 155
- ING Bank Ltd ACN 000 893 292, 140 Sussex Street Sydney NSW 2000 Phone 13 1688
- J.P. Morgan Trust Australia Limited (and associated entities) ABN 49 050 294 052, Level 35, AAP Centre, 259 George Street Sydney NSW 2000 Phone 02 9250 4147
- National Australia Bank Limited (NAB) ABN 12 004 044 937, Address: Level 31, 500 Bourke Street Melbourne VIC 3000
- Pepper Homeloans Pty Ltd (and associated entities) ABN 47 004 027 258, Level 28, 360 Collins Street Melbourne VIC 3000 Phone 03 8628 0400
- Permanent Custodians Limited ABN 55 001 426 384, Level 4, 35 Clarence Street Sydney NSW 2000 Phone 1800 622 812
- Perpetual Trustees Victoria Limited (and associated entities) ABN 47 004 027 258, Level 28, 360 Collins Street Melbourne VIC 3000 Phone 03 8628 0400
- QBE Lenders Mortgage Insurance Limited ABN 70 000 511 071, Level 23, 50 Bridge Street Sydney NSW 2000 Phone 02 9231 7777
- Resimac Ltd ABN 67 002 997 935, Level 9, 45 Clarence Street Sydney NSW 2000 Phone 02 9248 0300
- Vero Lenders Mortgage Insurance Limited ABN 55 001 825 725, Level 5, 465 Victoria Ave Chatswood NSW 2065 Phone 02 9978 9000

The Applicant(s)/Debtor(s) and Guarantors(s) acknowledge and agree that they have read, understand and agree with each and every part of this application (including the Declaration, Privacy Declaration and Loan Purpose Declaration). I/We agree to pay any loan application fee, all fees and charges incurred to process the application, to obtain the valuation report about the security property and legal expenses to prepare loan and security documents. I/we acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan.

SIGNATURE (1)..... PRINT NAME..... DATE.....

SIGNATURE (2)..... PRINT NAME..... DATE.....



Option 2 – ONE primary non-photographic documentation (A) plus one secondary non-photographic document (B)			Option 2 – ONE primary non-photographic documentation (A) plus one secondary non-photographic document (B)		
<b>A. ONE of the following</b>			<b>B. ONE of the following</b>		
Birth Certificate (Australian or foreign)	70 pts	<input type="checkbox"/>	Birth Certificate (Australian or foreign)	70 pts	<input type="checkbox"/>
Citizenship Certificate(Australian or foreign)	70 pts	<input type="checkbox"/>	Citizenship Certificate(Australian or foreign)	70 pts	<input type="checkbox"/>
Pension/Health Care issued by Centrelink/ Dept of Veterans' Affairs	40 pts	<input type="checkbox"/>	Pension/Health Care issued by Centrelink/ Dept of Veterans' Affairs	40 pts	<input type="checkbox"/>
<b>B. PLUS ONE of the following</b>			<b>B. PLUS ONE of the following</b>		
Financial Benefits Statement issued by the Commonwealth, a State or a Territory within the last 12 months	25 pts	<input type="checkbox"/>	Financial Benefits Statement issued by the Commonwealth, a State or a Territory within the last 12 months	25pts	<input type="checkbox"/>
Income Tax Assessment Notice issued by the Australian Taxation Office within the last 12 months	0 pts	<input type="checkbox"/>	Income Tax Assessment Notice issued by the Australian Taxation Office within the last 12 months	0 pts	<input type="checkbox"/>
Rates or utility notice issued by a local government body or utilities provider within the last three months	40 pts	<input type="checkbox"/>	Rates or utility notice issued by a local government body or utilities provider within the last three months	40 pts	<input type="checkbox"/>
<b>B. TRANSACTION INFORMATION</b>			<b>B. TRANSACTION INFORMATION</b>		
Location of asset being purchased with the loan (if any):			Location of asset being purchased with the loan (if any):		
Address of security property (if any):			Address of security property (if any):		
Source of funds for repayment or investment (provide details of account):			Source of funds for repayment or investment (provide details of account):		
<b>C. CUSTOMER 1 – SOLE TRADER</b>			<b>C. CUSTOMER 2 – SOLE TRADER</b>		
Collect information and verify the identity of the individual as per Part A1 and A2 above		<input type="checkbox"/>	Collect information and verify the identity of the individual as per Part A1 and A2 above		<input type="checkbox"/>
Collect the Transaction Information as per Part B above AND collect the following (no need to verify)		<input type="checkbox"/>	Collect the Transaction Information as per Part B above AND collect the following (no need to verify)		<input type="checkbox"/>
Full name of business:			Full name of business:		
Principal place of business:			Principal place of business:		
ABN issued on the business:			ABN issued on the business:		
<b>D. CUSTOMER 1 – AUSTRALIAN COMPANY (Pty and Ltd, and listed companies)</b>			<b>D. CUSTOMER 2 – AUSTRALIAN COMPANY (Pty and Ltd, and listed companies)</b>		
Collect the name of ALL directors in A1		<input type="checkbox"/>	Collect the name of ALL directors in A1		<input type="checkbox"/>
Collect information and verify the identity of at least ONE director as per Part A1 and A2 above		<input type="checkbox"/>	Collect information and verify the identity of at least ONE director as per Part A1 and A2 above		<input type="checkbox"/>
Collect the Transaction Information as per Part B above		<input type="checkbox"/>	Collect the Transaction Information as per Part B above		<input type="checkbox"/>
Collect the name and address in A1 for ALL shareholders owning more than 25% of the company (no need to verify under A2) AND collect the following (must be verified)		<input type="checkbox"/>	Collect the name and address in A1 for ALL shareholders owning more than 25% of the company (no need to verify under A2) AND collect the following (must be verified)		<input type="checkbox"/>
Collect verification documents for company (company search, certificate of registration etc)		<input type="checkbox"/>	Collect verification documents for company (company search, certificate of registration etc)		<input type="checkbox"/>
Full name of company as registered by ASIC:			Full name of company as registered by ASIC:		
ACN issued to the company:			ACN issued to the company:		
Full address of the company's registered office			Full address of the company's registered office		
Full address of the company's principal place of business:			Full address of the company's principal place of business:		
Type of company			Type of company		
<input type="checkbox"/> Proprietary or <input type="checkbox"/> Public			<input type="checkbox"/> Proprietary or <input type="checkbox"/> Public		

E. CUSTOMER 1 - TRUST		E. CUSTOMER 2 - TRUST	
If the trustee(s) is an individual, collect information and verify the identity as per Part A1 and A2 above for EACH individual trustee	<input type="checkbox"/>	If the trustee(s) is an individual, collect information and verify the identity as per Part A1 and A2 above for EACH individual trustee	<input type="checkbox"/>
If the trustee(s) is a company, collect and verify information as per Part D	<input type="checkbox"/>	If the trustee(s) is a company, collect and verify information as per Part D	<input type="checkbox"/>
Collect the Transaction Information as per Part B above AND collect the following (no need to verify)	<input type="checkbox"/>	Collect the Transaction Information as per Part B above AND collect the following (no need to verify)	<input type="checkbox"/>
Collect verification documents for trust (Trust deed etc)	<input type="checkbox"/>	Collect verification documents for trust (Trust deed etc)	<input type="checkbox"/>
Full name of the trust:		Full name of the trust:	
Country in which trust established:		Country in which trust established:	
Full registered business name (if any) of trust:		Full registered business name (if any) of trust:	
Type of trust (eg. unit, discretionary, hybrid):		Type of trust (eg. unit, discretionary, hybrid):	
Unless the trust is widely held (10 or more unit holders), collect the full name of each beneficiary or a description of the class of beneficiaries of the trust in <a href="#">A1i</a> .		Unless the trust is widely held (10 or more unit holders), collect the full name of each beneficiary or a description of the class of beneficiaries of the trust in A1.	

F. CUSTOMER 1 - PARTNERSHIP		F. CUSTOMER 2 - PARTNERSHIP	
Collect information as per Part A1 for all partners	<input type="checkbox"/>	Collect information as per Part A1 for all partners	<input type="checkbox"/>
Verify the identity as per Part A1 and A2 for at least one partner	<input type="checkbox"/>	Verify the identity as per Part A1 and A2 for at least one partner	<input type="checkbox"/>
Collect the Transaction Information as per Part B above AND collect the following (verification documents must be attached)	<input type="checkbox"/>	Collect the Transaction Information as per Part B above AND collect the following (verification documents must be attached)	<input type="checkbox"/>
Collect verification documents for partnership (partnership agreement etc)	<input type="checkbox"/>	Collect verification documents for partnership (partnership agreement etc)	<input type="checkbox"/>
Full name of partnership:		Full name of partnership:	
Full registered business name (if any) of partnership:		Full registered business name (if any) of partnership:	
Full address of partnership's principal place of business (if any):		Full address of partnership's principal place of business (if any):	
Country in which partnership established:		Country in which partnership established:	
Total Points (Applicant 1):		Total Points (Applicant 2):	

INTRODUCER DECLARATION	
I declare:	
The documentation provided is current and within acceptable time frames	<input type="checkbox"/>
All photographic identification is a "reasonable likeness" to the individual	<input type="checkbox"/>
Nothing in my dealings with the customer have raised any suspicions concerning the proposed transaction	<input type="checkbox"/>
Face to face verification of the customer was carried out by me OR	<input type="checkbox"/>
Face to face verification was not possible because (state reason):	<input type="checkbox"/>
(If Options 2 is used) verification against primary photographic documentation was not possible because (state reason):	

CUSTOMER NAME 1 \_\_\_\_\_ CUSTOMER SIGNATURE 1 \_\_\_\_\_

CUSTOMER NAME 2 \_\_\_\_\_ CUSTOMER SIGNATURE 2 \_\_\_\_\_

ORIGINATOR / INTRODUCER SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_