

# Application for Mortgage Finance Direct Application

Print clearly in capital letters using **black or blue ink** if completing this form manually. Place a cross **X** within the appropriate box when selecting an option. If insufficient space, please attach additional pages. Do not sign this application form unless all necessary sections have been fully and accurately completed.

1. INDIVIDUAL APPLICANTS AND/OR GUARANTORS				
APPLICANT OR GUARANTOR 1	APPLICANT OR GUARANTOR 2			
Applicant Guarantor  Mr Mrs Miss Dr  Surname	Applicant Guarantor  Mr Mrs Miss Dr  Surname			
Given name	Given name			
Middle name(s)	Middle name(s)			
Previous name (if applicable)	Previous name (if applicable)			
Other names known by	Other names known by			
Date of birth	Date of birth			
Aust. Citizen Perm. Res Temp. Res Non-Resident If Permanent Resident or Temporary Resident please provide VISA Sub-Class:	Aust. Citizen Perm. Res Temp. Res Non-Resident If Permanent Resident or Temporary Resident please provide VISA Sub-Class:			
VISA Sub-Class VISA expiry date	VISA Sub-Class VISA expiry date			
Drivers Licence no.	Drivers Licence no.			
Issuing State Expiry date	Issuing State Expiry date			
Marital status Single Married De facto	Marital status Single Married De facto			
Number of dependants Ages	Number of dependants Ages			
Phone (hom.) Phone (bus.)	Phone (hom.) Phone (bus.)			
<u>Mobile</u>	Mobile			
Email address	Email address			
Home address	Home address			
State Postcode Country	State Postcode Country			
Years at this address	Years at this address			
Postal address	Postal address			
State Postcode Country	State Postcode Country			
Residential status:	Residential status:			
Own home Mortgaged Living with family	Own home Mortgaged Living with family			
Renting Boarding Other	Renting Boarding Other			
2. CORPORATE/TRUST APPLICANTS AND/OR GUARANTORS				
Applicant Guarantor				
Company name	ACN			
Correspondence address	State Postcode Country			
Registered office	State Postcode Country			
Trust or SMSF Applicant				
Type of trust: Discretionary Trust Unit Trust SMSF Trust Name of trust <b>OR</b> SMSF	Other (please describe)			
Name of all beneficiaries or SMSF members				
Name of Trustee				
Trust or SMSF ABN	ACN of Trustee (if applicable)			
Bare Trust (only applicable if SMSF loan)	Bare Trust (only applicable if SMSF loan)			
Name of Bare Trust				

3. EMPLOYMENT DETAILS			
APPLICANT OR GUARANTOR 1	APPLICANT OR GUARANTOR 2		
Current employment status	Current employment status		
PAYG Full time Part time Casual Self-employed Contractor Student Home duties Retired Unemployed Other	PAYG Full Time Part time Casual Self-employed Contractor Student Home duties Retired Unemployed Other		
Employer	Employer		
<u>Phone</u>	Phone		
Occupation	Occupation		
No. of years Employer ABN	No. of years Employer ABN		
Employment sector/nature of business	Employment sector/nature of business		
If current employment is <6 months	If current employment is <6 months		
Is applicant on probation? Yes No	Is applicant on probation? Yes No		
If yes, date probation ends	If yes, date probation ends		
If employed or in business for <2 years, please provide previous employment details.	If employed or in business for <2 years, please provide previous employment details.		
Previous Employment Status	Previous Employment Status		
PAYG Full Time Part time Casual Self-employed Contractor Student Home duties Retired Unemployed Other	PAYG Full Time Part time Casual Self-employed Contractor Student Home duties Retired Unemployed Other		
Employer	Employer		
Phone	Phone		
Occupation	Occupation		
No. of years Employer ABN	No. of years Employer ABN		
Employment sector/nature of business	Employment sector/nature of business		
4 INCOME DETAILS ANNUAL			
4. INCOME DETAILS – ANNUAL  APPLICANT OR GUARANTOR 1	APPLICANT OR GUARANTOR 2		
Gross salary/wages (PAYG) \$	Gross salary/wages (PAYG) \$		
Gross taxable income (self-employed) \$	Gross taxable income (self-employed) \$		
Regular overtime \$	Regular overtime \$		
Family allowance \$	Family allowance \$		
Dividends \$	Dividends \$		
Rental income – existing \$	Rental income – existing \$		
Rental income – new \$	Rental income – new \$		
Other \$	Other \$		
Accountant firm name	Accountant firm name		
Accountant ABN	Accountant ABN		
First name Surname	First name Surname		
Contact number	Contact number		

## 5. LIVING EXPENSES

Please outline the applicant's proposed spending after settlement of this facility. This must account for costs associated with any property or asset being purchased as a result of this transaction.

	Applicant or guarantor 1	Applicant or guarantor 2 (if not captured in Applicant Guarantor 1 details, or if different household to Applicant/Guarantor 1)
Groceries (food and non-alcoholic beverages), toiletries and cleaning products.	\$	\$
Clothing, footwear, personal care products, cosmetics, hair services and accessories (including laundering, repairs & alterations).	\$	\$
Medical and health care services (inc GPs, specialists, optical, etc), medicines/pharmaceuticals, glasses, purchase or hire of therapeutic appliances and equipment. Ambulance insurance. <b>Excludes health insurance.</b>	\$	\$
Public transport, taxis, ride-sharing and non-holiday domestic airfares (excludes overseas airfares). Running costs for essential vehicles including insurances, fuel, servicing, repairs, parking, tolls and registration of motor vehicles (excludes recreational vehicles).	\$	\$
Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify).	\$	\$
Childcare payments (after rebates) including nannies and non-compulsory pre-school, public schooling fees and costs, higher education and vocational training fees excluding HECS.	\$	\$
Home and contents insurance, car insurance, property insurance, etc.	\$	\$
Rates, utilities and land tax on owner occupied property (and holiday homes) including repairs, maintenance, white goods, appliances, furniture, tools, cutlery, kitchenware, lighting, etc.	\$	\$
Meals in restaurants, hotels and clubs, fast food and takeaway including coffee. Alcoholic beverages and tobacco products. Purchase, hire, repair of recreational personal belongings (electronics, computers, sporting/music equipment etc). Gym and other memberships. Domestic holidays (fares, travel insurance, fuel, accommodation, theme parks, zoos tours). Recreational gambling. Any other items not otherwise included.	\$	\$
Private schooling fees and costs.	\$	\$
Health, sickness, life and personal accident insurance costs (only include insurances not paid out of your super fund).	\$	\$
Maintenance expenses for non-dependent children & maintenance payments to former partners.	\$	\$
Rent/Board paid.	\$	\$
	Clothing, footwear, personal care products, cosmetics, hair services and accessories (including laundering, repairs & alterations).  Medical and health care services (inc GPs, specialists, optical, etc), medicines/ pharmaceuticals, glasses, purchase or hire of therapeutic appliances and equipment. Ambulance insurance. Excludes health insurance.  Public transport, taxis, ride-sharing and non-holiday domestic airfares (excludes overseas airfares). Running costs for essential vehicles including insurances, fuel, servicing, repairs, parking, tolls and registration of motor vehicles (excludes recreational vehicles).  Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify).  Childcare payments (after rebates) including nannies and non-compulsory pre-school, public schooling fees and costs, higher education and vocational training fees excluding HECS.  Home and contents insurance, car insurance, property insurance, etc.  Rates, utilities and land tax on owner occupied property (and holiday homes) including repairs, maintenance, white goods, appliances, furniture, tools, cutlery, kitchenware, lighting, etc.  Meals in restaurants, hotels and clubs, fast food and takeaway including coffee. Alcoholic beverages and tobacco products. Purchase, hire, repair of recreational personal belongings (electronics, computers, sporting/music equipment etc). Gym and other memberships. Domestic holidays (fares, travel insurance, fuel, accommodation, theme parks, zoos tours). Recreational gambling. Any other items not otherwise included.  Private schooling fees and costs.  Health, sickness, life and personal accident insurance costs (only include insurances not paid out of your super fund).	Clothing, footwear, personal care products, cosmetics, hair services and accessories (including laundering, repairs & alterations).  Medical and health care services (inc GPs, specialists, optical, etc), medicines/ pharmaceuticals, glasses, purchase or hire of therapeutic appliances and equipment. Ambulance insurance. Excludes health insurance.  Public transport, taxis, ride-sharing and non-holiday domestic airfares (excludes overseas airfares). Running costs for essential vehicles including insurances, fuel, servicing, repairs, parking, tolls and registration of motor vehicles (excludes recreational vehicles).  Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify).  Childcare payments (after rebates) including nannies and non-compulsory pre-school, public schooling fees and costs, higher education and vocational training fees excluding HECS.  Home and contents insurance, car insurance, property insurance, etc.  Rates, utilities and land tax on owner occupied property (and holiday homes) including repairs, maintenance, white goods, appliances, furniture, tools, cutlery, kitchenware, lighting, etc.  Meals in restaurants, hotels and clubs, fast food and takeaway including coffee. Alcoholic beverages and tobacco products. Purchase, hire, repair of recreational personal belongings (electronics, computers, sporting/music equipment etc). Gym and other memberships. Domestic holidays (fares, travel insurance, fuel, accommodation, theme parks, zoos tours).  Recreational gambling. Any other items not otherwise included.  Private schooling fees and costs.  \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$

6. STATEMENT OF ASSETS & LIABILITIES					
ASSETS					
Asset type				Value	
Principal home address				\$	
Investment property address				\$	
Investment property address				\$	
Investment property address				\$	
Motor vehicle type				\$	
Motor vehicle type				\$	
Cash institution				\$	
Superannuation institution				\$	
Investments/Shares/Term deposits institution				\$	
Furniture/Household items				\$	
Gifts				\$	
Deposits paid				<u>\$</u>	
Other vehicles (boats/motorcycles/caravans)				\$	
Other assets (list)				\$	
TOTAL ASSETS				\$	
LIABILITIES					
Liability type			Amount owing	Monthly repayments	To be repaid
Principal home lender		Personal Business	\$	\$	
Investment property lender		Personal Business	\$	\$	
Investment property lender		Personal Business	\$	\$	
Investment property lender		Personal Business	\$	\$	
Motor vehicle lender		Personal Business	\$	\$	
Motor vehicle lender		Personal Business	\$	\$	
Credit card lender	Limit \$	Personal Business	\$	\$	
Credit card lender	Limit \$	Personal Business	\$	\$	
Credit card lender	Limit \$	Personal Business	\$	\$	
Personal loan lender		Personal Business	\$	\$	
Overdrafts		Personal Business	\$	\$	
Buy now, Pay later		Personal Business	\$	\$	
Liabilities – other		Personal Business	\$	\$	
Liabilities – other		Personal Business	\$	\$	
TOTAL LIABILITIES			\$	\$	_
7. LOAN REQUIREMENTS AND OBJECTIVES – LOAN FEATURES					
Security Residential Commercial					
Product Full Doc Lite Doc	. SMSF	Construction	Rural	Bridging	
International Parent20	Child Aged Ca	re Development Fir	nance Lease Doc	Residual S	itock
				Continued follow	ring page. >

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7. LOAN REQUIREMENTS AND OBJECTIVES –	LOAN FEATURES		
< From previous page.			
Total amount required \$			
Term of the loan	Principal and in	terest years Interest only	years
<b>If interest only required:</b> Reason for requesting a redraw access; flexibility of cash flow; upcoming se		tax benefits based on financial advice; upcoming exp	penses that require
Do you have any additional requirements?			
Redraw Ability to make additional	l repayments	Other (please specify)	
8. LOAN REQUIREMENTS AND OBJECTIVES –	I OAN PURPOSE		
O. LOAN REQUIREMENTS AND OBJECTIVES	EOANT ON OSE		Loan Amount
PURCHASE			\$
Existing New Off-the-pl	an		
CONSTRUCTION			\$
Land value	¢	Build description:	<u>*</u>
Build cost	\$	Single Duplex Multi Unit	
	<u>.</u>		
Estimated completed value	\$	If multi-unit, no. of units	
REFINANCE/DEBT CONSOLIDATION (please	ensure liabilities to be pai	d out are marked in Section 6)	\$
CASH OUT – PERSONAL			\$
Home improvements	\$	Provide detailed commentary on cash out:	
Purchase goods	\$		
Holiday/Travel	\$		
Divorce settlement	\$		
Personal investments – shares etc.	\$		
Property purchase	\$		
Other	\$		
CASH OUT – BUSINESS PURPOSE			\$
Working capital	\$	Provide detailed commentary on cash out:	
Purchase goods	\$		
Purchase business	\$		
Marketing/advertising expenses	\$		
Other	\$		
9. EXIT STRATEGY			
	e a <b>detailed</b> exit strategy	(provide separate signed statement by customer if ins	sufficient space):
in any applicants are aged 55 or over, prease provid	e a <b>detailed</b> exit strategy	provide separate signed statement by eastorner in in-	samelene space).

10. INVESTMENT OR BUSINESS PURPOSE DECLARATION ONLY			
I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly, or pre or investment purposes, other than investment in residential property.	edominantly for business purposes		
<b>IMPORTANT:</b> You should <b>not</b> sign this declaration unless this loan is wholly or predominantly for business investment in residential property). By giving this declaration you may <b>lose</b> your protection under the Na			
Signature Signature	Date		
11. PARTICULARS OF PROPERTY BEING MORTGAGED			
SECURITY 1			
Purchasing Selling Refinancing			
	tcode Country		
·	imated market value \$		
Occupancy: Primary residence Other owner occ.	. Investment		
Property type: Residential dwelling Residential vacant	t land Residential unit		
Serviced/Managed apartment: sqm Retail shop	Commercial office		
Industrial unit Commercial vacal			
Rural (>100acres): acres Other	north		
	No		
Contact for access:	VO		
First name Surname	Contact number		
SECURITY 2			
Purchasing Selling Refinancing			
	tcode Country		
	imated market value \$		
otal of the otal			
Property type: Residential dwelling Residential vacant			
Serviced/Managed apartment:sqm Retail shop	Commercial office		
Industrial unit Commercial vacai	nt land Rural/Residential: acres		
Rural (>100acres): acres Other			
Have you at any time, built on, developed or refurbished this property?  Yes	No		
Contact for access:			
First name Surname	Contact number		
SECURITY 3			
Purchasing Selling Refinancing			
Security address State Post	tcode Country		
Registered proprietor/s Esti	imated market value \$		
Occupancy: Primary residence Other owner occ.	. Investment		
Property type: Residential dwelling Residential vacant	t land Residential unit		
Serviced/Managed apartment: sqm Retail shop	Commercial office		
Industrial unit Commercial vacai			
Rural (>100acres): acres Other	deles		
Contact for access:	NO		

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12. QANTAS POIN	VIIS				
Your loan <b>may</b> en	title you to earn Qantas	s Points. If eligible, would you like	to earn Qanta	as Points on your loan?	Yes No
Applicant 1	Applicant 2	Qantas Frequent Flyer number			
You must be a Qantas Frequent Flyer to earn and redeem Qantas Points. A joining fee (\$99.50) usually applies, however, La Trobe Financial has arranged for this to be waived for new customers who join at qantas.com/freejoinlatrobefinancial. You must inform La Trobe Financial of your Qantas Frequent Flyer membership prior to formal approval of your application. Qantas Points are earned in accordance with and subject to terms and conditions available at latrobefinancial.com.au/ Qantashomeloandisclaimers. Terms, conditions, eligibility requirements and exclusions apply. This offer may be withdrawn, changed or removed at any time. Qantas Frequent Flyer Membership, and the earning and redemption of Qantas Points, are subject to the QFF Program Terms and Conditions qantas.com/terms.					
13. ADDRESSES F	OR SERVICE OF NOTI	CES AND CONSENT TO ELECTR	оиіс сомм	UNICATIONS	
Please provide an e	email address AND a pos	tal address for each borrower, for t	he purpose of	service of notices and other doc	cuments. P.O. Box addresses are
APPLICANT OR G	UARANTOR 1		APPLICANT	FOR GUARANTOR 2	
Email address			Email addres	5S	
Home address			Home addre	PSS	
State	Postcode	Country	State	Postcode	Country
By signing this form on page 9, you consent to being given the loan documents and any notices, statements, documents and communications in connection with your loan by electronic means. By providing this consent, you acknowledge that:  • we might not give loan documents and any notices, statements, documents and communications to you in paper form in the future;  • we will send electronic communications to the email address(es) you have nominated above;  • you should check your email account regularly for communications from us and you must notify us immediately if there is any change to your email address.  Your consent to receiving electronic communications from us may be withdrawn at any time by contacting us on 13 80 10.					
14. CREDIT HISTO	DRY				
Are any of the appl	icants experiencing final	ncial stress from existing commitm	ents?		Yes No
Has any applicant r	made an application for h	hardship with their existing lender?			Yes No
Has any applicant e	ever been declared bank	rupt or insolvent, or entered into a	ny arrangeme	nt for the benefit of creditors?	Yes No
Has any applicant b	peen refused credit in res	spect to this loan previously?			Yes No
Has any applicant had any court judgments entered against them?  Yes No				Yes No	
Has any applicant c	defaulted on any previou	ıs loans?			Yes No
		officer of a company which has has assets, or have there been any cou			Yes No
Are you or any close business relations, associates or family members politically exposed persons  (e.g. Head of State, senior politician, senior government officials (including local governments), judicial or military officials, seniors executives of state owned corporations, or senior political party officials)?					
If you have answe	ered yes to any of these	e questions, please provide deta	ils below:		

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#### 15. PRIVACY CONSENT FORM FOR COMMERCIAL AND CONSUMER LENDING

This consent relates to La Trobe Financial Services Pty Limited ACN 006 479 527 Australian Credit Licence 392385, La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Credit Licence 222213 Australian Financial Services Licence 222213 and our related bodies corporate ('we', 'us', 'our'). By signing this document you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at latrobefinancial.com.au/Home/PrivacyPolicy. If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services.

We may collect, use, hold and disclose personal and credit information about you, from time to time, for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you.

Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. Personal information includes any information from which your identity is apparent.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at latrobefinancial.com.au/Home/PrivacyPolicy or by contacting us on 13 80 10. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and complaints processes. It also contains information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of prescreening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Consumer and commercial credit information We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from CRB providing both consumer and commercial credit information.

**Exchange information with credit providers** We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

**Exchange information with guarantors** We and the lenders mortgage insurers listed below may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

**Exchange information** We may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information. We raise money from investors in our funds and sometimes loans are matched with specific investors, requiring disclosure of personal and financial information about you to those investors.

- Finance brokers, mortgage managers, and persons who assist us provide our products to you.
- Financial consultants, accountants, lawyers and advisers.
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender.
- Businesses assisting us with funding for loans.
- Investors and potential investors in our Fund for example sometimes loans are matched with specific investors, requiring disclosure of personal and financial information about you to those investors and potential investors
- Any person where we are required by law to do so.
- Any of our associates, related entities or contractors.

- Your referees, such as your employer, to verify information you have provided.
- Any person considering acquiring an interest in our business or assets.
- Any organisation providing online verification of your identity.

**Customer identification** We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

Lenders Mortgage insurers (LMIs) We may exchange personal and credit information with the LMIs listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities that we can exchange information with.

The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request

The LMIs that we may disclose your personal information and credit information to are:

- Genworth Financial Mortgage insurance Pty Ltd which can be contacted and a copy of their privacy policy obtained on 1300 655 422 or genworth.com.au; and
- QBE Lenders Mortgage Insurance Limited which can be contacted and a copy of their privacy policy obtained on 1300 367 764 or gbelmi.com.

The privacy policies of the LMIs contain information about how you may access the personal information and credit information the LMI holds about you, seek correction of that information, and how you may complain about a breach of your privacy. The LMIs may disclose your personal and credit information to overseas entities including related entities located overseas including USA, Canada and the United Kingdom.

We may exchange your personal and credit information with the following CRBs:

- Equifax Pty Ltd equifax.com.au
- illion Australia illion.com.au
- Experian experian.com.au

## 16. GENERAL

### By signing and initialling this form, you agree that:

- the information provided by you is true and correct in every particular;
- we may obtain a valuation of the security property at your expense if instructed to do so;
- if we provide the credit requested in this application you will execute the mortgages that we require over the properties offered as security;
- we and our intermediaries may be paid fees, margins and commissions in respect of the credit arranged by us and provided by you;
- we are entitled to retain all initial upfront fees, including the fee paid for the valuation. Whether we ultimately decide to grant or refuse your application for credit, the valuation will always remain our property; and
- La Trobe Financial in making its credit decision, is relying on the information that you provided in this application. Please make sure that the information is correct. Obtaining finance by deception, fraud or dishonesty, which includes making false statements as to income, are crimes which may be punishable by imprisonment.

17. SIGNATURES	
Signature of applicant/guarantor/director	Date
Full name	
Signature of applicant/guarantor/director	Date
Full name	
Signature of applicant/guarantor/director	Date
Full name	
Signature of applicant/guarantor/director	Date
Full name	
Signed for and on behalf of a corporate applicant – please affix company seal if necessary.	