

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

<b>CUSTOMER IDENTIFICATION CHECKLIST</b> <small>(Refer to pages 12 – 14)</small>		
Individual		Complete Section A and Section B
Sole Trader		Complete Section A, Section B and Section C
Company (Pty and Ltd)		Complete Section D, Section A (for at least ONE director) and Section B
Company (Public)		Complete Section B and Section D
Trust		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		Complete Section F, Section A (for at least ONE partner) and Section B



## Part 2 - APPLICATION

### PERSONAL DETAILS

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

Company Details & /or Trust			
Borrower Guarantor ACN/ABN Number:			
Company /Trust Name			
Type of Business			
Trading Address			
Registered Address			
Years Trading			
Telephone	Mobile	Fax	
Full name of Trust 1. 2. 3. 4.	Full names of Beneficiaries 1. 2. 3. 4.		

Additional Information		
In relation to current business, are 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	\$
<b>NET PROFIT BEFORE TAX</b>	\$	<b>NET PROFIT BEFORE TAX</b>	\$
<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 Fees	\$
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>\$</b>	<b>TOTAL</b>	<b>\$</b>

**LOAN REQUIREMENTS**

Breakdown of Loan Accounts	Split 1	Split 2 <i>(if applicable)</i>	Split 3 <i>(if applicable)</i>	Split 4 <i>(if applicable)</i>
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 Fixed Term ..... <input type="checkbox"/> Variable Rate <input type="checkbox"/> Interest Rate ..... %	Principal & Interest <input type="checkbox"/> Interest Only .... Years <input type="checkbox"/> Line of Credit <input type="checkbox"/> Interest Rate Fixed Term ..... <input type="checkbox"/> Variable Rate <input type="checkbox"/> Interest Rate .....%	Principal & Interest <input type="checkbox"/> Interest Only .... Years <input type="checkbox"/> Line of Credit <input type="checkbox"/> Interest Rate Fixed Term ..... <input type="checkbox"/> Variable Rate <input type="checkbox"/> Interest Rate .....%	Principal & Interest <input type="checkbox"/> Interest Only .... Years <input type="checkbox"/> Line of Credit <input type="checkbox"/> Interest Rate Fixed Term ..... <input type="checkbox"/> Variable Rate <input type="checkbox"/> Interest Rate .....%
Repayment Amount				
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		

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>			To be paid out
--------------	--	--	----------------

### SECURITY OFFERED FOR THE LOAN

PROPERTY 1 Usage:    Owner Occupied    Investment		PROPERTY 2 Usage:    Owner Occupied    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 all applicant(s)  
Each applicant must complete this section**

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

- a. credit is provided under a contract;
- b. the applicant (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 use, or
- d. purchase, renovate or improve residential property for investment purposes; or
- e. Refinance personal, domestic or household credit or to purchase, renovate or improve residential property for investment purposes.

### PART A

In order to determine whether or not the provisions of the NCC will apply to this loan, the Lender requires you to provide the following information:		
1. Are any of the applicant(s) natural persons as described above?	Yes	No
2. Is the only applicant(s) a corporation? If yes, <b>do not complete</b> Part B and Part C.	Yes	No
3. Are any of the applicant(s) a strata corporation (being a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)?	Yes	No

### PART B

The purpose of this 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 a 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 purposes.	\$
11. To refinance vacant land and construct a property for personal use.	\$
12. To refinance vacant land and construct a property for investment purposes.	\$
13. To provide funds for a future personal use.	\$
14. To provide funds for a future business/investment purpose.	\$
<b>TOTAL =</b>	<b>\$</b>

### PART C

Are any of the applicant(s) likely to receive an income tax 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 use, or to purchase, renovate, refinance, or improve residential property for investment purposes, then you must also complete the Declaration of 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 NCC, 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 applicant(s).

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

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





## PRIVACY DISCLOSURE STATEMENT

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 you do not provide any part of the personal information, it may not be possible to assess your 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 you if an application is successful, to provide and administer the provision of credit to you and obtain a guarantee; assess the risk of providing lenders' mortgage insurance in respect of credit which may be provided to you (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 your 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. Some of the organisations we disclose your personal information and credit-related personal information to may be located overseas. Where AMO intends to send information overseas, we will either take reasonable steps to ensure that it complies with Australian Privacy laws or we will seek your consent to the disclosure..

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 your 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 and seek correction of your personal information and credit related personal information. Should you wish to do so, or you have any queries about your information, please contact us on AMO on 1300 266 266.

In accordance with Section 18N(1)(b) of the Privacy Act 1988, you 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 your credit arrangements. You understand this information can include any information about your 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 and/or your Mortgage Manager may give information about you to a credit reporting agency to obtain a consumer credit report about and/or to allow the credit reporting agency to create or maintain a credit report for you and/or information file about you.

The information that may be given is limited to:

- Details to identify you (i.e. full name, sex, date of birth, current/last known address, current/last known employer, driver's licence number);
- The fact that you have applied for credit and the requested amount;
- The fact that the credit provider or the Mortgage Manager is a current credit provider to you;
- 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 you have committed a serious credit infringement (i.e. acted fraudulently or shown an intention not to comply with your credit obligations);
- That the credit provided to you has been paid or otherwise discharged
- Where you agree that this information may be given before, during and after the provision of credit to you; or
- Information otherwise in connection with arrangements relating to lenders' mortgage insurance.

## OBTAINING CREDIT INFORMATION

You agree to enable the Interested Parties and your Mortgage Manager to assess your application for personal or commercial credit and your Mortgage Manager to collect payments that are overdue in respect of personal or commercial credit provided to you by Interested Parties. Your 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. You acknowledge that these reports may contain:

- personal information about you
- personal credit information about you
- information about your commercial activities or commercial credit worthiness
- information about your commercial credit activities
- exchanging credit worthiness information with out credit providers

You 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 you for credit;
- to notify the other credit providers of a default by you;
- to exchange information with other credit providers as to the status of this loan where you are in default with other credit providers to manage a loan with AMO to assess your credit worthiness;
- to help you avoid defaulting on your credit obligations;
- to assist in the collection of overdue payments from you; and
- to exchange information with credit providers who are involved in a mortgage securitisation scheme.

You 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.

## PROVIDING YOUR PERSONAL INFORMATION AND CREDIT-RELATED INFORMATION TO A MORTGAGE INSURER

In this privacy disclosure statement, the "Insurer" means each of the following organisations (whether acting individually or together):

QBE Lenders' Mortgage Insurance Limited (ABN 70 000 511 071)  
82 Pitt Street, Sydney NSW 2000  
Phone: 1300 367 764

Contact: Privacy Officer  
Email: [compliance.manager@qbe.com](mailto:compliance.manager@qbe.com)  
Website: [www.qbelmi.com](http://www.qbelmi.com)

Genworth Financial Mortgage Insurance Pty Limited (ABN 60 106 974 305)  
Level 26, 101 Miller Street, North Sydney NSW 2060  
Phone: 1300 655 422  
Website: [www.genworth.com.au](http://www.genworth.com.au)

We may disclose your personal information and credit-related personal information when we apply to the Insurer for lenders mortgage insurance (LMI). By you signing this application, the Insurer can do the following:

Where permitted by the Privacy Act 1988, the Insurer may seek and obtain from a credit reporting body commercial credit information concerning your credit worthiness or history; consumer information; and collection of overdue payments information.

The Insurer collects your information for the purposes of assessing our application and securing and administering LMI for your mortgage, including dealing with claims and recovery of proceeds.

The information collected by the Insurer is required under the Insurance Contracts Act 1984 (Cth) and is necessary for the Insurer to undertake its business. If you do not provide any of the information requested of you then the Insurer will not be able to issue insurance. As a result, we may not be able to provide the mortgage to you.

The Insurer may use your information to assess the risk of providing LMI to us, you defaulting on your obligations to us and you being unable to meet a liability arising under a guarantee in respect of mortgage finance given (or to be given) by us to another person.

The Insurer may also use your information to verify your details provided by us, administer or vary any LMI cover provided (including for securitisation and hardship applications, dealing with claims, recovery of proceeds and enforcing the mortgage in the place of us), to conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery, to comply with any regulatory requirements including under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time, and for any other LMI purpose relating to you or under the insurance policy issued by the Insurer to us in respect of your credit with us or as may be permitted by the Privacy Act 1988.

The Insurer may disclose your information to its related companies; us; your guarantor or potential guarantor; other insurers; claims assessors and investigators; parties for the purposes of securitisation; re-insurers; underwriters; loan servicers; trust managers; trustees and security trustees; organisations involved in surveying or registering a security property or which otherwise have an interest in a security property; ratings agencies; credit reporting bodies; its service providers (including marketing companies, data consultants and IT contractors); its agents, contractors, and external advisers; your referees, including your employer; your legal and financial advisers; brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager; organisations that are involved in debt collecting or in purchasing debts; mercantile agents if you default on your obligations to us; payment system operators; parties involved in fraud prevention (including organisations such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct); other financial institutions and credit providers; and government and other regulatory bodies (e.g. the Insurance Council of Australia, ASIC and the ATO).

Where permitted by the Privacy Act 1998 the Insurer may disclose your information to organisations located overseas (including in the USA, Canada, the United Kingdom or the Philippines) such as its related companies, re-insurers, service providers (including but not limited to data consultants and IT contractors), its agents, contractors and external advisers and government and other regulatory bodies. Overseas organisations may be required to disclose information shared with them with relevant foreign authorities under a foreign law. In those instances the Insurer is not responsible for that disclosure.

The Insurer may also, to the extent permitted by the Privacy Act 1988, disclose information about you to a credit reporting body for any purpose set out in this consent. The credit reporting body gives other organisations (such as other credit providers) information to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other credit providers.

The Insurer may need to exchange your information with credit providers and advisors during the course of the mortgage insurance policy for any purpose set out in this consent. The Insurer may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this consent and the Insurer's Privacy Policy and Credit Reporting Policy apply to the collection, use and disclosure of that information.

The Insurer may store your information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security, however, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

Each Insurer has a Privacy and Credit Reporting Policy which contains information about:

- a. how you can access and seek correction of your information held by the Insurer;
- b. how you can complain about a breach of the Privacy Act 1988 (including any applicable privacy principles) or any registered privacy code that binds the insurer in respect of your personal or credit information (as appropriate); and
- c. how the Insurer will deal with a complaint.

Each policy available on the Insurer's website or by contacting them.

## BANKERS OPINION

You 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

You authorise Interested Parties and your Mortgage Manager to give to a current or proposed Guarantor any credit report, notice or document, or financial or personal information about your 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 is proposed to be provided to Interested Parties and , any other facility you 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(l)(c) of the Privacy Act, you authorise AMO to obtain from a credit reporting agency, a credit report containing personal credit information about you to assess whether to accept you as guarantor for personal credit or commercial credit applied for, provided to, the borrower/s named in the application.

You 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(l)(h) of the Privacy Act, you authorise AMO to obtain a credit report for the purpose of collecting payments that are overdue in respect of personal credit provided to the borrower/s.

DECLARATION

You hereby confirm that the information provided throughout this application is true and correct, even if not in your own handwriting.

You understand that the decision made by AMO or Interested Parties to accept or decline this application is made based on the information provided by you in the application.

You 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 you.

You understand that AMO are not obligated to approve finance to you, even though they have taken reasonable measures to clarify and substantiate the details contained in the application. You understand that inspection report obtained is for credit provider's benefit only. You 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 are 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. You confirm that no applicant is an undischarged bankrupt. Independent legal and financial advice is recommended.

You acknowledge that the application fee of up to \$650 is payable by you 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.

You understand that AMO will formally notify you in writing of the decision.

In this statement, "Interested Parties "means:

- Adelaide Bank a Division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178, Australian Credit Licence 237879, 80 Grenfell 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
- AFSH Nominees Pty Ltd ACN 143 937 936 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
- 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
- Origin Mortgage Management Services Pty Ltd ABN 51 119 531 252, Level 6, 179 Elizabeth Street, Sydney NSW 2000
- 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 Corporate Trust Limited ACN 000341533, Level 13, 123 Pitt Street Sydney NSW 2000
- Perpetual Trustees Victoria Limited (and associated entities) ABN 47 004 027 258, Level 28, 360 Collins Street Melbourne VIC 3000 Phone 03 8628 0400
- 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

In this statement, "Credit Reporting Agencies" means:

- Veda Advantage Public Access Division PO Box 964 North Sydney NSW 2059 Public Enquiries: 1300 762 207 Website: [www.mycreditfile.com.au](http://www.mycreditfile.com.au)
- Dun & Bradstreet Australia PO Box 7405 St Kilda Road Melbourne VIC 3004 Public Enquiries 1300 734 806 Website: [www.checkyourcredit.com.au](http://www.checkyourcredit.com.au)

In this statement, "Mortgage Insurers" means:

- QBE Lenders Mortgage Insurers Limited (ABN 70 000 511 071) 82 Pitt Street Sydney NSW 2000 Phone: 1300 367 764 Website: [www.qbelmi.com](http://www.qbelmi.com)
- Genworth Financial Mortgage Insurance Pty Ltd (ABN 60 106 974 305) Level 26, 101 Miller Street North Sydney NSW 2060 Phone 1300 655 422 Website: [www.genworth.com.au](http://www.genworth.com.au)

Our Privacy Policy is available on our website [www.amo.com.au](http://www.amo.com.au) or by telephoning 02 97093111.

Our Credit Reporting Policy is available on request.

**The Applicant(s)/Debtor(s) and Guarantors(s) acknowledge and agree that they have read, understand and agree with each and every part of the application (including the Declaration, Privacy Declaration and Loan Purpose Declaration). You 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. You 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.....



Birth Certificate (Australian or foreign)	70 pts	Birth Certificate (Australian or foreign)	70 pts
Citizenship Certificate(Australian or foreign)	70 pts	Citizenship Certificate(Australian or foreign)	70 pts
Pension/Health Care issued by Centrelink/ Dept of Veterans' Affairs	40 pts	Pension/Health Care issued by Centrelink/ Dept of Veterans' Affairs	40 pts
Financial Benefits Statement issued by the Commonwealth, a State or a Territory within the last 12 months	25 pts	Financial Benefits Statement issued by the Commonwealth, a State or a Territory within the last 12 months	25 pts
Income Tax Assessment Notice issued by the Australian Taxation Office within the last 12 months	0 pts	Income Tax Assessment Notice issued by the Australian Taxation Office within the last 12 months	0 pts
Rates or utility notice issued by a local government body or utilities provider within the last three months	40 pts	Rates or utility notice issued by a local government body or utilities provider within the last three months	40 pts
<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		Collect information and verify the identity of the individual as per Part A1 and A2 above	
Collect the Transaction Information as per Part B above AND collect the following (no need to verify)		Collect the Transaction Information as per Part B above AND collect the following (no need to verify)	
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		Collect the name of ALL directors in A1	
Collect information and verify the identity of at least ONE director as per Part A1 and A2 above		Collect information and verify the identity of at least ONE director as per Part A1 and A2 above	
Collect the Transaction Information as per Part B above		Collect the Transaction Information as per Part B above	
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)		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)	
Collect verification documents for company (company search, certificate of registration etc)		Collect verification documents for company (company search, certificate of registration etc)	
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 Proprietary or Public		Type of company Proprietary or 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 A1.		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:	<input type="checkbox"/>
Certified verification is attached	<input type="checkbox"/>

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

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

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