

AAA Conforming Non-Conforming Loan package checklist

Sub Prime	Lo Doc	Full Doc	CREDIT PACKAGE
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Application Form
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Loan Purpose Checklist
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Privacy Act Consent Form
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	100 point ID Certification Schedule and copies of supporting documents
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Declaration Of Purpose (only if loan is to be applied mainly for business or investment purposes)
INCOME DOCUMENTATION			
<input type="checkbox"/>	<input type="checkbox"/>		Lender Lo Doc Declaration of Financial Position and/or Affordability
<input type="checkbox"/>		<input type="checkbox"/>	Verification of any rental or other income
If PAYG:			
<input type="checkbox"/>		<input type="checkbox"/>	Two most recent pay slips (with the latest being less than 4 weeks old) <u>OR</u>
<input type="checkbox"/>		<input type="checkbox"/>	Letter signed by employer detailing job title, length of service, salary, completion of probationary period and if full time, part time or casual <u>AND</u>
<input type="checkbox"/>		<input type="checkbox"/>	Current employment contract signed by employer and employee
and at least ONE of the following:			
<input type="checkbox"/>		<input type="checkbox"/>	• PAYG Payment Summary for the past two years & Tax Assessment Notices (if handwritten)
<input type="checkbox"/>		<input type="checkbox"/>	• ATO Tax Returns for the past two years
If Self Employed:			
<input type="checkbox"/>	<input type="checkbox"/>		Last one month business and personal banking statements
<input type="checkbox"/>		<input type="checkbox"/>	ATO Tax Returns for the past two years for both individuals and business entities (to include balance sheet and profit & loss statements)
and at least ONE of the following:			
<input type="checkbox"/>		<input type="checkbox"/>	• ATO Tax Assessment Notices for the past two years
<input type="checkbox"/>		<input type="checkbox"/>	• Letter from Accountant certifying returns have been lodged
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Rental Income Documents
REFINANCES			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Last 6 months statements on home loan being refinanced (Sub Prime 12mths)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Last 3 months credit card statement on all accounts being refinanced
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Last 6 months statements on all other debts being refinanced (Except Credit Cards)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Copy of recent Council Rates Notice or Certificate of Title
PURCHASES			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Completed copy of the front page of the Contract of Sale
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Proof of equity to complete the purchase and cover loan costs
CONSTRUCTION CUSTOMERS			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Signed copy of Fixed price contract
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Builder's pack (required prior to valuation) – copies of plans, specifications, soil reports, schedule, council approval, builders indemnity insurance (faxed to case)
COMPANY OR TRUST CUSTOMERS			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Last 2 years of Company or Trust taxation returns
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Trust Deeds
BRIDGING LOANS			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Signed copy of Purchase Contract (must be fully executed prior to settlement)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Go-between calculator (where available)

Loan Product Selection Form

(Please fill out a separate form for each loan)

Introducer #: _____ BDM _____ Aggregator _____ Consultant _____ Ph # 07 3211 8388

Borrower Name/s: _____

Signature: _____ By signing this section I acknowledge and confirm that I have identified the customer(s) in accordance with the applicable Know Your Customer requirements.

Purpose of this loan: Purchase property Refinancing Construction Mortgage Reduction Other: _____

LOAN DETAILS

Loan amount (excluding LMI): \$ _____ Capitalised LMI: <input type="checkbox"/> Yes <input type="checkbox"/> No Loan term (years): _____ Rate: _____ % p.a. Option: <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C Preferred Lender: _____ Loan type: <input type="checkbox"/> Professional Pack <input type="checkbox"/> 100% Offset Home Loan <input type="checkbox"/> Standard Variable <input type="checkbox"/> LOC Loan options: <input type="checkbox"/> Regulated <input type="checkbox"/> Unregulated (Investment purpose) Rate type (if applicable): <input type="checkbox"/> Lo Doc <input type="checkbox"/> Variable Fixed (years) <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 Repayment type: <input type="checkbox"/> Principal and interest <input type="checkbox"/> Interest only _____ I/O period (yrs)	Loan amount (excluding LMI): \$ _____ Capitalised LMI: <input type="checkbox"/> Yes <input type="checkbox"/> No Loan term (years): _____ Rate: _____ % p.a. Option: <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C Preferred Lender: _____ Loan type: <input type="checkbox"/> Professional Pack <input type="checkbox"/> 100% Offset Home Loan <input type="checkbox"/> Standard Variable <input type="checkbox"/> LOC Loan options: <input type="checkbox"/> Regulated <input type="checkbox"/> Unregulated (Investment purpose) Rate type (if applicable): <input type="checkbox"/> Lo Doc <input type="checkbox"/> Variable Fixed (years) <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 Repayment type: <input type="checkbox"/> Principal and interest <input type="checkbox"/> Interest only _____ I/O period (yrs)	Loan amount (excluding LMI): \$ _____ Capitalised LMI: <input type="checkbox"/> Yes <input type="checkbox"/> No Loan term (years): _____ Rate: _____ % p.a. Option: <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C Preferred Lender: _____ Loan type: <input type="checkbox"/> Professional Pack <input type="checkbox"/> 100% Offset Home Loan <input type="checkbox"/> Standard Variable <input type="checkbox"/> LOC Loan options: <input type="checkbox"/> Regulated <input type="checkbox"/> Unregulated (Investment purpose) Rate type (if applicable): <input type="checkbox"/> Lo Doc <input type="checkbox"/> Variable Fixed (years) <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 Repayment type: <input type="checkbox"/> Principal and interest <input type="checkbox"/> Interest only _____ I/O period (yrs)
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VISA DETAILS

[OFFICE USE ONLY]

Secured Visa amount _____ Interest rate options: Up to 55 days No interest free days
 Unsecured \$ _____ Rate: _____ % p.a. Cheque book: Yes No

Note: Unsecured Visa not available on Lo Doc

THE FOLLOWING 3 OPTIONS APPLY TO LINE OF CREDIT PRODUCTS ONLY

Loan number:	Cheque book size:	Crossed cheques:	Cheque book personalization:	Deposit book:	Card access:
1	<input type="checkbox"/> None <input type="checkbox"/> 35 <input type="checkbox"/> 75	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2	<input type="checkbox"/> None <input type="checkbox"/> 35 <input type="checkbox"/> 75	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3	<input type="checkbox"/> None <input type="checkbox"/> 35 <input type="checkbox"/> 75	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

EXPRESS LINE ACCESS / ONLINE BANKING

Please ensure the appropriate application form is signed for Express Line and/or Online Banking or have the customer(s) sign below. I/We wish to take advantage of Express Line and/or Online Banking in conjunction with my/our Adelaide Bank account(s) and those accounts

I am/we are authorised to operate. Please generate/activate my/our four digit Personal Access Code to enable me/us to use:

Express Line (Phone Banking) Online Banking

DECLARATION

I/We acknowledge and agree to all conditions that apply to Express Line and/or Online Banking.

X _____ Borrower Signature _____ Borrower Name Date: / /	X _____ Borrower Signature _____ Borrower Name Date: / /
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APPLICATION FOR MORTGAGE FINANCE

INDIVIDUAL APPLICATIONS AND/OR GUARANTORS

Referred by: _____

	APPLICANT 1 / GUARANTOR 1	APPLICANT 2 / GUARANTOR 2
Surname:		
Given Names: (Mr, Mrs, Ms, Miss)		
Previous Surname (if applicable)		
Age & Date of Birth:	Age () Date of Birth (/ /)	Age () Date of Birth (/ /)
Marital Status:	<input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Married <input type="checkbox"/> Living Together <input type="checkbox"/> Other	<input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Married <input type="checkbox"/> Living Together <input type="checkbox"/> Other
Dependents:	Number () Ages ()	Number () Ages ()
Permanent Australian resident	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Mother's Maiden Name:		
Drivers' Licence Number:		
Telephone:	Private: Work: Mobile:	Private: Work: Mobile:
Residential Address:		Postcode: No. of Years:
Previous Address:		Postcode: No. of Years:
Correspondence Address:		Postcode:
Current Residential Status:	<input type="checkbox"/> Rent <input type="checkbox"/> Home Owned <input type="checkbox"/> Home Mortgage <input type="checkbox"/> Board <input type="checkbox"/> Other _____	
Email Address:		

DETAILS OF NEXT OF KIN (one for each applicant – must not be an applicant and not living at same address)

1	Name:	Relationship:	Ph:
Address:		Postcode:	
2	Name:	Relationship:	Ph:
Address:		Postcode:	

CORPORATE / TRUST BORROWER

Company Name:	ACN:
Name of Trust:	Date of Incorporation:
Correspondence Address:	Postcode:
Registered Office:	Postcode:
Name of all Directors/Trustees:	
Name of all Shareholders/Beneficiaries:	
Principal Activities:	

EMPLOYMENT HISTORY

Employer:	No. of Years:	No. of Years:
Employer address:		
Employer telephone number:		
Occupation:		
Status of employment:	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/>	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/>
Previous Employer:	No. of Years:	No. of Years:
Previous Occupation (min 5yrs)		
Gross Income / Net Business Profit	\$	\$
Other Secondary Income (please specify)	\$	\$
Total Income (before tax)	\$	\$

SELLING AGENT / CONVEYANCER / SOLICITOR / ACCOUNTANT DETAILS

Selling Agent:	Sales person:	Ph:
If you wish to authorise the Lender to disclose limited information about the progress and result of this application to the agent named above, please tick here. <input type="checkbox"/>		
Accountant:	Ph:	
Conveyancer/Solicitor:	Ph:	
Deliver documentation to:		

DECLARATION AS TO PURPOSE OF CREDIT (For Investment/Business Loans ONLY)

This declaration must be signed by all Borrowers for it to be effective.
 I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for investment or business purpose (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.

X

First borrower signature	First borrower name (please print)	Date / /
X		
Second borrower signature	Second borrower name (please print)	Date / /

NOMINATION OF NOTICES

Nomination of address for notices (regulated loans only - complete only on request of customers/guarantors)

Each customer/guarantor is entitled to receive a copy of any notice or other document under the Consumer Credit Code. If you are a joint customer or guarantor and do **not** require notices and documents to be forwarded to each customer or guarantor **individually**, please complete the nomination section below. (Note: guarantors cannot nominate a debtor). By signing this nomination you are giving up the right to be individually provided with information direct from the credit provider (unless you are the person nominated.)

Any person who has signed this nomination can advise the credit provider at any time in writing that they wish to cancel their nomination. This means they will, from the date of cancelling the nomination, receive a personal copy of any notice or other document under the Consumer Credit Code. Notices and documents will be sent to your current residential or business address. It is your responsibility to advise us of any change of address.

Debtor	Guarantors
I/We nominate (full name of person nominated)	I/We nominate (full name of person nominated)

to receive notices and other documents under the Consumer Credit Code on behalf of all of us in respect of all credit accounts applied for on this form.
 Please note the following:

1. Only sign below if you are both Borrowers who reside at the same address and both wish to nominate one of you.
2. Only a person who is a Borrower may be the person nominated.
3. Any Borrower who has signed this form can advise the credit provider or *the Originator/Manager* at any time in writing that they wish to cancel their nomination. Following any cancellation, the credit provider or *the Originator/Manager* will from then on provide each joint Borrower with their own separate copy of any notice or other document under the Consumer Credit Code.

The Customer(s)/Debtor(s) and Guarantor(s) acknowledge and agree that they have read, understood and agree with each and every part of this application (including the Declaration and Authorisation, Privacy Disclosure Statement, Privacy Act Authorisation and the Nomination of Address for Notices (if completed)).

The notices and documents are to be sent to the following mailing address:

Address	Postcode
X	X
Borrower Signature	Borrower Signature
Date / /	Date / /

TAX FILE NUMBER OR EXEMPTION

Existing customer

Apply my tax file number or exemption to these accounts
 (Supply details below if not previously provided)

Customer 1: Yes No
 Customer 2: Yes No

New customer

Customer 1: Tax file number:

Customer 2: Tax file number:

Collection of tax file number information is authorised and its use and disclosure are strictly regulated by the tax laws and the Privacy Act. For more information about the use of tax file numbers contact your nearest Australian Taxation Office. It is not an offence if you choose not to quote your tax file number or exemption, but if you do not, tax will be taken out of your interest at the highest marginal rate plus Medicare Levy and forwarded to the Australian Taxation Office. You authorise the application of this tax file number or exemption to this and future accounts unless you notify the Lender otherwise.

STATEMENT OF ASSETS & LIABILITIES (INDIVIDUALS/GUARANTORS)

ASSETS	MONTHLY INCOME	VALUE	LIABILITES	MONTHLY REPAYMENTS	AMOUNT OWING	Refi Y/N
Property Address			Existing Mortgages			
1.			1.			
2.			2.			
3.			3.			
Motor Vehicle			Second Mortgages/Lease/H.P.			
Type 1.			1.			
Type 2.			2.			
Savings –institution			Personal Loans			
1.			1.			
2.			2.			
3.			Credit Cards \$ Limit			
Deposits paid (enclose receipts)			1. 1.			
Superannuation (as at today)			2. 2.			
Furniture & personal effects			3. 3.			
Other Assets			Bank O/Draft \$ Limit			
1.			Guarantees			
2.			Rent/Board			
3.			Other			
Total Assets		\$	Total Liabilities		\$	

PARTICULARS OF PROPERTY OFFERED AS SECURITY

REGISTERED PROPRIETOR/S	ADDRESS OF SECURITY	POSTCODE	CONTACT NAME FOR VALUATION	TELEPHONE NUMBER/S
1.				
2.				
3.				
4.				

BORROWER GUARANTOR DECLARATIONS

(1) In consideration of the Advance requested in this Application I/we offer as security the property described herein, over which I/we undertake to execute a Mortgage in the form required. I/we agree that the amount of fees paid to cover the Valuation (which is to remain your property exclusively) and initial up front fee shall be retained by you whether you ultimately decide to grant or refuse my/our Application.

(2) I/we understand that building operations should not be commenced or other legal commitments entered into until written approval for the Application is received and the requirements of your Solicitor have been met. I/we hereby declare all the particulars shown on this Application are true and correct in every particular and it is upon this basis that I/we make this Application. Also that I/we are over 18 years of age and have never committed an Act of Bankruptcy which I/ we have not declared to you. I/we authorize you to obtain credit reports and references in respect of my/our credit standing from Credit Reporting Agencies and Credit Providers/Mortgage Manager and for the results of such enquiries to be passed onto your Mortgage Insurer and relevant Credit Provider.

(3) I/we also authorise the relevant Credit Provider/Mortgage Manager to give personal or commercial information about my/our credit worthiness, credit standing, credit history or credit capacity relating to my/our credit application (including information about the acceptance or rejection by the relevant Credit Provider/Mortgage Manager or my/our application), or any credit facility granted to me/us to our Accountant, Finance Broker, Solicitor as listed in this application, who is/are appointed as my/our representative(s) for the purposes of Section 18N (1) of the Privacy Act.

(4) I/we hereby acknowledge that the relevant Credit Provider/Mortgage Manager may pay an administration fee for the completion of our loan documentation to a third party which has been disclosed to me/us.

Signature of Applicant X.....Name in full.....Date:.....

Signature of Applicant X.....Name in full.....Date:.....

Signed for and on behalf of (insert name of Company).....

Signature of Director X.....Name in full.....Date:.....

LOAN PURPOSE CHECKLIST

The loan you have applied for may be regulated by the Consumer 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 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.
- To determine whether or not the Code applies to this loan, the lender requires you to provide the following information.

Part A

To be completed by all borrowers (Please tick the appropriate box)	Yes	No
1. Are any of the borrowers natural persons?		
2. Are any of the borrowers a corporation? Companies do not need to complete Part B and Part C		
3. Are any of the borrowers strata corporations (that is, a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)?		

Part B

The Purpose of your loan will be	Amount
4. To purchase a residence which the borrower will live in	\$
5. To refinance the property the borrower currently lives in	\$
6. To purchase a property to be used for investment purposes	\$
7. To refinance a property to be used investment purposes	\$
8. To finance the purchase of vacant land and/or the construction of a residence in which the borrower will live in	\$
9. To finance the purchase of vacant land and/or construction of a property to be used for investment purposes	\$
10. To finance expenditure of a personal, domestic, or household nature. If yes, please give details:	\$
11. To provide a funds which will be used for the borrower's business or for investment. If yes, please give details:	\$
12. To have available a line of credit which will be used by the borrower for personal purchases	\$
13. Other – Please Specify:	\$
Total Loan Required	\$

Part C

Please tick the appropriate box	Yes	No
Do you believe that the borrower is likely to receive an income tax deduction for at least 50% of the total interest which will be paid on the proposed loan?		
First Home Owner Grant		
LMI Capitalisation		

If you believe that the proposed loan is NOT provided wholly or predominantly for personal, domestic, or household purposes, then you must also complete the "Business Purpose Declaration"; otherwise complete the Nomination Regarding Notices and Other Documents.

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 Code, 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 borrower.

DECLARATION OF CREDIT STATUS

Please tick the appropriate box	Yes	No
Have you or your spouse ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?		
Have you or your spouse ever been shareholders or officers of any company of which a manager, receiver or liquidator has been appointed?		
Is there any unsatisfied judgement entered in any court against you, your spouses or any company of which either of you or your spouse are or were a shareholder or officer?		
Has any part of the deposit, or the balance due above this loan, been obtained from borrowings?		
Has any application in respect of this loan been submitted by you, or any other person, to any other lender? If so please provide details		

X _____
Signature of Applicant Date

X _____
Signature of Applicant Date

Print Name

Print Name

Consent To Use Personal Information and Credit Reports

I/We acknowledge that I/we have made an application for credit from AAA Financial Corporation Pty Ltd (The Mortgage Manager). AAA Financial Corporation Pty Ltd 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 AAA Financial Corporation Pty Ltd, 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 AAA Financial Corporation Pty Ltd 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;
- reinsurers;
- mortgage insurers;
- title insurers;
- funders;
- credit reporting agencies;
- its service providers;
- its agents, contractors, and service providers to Lender;
- originators;
- other financial institutions, securitisers and credit providers.
- your referees, including your employer;
- my/our professional legal and financial advisers;
- your bank;
- law enforcement agencies;
- trustee companies;
- government and other regulatory bodies;
- ratings agencies;
- payment system operators;
- debt collectors;

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 AAA Financial Corporation Pty Ltd, 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.

- 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 Originator, Credit Provider or Mortgage Insurer may not be able to provide me/us with credit or other products and services.

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 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.

Consent To Use Personal Information and Credit Reports.....continued

- 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"), AAA Financial 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, AAA Financial may not be able to provide you with credit or other products and services.
When AAA Financial requests Personal Information from you for this purpose, you must comply with such requests.

SCHEDULE

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

Advantagedge Financial Services Holdings Pty Ltd (and associated entities) – Lender; ABN: 75 095 300 502
Address: Level 10, 101 Collins Street, Melbourne 3000; Telephone: 03 8616 1600

Advantagedge Financial Services Pty Ltd (and associated entities) – Lender; ABN: 36 130 012 930
Address: Level 10, 101 Collins Street, Melbourne 3000; Telephone: 03 8616 1600

Challenger Mortgage Management Pty Ltd (and associated entities) – Lender; ABN: 72 087 271 109
Address: Level 15, 255 Pitt Street, Sydney 2000; Telephone: 02 9994 7000

Challenger Non-Conforming Finance Pty Ltd (and associated entities) – Lender; ABN: 32 107 725 486
Address: Level 15, 255 Pitt Street, Sydney 2000; Telephone: 02 9994 7000

Sintex Consolidated Pty Ltd (and associated entities) – Lender; ABN 75 065 917 535
Address: Level 3, 458 Wattle Street, Ultimo NSW 2007; Telephone: 02 8204 5023

Perpetual Trustees Victoria Limited (and associated entities) – Lender; ABN: 47 004 027 258
Address: Level 28, 360 Collins Street, Melbourne VIC 3000; Telephone: 03 8628 0400

JP Morgan Trust of Australia – Lender; ABN: 49 050 294 052
Address: Level 35, 259 George Street, Sydney NSW 2000; Telephone: 02 9250 4147

Perpetual Trustee Company Limited – Lender, ACN: 000 001 007,
Address: Angel Place, Level 12, 123 Pitt Street, GPO Box 44, Sydney, NSW 2001

Permanent Custodians Limited (and associated entities) – Lender, ABN: 55 001 426 384
Address: Level 4, 35 Clarence Street, Sydney, NSW 2000; Telephone: 02 8295 8822

Resimac Limited (and associated entities) – Lender, ACN: 002 997 935
Address: Level 9, 45 Clarence Street, Sydney NSW 2000; Telephone: 02 9248 0300

National Mortgage Market Corporation Pty Ltd – Lender, ABN: 52 006 325 640
Address: Level 3, 120 Harbour Esplanade, Docklands, VIC 3008; Telephone: 1800 061 091

Adelaide Bank a Division of Bendigo and Adelaide Bank Limited – Lender, ABN: 11 068 049 178
Address: 169 Pirie Street, Adelaide SA 5000; Telephone: 1300 65 22 20

Sandhurst Trustees Limited – Lender, ABN 16 004 030 737
Address: The Bendigo Centre, Bendigo, VIC 3550; Telephone: 03 5433 9800

Breez Finance Corporation Pty Ltd (and associated entities) – Lender; ABN: 61 111 460 872
Address: Level 8/300 Adelaide Street, Brisbane QLD 4000; Telephone: 07 3234 7444

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

GE Mortgage Insurance Company P/L (Genworth Financial) – Insurer; ABN: 60 106 974 305;
Address: Level 23, 259 George Street, Sydney 2000; Telephone: 02 8248 2500

QBE Lenders' Mortgage Insurance Limited – Insurer; ABN: 70 000 511 071;
Address: Level 21, 50 Bridge Street, Sydney 2000; Telephone: 02 9231 7777

The Mortgage Insurance Company Pty Ltd – Insurer; ABN: 21 000 559 553
Address: Level 4, 10 Bridge Street, Sydney NSW 2000; Telephone: 02 8259 3160

Vero Lenders Mortgage Insurance Limited – Insurer; ABN: 55 001 825 725
Address: Level 5, 465 Victoria Avenue, Chatswood NSW 2065; Telephone: 02 9978 9000

EXTENDED AUTHORITY

I/We also understand and agree that AAA Financial Corporation Pty Ltd/AAA Capital Management Pty Ltd may be paid and retain fees, margins and commission in respect of the credit arranged by them. I/We give AAA Financial Corporation Pty Ltd/AAA Capital Management Pty Ltd the authority to request loan statements from my/our existing lender/s and to charge costs to us. Furthermore AAA Financial Corporation Pty Ltd is authorized to adjust the existing insurance policy to reflect the new mortgagee's interest and to raise the insured amount in line with the new loan amount on my/our behalf.

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) X PRINT NAME _____ DATE _____

SIGNATURE (2) X PRINT NAME _____ DATE _____

PRIVACY ACT 1988 and GENERAL CONSENT

AAA Financial Corporation Pty Ltd - ABN 83 065 481 505 (The Originator/Manager)

(The Lender/Credit Provider)

The Manager, Credit Provider (and Affiliates) and the lenders mortgage insurers listed below may use the personal information about you for the purpose of arranging or providing credit, insuring credit and for direct marketing of products and services offered by the Manager or any organisation the Manager is affiliated with or represents.

The information provided by you will be held by the Manager and the lenders mortgage insurers. You can gain access to the information held about you by contacting the Manager and the lenders mortgage insurers. You have the right to request not to receive direct marketing material.

The Applicant/s acknowledge that I/we have made an application for credit from the Originator / Manager.

The Guarantors, if applicable, acknowledge that I/we have offered to support the Applicants' application for credit.

I/We by signing below in "**Borrower's Signature**" agree that the Manager, the lenders mortgage insurers, any mortgage broker, mortgage originator, mortgage manager, and any other person or company who at any time provides or has any interest in the credit can do any of the following at any time.

1. **Commercial credit information**
Seek and use commercial credit information about me/us to assess an application for consumer credit or commercial credit.
2. **Consumer information**
Seek and use consumer credit information about me/us to assess an application for commercial credit or consumer credit.
3. **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.
4. **Provide information to mortgage insurer**
Provide information to a mortgage insurer 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.
5. **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 account, credit worthiness, credit standing, credit history or credit capacity. In particular, the Manager may provide a bank opinion on me/us, and the Originator, Credit 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.
6. **Exchange of information with originators**
Seek from and use or give, personal information and details of my/our account to any mortgage broker, mortgage originator, or mortgage manager.
7. **Exchange of information with advisers**
Seek from and use or give to any originator, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to me/us any personal information, consumer or commercial credit information.
8. **Provide information to credit reporting agencies**
Give to a credit reporting agency personal or commercial information about me/us. The information may include identity particulars which are my/our full name, including any known aliases, gender and date of birth; a maximum of three addresses consisting of a current or last known address and two immediately previous addresses; name of my/our current or last known employer; and my/our driver's licence number. The fact that credit has been applied for and the amount; the fact that the Manager is a current credit provider to you; payments which become overdue more than 60 days, and for which action is commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specified circumstances that in the opinion of the Manager you have committed a serious credit infringement; and the credit provided to you by the Manager 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 Originator, Credit Provider or Mortgage Insurer may not be able to provide me/us with credit or other products and services.
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 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.
10. **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, or any other proposed transfer of or proposed dealing with my/our loan.

PRIVACY ACT 1988 and GENERAL CONSENT (continued)

11. Provide information to Guarantors

Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us. Such information may relate to this application and any other credit facility I/We have had with the credit provider during the previous 2 years and includes any credit report, copies of notice or documents, information about my/our credit worthiness and credit history and information about the progress of the credit facility.

12. Disclose personal information

Disclose personal information about me/us as required by law, or to organisations involved in providing credit to me/us, or any associate, or contractor of the Manager, (including, for example, stationery printing houses, mail houses, lawyers, accountants), or people considering acquiring or taking an interest in your business, or your assets.

Guarantors Only: Authority to obtain Credit Information about a Guarantor in accordance with section 18K (1) (c) of the Privacy Act. I/We authorise the Credit Provider and my/our Mortgage Manager 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 borrower/s named in this credit application. I/We agree that if the credit provider approves the borrower/s application for credit this agreement remains in force until the credit facility covered by the borrower/s application ceases.

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"), AAA Financial 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, AAA Financial may not be able to provide you with credit or other products and services.

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

If I/We do not provide personal information, the Manager may be unable to provide credit. If you complete this application you may supply us with information, which is personal information subject to the Privacy Act.

You can contact us by telephoning us on (07 3211 8388), writing addressed to [AAA Financial Corporation Pty Ltd, GPO Box 2629, Brisbane QLD 4001](#), or email to info@aaafin.com.au.

Collecting and Using Personal Information

We only collect and use 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:

- Assess your application to be a borrower or guarantor and provide this product and related services to you;
- Verify your details;
- Assess our risk for legislative purposes;
- Provide credit (if the application is successful);
- Process and manage your application, and or administer the loan account
- Monitor, audit, evaluate and otherwise administer this product and related services
- Offer products of a similar type which we expect may be of interest to you
- Provide information about AAA Financial Corporation Pty Ltd products and services to you

In this notice, the "lenders mortgage insurers" means each and every one of the following organisations (whether acting individually or together):

QBE Lenders' Mortgage Insurance Limited
ABN: 70 000 511 071
Address: Level 21, 50 Bridge Street, Sydney 2000
Telephone: 02 9231 7777

Vero Lenders Mortgage Insurance Limited
ABN: 55 001 825 725
Address: Level 5, 465 Victoria Avenue,
Chatswood NSW 2065
Telephone: 02 9978 9000

The Mortgage Insurance Company Pty Ltd
ABN: 21 000 559 553
Address: Level 4, 10 Bridge Street, Sydney 2000
Telephone: 02 8259 3160

GE Mortgage Insurance Company P/L
(Genworth Financial)
ABN: 60 106 974 305
Address: Level 23, 259 George Street, Sydney 2000
Telephone: 02 8248 2500

I/We also understand and agree the Manager and other intermediaries may be paid and retain fees, margins and commissions in respect of the credit arranged by the Manager.

Signatures of Borrower(s) and date

.....
Borrower Name:

Borrower (1)

Date:

.....
Borrower Name:

Borrower (2)

Date:

Signatures of Guarantor(s) and date

.....
Guarantor Name:

Guarantor (1)

Date:

.....
Guarantor Name:

Guarantor (2)

Date:

LO DOC DECLARATION OF FINANCIAL POSITION

This declaration must be completed and signed by ALL borrowers

TO: Perpetual Trustees Victoria Ltd / Permanent Custodians Limited / Perpetual Trustee Company Ltd / Resimac Limited / Adelaide Bank a Division of Bendigo and Adelaide Bank Limited (Credit Provider /Lender)

1. Loan Details

Loan Amount	\$	Interest Rate	%
Maturity Date/Term		Monthly Repayment (est)	\$

The Lender recommends that all applicants seek independent legal & financial advice prior to obtaining a loan.

2. Borrower Details

	Borrower (1)	Borrower (2)
First Name		
Surname or Company Name		
Employment Status	<input type="checkbox"/> Self Employed/Company <input type="checkbox"/> PAYG	<input type="checkbox"/> Self Employed/Company <input type="checkbox"/> PAYG
ABN or ACN (if self employed or a Company, see below)	No: Registered: / / GST: <input type="checkbox"/> Yes <input type="checkbox"/> No	No: Registered: / / GST: <input type="checkbox"/> Yes <input type="checkbox"/> No
Occupation		
Industry		

3. Declaration of Financial Position

I/We certify warrant and represent to you that:

- (a) I am/we are aware of our financial obligations under our proposed loan with you;
- (b) I/we have fully disclosed to you all details of our income;
- (c) I am/we are satisfied that our obligations to you will not adversely impact on our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due;
- (d) I/we confirm that I/we can comfortably afford all repayments resulting from this loan without incurring substantial financial hardship and;
- (e) I/we have requested the Credit Provider/Lender to assess this facility without the documentary evidence of my/our income;
- (f) I/we acknowledge that the Credit Provider and any lender's mortgage insurer have relied upon the information contained in the application for credit ("application") and within this Declaration of Financial Status in assessing whether to approve the application;
- (g) There are no other significant issues relevant to the application that should be brought to the attention of the Credit Provider not already contained in this document or the Loan Application;
- (h) I/we acknowledge that Lender recommends that I/we obtain independent legal and financial advice prior to entering into the loan contract.

Warning to applicants: If financial information is not provided, the Credit Provider will rely on the information you provide in this Declaration of Financial Status to assess whether it is appropriate to make this loan to you. Consider obtaining legal and financial advice to ensure you can afford to repay the loan. There may be cheaper loans available to you if you provide this information.

I/we acknowledge that you are relying on this statement in considering whether or not to approve my/our loan application.

	Borrower (1)	Borrower (2)
Income		
Self Employed – Net Income (Pre Tax) (Annual income left after expenses)	\$	\$
Gross Income (PAYG) p.a.*	\$	\$
+ Parenting allowance**	\$	\$
+ Current rent received	\$	\$
TOTAL	\$	\$
Total Assets	\$	\$
Total Liabilities	\$	\$
Net Assets	\$	\$
Signature/s of all borrowers		
Date Declaration signed	/ / 20__	/ / 20__
Signature/s of all witnesses		
Date Declaration witnessed	/ / 20__	/ / 20__

- A fully completed and signed original must be held on the Mortgage Manager's file.
- The declarant/s is/are required to sign any/all alterations made to this form.
- At the time of application, ABN must be current and registered for a minimum of two years, where the net profit declared is \$75,000 or more the ABN must be registered for GST purposes.
- If loan is predominantly for business or investment purposes (more than 50% of loan funds are to be used for non-personal purposes), all borrowers must complete a Declaration of Purpose Regulation 10 form.
- *If you present documentation (which is satisfactory to Lender) at a later stage in order to verify income, it will be compared with the gross income/net income that has been declared (above). This comparison will be used by Lender in assessing whether you are eligible for conversion to a fully verified home loan. Any rate change will be at Lender's discretion provided the account has been conducted within the terms and conditions.
- **Supplementary income source in the form of Parenting Allowance for dependants under the age of 13 is acceptable provided you have a primary income type of PAYG or Self Employed.

CUSTOMER IDENTIFICATION CHECKLIST (FACE-TO-FACE)

Part 2 of the *Anti-Money Laundering & Counter Terrorism Financing Act 2006* requires the information in this form to be collected and verified for EACH customer application. Please ensure that you follow the relevant lender's procedures and that all photocopies of customer documents provided to your lender are clear and legible.

CUSTOMER NAME _____

SELECT ONE	Borrower <input type="checkbox"/>	or	Guarantor <input type="checkbox"/>
CUSTOMER TYPE	SECTIONS TO BE COMPLETED		
Individual	Section A and Section B	<input type="checkbox"/>	
Sole Trader	Section A, Section B and Section C	<input type="checkbox"/>	
Company (Pty and Ltd)	Section D, Section A (for at least ONE director) and Section B	<input type="checkbox"/>	
Trust	Section E, Section A (where the trustee is an individual) and Section B or Section E, Section D, Section A (where the trustee is a company) and Section B	<input type="checkbox"/>	
Partnership	Section F, Section A (for at least ONE partner) and Section B	<input type="checkbox"/>	
BROKER/ INTRODUCER DECLARATION			
<i>I declare:</i>			
	The documentation provided is current or within acceptable time frames	<input type="checkbox"/>	
	All photographic identification is a "reasonable likeness" to the individual	<input type="checkbox"/>	
	Nothing in my dealings with the customer have raised any suspicions concerning the proposed transaction	<input type="checkbox"/>	
	Face to face verification of the customer was carried out by me	<input type="checkbox"/>	
	Face to face verification was not possible because (state reason):		
	(If Option 2 is used) verification against primary photographic documentation was not possible because (state reason):		
ORIGINATOR / INTRODUCER SIGNED			
ORIGINATOR / INTRODUCER NAME			
ADDRESS OF INTERVIEWER			
ADDRESS WHERE INTERVIEW IS HELD			
DATE	AML/CTF NO.		

**COPIES OF ALL DOCUMENTS USED FOR IDENTIFICATION
TO BE SENT TO AAA FINANCIAL**

To be signed by the Mortgage Manager:

Authorised Party _____

We have complied with the requirements of the AML/CTF legislation

A CUSTOMER – INDIVIDUAL
A1 Personal Information
Full name (including middle names):
Date of birth:
Residential address:
Any other names known by:

A2 Documentation to verify information – Satisfy either Option 1 or Option 2
Option 1 Primary Photographic Documentation – ONE of the following: Tick
Driver's license (photographic): <input type="checkbox"/>
State: _____ Number: _____ Expiry: _____
Passport (Australian passport - not expired by more than two years, Foreign passport must be current): <input type="checkbox"/>
Country: _____ Number: _____ Expiry: _____
Commonwealth, State or Territory officially issued proof of age card: <input type="checkbox"/>
Type of card: _____ Issued by: _____
Number: _____ Expiry: _____
National identity card (photographic): <input type="checkbox"/>
State: _____ Number: _____ Expiry: _____
Other (insert details): <input type="checkbox"/>
Option 2 Primary Non-Photographic Documentation plus Secondary Non-Photographic Documentation
(a) ONE of the following
Birth Certificate <input type="checkbox"/>
Citizenship Certificate <input type="checkbox"/>
Pension Card or Health Care Card issued by Centrelink <input type="checkbox"/>
(b) AND at least ONE of the following
Financial Benefits Statement issued by the Commonwealth, a State or a Territory within the last 12 months <input type="checkbox"/>
Income Tax Assessment Notice issued by the Australian Taxation Office within the last 12 months <input type="checkbox"/>
Rates or utility notice issued by a local government body or utilities provider within the last three months <input type="checkbox"/>

B TRANSACTION INFORMATION
Location of asset being purchased/ refinanced with the loan:
Address of all security properties (if any):
Source of funds for repayment or investment (provide details of account):

C CUSTOMER – SOLE TRADER
Collect information and verify the identity of the individual as per Part A1 and A2 above <input type="checkbox"/>
Collect the Transaction Information as per Part B above <input type="checkbox"/>
AND collect the following (no need to verify)
Full name of business:
Principal place of business:
ABN issued to the business:

D CUSTOMER – COMPANY (Pty and Ltd, but not listed companies)
Collect the name of ALL directors <input type="checkbox"/>
Collect information <i>and</i> verify the identity of at least ONE director as per Part A1 and A2 above <input type="checkbox"/>
Collect the Transaction Information as per Part B above <input type="checkbox"/>
Collect the personal information in A1 for ALL shareholders owning more than 25% of the company (no need to verify under A2) <input type="checkbox"/>
AND collect the following (no need to verify)
Full name of company as registered by ASIC:
ACN issued to the company:
Full address of the company's registered office:
Full address of the company's principal place of business:

E CUSTOMER - TRUST
If the trustee(s) is an individual, collect information and verify the identity as per Part A1 and A2 above for EACH individual trustee <input type="checkbox"/>
If the trustee(s) is a company, collect and verify information as per Part D <input type="checkbox"/>
In respect of each entity having the power to change the trustee, collect the information in Part A1 or Part D as appropriate (no need to verify)
Collect the Transaction Information as per Part B above <input type="checkbox"/>
AND collect the following (no need to verify)
Full name of the trust:
Type of trust (eg unit, discretionary, hybrid):
Record Trust's ABN
Unless the trust is widely held (10 or more unit holders), the full name and residential address of each beneficiary or a description of the class of beneficiaries of the trust:

F CUSTOMER – PARTNERSHIP
Collect information as per Part A1 for all partners <input type="checkbox"/>
Verify the identity as per Part A1 and A2 for at least one partner <input type="checkbox"/>
Collect the Transaction Information as per Part B above <input type="checkbox"/>
AND collect the following (no need to verify)
Full name of partnership:
ABN Number
Full address of the partnership's principal place of business (if any):
Full name and address for ALL partners in the partnership

CUSTOMER IDENTIFICATION CHECKLIST (FACE-TO-FACE)

Part 2 of the *Anti-Money Laundering & Counter Terrorism Financing Act 2006* requires the information in this form to be collected and verified for EACH customer application. Please ensure that you follow the relevant lender's procedures and that all photocopies of customer documents provided to your lender are clear and legible.

CUSTOMER NAME _____

SELECT ONE	Borrower <input type="checkbox"/>	or	Guarantor <input type="checkbox"/>
CUSTOMER TYPE	SECTIONS TO BE COMPLETED		
Individual	Section A and Section B <input type="checkbox"/>		
Sole Trader	Section A, Section B and Section C <input type="checkbox"/>		
Company (Pty and Ltd)	Section D, Section A (for at least ONE director) and Section B <input type="checkbox"/>		
Trust	Section E, Section A (where the trustee is an individual) and Section B or Section E, Section D, Section A (where the trustee is a company) and Section B <input type="checkbox"/>		
Partnership	Section F, Section A (for at least ONE partner) and Section B <input type="checkbox"/>		
BROKER/ INTRODUCER DECLARATION			
<i>I declare:</i>			
The documentation provided is current or within acceptable time frames <input type="checkbox"/>			
All photographic identification is a "reasonable likeness" to the individual <input type="checkbox"/>			
Nothing in my dealings with the customer have raised any suspicions concerning the proposed transaction <input type="checkbox"/>			
Face to face verification of the customer was carried out by me <input type="checkbox"/>			
Face to face verification was not possible because (state reason):			
(If Option 2 is used) verification against primary photographic documentation was not possible because (state reason):			
ORIGINATOR / INTRODUCER SIGNED			
ORIGINATOR / INTRODUCER NAME			
ADDRESS OF INTERVIEWER			
ADDRESS WHERE INTERVIEW IS HELD			
DATE	AML/CTF NO.		

**COPIES OF ALL DOCUMENTS USED FOR IDENTIFICATION
TO BE SENT TO AAA FINANCIAL**

To be signed by the Mortgage Manager:

Authorised Party _____

We have complied with the requirements of the AML/CTF legislation

A CUSTOMER – INDIVIDUAL
A1 Personal Information
Full name (including middle names):
Date of birth:
Residential address:
Any other names known by:

A2 Documentation to verify information – Satisfy either Option 1 or Option 2
Option 1 Primary Photographic Documentation – ONE of the following: Tick
Driver's license (photographic): <input type="checkbox"/>
State: _____ Number: _____ Expiry: _____
Passport (Australian passport - not expired by more than two years, Foreign passport must be current): <input type="checkbox"/>
Country: _____ Number: _____ Expiry: _____
Commonwealth, State or Territory officially issued proof of age card: <input type="checkbox"/>
Type of card: _____ Issued by: _____
Number: _____ Expiry: _____
National identity card (photographic): <input type="checkbox"/>
State: _____ Number: _____ Expiry: _____
Other (insert details): <input type="checkbox"/>
Option 2 Primary Non-Photographic Documentation plus Secondary Non-Photographic Documentation
(b) ONE of the following
Birth Certificate <input type="checkbox"/>
Citizenship Certificate <input type="checkbox"/>
Pension Card or Health Care Card issued by Centrelink <input type="checkbox"/>
(c) AND at least ONE of the following
Financial Benefits Statement issued by the Commonwealth, a State or a Territory within the last 12 months <input type="checkbox"/>
Income Tax Assessment Notice issued by the Australian Taxation Office within the last 12 months <input type="checkbox"/>
Rates or utility notice issued by a local government body or utilities provider within the last three months <input type="checkbox"/>

B TRANSACTION INFORMATION
Location of asset being purchased/ refinanced with the loan:
Address of all security properties (if any):
Source of funds for repayment or investment (provide details of account):

C CUSTOMER – SOLE TRADER
Collect information and verify the identity of the individual as per Part A1 and A2 above <input type="checkbox"/>
Collect the Transaction Information as per Part B above <input type="checkbox"/>
AND collect the following (no need to verify)
Full name of business:
Principal place of business:
ABN issued to the business:

D CUSTOMER – COMPANY (Pty and Ltd, but not listed companies)
Collect the name of ALL directors <input type="checkbox"/>
Collect information <i>and</i> verify the identity of at least ONE director as per Part A1 and A2 above <input type="checkbox"/>
Collect the Transaction Information as per Part B above <input type="checkbox"/>
Collect the personal information in A1 for ALL shareholders owning more than 25% of the company (no need to verify under A2) <input type="checkbox"/>
AND collect the following (no need to verify)
Full name of company as registered by ASIC:
ACN issued to the company:
Full address of the company's registered office:
Full address of the company's principal place of business:

E CUSTOMER - TRUST
If the trustee(s) is an individual, collect information and verify the identity as per Part A1 and A2 above for EACH individual trustee <input type="checkbox"/>
If the trustee(s) is a company, collect and verify information as per Part D <input type="checkbox"/>
In respect of each entity having the power to change the trustee, collect the information in Part A1 or Part D as appropriate (no need to verify)
Collect the Transaction Information as per Part B above <input type="checkbox"/>
AND collect the following (no need to verify)
Full name of the trust:
Type of trust (eg unit, discretionary, hybrid):
Record Trust's ABN
Unless the trust is widely held (10 or more unit holders), the full name and residential address of each beneficiary or a description of the class of beneficiaries of the trust:

F CUSTOMER – PARTNERSHIP
Collect information as per Part A1 for all partners <input type="checkbox"/>
Verify the identity as per Part A1 and A2 for at least one partner <input type="checkbox"/>
Collect the Transaction Information as per Part B above <input type="checkbox"/>
AND collect the following (no need to verify)
Full name of partnership:
ABN Number
Full address of the partnership's principal place of business (if any):
Full name and address for ALL partners in the partnership



CUSTOMER IDENTIFICATION CHECKLIST (NON FACE-TO-FACE)

Know Your Customer Identification Check – Witness Certificate

(For use where a business writer is unable to meet with a remote borrower, mortgagor or guarantor)

Note – This form cannot be used for MasterCard Applications, please use FTRA 100-point check form

You have two options when obtaining documentation from your customer:

- Option A – Provide 1 document from Group A, C, D and E Or Option B – Provide 1 document from Group B, D and E, and 2 documents from Group C

- * Make copies of all documents and certify that they are true and correct copies of the originals
- * Attach certified copies of identification documents to this form
- * For foreign documentation, where the documents are not written in English, it must be accompanied by an English translation prepared by an accredited translator

Name of signatory (Applicant)	
Account Name	
Account number (if issued)	

Group A – Primary Photographic Identification Documents

Australian Documentation
 Primary photographic documents are original federal or state government, or agencies thereof, issued documents with a photograph and which contain at a minimum the customer name and date of birth

Foreign Documentation
 Primary photographic documents are original issued by a foreign government, the United Nations or an agency of the United Nations and is written in English

- | | |
|---|--|
| <input type="checkbox"/> An Australian Passport (current or if expired not for more than two years) | <input type="checkbox"/> A current Passport or similar documents issued for the purpose of international travel which must contains a photo and signature of the person in whose name the document is issued |
| <input type="checkbox"/> A current drivers license or permit issued in Australia or a foreign country containing a photograph of the person whose name the document is issued | <input type="checkbox"/> A current drivers license or permit issued in Australia or a foreign country containing a photograph of the person whose name the document is issued |
| <input type="checkbox"/> A Proof of Age card issued under a law of a state or territory in Australia which contains a photograph of the person in whose name the document is issued | <input type="checkbox"/> A national identity card issued for the purpose of identification, which must contain a photo and signature of the person in whose name, the document is issued |

Group B – Primary Non Photographic Identification Documents

Australian Documentation
 Primary non -photographic documents are originals or certified copies of federal or state government, or agencies thereof, issued documents that contain at a minimum, customer name

Foreign Documentation
 Primary non-photographic documents are originals is certified copies of documents issued by a foreign government and written in English

- | | |
|--|--|
| <input type="checkbox"/> A birth certificate or birth extract issued by a state or territory | <input type="checkbox"/> A birth certificate |
| <input type="checkbox"/> A citizenship certificate issued by the Commonwealth | <input type="checkbox"/> A citizenship certificate |
| <input type="checkbox"/> A pension card issued by Centrelink that entitles the person in whose name the card is issued to financial benefits | |

Group C – Secondary Identification Documents

Secondary documents are notices issued to an individual by government bodies or utilities provider. These documents must contain the name of the individual and their residential address

- | | |
|---|--|
| <input type="checkbox"/> A notice issued by the Commonwealth, a state or territory within the last 12 months which records the provision of financial benefits to the individual <ul style="list-style-type: none"> - Centrelink notice or statement - Medicare notice or statement | <input type="checkbox"/> A notice issued by a local government body or utilities provider within the last 3 months which records the provision of services by the government body or utilities provider to the individual <ul style="list-style-type: none"> - Rates Notice (must show more detailed title than initial and surname ie John Smith not J Smith) - Water rates account - Electricity account - Gas account - Telephone account; - Bank account |
| <input type="checkbox"/> A Notice issued by the Australian Taxation Office within the last 12 months which records: <ul style="list-style-type: none"> - A debt payable by or to the individual | |

Group D – Mandatory Requirements (1 item from this list)

Notices or credit/debit cards issued by other recognizable financial institutions. This items must contain the name of the individual

- | | |
|--|--|
| <input type="checkbox"/> Financial Institution statements must contain a residential address and have been issued within the last three months (online/ internet bank statements are not acceptable) | <input type="checkbox"/> Financial Institution credit/debit card (must be current) |
|--|--|

Group E – Mandatory Requirement (where the applicant is a citizen or permanent resident of Australia)

- Medicare card

Witness Declaration

The mortgage appoints the Witness as its agent to conduct identity verification of each mortgagor, borrower and guarantor. The Witness may be a Solicitor, Justice of the Peace, Commissioner of Declarations, Notary Public or Magistrate (witness type below).

“I certify that I have sighted the original identification documents supplied to me by the Applicant at the time this form was completed.”

Name of Witness	Address of Witness	Witness Type
Signature	Date	Mortgagee



CUSTOMER IDENTIFICATION CHECKLIST (NON FACE-TO-FACE)

Know Your Customer Identification Check – Witness Certificate

(For use where a business writer is unable to meet with a remote borrower, mortgagor or guarantor)

Note – This form cannot be used for MasterCard Applications, please use FTRA 100-point check form

You have two options when obtaining documentation from your customer:

- Option A – Provide 1 document from Group A, C, D and E Or Option B – Provide 1 document from Group B, D and E, and 2 documents from Group C

- * Make copies of all documents and certify that they are true and correct copies of the originals
- * Attach certified copies of identification documents to this form
- * For foreign documentation, where the documents are not written in English, it must be accompanied by an English translation prepared by an accredited translator

Name of signatory (Applicant)	
Account Name	
Account number (if issued)	

Group A – Primary Photographic Identification Documents

Australian Documentation
Primary photographic documents are original federal or state government, or agencies thereof, issued documents with a photograph and which contain at a minimum the customer name and date of birth

- An Australian Passport (current or if expired not for more than two years)
- A current drivers license or permit issued in Australia or a foreign country containing a photograph of the person whose name the document is issued
- A Proof of Age card issued under a law of a state or territory in Australia which contains a photograph of the person in whose name the document is issued

Foreign Documentation
Primary photographic documents are original issued by a foreign government, the United Nations or an agency of the United Nations and is written in English

- A current Passport or similar documents issued for the purpose of international travel which must contains a photo and signature of the person in whose name the document is issued
- A current drivers license or permit issued in Australia or a foreign country containing a photograph of the person whose name the document is issued
- A national identity card issued for the purpose of identification, which must contain a photo and signature of the person in whose name, the document is issued

Group B – Primary Non Photographic Identification Documents

Australian Documentation
Primary non -photographic documents are originals or certified copies of federal or state government, or agencies thereof, issued documents that contain at a minimum, customer name

- A birth certificate or birth extract issued by a state or territory
- A citizenship certificate issued by the Commonwealth
- A pension card issued by Centrelink that entitles the person in whose name the card is issued to financial benefits

Foreign Documentation
Primary non-photographic documents are originals is certified copies of documents issued by a foreign government and written in English

- A birth certificate
- A citizenship certificate

Group C – Secondary Identification Documents

Secondary documents are notices issued to an individual by government bodies or utilities provider. These documents must contain the name of the individual and their residential address

- | | |
|---|---|
| <ul style="list-style-type: none"> <input type="checkbox"/> A notice issued by the Commonwealth, a state or territory within the last 12 months which records the provision of financial benefits to the individual <ul style="list-style-type: none"> - Centrelink notice or statement - Medicare notice or statement <input type="checkbox"/> A Notice issued by the Australian Taxation Office within the last 12 months which records: <ul style="list-style-type: none"> - A debt payable by or to the individual | <ul style="list-style-type: none"> <input type="checkbox"/> A notice issued by a local government body or utilities provider within the last 3 months which records the provision of services by the government body or utilities provider to the individual <ul style="list-style-type: none"> - Rates Notice (must show more detailed title than initial and surname ie John Smith not J Smith) - Water rates account - Electricity account - Gas account - Telephone account; - Bank account |
|---|---|

Group D – Mandatory Requirements (1 item from this list)

Notices or credit/debit cards issued by other recognizable financial institutions. This items must contain the name of the individual

- Financial Institution statements must contain a residential address and have been issued within the last three months (online/ internet bank statements are not acceptable)
- Financial Institution credit/debit card (must be current)

Group E – Mandatory Requirement (where the applicant is a citizen or permanent resident of Australia)

- Medicare card

Witness Declaration

The mortgage appoints the Witness as its agent to conduct identity verification of each mortgagor, borrower and guarantor. The Witness may be a Solicitor, Justice of the Peace, Commissioner of Declarations, Notary Public or Magistrate (witness type below).

“I certify that I have sighted the original identification documents supplied to me by the Applicant at the time this form was completed.”

Name of Witness	Address of Witness	Witness Type
Signature	Date	Mortgagee

