

# MORTGAGE LOAN APPLICATION

## **About Your Application . . .**

The completed application will tell us about your personal and business background; it will let us know your loan requirements and details of the property you will be lodging by way of security for this loan; and it will demonstrate to us that you can financially support this loan.

We appreciate the opportunity to consider your application for this loan. You should complete this form in as much detail as possible; we will then make every effort to process it without delay and let you know the outcome.

	Details for applicant (1)	Details for applicant (2)
Type of applicant	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Trustee / Guarantor	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Trustee / Guarantor
Title	<input type="checkbox"/> Dr <input type="checkbox"/> Miss <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Prof <input type="checkbox"/> Sir	<input type="checkbox"/> Dr <input type="checkbox"/> Miss <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Prof <input type="checkbox"/> Sir
Full name of applicant		
Date of birth		
Driver's licence number		
Marital status of applicant	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
Full name of spouse		
Dependants	Number:                      Ages:	Number:                      Ages:
Contact details	Home:                      Work:	Home:                      Work:
	Mobile:                      E-mail:	Mobile:                      E-mail:
Are you an Australian resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Current address of applicant		
	Postcode	Postcode
Period at current address	Months:	Months:
Current status of residence	<input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With parents	<input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With parents
Previous address of applicant (if less than 12 months in the above address)		
	Postcode	Postcode
Period at previous address	Months:	Months:
If company, state registered office address		
	Postcode	Postcode
If company, period at current address	Months:	Months:
Current status of registered office	<input type="checkbox"/> Own premises <input type="checkbox"/> Renting <input type="checkbox"/> Other	<input type="checkbox"/> Own premises <input type="checkbox"/> Renting <input type="checkbox"/> Other
If company, previous address (if less than 12 months in the above address)		
	Postcode	Postcode
Address of applicant after settlement of this loan		
	Postcode	Postcode
Current status of residence after settlement of this loan	<input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With parents <input type="checkbox"/> To be purchased	<input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With parents <input type="checkbox"/> To be purchased
Name of nearest relative not living with you (must not be an applicant)		
Relationship of relative		
Current address of relative		
	Postcode	Postcode
Contact details of relative	Home:                      Work:	Home:                      Work:
	Mobile:                      Email:	Mobile:                      Email:
If applicant is a Trust, state Full name of Trust		
Full name of Trustee(s)	(1)	(2)
	(3)	(4)
Full name of Beneficiary(ies)	(1)	(2)
	(3)	(4)



**Funds position**

How loan is to be financed:					
Purchase Price	-	\$	Sale Proceeds	-	\$
Refinance	-	\$	Own Funds (Source)	-	\$
Home Improvements	-	\$	Gift	-	\$
Legal fees	-	\$	Loan Amount	-	\$
Stamp fees	-	\$	Other	-	\$
Loan fees	-	\$			
Other	-	\$			
<b>Total</b>	-	<b>\$</b>	<b>Total</b>	-	<b>\$</b>

Do you have any contingent liabilities or guarantees?	Applicant (1)	Applicant (2)
Name of applicant and relationship		
Amount \$		
Lender		

Income details – Gross income p.a.		
Employer 1.		
Employer 2.		
Rental		
Other		

	Yes	No
Have you, or your spouse, ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
Have you, or your spouse, ever been shareholders or officers of any company of which a manager, receiver, and/or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
Is there any unsatisfied judgement entered in any court against you, your spouse, or any company of which either you or your spouse are or were a shareholder or officer?	<input type="checkbox"/>	<input type="checkbox"/>
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	<input type="checkbox"/>	<input type="checkbox"/>
Is the property under old systems title?	<input type="checkbox"/>	<input type="checkbox"/>
Are all borrowers eligible for the First Home Owner Grant? (If 'Yes', amount of Grant \$ _____)	<input type="checkbox"/>	<input type="checkbox"/>
Do you want to capitalise any LMI premium (where applicable) to your loan facility?	<input type="checkbox"/>	<input type="checkbox"/>
Has any applicant in respect of this loan ever been a party to a loan, credit card, rental agreement or other credit facility that has been in arrears greater than one payment?	<input type="checkbox"/>	<input type="checkbox"/>
Has any applicant in respect of this loan ever been insolvent, bankrupt or ever been a party to a Part IX, Part X arrangement or is there an unsatisfied statutory demand in bankruptcy outstanding?	<input type="checkbox"/>	<input type="checkbox"/>

The following apply to GUARANTORS ONLY	
Name of your bank:	Branch address:
Name of bank manager:	Telephone no:

**Loan Facility (please select)**

<b>Total facility amount \$:</b> _____ <b>(Note: total facility can consist of up to 4 separate loan splits)</b>	
<b>Date facility required:</b> ____ / ____ /20____	
<b>Loan amount 1: \$</b> _____ <input type="checkbox"/> Premium <input type="checkbox"/> Premium Deluxe <input type="checkbox"/> Line of Credit <input type="checkbox"/> Variable <input type="checkbox"/> Fixed for _____ years <input type="checkbox"/> Interest-Only for _____ years <input type="checkbox"/> Loan for personal use <input type="checkbox"/> Loan for investment purpose	<b>Loan amount 2: \$</b> _____ <input type="checkbox"/> Premium <input type="checkbox"/> Premium Deluxe <input type="checkbox"/> Line of Credit <input type="checkbox"/> Variable <input type="checkbox"/> Fixed for _____ years <input type="checkbox"/> Interest-Only for _____ years <input type="checkbox"/> Loan for personal use <input type="checkbox"/> Loan for investment purpose
<b>Loan amount 3: \$</b> _____ <input type="checkbox"/> Premium <input type="checkbox"/> Premium Deluxe <input type="checkbox"/> Line of Credit <input type="checkbox"/> Variable <input type="checkbox"/> Fixed for _____ years <input type="checkbox"/> Interest-Only for _____ years <input type="checkbox"/> Loan for personal use <input type="checkbox"/> Loan for investment purpose	<b>Loan amount 4: \$</b> _____ <input type="checkbox"/> Premium <input type="checkbox"/> Premium Deluxe <input type="checkbox"/> Line of Credit <input type="checkbox"/> Variable <input type="checkbox"/> Fixed for _____ years <input type="checkbox"/> Interest-Only for _____ years <input type="checkbox"/> Loan for personal use <input type="checkbox"/> Loan for investment purpose

## Property 1

Security offered – first mortgage over ( describe improvements):					
Located at:				Postcode	
Condition:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Good	<input type="checkbox"/> Fair	<input type="checkbox"/> Needs repairs	<input type="checkbox"/> Age _____ years
Usage:	<input type="checkbox"/> Vacant	<input type="checkbox"/> Presently occupied by applicant	<input type="checkbox"/> To be occupied by applicant	<input type="checkbox"/> To be leased	<input type="checkbox"/> Leased for _____ years
Title details:	Volume _____	Folio _____	Lot _____		
	Plan _____	Title _____	Zoning _____		
Name in which security property will stand:					
Details of individual to be contacted for access to the property for valuation purposes:					
Name:	_____	Ph (W):	_____	Ph (H):	_____
Valuation fee:	_____	Payable to:	_____		

## Property 2

Security offered – first mortgage over ( describe improvements):					
Located at:				Postcode	
Condition:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Good	<input type="checkbox"/> Fair	<input type="checkbox"/> Needs repairs	<input type="checkbox"/> Age _____ years
Usage:	<input type="checkbox"/> Vacant	<input type="checkbox"/> Presently occupied by applicant	<input type="checkbox"/> To be occupied by applicant	<input type="checkbox"/> To be leased	<input type="checkbox"/> Leased for _____ years
Title details:	Volume _____	Folio _____	Lot _____		
	Plan _____	Title _____	Zoning _____		
Name in which security property will stand:					
Details of individual to be contacted for access to the property for valuation purposes:					
Name:	_____	Ph (W):	_____	Ph (H):	_____
Valuation fee:	_____	Payable to:	_____		

## Property insurance

Name of company:	_____	Sum insured: \$	_____
Policy number:	_____	Expiry date:	_____

## Bank account from which loan repayments will be made

Name of account:	_____	Account number:	_____
Bank:	_____	Branch address:	_____

## Name of your solicitor

Address:	_____		
Name of person acting for you:	_____	Ph:	_____

## Supporting documentation (to be provided with this application)

<input type="checkbox"/>	Confirmation of current employment and salary by way of payslips, PAYG payment summary and letter from employer.
<input type="checkbox"/>	If current employment under 2 years, confirmation of previous period of employment.
<input type="checkbox"/>	Copies of last two years tax returns and assessments if self employed.
<input type="checkbox"/>	Confirmation of funds available to make up purchase price.
<input type="checkbox"/>	Confirmation of existing debt on property being refinanced.

I/We apply for credit. I/We and any guarantors are all aged over 18 years. The information set out in this application or otherwise provided about me/us and any guarantors is true and correct and will be relied on. I/We consent to the disclosure of this application and any loan information (including statements of account, requests for payment etc) before, during or after the loan to any guarantor. I/We agree to pay any loan application fee, all fees and charges incurred to process the application, to obtain the valuation report about the security property and legal expenses to prepare loan and security documents. I/We acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan.

Signature \_\_\_\_\_

Name of signatory \_\_\_\_\_

Date \_\_\_\_\_

Signature \_\_\_\_\_

Name of signatory \_\_\_\_\_

Date \_\_\_\_\_

# 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?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Is the only applicant(s) a corporation? If yes, <b>do not complete</b> Part B and Part C.	<input type="checkbox"/> Yes	<input type="checkbox"/> 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)?	<input type="checkbox"/> Yes	<input type="checkbox"/> 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?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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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 \_\_\_\_\_ Print applicant name \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Print applicant name \_\_\_\_\_ Date \_\_\_\_\_

# 100 Point Identification form

## Identification check for all individual applicants and mortgagors and directors of corporate applicants and corporate mortgagors

- To be completed by the mortgage broker/mortgage manager (Authorised Party) taking a Loan Application.
- 100 Point Identification check must include at least one document with photo identification (📷).
- Original documents **MUST** be sighted and a copy of the documents must accompany this form.
- Photocopies of identification documents must be clear and legible.

### Step 1 – Collect KYC information from Applicant

Full name of Applicant (surname first)	<input type="text"/>	Formerly known as (surname first)	<input type="text"/>
Applicant's date of birth	<input type="text"/>	Evidence of change of name sighted (e.g. marriage certificate)	<input type="text"/>
Applicant's residential address (must not be a PO Box)	<input type="text"/> <input type="text"/>	Applicant's signature	<input type="text"/>

### Step 2 – Verify the Applicant's KYC information

### Step 3 – Record details of identification procedure

Document Type (please tick type used)	Point value	The document verifies the Applicant's ... (check <input checked="" type="checkbox"/> all that apply)			Document/ Account Number	Name of issuing body	Place of issue	Date of issue	Expiry date	Certified copy / Clear & legible copy attached
		Name	Date of Birth	Address						
only 1 allowed	Birth certificate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
	Current Passport 📷	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
	Expired Australian Passport (which has not been cancelled and which was current in the preceding two years) 📷	70	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>
	Citizenship Certificate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
Drivers Licence 📷	40	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
Student photo ID card (issued by an Australian Tertiary Education Institution) 📷	40	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
Pension concession card or Health care card	40	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
Name/address confirmed by current/previous employer (within last two years)	35	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
Public utilities record	25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
Medicare card	25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
Financial Institution passbook, account statement, debit or credit card (one per institution only)	25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
The individual has been known to the Authorised Party for a minimum of 12 months	40	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
Rates Notice or Title Search.	35	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input type="checkbox"/>
<b>Total number of points (must be at least 100 points)</b>										

I am satisfied that the identity of the Applicant whose name, former name (if applicable), date of birth, residential address and signature appears above has been verified in accordance with this form and the criteria listed above. I also confirm that I have sighted original documents in verifying the Applicant's identity, and that true and complete copies of these are attached to this form.

Signature of Authorised Party \_\_\_\_\_ Name of Authorised Party \_\_\_\_\_ Date \_\_\_\_\_

# PRIVACY ACT 1988 CONSENT

## Nature of the Consent

This Privacy Act Consent (Consent) relates to a credit application (the Credit Application), made to **National Finance & Trading Group**, in which you are named as an applicant (the Applicant) or as a person (the Guarantor) who has applied to guarantee the Applicant's obligations.

Please read the Consent carefully. When you sign the Credit Application, you agree to the terms of the Consent.

The Consent relates to the collection, use and disclosure of credit information and other personal information about you. Credit information is information about you in a credit report from a credit reporting agency or information about your credit worthiness, credit standing, credit history or credit capacity.

For more information about privacy in general, you can visit the Federal Privacy Commissioner's website **privacy.gov.au**

## Lenders and Insurers

**National Finance & Trading Group** will submit the Credit Application to a Lender or to Lenders to consider. The Lenders may act together or alone. Each Lender is identified in Part 1 of the Schedule (the Schedule) to this Consent.

The Lender may seek lenders mortgage insurance, title insurance or both, from one or more Insurers relating to:

- any credit (the Loan) the Lender may make available as a result of the Credit Application; or
- any security that supports or that may support repayment of the Loan.

Each Insurer is identified in part 2 of the Schedule. The Insurers may act together or alone.

## Nature of insurance

Lenders mortgage insurance insures the Lender against loss if a borrower defaults on a loan and the Lender takes action to recover the loan.

Title insurance insures the Lender against, amongst other things, loss in respect of mortgage fraud and priority issues or defects in title to a property mortgaged to the Lender to secure the repayment of a loan.

A lenders mortgage insurance policy and a title insurance policy cover risks the Lender undertakes relating to the Loan. It does not cover risks you undertake relating to the Loan.

## Collection of information

The Lender will collect personal information about you.

If a Lender applies to an Insurer for lender's mortgage insurance or title insurance in connection with:

- any credit (the Loan) the Lender may make available as a result of the Credit Application; or
- any security that supports or that may support repayment of the Loan,

the Insurer will collect personal information about you.

Each Lender and each Insurer may collect personal information about you from the Credit Application and verify that information, from sources referred to in the Credit Application (like your employer) and from other sources identified in this Consent.

Each Lender and each Insurer may only use the personal information they collect about you for the purposes set out in this Consent.

## Credit reporting agencies

**National Finance & Trading Group**, each Lender and each Insurer may give personal information about you to a credit reporting agency.

**National Finance & Trading Group**, each Lender and each Insurer may obtain a credit report about you from a credit reporting agency:

- if you are the Applicant, to assess the Credit Application;
- if you are the Applicant, to enable the Insurer to:
  - assess whether to provide insurance or to assess the risk of providing insurance to a Lender relating to the Loan; or
  - assess the risk of you defaulting on your obligations on a loan in respect of which the Insurer has provided insurance cover; or
- if you are a Guarantor, to assess whether to accept you as a guarantor for the Loan or the risk of you being unable to meet your liabilities as a guarantor.

**National Finance & Trading Group**, each Lender and each Insurer may use information concerning your commercial activities or commercial credit worthiness, in a credit report it obtains from a credit reporting agency, to consider the Credit Application or to consider whether to provide services relating to the Loan.

If the Credit Application is for commercial credit, **National Finance & Trading Group**, each Lender and each Insurer may use information about you, in a credit report it obtains from a credit reporting agency, to consider the Credit Application or to consider whether to provide services relating to the Loan.

#### **Exchanging information with other lenders**

If you are an Applicant, **National Finance & Trading Group**, each Lender and each Insurer may give to, and obtain from, any credit provider named in the Credit Application, or named in a credit report obtained from a credit reporting agency, credit information about you to assist the **National Finance & Trading Group**, Lender or Insurer to assess the Credit Application, consider whether to provide services relating to the Loan or administer the Loan. This information may include any information in a credit report about you.

#### **Use of information**

**National Finance & Trading Group**, each Lender and each Insurer may use the personal information you provide in the Credit Application, or that they collect in relation to the Credit Application, to:

- if you are the Applicant, to assess the Credit Application;
- if you are the Applicant, enable the Insurer to:
  - assess whether to provide insurance or to assess the risk of providing insurance to a Lender relating to the Loan;
  - assess the risk of you defaulting on your obligations on a loan in respect of which the Insurer has provided insurance cover; or
- if you are a Guarantor, assess whether to accept you as a guarantor for the Loan or the risk of you being unable to meet your liabilities as a guarantor;
- enable the Insurer to undertake any purpose arising under a contract of mortgage or title insurance entered into between a Lender and an Insurer;
- administer or vary:
  - the Loan;
  - the insurance cover provided in respect of the Loan; or
  - any services relating to the Loan;
- assess and manage risks (including, amongst other things, credit scoring and reporting and other risks) relating to securitising loans;
- arrange securitisations of loans;
- analyse a loan or insurance portfolio;
- prevent fraud;
- recover claims paid by an Insurer, including, amongst other things, an Insurer enforcing the Loan in place of the Lender;
- provide or to continue to provide products or services to you;
- provide you with details of the latest offers or specials on products or services **National Finance & Trading Group** or a Lender or by any of their related companies make available (unless you ask not to receive those offers);
- investigate and resolve complaints concerning the provision of services by **National Finance & Trading Group**, a Lender or an Insurer or their related companies or associates.

Also, your personal information may be used for any other purpose set out in this Consent and in any way permitted by the Privacy Act or the National Privacy Principles set out in the Act.

#### **Disclosure of information**

**National Finance & Trading Group**, each Lender and each Insurer (each a "Discloser") may disclose your personal information to:

- overseas organizations, but only for the purposes for which the Discloser may use the information;
- its related companies, but only for the purposes for which the Discloser may use the information;
- (in the case of Insurers only) their re-insurers;
- its service providers, but only to the extent necessary for them to perform services for the Discloser;
- its agents, contractors, and external advisers, but only to the extent necessary for them to perform services for the Discloser;
- third parties named in the Credit Application, like your employer, but only for the Discloser to make reasonable enquiries with

- respect to the Credit Application, the Loan, insurance and any services related to the Loan;
- your legal and financial advisers;
- government and other regulatory bodies, but only if the disclosure is required or authorized by law;
- ratings agencies, but only to the extent necessary to allow the ratings agency to rate particular investments;
- payment system operators, but only to the extent necessary to investigate or correct payments made with respect to the Loan;
- prospective guarantors named in the Credit Application but only for the purpose of a prospective guarantor determining whether or not to guarantee your obligations on the Loan;
- guarantors that guarantee your obligations on the Loan;
- valuers who value property to be mortgaged to secure your obligations with respect to the Loan;
- any party involved in securitising any Loan; and
- any credit provider, for the purposes of the Privacy Act, considering acquiring an interest in:
  - the Loan;
  - in any rights related to the Loan; or
  - in the business of **National Finance & Trading Group**, a Lender or an Insurer.

Also, a Lender may disclose any information about the Loan to **National Finance & Trading Group** for use in managing the Loan.

**Access to personal information**

You may gain access to personal information (including any credit report) **National Finance & Trading Group**, or a Lender or an Insurer holds about you by contacting them. Their contact details are in the Schedule. If you contact any of them to seek access to your personal information, please ask for the Privacy Officer.

Access is subject to some exceptions permitted by law. You will be given reasons, if you are refused access to your personal information.

**Other personal information**

If you provide information about an individual (like your employer) please make them aware that:

- this Consent also applies to the way in which their personal information may be:
  - used to assess the Credit Application or to assess the risks relating to providing insurance for a Loan; and
  - disclosed to others; and
- they may gain access to the personal information **National Finance & Trading Group**, a Lender or an Insurer holds about them in accordance with this Consent.

**What if the Consent is not signed?**

If you do not agree to the terms of this Consent:

- the Lender may not be able to process the Credit Application; and
- an Insurer may not be able to process the Lender's request for insurance. In that case, the Lender may not be able to process the Credit Application.

**SCHEDULE**

1. In this Notice, the "Lender" means each of the following companies, their successors and assigns and companies that are part of the same group of companies:

<b>Advantagedge Financial Services Pty Ltd</b>	ABN: 36 130 012 930
Level 10, 101 Collins Street, Melbourne 3000	Telephone: 03 8616 1600
<b>AFSH Nominees Pty Limited</b> (and associated entities)	ABN: 51 143 937 437
Level 10, 101 Collins Street, Melbourne 3000	Telephone: 03 8616 1600
<b>Challenger Mortgage Management Pty Ltd</b>	ABN: 72 087 271 109
Level 15, 255 Pitt Street, Sydney 2000	Telephone: 02 9994 7000
<b>Challenger Non-Conforming Finance Pty Ltd</b>	ABN 32 107 725 486
Level 15, 255 Pitt Street, Sydney 2000	Telephone: 02 9994 7000

2. In this Notice, the “Insurer” means each of the following organisations and their respective successors and assigns and companies that are part of the same group of companies:

**Genworth Financial Mortgage Insurance Pty Ltd**

ABN: 60 106 974 305

Level 26, 101 Miller Street, North Sydney 2060

Telephone: 02 8248 2500

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**QBE Lenders’ Mortgage Insurance Limited**

ABN: 70 000 511 071

Level 21, 50 Bridge Street, Sydney 2000

Telephone: 1300 367 764

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**First American Title Insurance Company of Australia Pty Ltd**

ABN: 64 075 279 908

PO Box Q1465 QVB Post Office NSW 1230

Telephone: 02 8235 4433

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3. The contact details for **National Finance & Trading Group** are:

*Postal: GPO Box 2757*

*ADELAIDE 5001*

*Office: Lvl 3/101 Flinders St*

*ADELAIDE 5000*

*p: 08 7001 1024*

*f: 08 8423 0201*

*e: [post.nationalfinance@gmail.com](mailto:post.nationalfinance@gmail.com)*

*w: [www.nftg.com.au](http://www.nftg.com.au)*

**SIGNATURE OF APPLICANT / GUARANTOR**

I/we declare that I am/we are over the age of 18 and the information contained in this application are true and correct in every particular and it is upon this basis that I/we make this application for credit. I/we also confirm our agreement to the matters set out above:

**SIGNATURE (1)** \_\_\_\_\_ **PRINT NAME** \_\_\_\_\_ **DATE** \_\_\_\_\_

**SIGNATURE (2)** \_\_\_\_\_ **PRINT NAME** \_\_\_\_\_ **DATE** \_\_\_\_\_

**SIGNATURE (3)** \_\_\_\_\_ **PRINT NAME** \_\_\_\_\_ **DATE** \_\_\_\_\_

**SIGNATURE (4)** \_\_\_\_\_ **PRINT NAME** \_\_\_\_\_ **DATE** \_\_\_\_\_