

MORTGAGE APPLICATION REQUIREMENTS & GENERAL INFORMATION

This checklist is only a guide as other information may be requested.

Standard for all applications	App 1	App 2
Customer identification checklist including clear copy of photo ID and customer's Medicare Card.	<input type="checkbox"/>	<input type="checkbox"/>
Application form (additional documents required for company and trust applicants)	<input type="checkbox"/>	<input type="checkbox"/>
Declaration of Purpose (page 10) and Service Nomination (page 6) completed as required	<input type="checkbox"/>	<input type="checkbox"/>
Current Home Insurance (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>
Most recent Rates Notice and Water Utilities Notice (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>
Three (3) months most recent statements for all credit cards	<input type="checkbox"/>	<input type="checkbox"/>
Six (6) months most recent statements for all other loans	<input type="checkbox"/>	<input type="checkbox"/>
Income verification		
PAYG		
Two (2) payslips less than 1 month old showing current salary / wage and year-to-date income (must be computer generated showing employer's name and ABN, and borrower's name); and	<input type="checkbox"/>	<input type="checkbox"/>
Latest Payment Summary or ATO Notice of Assessment; and	<input type="checkbox"/>	<input type="checkbox"/>
One (1) month of bank statements showing electronic payment with employer name evident	<input type="checkbox"/>	<input type="checkbox"/>
If all of the above is not available, at least two (2) of the following documents:		
Employment Contract	<input type="checkbox"/>	<input type="checkbox"/>
Employer letter on company letterhead stating annual income, position, basis and term of employment	<input type="checkbox"/>	<input type="checkbox"/>
One (1) computer generated payslip	<input type="checkbox"/>	<input type="checkbox"/>
Self employed or company		
Most recent 2 years' full tax returns (business and personal) AND most recent 2 years' tax assessment notices; and	<input type="checkbox"/>	<input type="checkbox"/>
Three (3) months business account bank statement (no more than 30 days old); and	<input type="checkbox"/>	<input type="checkbox"/>
One (1) month personal account bank statement (no more than 30 days old)	<input type="checkbox"/>	<input type="checkbox"/>
Rental income		
Three (3) months rental statements; or	<input type="checkbox"/>	<input type="checkbox"/>
Current signed lease / tenancy agreement (disclosing duration and rent payable); or	<input type="checkbox"/>	<input type="checkbox"/>
Bank statement showing three (3) months rental income; and	<input type="checkbox"/>	<input type="checkbox"/>
Letter from Rental Manager confirming details of rental arrangements	<input type="checkbox"/>	<input type="checkbox"/>
Loan type (one of the following)		
Purchase existing property		
Full copy of purchase contract signed and dated by both purchaser and vendor; and	<input type="checkbox"/>	<input type="checkbox"/>
Evidence of source of deposit:		
Three (3) months bank statements showing genuine savings; OR	<input type="checkbox"/>	<input type="checkbox"/>
For First Home Owner loans: First Home Owners Grant application (including certified ID) and evidence of sufficient funds to meet equity requirements and all associated costs.	<input type="checkbox"/>	<input type="checkbox"/>
Construction / Home Renovations		
Signed and dated land and building contract AND plans and specifications OR quotes for renovation works	<input type="checkbox"/>	<input type="checkbox"/>
Refinance current property		
Last 6 months loan statements for all loans being refinanced	<input type="checkbox"/>	<input type="checkbox"/>
Last 6 months loan statements for all loans (specialised lending only)	<input type="checkbox"/>	<input type="checkbox"/>
Other		
Self employed or company (Lo Doc)		
Fully completed Income Declaration AND twelve (12) months BAS Statements (show evidence of ATO lodgment)	<input type="checkbox"/>	<input type="checkbox"/>
ASIC/ABN check (minimum registration period 2 years for Lo Doc)	<input type="checkbox"/>	<input type="checkbox"/>
Three (3) months business account bank statement (no more than 30 days old)	<input type="checkbox"/>	<input type="checkbox"/>
One (1) month personal account bank statement (no more than 30 days old)	<input type="checkbox"/>	<input type="checkbox"/>
Company & trust loans		
Loan application in company / trust name including assets and liabilities statement, AND	<input type="checkbox"/>	<input type="checkbox"/>
Loan application in guarantor(s) / director(s) / trustee(s) name(s) including assets and liabilities statement	<input type="checkbox"/>	<input type="checkbox"/>
Copy of company constitution and/or trust deed	<input type="checkbox"/>	<input type="checkbox"/>
Specialised Lending - Accountant's Verification	<input type="checkbox"/>	<input type="checkbox"/>

Waratah Home Loans Fact Finder

Business Partner / Credit Rep Full Name: _____ Credit Rep / Licence Number: _____

Licence Holder Name: _____ Licence Number: _____

Applicant Name(s): _____

This summary fact find is designed to assist you to make an assessment of the applicant's requirements and objectives in addition to their financial situation in accordance with your Responsible Lending Obligations and should be considered in conjunction with the information provided within a Lenders Application Form. This Assessment Form **MUST** be completed with every loan application prior to any assessment occurring.

Part A | Loan Amount, Purpose, Costs and Time-Frame

Purpose for Seeking Credit	Amount of credit being sought
1. To purchase a residential property for: <i>(if both then please note in space provided below and tick both boxes)</i> <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment <i>Comments:</i>	\$
2. To refinance a residential property for: <i>(if both then please note in space provided below and tick both boxes)</i> <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment <i>Comments:</i>	\$
3. To purchase/refinance vacant land and/or construct a residential dwelling for: <i>(if both then please tick both)</i> <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment <i>Comments:</i>	\$
4. To fund improvements to an existing residential property for:	\$
5. To consolidate other loan(s), credit card(s) or other debt(s).	\$
6. To provide funds for personal use (eg. to go on holiday, buy a car, retirement funds). Please give details of the intended use: <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	\$
7. To provide funds for investment purposes (eg. invest in shares or business investment). Please give details of the intended use: <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	\$
8. Other purpose(s). Please give details of the intended use: (e.g. Purchase of house for \$350,000 as principal place of residence. Have the ability to do redraws, have fixed interest payments, line of credit.) <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	\$
TOTAL:	\$

Estimated Refinance Costs :

If refinancing an existing debt have all breaks costs been discussed? Yes No N/A

Please provide detail below.

Lender e.g. Westpac Credit Card	Current Balance(s)	Payout Figure(s)	Interest Rate(s)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Over what period of time is the credit purpose set out above required? _____ Years

1. Please specify if you want to fix your interest rate now for a certain period. Fixed rate loans provide interest rate certainty on your loan for the specified period.

Yes No Not Important

If 'Yes', for what period would you like to fix your interest rate? _____ Years

If 'Yes', would you like to fix your interest rate for the whole loan amount or only a portion of the loan amount?

Whole of loan Portion of loan - State the amount to be fixed \$ _____

Note: If you fix your interest rate, your rate will remain unchanged for the period for which the rate is fixed irrespective of whether the variable rate increases or decreases.

WARNING: General Terms and Conditions, if you have a fixed rate loan you may be charged break costs if discharged before the expiry of the fixed interest period.

Break costs could be substantial. Particularly if interest rates fall during the fixed interest period. You should take Break Costs into account in deciding whether you want to fix your interest rate.

The terms and conditions applying to your loan will set out when break costs are payable. You should read the terms and conditions carefully and ensure that you understand them.

2. Do you want to make:

(a) Principal and Interest repayments so that every repayment you make reduces the principal under the loan?

Yes No

OR

(b) Interest Only repayments for a period so that during that period you only repay the interest which accrues under the loan?

Yes No

If 'Yes', for what period would you like to pay only the accrued interest? _____ Years

3. Do you want to be able to:

(a) draw credit up to a limit from time to time (this is known as a line of credit)? Yes No

OR

(b) redraw any amount which you have repaid ahead of time which is in addition to your scheduled repayments?

Yes No *If 'Yes', for what period would you like to pay only the accrued interest? _____ Years*

4. Do you want access to credit available through your loan via? (tick all preferred options)

Credit or Debit Card Chequebook Internet & Phone Banking None

The Applicant(s) financial situation and information has been verified using the following evidence.

PAYG slips

Income Tax returns

Income Tax Assessment Notices

Loan Statements

Other (see below)

Other please specify:

For verification refer to the Applicants detailed financial position disclosed in the full Loan Application Form.

Additional Comments Section

Part D | Broker Assessment & Applicant Acknowledgement

This assessment is valid for 90 days from the date below. Having regard to the information enclosed, I make a (preliminary) assessment that the following product is not unsuitable for the borrower(s) and is appropriate finance for the borrower(s).

Name of Solution recommended:

Date:

Name of Broker (print)

Signature of Broker

I declare that the information in this form is correct and sets out all of my requirements and objectives. I acknowledge that the Lender will rely on this information in assessing my application.

Applicant 1 Full Name

Applicant 1 Signature

Dated:

Applicant 2 Full Name

Applicant 2 Signature

Dated:

Mortgage Application

All borrowers/guarantors must sign the application (if more than 2 borrowers/guarantors an additional borrower/guarantor form is to be completed). All questions/sections of this application MUST be completed as appropriate (if insufficient space or additional sections required, please attach additional forms or pages). Failure to do so may cause a delay in processing your application. Please print and use a black ink pen. In this Mortgage Application the term "Waratah" refers to Waratah Management Securities No. 1 PTY LTD - See item 2 in the Schedule.

Personal

Are you applying as a Borrower Guarantor

Title DOB

Surname

Given Names

Do you have a partner or spouse who is not a party to this application?
 Yes No

Home phone Work phone

Mobile

Email

No. of dependents (including spouse/partner if applicable)

Age of Dependents

Driver's Licence No: State (of issue)

Have you ever been bankrupt or insolvent? Yes No

Have you ever entered into a scheme of arrangement with creditors under the Bankruptcy Act? Yes No

Are there any judgements, garnishees or other legal proceedings against you? Yes No

If Yes to any of the above 3 questions (please attach separate letter with details)

Residential Status: Boarding Provided by Employer
 Living with Parents Renting
 Owner (fully owned) Owner (being paid off)

Are you an Australian Citizen a Permanent Resident
 a Temporary Resident an Overseas Resident
 becoming a Permanent Resident

Residential Address:

..... State Postcode

Time there years months

Previous Residential Address (if at current residential address less than 3 years)

..... State Postcode

Time there years months

(If your current and previous residential addresses are less than 3 years in total, please provide details)

Are your Postal and Residential addresses the same Yes No

If No, Postal Address

..... State Postcode

Name and address of nearest relative in Australia not living with you

Surname

Given Name

Address

Contact phone Relationship

Are you applying as a Borrower Guarantor

Title DOB

Surname

Given Names

Do you have a partner or spouse who is not a party to this application?
 Yes No

Home phone Work phone

Mobile

Email

No. of dependents (including spouse/partner if applicable)

Age of Dependents

Driver's Licence No: State (of issue)

Have you ever been bankrupt or insolvent? Yes No

Have you ever entered into a scheme of arrangement with creditors under the Bankruptcy Act? Yes No

Are there any judgements, garnishees or other legal proceedings against you? Yes No

If Yes to any of the above 3 questions (please attach separate letter with details)

Residential Status: Boarding Provided by Employer
 Living with Parents Renting
 Owner (fully owned) Owner (being paid off)

Are you an Australian Citizen a Permanent Resident
 a Temporary Resident an Overseas Resident
 becoming a Permanent Resident

Residential Address:

..... State Postcode

Time there years months

Previous Residential Address (if at current residential address less than 3 years)

..... State Postcode

Time there years months

(If your current and previous residential addresses are less than 3 years in total, please provide details)

Are your Postal and Residential addresses the same Yes No

If No, Postal Address

..... State Postcode

Name and address of nearest relative in Australia not living with you

Surname

Given Name

Address

Contact phone Relationship

Employment Status Full time Part time
 Casual Contract
 Self-employed Seasonal
 Other - specify:

Employer Name

Occupation Contact

Employer's Address
..... Contact phone

Service Period years months

Previous Employer details (if less than 2 years with current employer)

Employer Name

Employer's Address
..... State Postcode

Occupation Position

Employment Status

Service Period years months

(If your current and previous employers are less than 5 years in total, please provide details)

Gross Monthly Income \$ Frequency Rec'd

Other Income Overtime \$
Rent \$
Other \$
(specify)
Other \$
(specify)
Other \$
(specify)
Total \$

Loan 1 Purpose

Predominantly Owner Occupied Investment/Business

Approval required Full Approval Pre-Approval

Purchase Purchase/Construct
 House Unit/Flat Townhouse
 Villa Duplex
 Other (specify)

Construction/Major Renovation (Quotes are to be provided)
 House Unit/Flat Townhouse
 Villa Duplex Second Storey
 Kitchen Extension
 Other (specify)

Refinance
Name of outgoing financier

Increase existing loan no:

Debt Consolidation (please include copies of all loan statements)

Other (specify)

Loan 1 Amount \$ Loan Term years

Additional Borrowings:

Have you borrowed or do you intend borrowing your deposit or obtain additional finance to complete the purchase? Yes No

If 'yes' please supply details:

Employment Status Full time Part time
 Casual Contract
 Self-employed Seasonal
 Other - specify:

Employer Name

Occupation Contact

Employer's Address
..... Contact phone

Service Period years months

Previous Employer details (if less than 2 years with current employer)

Employer Name

Employer's Address
..... State Postcode

Occupation Position

Employment Status

Service Period years months

(If your current and previous employers are less than 5 years in total, please provide details)

Gross Monthly Income \$ Frequency Rec'd

Other Income Overtime \$
Rent \$
Other \$
(specify)
Other \$
(specify)
Other \$
(specify)
Total \$

Loan 2 Purpose

Predominantly Owner Occupied Investment/Business

Approval required Full Approval Pre-Approval

Purchase Purchase/Construct
 House Unit/Flat Townhouse
 Villa Duplex
 Other (specify)

Construction/Major Renovation (Quotes are to be provided)
 House Unit/Flat Townhouse
 Villa Duplex Second Storey
 Kitchen Extension
 Other (specify)

Refinance
Name of outgoing financier

Increase existing loan no:

Debt Consolidation (please include copies of all loan statements)

Other (specify)

Loan 2 Amount \$ Loan Term years

Statement of Assets and Liabilities Joint Single

For (names):

Assets-List the things you own.

\$ Value

Property Address
 P/Code
 Personal Use Investment/Business
 Insurer Amount

Property Address
 P/Code
 Personal Use Investment/Business
 Insurer Amount

Vehicle
 Year/Make/Model
 Year/Make/Model

Other Assets

Boat

Caravan

Motorbike

Furniture

Cash Deposits

Shares

Superannuation (preserved) Applicant 1
 Applicant 2

Superannuation (unpreserved) Applicant 1
 Applicant 2

Other Assets

Life Insurance cover \$
 with

Interests in other Loans

Are you a guarantor or co-borrower in respect to any other loan or loans? Yes No

Details

.....

.....

Loan amount \$

Repayment Amount \$

TOTAL \$

Liabilities-List the things you owe money on.

Amount Owning

Repayment \$
 Name of Mortgagee/Landlord
 Account Name
 Facility Type (ie Term Loan, Line of Credit)

Repayment \$
 Name of Mortgagee/Landlord
 Account Name
 Facility Type (ie Term Loan, Line of Credit)

Car Loan
 Repayment \$
 Repayment \$
 Name of Financier

Personal Loan
 Account Name Name of Financier Repayment \$

 To be paid out by this application?

Credit Cards
 Financial Institution Type Limit

 To be paid out by this application?

Outstanding taxation Due Date:

Monthly Expenditure - All details to be completed

Rent \$

Insurance (Life, Health, Home etc) \$

School / Childcare Fees \$

Child Maintenance \$

Electricity/Gas - Utilities \$

Telephone/Mobile \$

Rates (Council/Water) \$

Car/Travel \$

Entertainment/Subscriptions \$

Food/Clothing \$

Medical Expenses \$

Memberships e.g. Gym \$

Cable Television/Foxtel \$

TOTAL \$

Property 1

Security Property Address

 State Postcode

Title Reference:
 Title Details:
 Purchaser / Owner Names:

Is the property being purchased? Yes No
 Contract Type Real Estate Contract Private Sale
 Is the property New Existing

Vendor:
 Purchase Price: \$
 Deposit Paid: \$
 Other Funds: \$
 Source of Other Funds

If 'Yes': Anticipated Finance Date
 Expected Settlement Date

Is this the principal place of residence for all borrowers? Yes No
 If 'No' provide details:

Are you eligible for the First Home Owners Grant? Yes No
 Will Waratah be lodging the FHOG application? Yes No
 Type: House and land Vacant land Unit/Flat
 Duplex Townhouse Villa
 Other (specify)

I/We will use property for investment purposes Yes No
 If yes expected rental income per fortnight: \$

Do you want your residential address with Waratah changed to this address on settlement? Yes No

Zone: Residential Rural Other (specify)
 Area: m2 If unit - number of bedrooms

Will a Solicitor be acting for you on this transaction? Yes No
 Solicitor Firm:
 Solicitor Address

..... State Postcode

Contact Name
 Phone number
 Fax number

Will you be using a builder for this transaction? Yes No

Builder's Contract Amount \$
 Builder's Firm:
 Builder's Address

..... State Postcode

Contact Name
 Phone number
 Fax number

Do you agree to Waratah providing a copy of your loan documentation to your Solicitor? Yes No
 Do you agree to Waratah providing your Broker/Solicitor with a copy of your approval letter? Yes No

Property 2

Security Property Address

 State Postcode

Title Reference:
 Title Details:
 Purchaser / Owner Names:

Is the property being purchased? Yes No
 Contract Type Real Estate Contract Private Sale
 Is the property New Existing

Vendor:
 Purchase Price: \$
 Deposit Paid: \$
 Other Funds: \$
 Source of Other Funds

If 'Yes': Anticipated Finance Date
 Expected Settlement Date

Is this the principal place of residence for all borrowers? Yes No
 If 'No' provide details:

Are you eligible for the First Home Owners Grant? Yes No
 Will Waratah be lodging the FHOG application? Yes No
 Type: House and land Vacant land Unit/Flat
 Duplex Townhouse Villa
 Other (specify)

I/We will use property for investment purposes Yes No
 If yes expected rental income per fortnight: \$

Do you want your residential address with Waratah changed to this address on settlement? Yes No

Zone: Residential Rural Other (specify)
 Area: m2 If unit - number of bedrooms

Will a Solicitor be acting for you on this transaction? Yes No
 Solicitor Firm:
 Solicitor Address

..... State Postcode

Contact Name
 Phone number
 Fax number

Will you be using a builder for this transaction? Yes No

Builder's Contract Amount \$
 Builder's Firm:
 Builder's Address

..... State Postcode

Contact Name
 Phone number
 Fax number

Loan details

Loan 1

Repayment method Principal & Interest (P&I) Interest Only (IO)
 Interest Only Term years
 maximum IO term is 5 years

Product: Standard Variable Base Variable
 Fixed 1 Yr Fixed 2 Years
 Fixed 3 Years Fixed 4 Years
 Fixed 5 Years
 (interest only period for a fixed loan must equal the fixed period)

Are you applying for a Low Doc Loan? Yes No

Loan 2

Repayment method Principal & Interest (P&I) Interest Only (IO)
 Interest Only Term years
 maximum IO term is 5 years

Product: Standard Variable Base Variable
 Fixed 1 Yr Fixed 2 Years
 Fixed 3 Years Fixed 4 Years
 Fixed 5 Years
 (interest only period for a fixed loan must equal the fixed period)

Are you applying for a Low Doc Loan? Yes No

Home Insurance

You'll need to arrange for [home/investment home insurance](#) upon exchange of contracts and [contents insurance](#) from the time you move in. If you're purchasing a unit, you'll also need to obtain a Certificate of Currency from the body corporate's insurer to make sure the property is adequately covered. Waratah will need to be listed on your home insurance policy as an Interested Party and the minimum amount the property is to be insured for will be advised prior to settlement.

A copy of the home insurance policy will be required by Waratah **5 days prior to settlement.**

Service Nomination Declaration

If your loan is in joint names, you may nominate one borrower to receive statements and notices on the account.
If you do not nominate one borrower, ALL borrowers names on the loan will receive statements on the account.
If a person other than the first named borrower on the loan account is nominated to receive statements, a statement will also continue to be issued to the first named borrower on the loan.

I/We Nominate

to receive notices and other documents under the National Credit Code on behalf of me/all of us.

IMPORTANT NOTICE

Each of the persons signing this loan application is entitled to receive a copy of any notice or other document issued under the National Credit Code.

By completing this service nomination declaration all borrowers are giving up the right to be provided with information directly from Waratah, as only the nominated party will receive the statements and notices on the account.

Any person who has signed this loan application can advise Waratah at any time, in writing, that they wish to cancel their nomination and accordingly wish to directly receive a copy of any notice or other document under the National Credit Code.

Dispatch Loan Documents to:

Solicitor

Direct to Member Address

Repayment Method

This request is to enable the Credit Provider to deduct regular loan or interest payments from your nominated account.

I/we wish to pay: Weekly Fortnightly Monthly (Monthly repayments are the only option available for Interest Only loans)

Account Name _____

Bank _____

Branch _____

BSB _____ Account Number _____

Annexure 6 – Privacy Consent form for Mortgage Managers and Servicers

By signing this document you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by contacting us on Telephone Number 07 3721 0007. If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services.

We arrange and manage finance. Some of the funders we use are listed at the end of this consent. In this consent, 'we' includes us and those funders. We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you.

Credit information includes the type and amount of credit provided to you, repayment history information, *default information* (including overdue payments) and court information. *Personal information* includes any information from which your identity is apparent.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained by contacting us on [07 3721 0007](tel:0737210007). The link to the privacy policy for our funders is shown at the end of this consent. These privacy policies contain information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. They also contain information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Consumer and commercial credit information We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

Exchange information with credit providers We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

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

Exchange information We may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers

- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender
- Businesses assisting us with funding for loans
- Trade insurers
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

Customer Identification We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

Lenders Mortgage Insurers (LMIs) We may exchange personal and credit information with the lenders *mortgage insurers* (LMIs) listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities with whom we can exchange information.

The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI.

The LMIs that we may disclose your personal information and credit information to are:

Genworth Financial Mortgage insurance Pty Ltd who can be contacted and a copy of the privacy policy obtained on 1300 655 422 or genworth.com.au; and

QBE Lenders Mortgage insurance Limited who can be contacted and a copy of their privacy policy obtained on 1300 367 764 or qbelmi.com.

Funders we may use include **First Mortgage Company Home Loans Pty Ltd and their Privacy Policy obtained on 131220 or firstmac.com.au**.

The privacy policies of the LMIs and funders contain information about how you may access the personal information and credit information those entities hold about you, seek correction of that information, and how you may complain about a breach of your privacy.

The LMIs and funders may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada and the United Kingdom. More information on overseas disclosure may be found in the entities' privacy policies.

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

Veda Advantage Ltd - veda.com.au

Dun & Bradstreet (Australia) Pty Ltd - dnb.com.au

Experian - experian.com.au

Signatures of Borrower(s) and date

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

Borrower (1) Date

Borrower (2) Date

Signatures of Guarantor(s) and date

Guarantor (1) Date

Guarantor (2) Date

We may verify your identity using information held by a CRB. To do this we may disclose personal information such as your name, date of birth, and address to the CRB to obtain an assessment of whether that personal information matches information held by the CRB. The CRB may give us a report on that assessment and to do so may use personal information about you and other individuals in their files. Alternative means of verifying your identity are available on request. If we are unable to verify your identity using information held by a CRB we will provide you with a notice to this effect and give you the opportunity to contact the CRB to update your information held by them.

PLEASE TICK THIS BOX IF YOU CONSENT

- Please tick this box if you consent to your information being disclosed to a CRB for customer identification

I/We acknowledge that **I/we** have made an application for credit from the Credit Provider or Credit Assistance Provider.

I/We propose to support the application for credit with **my/our** guarantee.

I/We agree that the Credit Provider, Credit Assistance Provider, or Mortgage Insurer named in the Schedule, or any other person who at any time provides or has any interest in the credit can do any of the following.

1) Personal Information

Seek and use a consumer / commercial report containing information about my/our activities or credit worthiness in or outside Australia for the purpose of assessing an application for credit.

If **my/our** application is for consumer / commercial credit, seek from a consumer / commercial credit reporting agency a credit report about **me/us**.

Seek and use credit information about **me/us** to assess the application.

2) Collection of overdue payments

Seek and use a credit report about **me/us** provided by a credit reporting agency to collect overdue payments from **me/us**.

3) Use of Information by Mortgage Insurers

A Mortgage Insurer may use the information provided by **me/us** to assess the risk of providing mortgage insurance to the Credit Provider in relation to any finance sought by or provided to **me/us** or to assess the risk of defaulting on **my/our** obligations either as Borrower or Guarantor.

4) Exchange of information between Credit Providers

Seek from and use or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information about **my/our** credit worthiness, credit standing, credit history or credit capacity. In particular, the Credit Provider, Credit Assistance Provider or Mortgage Insurer may seek an opinion from a credit provider or a credit reporting agency and such person is hereby authorised to provide an opinion on **me/us**.

5) Exchange of information with Advisers

Seek from and use or give to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to **me/us** any consumer or commercial credit information.

6) Provide information to Guarantors

Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to **me/us**.

7) Provide information for Securitisation

Disclose any report or personal information about **me/us** to another person in connection with or the exercise of their rights in respect of management, credit enhancement, warehouse facilities, enforcement, funding, financial accommodation, or otherwise by means of an arrangement involving securitisation.

8) Provide information to Credit Reporting Agencies

Give to a credit reporting agency personal or commercial information about **me/us**. The information may include the kind of information described below.

- I. Identity particulars which are:
 - a) **My/our** full name, including any known aliases, gender and date of birth;
 - b) A maximum of three addresses consisting of a current or last known address and two immediately previous addresses;
 - c) Name of **my/our** current or last known employer; and
 - d) **My/our** driver's licence number.
- II. The fact that **I/we** have applied for credit and the amount.
- III. The fact that the Credit Provider is a current Credit Provider to **me/us**.
- IV. Payments which become overdue more than 60 days and for which collection action has commenced.
- V. Advice those payments are no longer overdue.
- VI. Cheques drawn by **me/us** for an amount not less than \$100.00 which have been dishonoured more than once.
- VII. In specified circumstances, that in the opinion of the Credit Provider, Credit Assistance Provider and Mortgage Insurer **I/we** have committed a serious credit infringement.
- VIII. That credit provided to **me/us** by the Credit Provider or Credit Assistance Provider has been paid or otherwise discharged.

9) Verification of Identity

Seek and use **my/our** Personal Information for assessment and verification in compliance with obligations under the **Anti-Money Laundering and Counter Terrorism Financing Act 2006 ("AML/CTF Act")** and request further Personal Information from **me/us**, even if such Personal Information was previously sought.

I/we acknowledge that if **I/we** do not provide the Personal Information required, the Credit Provider, the Credit Assistance Provider or Mortgage Insurer may not be able to provide **me/us** with credit or other products and services.

I/we consent to the Credit Assistance Provider or Credit Provider disclosing **my/our** personal information to a third party who provides services in respect of verification for AML/CTF purposes.

If **my/our** application is for commercial credit **I/we** consent to a trade insurer obtaining a credit report in order to assess whether to insure the Lender of the Credit Provider for the credit given to **me/us**, or the risk of providing insurance, or to assess the risk of a default by **me/us** of this credit.

I/We also understand and agree that the Lender or the Credit Assistance Provider may be paid and retain fees, margins and commission in respect of the credit arranged by the Lender or Credit Assistance Provider.

I/We declare that **I am/we are** over the age of 18 and the information provided for **my/our** application for credit are true and correct.

Signature (Applicant 1)	Name in Print	Date
Signature (Applicant 2)	Name in Print	Date

SCHEDULE

1. In this Notice, the "Credit Provider" or "Lender" means the following organisations

First Mortgage Company Home Loans Pty Limited where FirstMac Limited ACN 094 145 963 acts as the servicer of the credit contract Level 42, The Gateway Building, 1 Macquarie Place, Sydney NSW 2000	ABN: 45 104 268 448 Telephone: 1800 230 023
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Perpetual Trustee Company Limited where RESIMAC Limited ACN 002 997 935 acts as the servicer of the credit contract Level 9, 45 Clarence Street, Sydney NSW 2000	ABN: 42 000 001 007 Telephone: (02) 9248 0300
--	--

Permanent Custodians Limited 35 Clarence Street, Sydney NSW 2000	ABN: 55 001 426 384 Telephone: 1800 622 812
---	--

2. In this Notice, the "Credit Assistance Provider" means the following organisations

Waratah Management Securities No.1 Pty Limited ATF Waratah Management Securities No. 1 Trust Level 4, 41 Sherwood Road TOOWONG QLD 4066	ABN:55 939 522 372 Australian Credit Licence No: 389702 Telephone: 07 3721 0000
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3. In this Notice, the "Mortgage Insurer" means each and every one of the following organisations (whether acting individually or together):

Genworth Financial Mortgage Insurance Pty Limited Level 23, 259 George Street SYDNEY NSW 2000	ABN: 60 106 974 305 Telephone: 02 9247 8677
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QBE Lenders' Mortgage Insurance Limited (previously PMI Mortgage Insurance Ltd) Level 21, AMP Centre, 50 Bridge Street SYDNEY NSW 2000	ABN: 70 000 511 071 Telephone: 02 9231 7777
---	--

Applicant Declaration

Important Notice:

By signing and submitting this Mortgage Application form you agree to pay all fees incurred by Waratah in the assessment of your application regardless of whether your application is approved or declined or if approved does not proceed to funding. Fees include valuation fees, solicitor fees and any other fees required to complete the application.

I/we hereby make the following representations:

- a. Has any part of the deposit or balance due above this loan been obtained from borrowings? Yes No
- b. Has any application in respect of this loan been submitted by you, or any other person, to any other lender? Yes No
- c. Are you aware of any expected change in your circumstances that may alter your financial situation or ability to repay the loan, including any expected change in your income or expenses? If yes, please provide details: Yes No

Signature (Applicant 1)	Name in Print	Date
Signature (Applicant 2)	Name in Print	Date

Interviewer Declaration

I _____, hereby make the following representations:

- a. Has each of the applicants demonstrated sufficient English fluency to understand the loan and its implications. Yes No
If no, please provide details:
- b. Has the applicant/each of the applicants demonstrated sufficient financial literacy to understand the loan and its implications. If no, please provide details: Yes No

Full Name of Interviewer		Date of Interview	
Address of Interviewer			
Signature			

Loan Purpose Declaration Form

The loan you have applied for may be regulated by the National Credit Code ("the Code"). Generally, the code applies where:

- a. Credit is provided under a contract;
- b. The borrower(debtor/mortgagor) is a natural person or strata corporation; or
- c. The credit is provided or intended to be provided wholly or predominantly:
 - (i) for personal, domestic or household purposes; or
 - (ii) to purchase, renovate or improve residential property for investment purposes; or
 - (iii) to refinance credit that has been provided wholly or predominantly to purchase, renovate or improve residential property for investment purposes.

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 the following information:

- 1. Are any of the borrowers a natural person? Yes No
- 2. Are any of the borrowers a corporation? Yes No
- 3. Are any of the borrowers a strata corporation (ie. 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(s) of this proposed loan is/are:	Loan Amount Sought	
	Code	Non-Code
4. To purchase a residence for owner occupation.		
5. To refinance an owner-occupied property for personal use.		
6. To refinance an owner-occupied residence for business use.		
7. To purchase, construct, renovate or improve residential property for investment purposes.		
8. To refinance a non-residential property for investment purposes.		
9. To refinance credit that has been provided to purchase, construct, renovate or improve a residential property.		
10. To refinance the construction of a residence to be owner-occupied.		
11. To finance the construction of a non-residential property for investment purposes.		
12. To provide a Line of Credit for personal use.		
13. To provide Line of Credit for renovating or improving a residential property for investment purposes.		
14. To provide a Line of Credit for business/investment purposes other than renovating or improving a residential property for investment purposes.		
15. To have available credit to make personal purchases.		
16. To provide funds for future personal use.		
17. To provide funds for future investment use for constructing, renovating or improving a residential property for investment purposes.		
18. To provide funds for future business/investment purposes other than constructing, renovating or improving a residential property for investment purposes.		
19. Other		
TOTALS:		

Part C

20. Is the loan a Code loan?

Yes No

It is a Code loan where in Part B, the total for Code are greater than the total for non-Code. All amounts sought for a corporation borrower (other than a strata corporation) count as non-Code. If you believe that the proposed loan is NOT a Code loan, then you must complete the Declaration of Purpose.

IMPORTANT NOTICE

If you declare that the loan has a business purpose, but the lender's subsequent enquiries reveal that the loan is regulated under the Code, then the lender may be obliged to reassess the loan and arrange to have the loan redocumented. Any costs incurred in this process will be borne by the borrower.

Signature (Applicant 1)	Name in Print	Date
Signature (Applicant 2)	Name in Print	Date

How to apply for your loan

fax

Fax your application through

on

07 3371 3950

mail

"Waratah"
P O Box 561
Toowong QLD 4066

email

sharyn@waratahcoop.com.au

visit

Level 4, 41 Sherwood Road
Toowong QLD 4066

Office use only

Decision (Approved/Declined/Withdrawn): _____

Decision by: _____ / / _____

Borrower 1. Member No: _____

Borrower 2. Member No: _____

Source: _____ App No: _____ Loan No. (if Top Up) _____

Declaration of 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:

- i) business purposes; or
- ii) investment purposes other than investment in residential property.

IMPORTANT NOTICE

You should not sign this declaration unless this loan is wholly or predominantly for:

- i) business purposes; or
- ii) investment purposes other than investment in residential property.

By signing this declaration you may lose your protection under the National Credit Code.

Loan Details

Applicant(s) name

Loan type

Account number (if known)

Amount

\$

Signed

Applicant 1 name

Applicant 1 signature

Date

Applicant 2 name

Applicant 2 signature

Date

Applicant 3 name

Applicant 3 signature

Date

Applicant 4 name

Applicant 4 signature

Date

Authority to Disclose Information

To whom it may concern

I/We

(Insert customer name)

hereby give consent for Waratah to contact representatives of the parties named below, who are referred to in my/our application dated _____

Name and address of employer

Employee number (if applicable)

to confirm my/our employment details (including salary amount, length of employment etc.)

Name and address of Accountant - if self employed

to confirm details of my income and financial position.

Name and address of landlord/agent

to confirm my/our rental details.

And I/we consent to them providing the information requested to Waratah and to Waratah providing them with a copy of this authority if requested.

Signed

Applicant 1 name

Applicant 1 signature

Date

____ / ____ / ____

Signed

Applicant 2 name

Applicant 2 signature

Date

____ / ____ / ____

Waratah is collecting the information on this form or the information which is provided by the representatives/persons above for the purposes mentioned above. If the information is not provided the application may not proceed. Information provided in applications may be disclosed to credit reference agencies as permitted by law.

Authority to Disclose Information

To whom it may concern

I/We

(Insert customer name)

hereby give consent for Waratah to contact representatives of the parties named below, who are referred to in my/our application dated _____

Name and address of employer

Employee number (if applicable)

to confirm my/our employment details (including salary amount, length of employment etc.)

Name and address of Accountant - if self employed

to confirm details of my income and financial position.

Name and address of landlord/agent

to confirm my/our rental details.

And I/we consent to them providing the information requested to Waratah and to Waratah providing them with a copy of this authority if requested.

Signed
Applicant 1 name

Applicant 1 signature

Date

____ / ____ / ____

Signed
Applicant 2 name

Applicant 2 signature

Date

____ / ____ / ____

Waratah is collecting the information on this form or the information which is provided by the representatives/persons above for the purposes mentioned above. If the information is not provided the application may not proceed. Information provided in applications may be disclosed to credit reference agencies as permitted by law.

This notice is relevant where the Lender will or may be seeking lenders mortgage insurance (LMI) from one or more insurers in respect of the repayment of any finance that the Lender may provide or in respect of any mortgage that may be given to secure the repayment. In this Notice, each of the insurers listed in the Schedule is referred to as **"the Mortgage Insurer"** so that a reference below to the Mortgage Insurer means each of them acting alone or any or all of them acting collectively.

Please note that lenders mortgage insurance insures the lender against loss on default under a mortgage finance arrangement the Lender has with you. You do not receive the benefit of the lenders mortgage insurance policy.

Where the Lender applies to the Mortgage Insurer for insurance in connection with:

- Any finance sought by you from the Lender (whether sought by you alone or with others); or
- Any mortgage and/or guarantee given or to be given by you (whether alone or with others) to secure the repayment of any finance provided or to be provided by the Lender;
- The Mortgage Insurer will be collecting personal information about you.

The Mortgage Insurer will be collecting any such personal information about you for the purposes of:

- Assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by you from the Lender;
- Assessing the risk of you defaulting on your obligations to the Lender in respect of which the Mortgage Insurer may provide (or has provided) lenders mortgage insurance;
- Assessing the risk of you being unable to meet a liability that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- The subsequent administration or variation of any lenders mortgage insurance cover provided;
- Risk assessment and management involving securitisation credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- Complying with legislative and regulatory requirements.

Without the provision of your personal information to the Mortgage Insurer, the Mortgage Insurer may be unable to process or accept the Lender's application for lenders mortgage insurance and the Lender may be unable to provide the mortgage finance requested.

By signing and submitting this Mortgage Application and the Acknowledgment and Authority to Give and Receive Personal Information (Privacy Act 1988), you agree and consent to the Mortgage Insurer using and disclosing the personal information it collects about you for the purposes set out above (subject to any restrictions imposed on the Mortgage Insurer by Privacy Act 1988)

The Mortgage Insurer will usually or may disclose personal information of the kind it collects about you to:

- Its related companies;
- The Lender;
- Reinsurers;
- Credit reporting agencies;
- Its service providers;
- Its agents, contractors, and external advisers;
- Your referees, including your employer;
- Your legal and financial advisers;
- Government and other regulatory bodies;
- Ratings agencies;
- Payment system operators; and
- Other financial institutions, securitisers and credit providers.

By signing and submitting this Mortgage Application and the Acknowledgment and Authority to Give and Receive Personal Information (Privacy Act 1988), you agree and consent (subject to the restrictions imposed on the Mortgage Insurer by the Privacy Act) to any such disclosures of your collected personal information by the Mortgage Insurer, regardless of when or how the information was collected, even though some of the organisations may be overseas.

If and to the extent that the Mortgage Insurer does so in a manner and for purposes that conform to the Privacy Act, by signing and submitting this Mortgage Application and the Acknowledgment and Authority to Give and Receive Personal Information (Privacy Act 1988), you agree and consent to:

- The Mortgage Insurer obtaining information about your commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Mortgage Insurer using that information in assessing the application of the Lender for lenders mortgage insurance;
- The Mortgage Insurer giving to and receiving from the Lender, any credit providers named in the application for finance, and any credit providers named in a credit report issued by a credit reporting agency, information about your credit worthiness, provided that the information is given or received for the purpose of assessing the Lender's application for lenders mortgage insurance; and
- The Mortgage Insurer obtaining a commercial and/or consumer credit report containing personal information about you from a credit reporting agency and to the Mortgage Insurer using that report or any information derived from the report in assessing the Lender's application for lenders mortgage insurance in respect of either consumer credit or commercial credit provided by the Lender, and for any other purposes permitted under the Privacy Act.

Subject to the provisions of the Privacy Act, you may have access to personal information collected and held by the Mortgage Insurer about you. You may contact the Mortgage Insurer for access to your personal information held (if any) by contacting the Privacy Officer of the Mortgage Insurer at the address or in the manner disclosed in the Schedule.

By signing and submitting this Mortgage Application and the Acknowledgment and Authority to Give and Receive Personal Information (Privacy Act 1988), I acknowledge that I have read and now agree and consent to the matters set out above. Where two or more persons sign and submit this Mortgage Application and the Acknowledgment and Authority to Give and Receive Personal Information (Privacy Act 1988), it is to be read as given by each of us individually.

"Do not return this page, to be retained for your information"

Waratah understands that your privacy is important. We are committed to ensuring that your personal information is handled properly by our staff and our service providers. We comply with the Privacy Act 1988 as amended by the Privacy (Private Sector) Amendment Act 2000 ("Act").

This Statement is to make you aware of matters required to be disclosed by the National Privacy Principles (NPPs) in relation to the personal information provided by you, (such as your name and address and contact details) in the Mortgage Application Form or similar form ("Personal Information") whether as a proposed Borrower or Guarantor. This Personal Information will be handled by Waratah in accordance with the NPPs and this statement. If you are completing the Mortgage Application Form on our website or are providing any other Personal Information via our website, please ensure that you also read our Website Privacy Policy. That policy has specific information on Waratah's information handling practices specific to our website.

NOTE: The use of credit reports and information derived from those reports is regulated by Part IIIA of the Act. You must read and complete our Acknowledgement and Authority to Give and Receive Credit Information in relation to how we handle this information.

Collecting and Using Personal Information Including For Direct Marketing Purposes

Waratah only collects and uses Personal Information that is necessary for its business purposes, to provide our products and services to you including credit facilities. In particular, we will use your Personal Information to:

- a) Assess your application to be a borrower or guarantor;
- b) Verify your details;
- c) Assess our risk for legislative purposes;
- d) Provide credit (if the application is successful);
- e) Process and manage your application; and or
- f) Administer the loan account.

Waratah may also be required to collect and use Personal Information in order to comply with the requirements of, and/or its obligations under, the National Consumer Credit Protection Act 2009 (Cth) and National Credit Code.

If you do not provide the Personal Information required by the Finance Application Form, Waratah may not be able to provide you with credit and or other products and services. From time to time we may use your Personal Information in order to provide you with direct marketing information about our existing and new products and services. **If you do not wish to receive direct marketing information, please let us know by contacting us. Our contact details appear below.**

Disclosing Personal Information

In order to provide our products and services, we may need to share Personal Information with other organisations. Commonly, organisations we would share such information with, include:

related companies	agents, contractors and service providers to Waratah
your employer/s or referees	originators
rating agencies	mortgage insurers
title insurers	funders
your or our professional advisers	financial institutions and securitisers
other credit providers	your bank
government and other regulatory bodies	law enforcement agencies
debt collectors	trustee companies

Further request for and verification of Personal Information

In order to comply with its obligations under the **Anti-Money Laundering and Counter Terrorism Financing Act 2006 ("AML/CTF Act")**, Waratah may request further Personal Information from you, even if such information was previously obtained.

The Personal Information may be used for assessment and verification for compliance under the AML/CTF Act. You consent to the use of the Personal Information for such purposes.

If you do not provide the Personal Information required, Waratah may not be able to provide you with credit or other products and services.

When Waratah requests Personal Information from you for this purpose, you must comply with such requests.

Accessing and Updating Personal Information

You may access your personal information by contacting your usual contact person at Waratah or Waratah's Privacy Officer on the contact details below.

Our Contact Details

Waratah Management Securities No. 1 Pty Ltd

Level 4, 41 Sherwood Road

Toowong Qld 4066

Telephone: (07) 3721 0000

Facsimile: (07) 3371 3950

"Do not return this page, to be retained for your information"



Method 1: Face to face verification by reference to an original photographic identification document. This should be supported by either another primary photographic identification document or a secondary form of identification. Identification documentation provided in either combination or in its own right must show the individual's full name, date of birth and current residential address.

THIS IS THE PREFERRED METHOD OF IDENTIFICATION.

Method 2: Face to face verification by reference to an original or certified copy of a primary non-photographic identification document PLUS one or more secondary identification documents. Identification documentation provided in either combination or in its own right must show the individual's full name, date of birth and current residential address.

THIS IS AN ACCEPTABLE METHOD OF VERIFICATION WHERE NO PHOTOGRAPHIC IDENTIFICATION DOCUMENTS ARE AVAILABLE.

In both methods, the verifying persons must state their full name and address on the identification form and must also affix their signature, record the date of interview and the state where it was held.

Primary Photographic Identification

- Driver's Licence
- Passport (Not expired by more than 2 years)
- Commonwealth, State or Territory Officially issued Identification Card
- National Identity Card

Primary Non-Photographic Identification

- Birth Certificate
- Citizenship Certificate
- Pension or Health Care Card issued by Centrelink

Secondary Identification

- Financial Benefits Statement issued by the Commonwealth, State or Territory within the last 12 months
- Rates Notice issued by a local government body within the last 3 months
- Utility Notice issued by a utilities provider within the last 3 months
- Statement issued by a financial institution within the last 3 months

Foreign Nationals

- a)Passport
- b)Driver's Licence
- c)National Identity Card

Individuals Under 18 Years of Age

Acceptable identification documents for an individual under 18 years of age include:

- a)Birth Certificate
- b)Student Identification Card
- c)Notice issued by a school within the last 3 months stating individual's name, address and how long the individual has attended the school

Additional Information For Other Customer Types

SOLE TRADERS

- a)Record Sole Trader's ABN
- b)Record principal place of business

COMPANIES (Pty Limited)

- a)Collect the names of all directors (proprietary company only)
- b)Collect and verify the identification information of all directors
- c)Collect the personal information of all shareholders owning more than 25% of the company.
- d)Collect the following information on the company
 - I.Full name of company as registered by ASIC
 - II.ACN
 - III.Full address of registered office
 - IV.Full address of principal place of business
 - V.Location of asset being purchased/refinanced
 - VI.Address of security offered
 - VII.Source of funds for repayment of the loan

IDENTIFICATION OF TRUSTEES

Trustees can be individuals or companies.

- a)If the trustee(s) is an individual, collect and verify the information as per the requirement for individuals
- b)If the trustee(s) is a company, collect and verify the information as per the requirement for companies
- c)Collect the following information on the trust
 - I.Full name of the trust
 - II.Type of trust
 - III.Full name of each beneficiary
 - IV.Record Trust's ABN (if applicable)

IDENTIFICATION OF PARTNERSHIPS

Partnerships will comprise individuals, companies or trusts or a combination of these.

- a)Collect the full name of the partnership
- b)Full address of the principal place of business
- c)Full name and address of each partner in the business
- d)Record partnership's ABN

Information must be collected and verified as outlined above for each partner, whether an individual, corporate or trust.



Personal Information	
Full Name	
Date of Birth	
Residential Address	Postcode
Any Other Names Known By	
Location of Asset being Purchased/Refinanced	
Address of (ALL) Securities	
Source of Funds for Purchase & Repayment	

primary photographic identification			
Document	State/Country/ Issued By	Number	Expiry
Driver's Licence			
Passport (Not expired by more than 2 years)			
Commonwealth, State or Territory Officially issued Identification Card			
National Identity Card			

primary Non-photographic identification	
Document	Attached
Birth Certificate	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Citizenship Certificate	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Pension or Health Care Card issued by Centrelink	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A

Secondary Identification	
Document	Attached
Financial Benefits Statement issued by the Commonwealth, State or Territory within the last 12 months	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Rates Notice issued by a local government body within the last 3 months	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Utility Notice issued by a utilities provider within the last 3 months	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Statement issued by a financial institution within the last 3 months	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A

Verification Checks Undertaken	
Documentation provided is current or within acceptable timeframes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Photographic documentation is a "reasonable likeness" of the individual	<input type="checkbox"/> Yes <input type="checkbox"/> No
Face to Face verification was carried out by me	<input type="checkbox"/> Yes <input type="checkbox"/> No
Method 2 used: Verification against primary photographic documentation was not possible because (state reason)	<input type="checkbox"/> Yes <input type="checkbox"/> No Reason:



Customer Identification Guidelines

Sole Trader	
ABN	
Principal Place of Business	

Companies (Pty Limited)	
Directors Names	
Full Name of Company as Registered by ASIC	
ACN	
Full Address of Registered Office	
	Postcode
Location of Asset being Purchased/Refinanced	
Address of Security Offered	
Source of Funds for Repayment of the Loan	

Trustees	
Full Name of the Trust	
Type of Trust	
Full Name of Each Beneficiary	
Record Trust's ABN	

Partnerships		
Full Name of Partnership		
Full Address of Principal Place of Business		
	Postcode	
Full Name of Partners		
Full Address of Partners		
	Postcode	Postcode
ABN		
Source of Funds for Repayment of the Loan		

Interviewer Verification

Full Name of Interviewer	
Address of Interviewer	
Date of Interview	
State where Interview was held	
Signature	



To:
Loans Processing
Waratah Management Securities No. 1 Pty Ltd

Fax: 07 3371 3950 **or**
Mail: PO Box 561, TOOWONG QLD 4066

From:

Broker name: _____	ABN: _____
Broker contact: _____	
Contact email: _____	
Contact phone: _____	Mobile: _____
Borrower: _____	

Preferred mortgage insurer: _____	

Loan 1	Application fee \$ _____ <small>(Excl GST)</small>	Brokerage fee \$ _____
Loan 2	Application fee \$ _____ <small>(Excl GST)</small>	Brokerage fee \$ _____
Loan 3	Application fee \$ _____ <small>(Excl GST)</small>	Brokerage fee \$ _____
Loan 4	Application fee \$ _____ <small>(Excl GST)</small>	Brokerage fee \$ _____

Loan proposal overview



The Manager
Waratah Management Securities No. 1 Pty Ltd

Dear Sir

Electronic Transmission of Disclosure Documents

Pursuant to the Electronic Transactions Act 1999, I / we hereby request and authorise Waratah Management Securities No. 1 Pty Ltd to provide electronically its Credit Proposal Disclosure Documents. In making this request, I / we acknowledge that:

- a) paper documents may no longer be given; and
- b) electronic communications must be regularly checked for documents; and
- c) consent to the giving of documents by electronic communication may be withdrawn at any time.

Yours sincerely

..... /...../.....
Signature Date email address

.....
Name in Full

..... /...../.....
Signature Date email address

.....
Name in Full

..... /...../.....
Signature Date email address

.....
Name in Full

..... /...../.....
Signature Date email address

.....
Name in Full

NB: All parties to sign who require electronic transmission of disclosure documents.