

☎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><br><i>For each Borrower</i>   | <b>SELF EMPLOYED</b><br><i>For each Borrower</i>  |
|--|---|
| <input type="checkbox"/> Two Pay Slips<br><input type="checkbox"/> Letter of Employment                        | <input type="checkbox"/> Two Years Financials<br>(i.e. balance sheet and profit and loss)<br>Two Years Tax Returns for Business |
| <input type="checkbox"/> Two Years Tax Returns or Latest Years Tax Assessment or Group Certificate             | <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  | <input type="checkbox"/> Lo-Doc Declaration   |

**CUSTOMER IDENTIFICATION CHECKLIST** *(Refer to pages 8 – 10)*

|                       |                          |  |
|-----------------------|--------------------------|--|
| 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 only  |
| Trust                 | <input type="checkbox"/> | Complete Section E, 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   |



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

|                  |           |                    |           |
|------------------|-----------|--------------------|-----------|
| Purchase Price   | \$        | Sale Proceeds      | \$        |
| Refinance        | \$        | Own Funds (source) | \$        |
| Associated Costs | \$        | Loan Amount        | \$        |
| Other            | \$        | Other              | \$        |
| <b>TOTAL</b>     | <b>\$</b> | <b>TOTAL</b>       | <b>\$</b> |

**LOAN REQUIREMENTS**

| Breakdown of Loan Accounts   | Split 1   | Split 2 (if applicable)  | Split 3 (if applicable)  | Split 4 (if applicable)  |
|--|---|--|--|--|
| <b>Purpose of Loan</b><br>e.g. Purchase of Owner/Occupied or Invest, Refinance Owner/Occupied or Invest, Construction, Other |   |  |  |  |
| <b>Loan Amount</b>   | \$  | \$   | \$   | \$   |
| <b>Product Name</b>  |   |  |  |  |
| <b>Facility Required</b>   | Principal & Interest <input type="checkbox"/><br>Interest Only .... Years <input type="checkbox"/><br>Line of Credit <input type="checkbox"/><br><b>Interest Rate</b><br>Fixed Term ..... <input type="checkbox"/><br>Variable Rate <input type="checkbox"/><br>Interest Rate ..... % | Principal & Interest <input type="checkbox"/><br>Interest Only .... Years <input type="checkbox"/><br>Line of Credit <input type="checkbox"/><br><b>Interest Rate</b><br>Fixed Term ..... <input type="checkbox"/><br>Variable Rate <input type="checkbox"/><br>Interest Rate .....% | Principal & Interest <input type="checkbox"/><br>Interest Only .... Years <input type="checkbox"/><br>Line of Credit <input type="checkbox"/><br><b>Interest Rate</b><br>Fixed Term ..... <input type="checkbox"/><br>Variable Rate <input type="checkbox"/><br>Interest Rate .....% | Principal & Interest <input type="checkbox"/><br>Interest Only .... Years <input type="checkbox"/><br>Line of Credit <input type="checkbox"/><br><b>Interest Rate</b><br>Fixed Term ..... <input type="checkbox"/><br>Variable Rate <input type="checkbox"/><br>Interest Rate .....% |
| <b>Total Loan Amount</b>   |   |  |  |  |
| <b>Date Required to Settle</b>   |   |  |  |  |

**FINANCIAL DETAILS**

**ASSETS/LIABILITIES**

| ANNUAL INCOME  |           |
|----------------|-----------|
| Gross Salary 1 | \$        |
| Gross Salary 2 | \$        |
| Rental 1       | \$        |
| Rental 2       | \$        |
| Depreciation   | \$        |
| Other          | \$        |
| Other          | \$        |
| <b>TOTAL</b>   | <b>\$</b> |

|                         | Value     | Monthly Repayments | Amount Owing | Financier | Refinanced Y/N |
|-------------------------|-----------|--------------------|--------------|-----------|----------------|
| Residence               | \$        | \$                 | \$           |           |                |
| Furniture               | \$        | \$                 | \$           |           |                |
| Vacant Land             | \$        | \$                 | \$           |           |                |
| Rental Property 1       | \$        | \$                 | \$           |           |                |
| Rental Property 2       | \$        | \$                 | \$           |           |                |
| Motor Vehicle           | \$        | \$                 | \$           |           |                |
| Make .....              |           |                    |              |           |                |
| Model .....             |           |                    |              |           |                |
| Motor Vehicle           | \$        | \$                 | \$           |           |                |
| Make.....               |           |                    |              |           |                |
| Model .....             |           |                    |              |           |                |
| Savings                 | \$        | \$                 | \$           |           |                |
| Credit Cards            | Limit     | \$                 | \$           |           |                |
| Credit Cards            | Limit     | \$                 | \$           |           |                |
| Superannuation          | \$        | \$                 | \$           |           |                |
| Superannuation          | \$        | \$                 | \$           |           |                |
| Other Car               | \$        | \$                 | \$           |           |                |
| If renting monthly rent | \$        | \$                 | \$           |           |                |
| Other                   | \$        | \$                 | \$           |           |                |
| Other                   | \$        | \$                 | \$           |           |                |
| <b>TOTAL</b>            | <b>\$</b> | <b>\$</b>          | <b>\$</b>    |           |                |

### SECURITY OFFERED FOR THE LOAN

|  |            |  |            |
|--|------------|--|------------|
| <b>PROPERTY 1 Usage:</b> <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment |            | <b>PROPERTY 2 Usage:</b> <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  |            |

### 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 SOLICITORS'(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      |         |

### 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?                          |        |         |
| Is there any unsatisfied judgements 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?  |        |         |

### TAX FILE NUMBER OR EXEMPTION

Existing Customers  No  Yes – Supply details below if not previously provided  No  Yes – Supply details below if not previously provided

Apply my Tax File number or exemption to these accounts

New Customers Tax File Number

|               |  |  |
|---------------|--|--|
| Applicant (1) |  | Collection of tax file number information is authorised and it's use and disclosure are strictly regulated by the tax laws and the Privacy Act. For more information about the use of tax file numbers contact your nearest Australian Taxation Office. It is not an offence if you choose not to quote your tax file number or exemption, but if you do not, tax will be taken out of your interest at the highest marginal rate plus Medicare levy and forwarded to the Australian Tax Office. You authorise the application of this tax file number or exemption to this and future accounts unless you notify Australian Mortgage Options otherwise. |
| Applicant (2) |  |  |

## LOAN PURPOSE/DECLARATION 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 Consumer 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

#### PART A

| In order to determine whether or not the provisions of the Code will apply to this loan, the lender requires you to provide it with the following information:                                | YES | NO |
|---|-----|----|
| 1. Are any of the borrowers natural persons as described above?   |     |    |
| 2. Are any of the borrowers a corporation? If yes DO NOT COMPLETE Part B and Part C   |     |    |
| 3. Is the borrower a strata corporation (being a corporation incorporated under the strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)? |     |    |

#### PART B

| The purpose of this proposed loan is:   | Loan Amount Sought |
|---|--------------------|
| 1. To purchase a residence to be owner occupied                                   | \$                 |
| 2. To purchase a property for investment purposes                                 | \$                 |
| 3. To finance the construction of a residence to be owner-occupied                | \$                 |
| 4. To finance the construction of a property for investment purposes              | \$                 |
| 5. To provide a line of credit for borrowers business                             | \$                 |
| 6. To have available credit to make personal purchases                            | \$                 |
| 7. To refinance an owner-occupied residence                                       | \$                 |
| 8. To refinance a property for investment purposes                                | \$                 |
| 9. To finance expenditure of a personal, domestic or household nature as follows: | \$                 |
| 10. Future investments  | \$                 |
| 11. Other   | \$                 |

#### PART C

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.

**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.....

SIGNATURE (3)..... PRINT NAME.....DATE.....

SIGNATURE (4)..... PRINT NAME.....DATE.....

**DECLARATION AS TO LOAN PURPOSE**

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 (or both purposes).

**IMPORTANT**

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

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

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

SIGNATURE (3)..... PRINT NAME.....DATE.....

SIGNATURE (4)..... PRINT NAME.....DATE.....

**JOINT NOMINATION FORM**

**IMPORTANT NOTICE: Nomination of Address for Notices (Regulated Loans Only)**

Each debtor/guarantor is entitled to receive a copy of any notice or other document under the Consumer Credit Code. By signing this nomination you are giving up the right to be individually provided with information direct from the credit provider (unless you are the person nominated).

Any person who has signed this nomination can advise the credit provider at any time in writing that they wish to cancel their nomination. This means they will, from the date of cancelling the nomination, receive a personal copy of any notice or other document under the Consumer Credit Code.

**DEBTORS**

I/We nominate \_\_\_\_\_  
(full name of person nominated) to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us in respect of all credit accounts applied for on this form.

**GUARANTORS**

I/We nominate \_\_\_\_\_  
(full name of person nominated) to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us in respect of all credit accounts applied for on this form.

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

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

SIGNATURE (3)..... PRINT NAME.....DATE.....

SIGNATURE (4)..... PRINT NAME.....DATE.....

**METHOD OF PAYMENT**

The applicant(s) agree to pay part of the application fee at the time of application. Any outstanding fee must be paid on settlement. The application fee is refundable in the case of the loan being declined except where the approval is issued for a lower amount than applied for. In these cases Australian Mortgage Options will deduct from the application fee the cost of valuation and refund the balance.

Cash     Cheque     Credit Card    Credit Card Number    Credit card expiry date

Visa     MasterCard    

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
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|  |  |  |  |
|--|--|--|--|
|  |  |  |  |
|--|--|--|--|

  
m m y y

Card holders name ..... Signature.....Amount \$.....

## 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, accountant, 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 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, 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 for me/us, information file about me/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, 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
- I/we agree that this information may be given before, during and after the provision of credit to me/us; or
- 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 our 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 may be 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(I)(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 approved 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(I)© 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

## CUSTOMER IDENTIFICATION CHECKLIST

Part 2 of the Anti-Money Laundering & Counter Terrorism Financing Act 2006 requires the information in this form to be collected and verified for EACH customer application. Please ensure that you follow the relevant lender's procedures and that all photocopies of customer documents provided to your lender are clear and legible.

**A. 100 point ID must also be obtained on each individual.**

|   |   |
|---|---|
| <b>SELECT ONE:</b> <input type="checkbox"/> Borrower    or <input type="checkbox"/> Guarantor | <b>SELECT ONE:</b> <input type="checkbox"/> Borrower    or <input type="checkbox"/> Guarantor |
|---|---|

| A1. CUSTOMER 1 – INDIVIDUAL  |                                     | A1. CUSTOMER 2 - INDIVIDUAL  |                                 |
|--|-------------------------------------|--|---------------------------------|
| Full name (including middle names):  | Full name (including middle names): | Date of birth:   | Date of birth:                  |
| Residential address:   | Residential address:                | Any other names known by:  | Any other names known by:       |
| A2. Documentation to verify information - Satisfy either OPTION 1 or OPTION 2  |                                     | A2. Documentation to verify information - Satisfy either OPTION 1 or OPTION 2  |                                 |
| <b>Option 1 - Primary Photographic Documentation</b><br>(two photo ID must be obtained) – <b>ONE</b> of the following: |                                     | <b>Option 1 - Primary Photographic Documentation</b><br>(two photo ID must be obtained) – <b>ONE</b> of the following: |                                 |
| DRIVER'S LICENCE (photographic)  | 40 pts <input type="checkbox"/>     | DRIVER'S LICENCE (photographic)  | 40 pts <input type="checkbox"/> |
| State:   |                                     | State:   |                                 |
| Number:  |                                     | Number:  |                                 |
| Expiry:  |                                     | Expiry:  |                                 |
| PASSPORT (not expired by more than two years):   | 70 pts <input type="checkbox"/>     | PASSPORT (not expired by more than two years):   | 70 pts <input type="checkbox"/> |
| Country:   |                                     | Country:   |                                 |
| Number:  |                                     | Number:  |                                 |
| Expiry:  |                                     | Expiry:  |                                 |
| STATE OR TERRITORY OFFICIALLY ISSUED IDENTIFICATION CARD:  | 0 pts <input type="checkbox"/>      | STATE OR TERRITORY OFFICIALLY ISSUED IDENTIFICATION CARD:  | 0 pts <input type="checkbox"/>  |
| Type of card:  |                                     | Type of card:  |                                 |
| Issued by:   |                                     | Issued by:   |                                 |
| Number:  |                                     | Number:  |                                 |
| Expiry:  |                                     | Expiry:  |                                 |
| NATIONAL IDENTITY CARD (photographic)  | 0 pts <input type="checkbox"/>      | NATIONAL IDENTITY CARD (photographic)  | 0 pts <input type="checkbox"/>  |
| State:   |                                     | State:   |                                 |
| Number:  |                                     | Number:  |                                 |
| Expiry:  |                                     | Expiry:  |                                 |
| Other (insert details):  | <input type="checkbox"/>            | Other (insert details):  | <input type="checkbox"/>        |

| Option 2 – ONE photographic documentation (refer to option 1) plus TWO secondary non-photographic documentation from B   |                                 | Option 2 – ONE photographic documentation (refer to option 1) plus TWO secondary non-photographic documentation from B   |                                 |
|--|---------------------------------|--|---------------------------------|
| <b>B. TWO of the following</b>   |                                 | <b>B. TWO of the following</b>   |                                 |
| Birth Certificate  | 70 pts <input type="checkbox"/> | Birth Certificate  | 70 pts <input type="checkbox"/> |
| Citizenship Certificate  | 70 pts <input type="checkbox"/> | Citizenship Certificate  | 70 pts <input type="checkbox"/> |
| Pension/Health Care/Medicare Card issued by Centrelink   | 40 pts <input type="checkbox"/> | Pension/Health Care/Medicare Card issued by Centrelink   | 40 pts <input type="checkbox"/> |
| Financial Benefits Statement issued by the Commonwealth, a State or a Territory within the last 12 months  | 0 pts <input type="checkbox"/>  | Financial Benefits Statement issued by the Commonwealth, a State or a Territory 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"/>  | 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"/> |
| Individual under 18 years of age ONLY: a notice issued by a school principal within the last three months which states the individuals name, residential address and how long the individual has attended the school | 0 pts <input type="checkbox"/>  | Individual under 18 years of age ONLY: a notice issued by a school principal within the last three months which states the individuals name, residential address and how long the individual has attended the school | 0 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 1 – 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 – COMPANY (Pty and Ltd, but not listed companies)</b>   |                                 | <b>D. CUSTOMER 1 – COMPANY (Pty and Ltd, but not listed companies)</b>   |                                 |
| Collect the name of ALL directors  | <input type="checkbox"/>        | Collect the name of ALL directors  | <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 personal information in A1 for ALL shareholders owning more than 25% of the company (no need to verify under A2) AND collect the following (no need to verify)   | <input type="checkbox"/>        | Collect the personal information in A1 for ALL shareholders owning more than 25% of the company (no need to verify under A2) AND collect the following (no need to verify)   | <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:   |                                 |

| E. CUSTOMER 1 - TRUST   |                          | E. CUSTOMER 1 - TRUST   |                          |
|---|--------------------------|---|--------------------------|
| If the trustee(s) is an individual, collect information and verify the identify 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 identify 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"/> |
| Full name of the trust:   |                          | Full name of the 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), the full name of each beneficiary or a description of the class of beneficiaries of the trust: |                          | Unless the trust is widely held (10 or more unit holders), the full name of each beneficiary or a description of the class of beneficiaries of the trust: |                          |

| F. CUSTOMER 1 - PARTNERSHIP   |                          | F. CUSTOMER 1 - 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 (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 partnership:   |                          | Full name of partnership:   |                          |
| Full address of partnership's principal place of business (if any):                                   |                          | Full address of partnership's principal place of business (if any):                                   |                          |

TOTAL POINTS (Applicant 1) \_\_\_\_\_

TOTAL POINTS (Applicant 2): \_\_\_\_\_

| BROKER 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   | <input type="checkbox"/> |
| Face to face verification was not possible because (state reason):  |                          |
| (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 \_\_\_\_\_