

Loan Application



Date: / /

Loan Details

Loan 1

Existing Customer: Yes / No	
Loan Acc No:	
Loan in Name of:	
Loan Purpose:	
Settlement Date: / /	
Product Description: Fixed / Variable	Term:
Amount Required: \$	Interest Rate: %

Loan 2

Existing Customer: Yes / No	
Loan Acc No:	
Loan in Name of:	
Loan Purpose:	
Settlement Date: / /	
Product Description: Fixed / Variable	Term:
Amount Required: \$	Interest Rate: %

Corporate Details (if applicable)

Registered name of Corporate Entity:	Mortgagor / Debtor / Guarantor / Director
Registered Address:	P/code:
Phone Number:	Name of Trust (if applicable):
Date of Registration: / /	ABN:

Personal particulars of Directors/Shareholders/Beneficiaries as Guarantors to be completed on the following page.

Note: Please ensure you initial every page upon completion of this application.

Initials:

Personal Details of Applicants

Applicant 1

Applicant 2

	Mortgagor / Debtor / Guarantor / Director	Mortgagor / Debtor / Guarantor / Director
Surname:	Mr / Mrs / Miss / Ms	Mr / Mrs / Miss / Ms
Given Names:		
Previous Name (if applicable, e.g. Maiden Name):		
Postal Address:	P/code:	P/code:
Residential Address:	P/code:	P/code:
Living Arrangements:	Board / Rent / Own / Buying Home / Live with parents	Board / Rent / Own / Buying Home / Live with parents
Number of addresses in last 5 years:		
Previous Residential Address (if less than 5 years):	P/code:	P/code:
Telephone Number (business / private):	W: H:	W: H:
Drivers Licence No / Expiry Date:	/ /	/ /
Date of Birth:	/ /	/ /
Do you share income and expenses with any other person?:	Yes / No	Yes / No
Dependants & Age:	No: Age:	No: Age:
Name & Address (of closest relative not residing with you):	P/code:	P/code:
Telephone Number of this relative:		
Password (or mother's maiden name):		
Permanent Australian Resident:	Yes / No	Yes / No

Income Details

Type of Income	Gross Monthly Amount	Type of Income	Gross Monthly Amount
Taxable:	\$	Taxable:	\$
Non-taxable:	\$	Non-taxable:	\$
Rental (existing):	\$	Rental (existing):	\$
Rental (new):	\$	Rental (new):	\$
Total:	\$	Total:	\$

Initials:

Employment Details

Occupation:		
Self Employed / Subcontractor:	Yes / No	Yes / No
Employer (Business Name if Self-Employed):		
Industry:		
Employer Address (Business Address if Self-Employed):		
	P/code:	P/code:
Employed Since/No. jobs in past 5 years:	/ /	/ /
If employed less than 3 years at above:		
Previous Occupation:		
Previous Employer:		
Previous Employer Address:		
	P/code:	P/code:
Years/Months employed by previous Employer:		

Financial Position

Applicant 1 or Joint/Corporate

(Note: Joint applicants please combine details)

Assets & Liabilities:	Monthly Payment:	Value:	Balance/Limit:	Financial Institution:	Refinance:
House:	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$		<input type="checkbox"/>
Investment Property(s):	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$		<input type="checkbox"/>
Vehicle:	\$	\$	\$		<input type="checkbox"/>
Household Effects (insured value):	\$	\$	\$		
Investment / Savings:	\$	\$	\$		
Personal Loan:	\$	\$	\$		<input type="checkbox"/>
Credit Card (specify):	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$		<input type="checkbox"/>
Store Card:	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$		<input type="checkbox"/>
Superannuation (Present Value):	\$	\$	\$		
Deposit Paid:	\$	\$	\$		
Other:	\$	\$	\$		
	\$	\$	\$		
Total:	\$	\$	\$		
Net Worth:	\$	(Subtract total of the Balance/Limit column from the total "Value" of Assets)			

Initials:

Declaration by Applicants

Have you ever been declared bankrupt, assigned your estate to creditors or had any court judgements against you? No / Yes - Provide details below:

I/We apply for the advance amount specified on this application and offer the security described herein, over which I/we undertake to execute a Mortgage in the form adopted by the Mortgagee and to pay all relevant solicitor, legal and valuation costs. I/We acknowledge that this application is not a legally binding contract, and any contractual obligation in respect of any financial undertaking will be set out in subsequent documents. I/We undertake to pay the prescribed fee for each progress inspection of the building (if applicable) by your Valuer and agree that you may retain any plans and specifications supplied with this application. It is understood that the Valuer's report will remain in your possession and that it will be made on behalf of the Mortgagee for the purpose of considering the application for finance. It is further understood that the Report is one of value of the property and will not necessarily report on any structural defects and if such information is required I/we will make independent inquiry. I/We solemnly declare and affirm that the statements and answers to questions made in this application are true and correct in every particular. I/We acknowledge that this agreement and Privacy Disclosure shall continue to have effect for the duration of the loan contract, should my/our application be approved.

Important:

- * All questions must be answered
- * Corporate applicants are to answer questions on behalf of the Corporation/Company itself, not the Directors
- * If there is insufficient space on this application form, please attach separate sheet(s) (i.e. Company Directors)
- * If any false information or statement is made in this application, the applicant(s) may be subject to a penalty of imprisonment and/or fine, or a requirement to repay the loan immediately on demand.

Applicants Signature/s: _____

Taken and declared at _____ this _____ day of _____ 20 _____

before me (witness) Signature: _____ Full Name of Witness: _____

Address of Witness: _____

Business/Investment Purpose Declaration

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).

Loan 1 Loan 2

Debtors signature (s): _____

Name of Declarant (s): _____

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.

Nomination to Receive Notices

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.

Debtors signature (s): _____

Mortgagors signature (s): _____

Guarantors signature (s): _____

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 of 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.

Initials:

Privacy Disclosure

Protecting your Privacy

National Mortgage Market Corporation Pty Limited ("we") is a subsidiary of Bendigo Bank Limited, part of the Bendigo Bank Group ("the Group"). We collect your personal information to assess your application and if your application is successful, to provide you with the financial products you have requested. To do that, if your application is successful, we may disclose your personal information to organisations that carry out functions on the Group's behalf ("service providers") such as mailing houses or other service providers (including introducers, valuers, lawyers, conveyancers and collection agents), government agencies which administer land titles, mortgage insurers, insurers, other credit providers, credit reporting agencies and advisers acting for us. We may also disclose your information to organisations (such as ratings agencies, administrators and trustees) for the purpose of assessing the risk in purchasing and effecting the purchase of that credit by way of securitisation arrangement. If any part of that information is not provided, we may not be able to assess your application. If you do not want to receive information about other products offered by us, call us on 1800 061 091. In most cases, you can gain access to your personal information.

- To:
- | | | | |
|----|--|---|---------------|
| 1. | National Mortgage Market Corporation Pty Limited ABN 52 006 325 640 |) | |
| 2. | Perpetual Trustee (Canberra) Limited ACN 008 393 806 |) | "The Parties" |
| 3. | Sandhurst Trustees Limited ABN 16 004 030 737 |) | |
| 4. | The mortgage originator under the Program who processes the loan application |) | |

Agreement that the Parties may seek Commercial Credit Information

If the Parties consider it relevant to assessing my/our application for commercial credit, I/we agree to the Parties obtaining a report about my/our credit worthiness from a business which provides information about the commercial credit worthiness of persons.

Agreement that the Parties may seek Consumer Credit Information

If the Parties consider it relevant to assessing my/our application for personal credit, I/we agree to the Parties obtaining a consumer credit report containing information about me/us from a credit reporting Agency.

Guarantor's Agreement

I/We agree that the Parties may seek from a credit reporting agency, a credit report containing personal information about me/us to assess whether to accept me/us as a guarantor for credit applied for, or provided to, the borrower (named above). I/We agree that if the Parties approve the borrower's application for credit, this agreement remains in force until the credit facility, covered by the borrower's application, ceases.

Agreement to the Parties disclosing information to persons involved in Mortgage Securitisation Arrangements

I/We agree that the Parties may disclose information about my/our personal credit worthiness to persons involved in funding mortgage credit for the purposes of enabling those persons so involved to perform tasks necessary in the funding of mortgage credit.

Agreement to a Mortgage Insurer seeking a Credit Report from a Credit Reporting Agency

I/We agree that the Mortgage Insurer may obtain my/our credit report from a credit reporting agency to assess the provision of mortgage insurance to the Parties, in relation to my/our application for mortgage credit with the Parties.

Agreement that the Parties may use a Credit Report about me for collecting overdue payments

If the Parties consider it relevant to collecting overdue payments in respect of commercial credit provided to me/us, I/We agree to the Parties receiving from a credit reporting agency a credit report containing personal information about me/us in relation to collecting overdue payments.

Notice of Disclosure of your Credit Information to a Credit Reporting Agency

Under the Privacy Act, the Parties are allowed to give a credit reporting agency personal information about your credit application. The information which may be given to an agency is covered by the Act and includes:

- * Identity particulars (as permitted by the Privacy Commissioner's determination issued under the Act);
- * The fact that you have applied for credit and the amount;
- * The fact that the Parties are a current credit provider;
- * Payment which becomes overdue more than 60 days, and for which collection action has commenced;
- * Advice that payments are no longer overdue;
- * Cheques drawn by you for an amount not less than \$100 which have been dishonoured more than once;
- * In specified circumstances, that in the opinion of the Parties you have committed a serious credit infringement;
- * That credit provided to you by the Parties has been paid or otherwise discharged.

Agreement to the Parties seeking from or giving to other Credit Providers details about my/our credit worthiness

I/We agree that the Parties may give to and seek from any credit providers named in this credit application and any 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 that 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.

I/We understand the information may be used for the following purposes:

- * To assess an application by me/us for credit;
- * To notify other credit providers of a default by me/us;
- * To exchange information with other credit providers as to the status of this loan where I am in default with other credit providers;
- * To assess my/our credit worthiness.

Signature(s) of Applicant/Guarantor

Signature 1.	Signature 2.	Date / /
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Initials:

Loan Acc No.: _____

Security Details

Security 1

Description of security: _____

Details of Security Offered (Property only):

Address: _____
P/code: _____

Security Ranking: | | |

Title Details:

Vol / Book: | | Lot: | |

Folio / Deed: | | Plan: | |

Full Name/s on Title/s: _____

Other loans secured by the above properties (if applicable):

Lender: _____
Loan No / End Date: | / /
Balance/Limit: \$ _____

Security 2

Description of security: _____

Address: _____
P/code: _____

Security Ranking: | | |

Vol / Book: | | Lot: | |

Folio / Deed: | | Plan: | |

Full Name/s on Title/s: _____

Lender: _____
Loan No / End Date: | / /
Balance/Limit: \$ _____

Contacts

Lenders Solicitor

Name: _____
Contact: _____
Address: _____
P/code: _____
Telephone No: () _____
Postal Address after Settlement: _____

Applicants Solicitor

Name: _____
Contact: _____
Address: _____
Telephone No: () _____

Self Employed Income Details

Please fill in a separate sheet for each self-employed applicant. Minimum of two years financial data required.

Financial Year:	Year: _____	Year: _____		
	Non-Taxable	Taxable	Non-Taxable	Taxable
Net profit before tax:		\$ _____		\$ _____
Plus addbacks:				
Interest paid on borrowings	\$ _____		\$ _____	
Depreciation	\$ _____		\$ _____	
Prepaid expenses	\$ _____		\$ _____	
Salaries/Wages/Directors Fees		\$ _____		\$ _____
Other	\$ _____	\$ _____	\$ _____	\$ _____
Other	\$ _____	\$ _____	\$ _____	\$ _____
Plus income from other sources:				
Other	\$ _____	\$ _____	\$ _____	\$ _____
Other	\$ _____	\$ _____	\$ _____	\$ _____
Less deductions:				
Proceeds from sale of assets		\$ _____		\$ _____
Non recurring income		\$ _____		\$ _____
Unproven income		\$ _____		\$ _____
Other		\$ _____		\$ _____
Other		\$ _____		\$ _____
Average Income Calculation	\$ _____	\$ _____	\$ _____	\$ _____
Total Income:	\$ _____	\$ _____	\$ _____	\$ _____

Funds Position

Purchase Price (est value - refinancing)	\$	Equity in existing property:	\$
Land:	\$	Funds with other institutions:	\$
Building Contracts:	\$	Funds from sale of property:	\$
Loan Expenses:	\$	Gifts / Grants etc:	\$
Legal Costs (including all govt charges):	\$	Deposits already paid:	\$
Other Costs (not included in contract):	\$	Loan Sought:	\$
Total Costs Involved:	\$	Total Funds Available:	\$

Fees & Charges

- Establishment Fees
- Other non-Bank Fees & Charges
- Whether a valuation is required and its cost
- Mortgage Guarantee Insurance is or may be applicable, what it is and establishment costs (confirm actual figure once valuation received)
- General Law titles require conversion at the borrower's expense
- Commissions that will be paid to agents, brokers and third parties involved in the deal
- Additional charges for multiple securities
- Details of any breakcosts

Repaying the Loan

- Repayments must be received by the due date to avoid late payment charges
- Contact us immediately if you are unable to make repayments
- Mortgage Help is there to help
- Explain the relevant default fees

Construction Loans

- Progress payment fee per inspection
- How the valuer determines the progress payment
- The final progress payment will be retained subject to Occupancy Permit and letter of satisfactory completion
- Constructors all-risk insurance policy noting Sandhurst Trustees Limited as mortgagee is required

Explanation of Forms

Business Declarations

- Why used
- Removes protection of the Code

Loan Declaration

- Why used
- Ramifications of false declaration

Nominations

- Why used
- Won't stop default notices
- Must advise of change of address

Privacy Disclosure

- Why used

Insurances

- That House Insurance Policy noting Sandhurst Trustees Limited as mortgagee must be received prior to settlement

Important

This checklist is comprehensive but not exhaustive.

Explain to all parties there are other credit fees and charges applicable to the loan together with further information they should know contained in the pre-contractual agreement.

