

APPLICATION for Finance

Banksia Mortgages Limited ABN 36 087 342 238 AFSL 227733



THE
BANKSIA
FINANCIAL GROUP

Office use only

Banksia office: Introducer: Banksia Loans Officer:

BORROWER/APPLICANT DETAILS

Borrower(s) Full Name(s):

Company/ Trust Name:

Trading name:

ABN (if applicable):

Address - Mailing:

Address - Trading:
(no PO Boxes)

Telephone: Mobile Number:

Facsimile: Email Address:

BUSINESS DESCRIPTION OR OCCUPATION

LOAN AMOUNT AND STRUCTURE

Loan Amount: \$ Required Term Sought years

Loan Structure: Fixed Rate Interest Only Variable Rate Interest Only Variable Rate Principal & Interest

PURPOSE OF LOAN

SECURITY OFFERED *(include full title details, a brief description of the property & estimated value)*

Certificate of Title details:

Access details: Contact Name: Telephone:

CHECK LIST *(list attachments)*

- Application signed
- Declaration of Purpose signed
- Privacy Act Consent and Declaration signed
- Copies of Certificate of Titles to security properties
- Copies of Leases *(if applicable)*
- Last two years financial statements attached
- Certified Photo ID *(current passport or licence)*
- Copy of Transfer of Water Entitlements *(if applicable)*
- Copy of Water Notices *(front & back page)*
- Copy of Contract of Sale *(if applicable)*
- Copy of loan account statements *(re-finance only)*
- Copy of cash flow budgets attached *(where applicable)*
- Copies of last received Council Rate Notice *(if available)*
- Certified Memorandum and Articles / Trust Deeds *(if available)*
- Copy of current Insurance Policy
- Copy of Transfer of Land *(if applicable)*

Assets

Properties

Details	Value \$	Institution	Details	Monthly pmt \$	Amount owing \$

Note: if applicable, please indicate liabilities to be refinanced as part of this transaction with an (*)

Liabilities

Loans

Bank Accounts / Investments

Institution	Details	Market Value \$

Lease - Hire purchase commitments

Institution	Details	Monthly pmt \$	Amount owing \$

Other Assets

Full Details	Value \$

Credit cards

Issuer	Credit Limit \$	Current balance \$

Other Liabilities

Institution	Details	Monthly pmt \$	Amount owing \$
ATO	Taxation Owing		

TOTAL ASSETS

\$

TOTAL LIABILITIES

\$

SURPLUS

\$

TOTAL

\$

SOLICITOR	Firm Name	Contact	
	Address		
	Telephone	Facsimile	
	Email		
ACCOUNTANT	Firm Name	Contact	
	Address		
	Telephone	Facsimile	
	Email		
INSURANCE	Firm Name	Contact	
	Address		
	Telephone	Facsimile	
	Policy No:	Cover:	Due Date:

PERSONAL PARTICULARS (Director or Individuals)

Please tick applicable

Applicant Director Proprietor Guarantor

Name: Mr/Mrs/Miss/Ms/Dr

Residential Address (no PO Boxes):

Years at this address

Occupation:

Years in this occupation

Date of Birth:

Drivers Licence Number & State:

Telephone (BH):

Telephone (AH):

Mobile:

Facsimile:

Email Address:

Please tick applicable

Applicant Director Proprietor Guarantor

Name: Mr/Mrs/Miss/Ms/Dr

Residential Address (no PO Boxes):

Years at this address

Occupation:

Years in this occupation

Date of Birth:

Drivers Licence Number & State:

Telephone (BH):

Telephone (AH):

Mobile:

Facsimile:

Email Address:

Please tick applicable

Applicant Director Proprietor Guarantor

Name: Mr/Mrs/Miss/Ms/Dr

Residential Address (no PO Boxes):

Years at this address

Occupation:

Years in this occupation

Date of Birth:

Drivers Licence Number & State:

Telephone (BH):

Telephone (AH):

Mobile:

Facsimile:

Email Address:

Please tick applicable

Applicant Director Proprietor Guarantor

Name: Mr/Mrs/Miss/Ms/Dr

Residential Address (no PO Boxes):

Years at this address

Occupation:

Years in this occupation

Date of Birth:

Drivers Licence Number & State:

Telephone (BH):

Telephone (AH):

Mobile:

Facsimile:

Email Address:

DECLARATION(S) Mandatory. Please answer Yes or No

Have you, or your spouse, ever been a shareholder or officer of any company to which a Manager, Receiver and/or liquidator has been appointed? →

YES NO

Is there any unsatisfied judgement entered in any court against you, or your spouse, or any Company of which you or your spouse are or were a shareholder or officer? →

YES NO

Have you ever been declared to be Bankrupt or entered into a scheme of arrangement? →

YES NO

If Yes to any of the above, please provide full details

I/We declare that the information provided in support of this Application for Finance is true and correct.

Signed:

Full name:

Date: / /

Signed:

Full name:

Date: / /

Signed:

Full name:

Date: / /

Signed:

Full name:

Date: / /

CREDIT INFORMATION

Notice and Acknowledgement that Credit Information may be given to a Credit Reporting Agency

I/We the undersigned Applicants do consent and declare and acknowledge as follows:-

Personal information provided to you by me/us and collected by you from other sources may be disclosed by you to a Credit Reporting Agency and to other persons for loan and investment purposes permitted by the Privacy Act 1988 as amended and by the Privacy Amendment (Private Sector) Act 2000 and in accordance with the Banksia Policy on Privacy and Confidentiality a copy of which is available on request. I/We acknowledge that Banksia may use my/our information, on occasion, to inform me/us about other services or products offered by Banksia and that I/we may elect to stop receiving such information at any time. I/We also acknowledge that Banksia may not be able to provide me/us with the loan products I/we seek if I/we do not provide information.

I/We will promptly advise Banksia about any changes to the credit or personal information held on me/us. I/We acknowledge that Banksia relies on me/us to ensure such information is accurate and complete and that no claim shall be made against Banksia where such information is inaccurate or incomplete as a result of my/our failure to advise of any change.

I/We acknowledge I/we may reasonably request access to my/our personal information held by Banksia for purposes of checking accuracy and correcting wrong information and that Banksia will act reasonably on such a request and within the provisions of the legislation and its policy on privacy.

I/We understand that Section 18E(8)(c) of the Act allows you to give a credit reporting agency certain personal information about me/us which I/we authorise you to do. The information which may be given to an agency is covered by Section 18E(1) of the Act and includes:

- such permitted particulars about me/us which allow me/us to be identified;
- the fact that I/we have applied for credit and the amount;
- the fact that you are a credit provider to me/us;
- the fact that I/we have offered to act as guarantor in respect of a loan or an application for a loan to or by another person;
- payments which become overdue more than 60 days;
- advice that payments are no longer overdue;
- cheques drawn by me/us which you have dishonoured more than once;
- in specified circumstances, that in your opinion I/we have committed a serious credit infringement; and
- that the credit you provided to me/us has been discharged.

BUSINESS DESCRIPTION OR OCCUPATION

I/We authorise you and any agent of yours that is deemed to be a credit provider pursuant to Section 11B(5) of the Act:

- to obtain from a credit reporting agency a credit report containing personal information about me/us to assess my/our application/s for personal credit. This is in accordance with Section 18K(1)(a) of the Act;
- to obtain from a credit reporting agency a credit report containing personal credit information about me/us for the purpose of assessing an application by me/us or my/our company/firm for commercial credit. This is in accordance with Section 18K(1)(b) of the Act;
- to obtain a report containing information about my/our commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness of a person for the purpose of assessing my/our application/s for personal credit. This is in accordance with Section 18L(4) of the Act;
- to obtain a credit report from a credit reporting agency to assess whether to authorise a large purchase of goods or services or one outside my /our normal buying practices, that I/we intend to make by credit card or electronic transfer;
- to obtain a report from a credit reporting agency and other information relating to my/our commercial credit activities;
- to obtain from a credit reporting agency a credit report containing personal information about me/us for the purpose of the collection of overdue payments in respect of commercial credit which you have provided to me/us or my/our company/firm. This is in accordance with Section 18K(1)(h)(i) of the Act;
- and when you are performing tasks reasonably necessary to the provision and management of securitised loans, to obtain from a credit reporting agency a credit report containing personal credit information about me/us for the securitisation purposes permitted by Section 18E(1)(b)(ia) of the Act. This is in accordance with Section 18K(1)(ab) and (ac) of the Act.

AUTHORITY TO EXCHANGE INFORMATION WITH OTHER CREDIT PROVIDERS

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise you to give to and obtain information from:

- credit providers named in my/our credit application;
- Participants in a securitisation scheme in which you are involved that are regarded as credit providers because of the application of Section 11B(4A) and (4B) of the Act;
- the credit provider in any such securitisation scheme;
- any agent of yours that is deemed to be a credit provider pursuant to Section 11B(5) of the Act; and
- any credit provider that may be named in a personal or commercial credit report issued by a credit reporting agency or a commercial reporting agency respectively, information about my/our personal or commercial credit arrangements. I/We understand this information can include any information about my/our creditworthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Act.

I/We understand the information may be given and used for purposes that include the following:

- to assess an application by me/us for personal or commercial credit;
- to assist me/us avoid defaulting on my/our credit obligations;
- to notify other credit providers of a default by me/us;
- to assess my/our creditworthiness;
- to assess my/our position if I/we fall into arrears; and
- where the information is given to participants in a securitisation scheme, for the purpose of assessing the risk in purchasing any credit facility given to or applied for by me/us and/or the risk in undertaking credit enhancement of any such credit facility.

NOTICE AND AUTHORITY TO GIVE INFORMATION TO GUARANTORS

('Guarantor' includes any person other than the borrower who provides, directly or indirectly, property as security for the borrower's credit contract or other facilities).

In this section, "I/we and my/our" includes corporate borrowers.

I/We authorise you to give to any guarantor or proposed guarantor of my credit contract or other facility to which the guarantee or security extends ('Facility'), any information (including credit information) or record that has any bearing on my/our creditworthiness, credit standing, credit history or credit capacity in connection with the Facility, including (without limitation), copies of:

- (a) the contract for the Facility;
- (b) the final letter of offer relating to the Facility, including details of conditions set out in any earlier version of that letter which I/we may have already met;
- (c) any related credit report from a credit reporting agency;
- (d) any financial accounts or statements of financial position given to you by me/us within the previous two years for the purpose of the Facility;
- (e) the latest statement of account for the Facility;
- (f) any notice of demand given by you to me/us in relation to the Facility within the last two years with which I/we have not complied to your satisfaction.

You are also authorised to provide to the Guarantor:

- (g) any other information regarding the Facility (as well as any facility to be refinanced by the Facility) that the Guarantor may reasonably require; and
- (h) advice as to whether the Facility will be cancelled if the Guarantee is not provided.

AUTHORITY TO OBTAIN AND VERIFY PERSONAL DETAILS

I/We authorise and consent to you obtaining personal information about me/us to verify my/our personal details in this application and to use and disclose my/our information as indicated above. I/We may indicate that such consent does not apply to use or disclosure of personal information for your marketing purposes.

I/We acknowledge that the above authorities and consents remain in force until the facility/ies to which they relate is/are at an end.

NAME AND ADDRESS of individual/s and company/ies giving his/her its/their consent

Applicant(s) | Borrower(s) | Company | Company Director(s)

Signature of individual / Authorised Officer giving consent

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Date

/	/
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Applicant(s) | Borrower(s) | Company | Company Director(s)

Signature of individual / Authorised Officer giving consent

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Date

/	/
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Applicant(s) | Borrower(s) | Company | Company Director(s)

Signature of individual / Authorised Officer giving consent

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Date

/	/
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Applicant(s) | Borrower(s) | Company | Company Director(s)

Signature of individual / Authorised Officer giving consent

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Date

/	/
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GUARANTORS (To be completed by individual guarantor(s))

If you are solely a guarantor, we will use your personal information only in connection with our proposed guarantee. This may include communicating your personal information to mortgage insurers, who may use and disclose personal information in accordance with the National Privacy Principles for their own purposes, which may include disclosure to credit reporting agencies, service providers and reinsurers. They will not, however, use your personal information for marketing purposes. We will not share your information with other members of The Banksia Financial Group, nor will we use it for marketing purposes.

Authority to Obtain Credit Information under the Privacy Act 1988 ('the Act') (as amended)

In this Document: "you" and "your" refer to: The Banksia Financial Group. "I", "me" and "my" means: the guarantor, and in the case of joint guarantors, each of them, and where applicable, all of them.

Guarantor 1

Full Name

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Address

Postcode

Guarantor 2

Full Name

--

Address

Postcode

Guarantor 3

Full Name

--

Address

Postcode

Guarantor 4

Full Name

--

Address

Postcode

- (a) In accordance with Section 18E(8)(c) of the Act, I/we authorise you to give to a credit reporting agency such permitted particulars about me/us to allow me/us to be identified, and to inform the agency that I/we have offered to act as guarantor in respect of a loan or an application for a loan to or by another person.
- (b) In accordance with Section 18K(1)(c) of the Act, I/we authorise you to obtain from a credit reporting agency a credit report containing personal credit information about me/us to assess whether to accept me/us as guarantor for personal credit or commercial credit applied for, or provided to, the previously named borrower/s.
- (c) When you are performing tasks reasonably necessary to the provision and management of securitised loans, I/we authorise you to obtain from a credit reporting agency a credit report containing personal credit information about me/us for the securitisation purposes permitted by section 18E(1)(b)(ia) of the Act. This is in accordance with section 18K(1)(ab) and (ac) of the Act.
- (d) In accordance with Section 18N(1)(b) of the Act, I/we authorise you to give to and obtain from my/our bank and/or other credit provider and/or parties to a securitisation scheme that are regarded as credit providers because of the application of section 11B(4A) and (4B) of the Act, any record that has any bearing on my/our creditworthiness, credit standing, credit history or credit capacity for the purpose of (i) assessing whether to accept me/us as guarantor for personal or commercial credit applied for or provided to the above named borrower/s; (ii) for any purpose related to the subsequent management of the personal or commercial credit guaranteed by me; (iii) for any purpose related to the enforcement or proposed enforcement of my guarantee/s, and/or (iv) for the purpose of assessing the risk in purchasing any credit facility (being a credit facility given to or applied for by the previously named borrower(s) from you and/or the risk in undertaking credit enhancement of any such credit facility, each as the case may be.
- e) I/We authorise you to obtain information about my/our or my/our company's/firm's commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness of a person for the purpose of assessing whether to accept me/us as guarantor for personal credit applied for, or provided to, the previously named borrower/s.

If you approve the borrower/s application, I/we acknowledge that this authority remains in force for so long as you provide credit to the previously named borrower/s.

Guarantor 1

Signature

Date

Guarantor 2

Signature

Date

Guarantor 3

Signature

Date

Guarantor 4

Signature

Date