



Company Applicants			
Name of Company		Phone Number:	
Registered Office		A.C.N.	
If trustee - name of trustee			
	<input type="checkbox"/> Company <input type="checkbox"/> Partnership <input type="checkbox"/> Trust <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor		
Address		Suburb	P/code
Principal Activity		Date Incorporated	

Individual Applicants	1st Applicant / Director	2nd Applicant / Director
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<small>Delete if not applicable</small>		
Title		
Surname		
Other Names (First & Second)		
Residential Address - St		
Suburb		
Postcode	For	Years
Previous Address - St		
<small>(if at current less than 2 yrs)</small> Suburb		
Postcode	For	Years
Date of Birth	Marital Status	Marital Status
Driver Licence	Expiry	Expiry
No. of Dependant Children	Ages of children	Ages of children
Phone Number	Work:	Work:
Email Address	Mob:	Mob:
	Employment History	Employment History
Occupation		
Employed By		
Employer's Address		
Employer's Suburb		
Postcode	For	Years
Gross Income		
Employment Type	<input type="checkbox"/> Full Time <input type="checkbox"/> F/T P/T Cas S/E	<input type="checkbox"/> Full Time <input type="checkbox"/> F/T P/T Cas S/E
<small>If less than 2 years with current employer, previous employer and time there</small>		
Previous Employer		
Occupation		
Period there		

Solicitor - Name	Address
Solicitor - Phone Number	Fax Number
	Contact Person

Accountant Name	Address
Accountant Phone number	Fax Number
	Contact Person

LOAN DETAILS	SPLIT 1 DETAILS	SPLIT 2 DETAILS
<b>Loan Amount</b>		
Purpose (purchase or Refinance)	Rate pa	Rate pa
Use (Investment or Owner Occupied)	Terms Yrs	Terms Yrs
Interest only or P&I	I/O Yrs	I/O Yrs
Product (Std Var/ Fix/ LOC / All in One)	Repmt	Repmt

LOAN DETAILS	SPLIT 3 DETAILS	SPLIT 4 DETAILS
<b>Loan Amount</b>		
Purpose (purchase or Refinance)	Rate pa	Rate pa
Use (Investment or Owner Occupied)	Terms Yrs	Terms Yrs
Interest only or P&I	I/O Yrs	I/O Yrs
Product (Std Var / LOC / Fixed)	Repmt	Repmt

**FINANCIAL DETAILS**

Annual Income	Assets/Liabilities			
	Value	Amount Owning	Monthly Payments	Financier
Gross Salary 1	Residence			
Gross Salary 2	Furniture			
Rental 1	Rental Property			
Rental 2	Rental Property			
Depreciation	Vacand Land			
Other	Motor Vehicle			
Other	Motor Vehicle			
Other	Savings			
<b>Total</b>	Credit Cards	Limit		
	Credit Cards	Limit		
	Superannuation			
	Other Car			
	<i>If Renting Monthly Rent</i>			
	Personal Loan			
	Other			
	<b>Total</b>			

**SECURITY OFFERED**

1) Registered Owner/s:	2) Registered Owner/s:
Address:	Address:
Suburb:	Suburb:
State	State
P/code	P/code
Access contact for Valuer	Access contact for Valuer
Contact Phone number	Contact Phone number
Estimated Value of Security	Estimated Value of Security
Property Usage <input type="checkbox"/> O/Occ <input type="checkbox"/> Inv	Property Usage <input type="checkbox"/> O/Occ <input type="checkbox"/> Inv

**APPLICANTS DECLARATION**

1. Have you ever been bankrupt or entered into an arrangement to pay creditors? Yes  No
2. Has a mortgagee ever sold your property to recover debt owing? Yes  No
3. Has an application for this loan been submitted to another lender? Yes  No
4. Is the property under Old System Title? Yes  No
5. Are you ordinarily resident in Australia? Yes  No

**LOAN APPLICATION**

The **Applicant(s) / Guarantor(s)** hereby apply for the loan described in this application and confirm that all statement made in this Application are true and correct. Verification may be obtained from any source named herein. I / we understand that the credit provider may grant approval of the loan subject to an assessment of the security property and that in order to obtain final approval from the Credit provider, I / we may also have to pay a property valuation fee. I / we further understand that I / we may be liable for the legal fees and other expenses, which the credit provider will describe to me / us in writing, but I / we will not incur any liability until I / we choose to proceed with the loan application. I / we understand and agree that CREATIVE MORTGAGES PTY LTD or a party related to CREATIVE MORTGAGES PTY LTD, may be paid fees, margins or commissions from the Credit Provider in respect of the credit arranged, and/or insurances, in consideration for its role as a mortgage originators and/or mortgage managers.

- We declare that to the best of our knowledge and belief, the facts, information and statements set out in this application are true and complete, and that no information which might affect the decision of the credit provider has been withheld; and acknowledge that approval may be withdrawn should any false or misleading information have been given.

Signature - Applicant 1	Date	Signature - Applicant 2	Date
<b>X</b>		<b>X</b>	

**NOMINATION TO RECEIVE NOTICES (All applicants to complete if applicable)**

I/we nominate \_\_\_\_\_ to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us. I/we declare that I/we reside at the same address as the nominated person.

	Date		Date
Borrower 1	<b>X</b>	Borrower 2	<b>X</b>

**IMPORTANT** - each joint debtor/mortgagor/guarantor is entitled to receive a copy of any notice or other document under the code. By signing this form you are giving up the right to be provided with information direct from the credit provider. It will go to the nominated person on behalf of both or all you instead. Any person who has signed this form can advise the credit provider at any time in writing that they wish to cancel their nomination.

**Application Fee**

**Received from (print name in full)**  
**Mr/Mrs/Miss/Ms:**

**The sum of**

**Being For** **Part/All\*** **Application Fee** **\$790.00** (\*delete one)

**Received by**

**Cash**   **Cheque**   (please circle one)

**Date**

**Signature**

LOAN PURPOSE CHECKLIST

EXTREMELY IMPORTANT NOTICE TO LOAN APPLICANTS.  
EACH BORROWER MUST COMPLETE THIS SECTION.

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

- a) Credit is provided under contract b) The borrower (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and /or its territories; and c) the purpose for which credit is provided is wholly or predominantly of a personal, domestic or household nature.

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 natural persons as described above?   | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 2. Are any of the borrowers a corporation?  | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 3. Is the borrower a strata corporation (being a corporation incorporated under the strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

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

Do you believe that the borrower is 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?

Tax Ded >50%

YES     NO

If you believe that the purpose is NOT provided wholly or predominantly for personal, domestic or household purposes then you must complete the Declaration as to purpose. **IMPORTANT NOTICE** - If you declare that the loan has an investment or business purposes, 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 to arrange to have the loan redocumented. Any costs incurred by this process are to be borne by the borrower.

Date

Borrower 1 \_\_\_\_\_ **X** \_\_\_\_\_ Borrower 2 \_\_\_\_\_ **X** \_\_\_\_\_ Date

DECLARATION OF PURPOSE

**TO:** Perpetual Trustees Victoria Ltd / Perpetual Trustee Company Ltd / Permanent Custodians Limited / J.P. Morgan Trust Australia Limited

**RE:** Loan of \_\_\_\_\_ expiring 15 October 2030, 2031 or 2032

**Borrower 1** \_\_\_\_\_ **Borrower 2** \_\_\_\_\_

I/ we declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

**IMPORTANT** \*You should NOT sign this declaration unless this loan is wholly or predominantly for business or investment purposes. \* By signing this declaration, you may lose your protection under the consumer Credit Code.

I/We agree to provide declaration of purpose of the credit whenever required by the Credit Provider.

Date

Borrower 1 \_\_\_\_\_ **X** \_\_\_\_\_ Borrower 2 \_\_\_\_\_ **X** \_\_\_\_\_ Date

## PRIVACY ACT 1988 CONSENT

I/We acknowledge that I/we have made an application for credit from Creative Mortgages. Creative Mortgages may use the personal information I/we provide for the purpose of providing credit and subject to the provisions of the Privacy Act, I/we may have access to personal information collected and held by Creative Mortgages, and the Lenders and Insurers noted in the Schedule. I/We may contact these companies for access to my/our personal information held (if any) by contacting the Privacy Officer at the address or in the manner disclosed in the Schedule.

### Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise Creative Mortgages to give and obtain from credit providers named in this credit application, and credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

The Lender will or may seek lenders mortgage insurance 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 "insurer" so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively.

I/we note that lenders mortgage insurance insures the Lender against loss on default under a mortgage finance arrangement the Lender has with me/us. I/We do not receive the benefit of the lenders mortgage insurance policy.

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

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

The Lender and Insurer will be collecting any such personal information about me/us for the purposes of:

- assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by me/us from the Lender;
- assessing the risk of me/us defaulting on your obligations to the Lender in respect of which the Insurer may provide (or has provided) lenders mortgage insurance;
- assessing the risk of me/us 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 my/our personal information to the Lender and Insurer, the 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 the acknowledgment below, I/we agree and consent to the Lender and Insurer using and disclosing the personal information it collects about me/us for the purposes set out above (subject to any restrictions imposed on the Lender and Insurer by Privacy Act 1988):

The Lender and Insurer will usually or may disclose personal information of the kind it collects about me/us to:

- its related companies;
- credit reporting agencies;
- its agents, contractors, and external advisers;
- my/our legal and financial advisers;
- ratings agencies;
- other financial institutions, securitisers and credit providers.
- reinsurers;
- its service providers;
- my/our referees, including my/our employer;
- government and other regulatory bodies;
- payment system operators; and

By signing the acknowledgment below, I/we agree and consent (subject to the restrictions imposed on the Insurer by the Privacy Act) to any such disclosures of your collected personal information by the Lender and 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 Lender and Insurer does so in a manner and for purposes that conform with the Privacy Act, by signing the acknowledgment below, I/we agree and consent to:

- the Lender and Insurer obtaining information about my/our commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Insurer using that information in assessing the application of the Lender for lenders mortgage insurance;
- to the Lender and Insurer giving to and receiving from 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 my/our credit worthiness, provided that the information is given or received for the purpose of assessing the Lender's application for lenders mortgage insurance; and
- to the Lender and Insurer obtaining a commercial and/or consumer credit report containing personal information about me/us from a credit reporting agency and to the 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.

## SCHEDULE

1. In this Notice, the "Lender" means each and every one of the following organisations (whether acting individually or together):

Interstar Wholesale Finance Pty Ltd (and associated entities) Level 10, 101 Collins Street, Melbourne 3000	ABN: Telephone:	72 087 271 109 03 8616 1600
Interstar Non-Conforming Finance Pty Ltd (and associated entities) Level 13, 201 Kent Street, Sydney NSW 2000	ABN: Telephone:	32 107 725 486 02 9993 9111
Capital First Financial Services Pty Ltd (and associated entities) Level 8, 77 Pacific Highway, North Sydney NSW 2060	ABN: Telephone:	48 093 874 143 02 8918 1111
Resimac Limited (and associated entities) Level 6, 45 Clarence Street, Sydney NSW 2000	ABN Telephone:	67 002 997 935 02 9248 0300
Perpetual Trustee Company Limited Level 7, 39 Hunter Street, Sydney NSW 2000	ABN Telephone:	42 000 001 007 02 9229 9000

2. In this Notice, the "Insurer" means each and every one of the following organisations (whether acting individually or together):

GE Mortgage Insurance Company Pty Ltd ABN: 60 106 974 305 Address: Level 23,259 George Street, Sydney 2000 Telephone: 02 8248 2500		Vero Lenders Mortgage Insurance Limited ABN: 55 001 825 725 Address: Level 5, 465 Victoria Avenue, Chatswood 2065 Telephone: 02 9978 9000
PMI Mortgage Insurance Limited ABN: 70 000 511 071 Address: Level 23,50 Bridge Street, Sydney 2000 Telephone: 02 9231 7777		

## 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 )	_____ <b>X</b> _____	PRINT NAME	DATE _____
SIGNATURE ( 2 )	_____ <b>X</b> _____	PRINT NAME	DATE _____
SIGNATURE ( 3 )	_____ <b>X</b> _____	PRINT NAME	DATE _____
SIGNATURE ( 4 )	_____ <b>X</b> _____	PRINT NAME	DATE _____