

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       Guarantor  
 Mr    Mrs    Miss    Ms    Dr  
 Surname \_\_\_\_\_  
 Given name \_\_\_\_\_  
 Middle name(s) \_\_\_\_\_  
 Previous name (if applicable) \_\_\_\_\_  
 Other names known by \_\_\_\_\_  
 Date of birth \_\_\_\_\_  
 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 \_\_\_\_\_  
 Drivers Licence no. \_\_\_\_\_  
 Issuing State \_\_\_\_\_ Expiry date \_\_\_\_\_  
 Marital status    Single    Married    De facto  
 Number of dependants \_\_\_\_\_ Ages \_\_\_\_\_  
 Phone (hom.) \_\_\_\_\_ Phone (bus.) \_\_\_\_\_  
 Mobile \_\_\_\_\_  
 Email address \_\_\_\_\_  
 Home address \_\_\_\_\_  
 State \_\_\_\_\_ Postcode \_\_\_\_\_ Country \_\_\_\_\_  
 Years at this address \_\_\_\_\_  
 Postal address \_\_\_\_\_  
 State \_\_\_\_\_ Postcode \_\_\_\_\_ Country \_\_\_\_\_  
 Residential status:  
 Own home    Mortgaged    Living with family  
 Renting    Boarding    Other

### APPLICANT OR GUARANTOR 2

Applicant       Guarantor  
 Mr    Mrs    Miss    Ms    Dr  
 Surname \_\_\_\_\_  
 Given name \_\_\_\_\_  
 Middle name(s) \_\_\_\_\_  
 Previous name (if applicable) \_\_\_\_\_  
 Other names known by \_\_\_\_\_  
 Date of birth \_\_\_\_\_  
 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 \_\_\_\_\_  
 Drivers Licence no. \_\_\_\_\_  
 Issuing State \_\_\_\_\_ Expiry date \_\_\_\_\_  
 Marital status    Single    Married    De facto  
 Number of dependants \_\_\_\_\_ Ages \_\_\_\_\_  
 Phone (hom.) \_\_\_\_\_ Phone (bus.) \_\_\_\_\_  
 Mobile \_\_\_\_\_  
 Email address \_\_\_\_\_  
 Home address \_\_\_\_\_  
 State \_\_\_\_\_ Postcode \_\_\_\_\_ Country \_\_\_\_\_  
 Years at this address \_\_\_\_\_  
 Postal address \_\_\_\_\_  
 State \_\_\_\_\_ Postcode \_\_\_\_\_ Country \_\_\_\_\_  
 Residential status:  
 Own home    Mortgaged    Living with family  
 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    Other (please describe) \_\_\_\_\_  
 Name of trust **OR** SMSF \_\_\_\_\_  
 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)**  
 Name of Bare Trust \_\_\_\_\_  
 Name of Trustee \_\_\_\_\_ ACN of Bare Trustee \_\_\_\_\_

Initial of applicant/guarantor

Initial of applicant/guarantor

## 3. EMPLOYMENT DETAILS

## APPLICANT OR GUARANTOR 1

## Current employment status

- PAYG     Full time     Part time     Casual  
 Self-employed     Contractor     Student  
 Home duties     Retired     Unemployed  
 Other

Employer \_\_\_\_\_

Phone \_\_\_\_\_

Occupation \_\_\_\_\_

No. of years \_\_\_\_\_ Employer ABN \_\_\_\_\_

Employment sector/nature of business \_\_\_\_\_

## If current employment is &lt;6 months

Is applicant on probation?     Yes     No

If yes, date probation ends \_\_\_\_\_

## If employed or in business for &lt;2 years, please provide previous employment details.

## Previous Employment Status

- PAYG     Full Time     Part time     Casual  
 Self-employed     Contractor     Student  
 Home duties     Retired     Unemployed  
 Other

Employer \_\_\_\_\_

Phone \_\_\_\_\_

Occupation \_\_\_\_\_

No. of years \_\_\_\_\_ Employer ABN \_\_\_\_\_

Employment sector/nature of business \_\_\_\_\_

## APPLICANT OR GUARANTOR 2

## Current employment status

- PAYG     Full Time     Part time     Casual  
 Self-employed     Contractor     Student  
 Home duties     Retired     Unemployed  
 Other

Employer \_\_\_\_\_

Phone \_\_\_\_\_

Occupation \_\_\_\_\_

No. of years \_\_\_\_\_ Employer ABN \_\_\_\_\_

Employment sector/nature of business \_\_\_\_\_

## If current employment is &lt;6 months

Is applicant on probation?     Yes     No

If yes, date probation ends \_\_\_\_\_

## If employed or in business for &lt;2 years, please provide previous employment details.

## Previous Employment Status

- PAYG     Full Time     Part time     Casual  
 Self-employed     Contractor     Student  
 Home duties     Retired     Unemployed  
 Other

Employer \_\_\_\_\_

Phone \_\_\_\_\_

Occupation \_\_\_\_\_

No. of years \_\_\_\_\_ Employer ABN \_\_\_\_\_

Employment sector/nature of business \_\_\_\_\_

## 4. INCOME DETAILS – ANNUAL

## APPLICANT OR GUARANTOR 1

Gross salary/wages (PAYG)    \$ \_\_\_\_\_

Gross taxable income (self-employed)    \$ \_\_\_\_\_

Regular overtime    \$ \_\_\_\_\_

Family allowance    \$ \_\_\_\_\_

Dividends    \$ \_\_\_\_\_

Rental income – existing    \$ \_\_\_\_\_

Rental income – new    \$ \_\_\_\_\_

Other    \$ \_\_\_\_\_

Accountant firm name \_\_\_\_\_

Accountant ABN \_\_\_\_\_

First name \_\_\_\_\_ Surname \_\_\_\_\_

Contact number \_\_\_\_\_

## APPLICANT OR GUARANTOR 2

Gross salary/wages (PAYG)    \$ \_\_\_\_\_

Gross taxable income (self-employed)    \$ \_\_\_\_\_

Regular overtime    \$ \_\_\_\_\_

Family allowance    \$ \_\_\_\_\_

Dividends    \$ \_\_\_\_\_

Rental income – existing    \$ \_\_\_\_\_

Rental income – new    \$ \_\_\_\_\_

Other    \$ \_\_\_\_\_

Accountant firm name \_\_\_\_\_

Accountant ABN \_\_\_\_\_

First name \_\_\_\_\_ Surname \_\_\_\_\_

Contact number \_\_\_\_\_

Initial of applicant/guarantor

Initial of applicant/guarantor

## 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.

CATEGORY	DESCRIPTION	LIVING EXPENSES PER MONTH	
		Applicant or guarantor 1	Applicant or guarantor 2 <small>(if not captured in Applicant/Guarantor 1 details, or if different household to Applicant/Guarantor 1)</small>
<b>Groceries</b>	Groceries (food and non-alcoholic beverages), toiletries and cleaning products.	\$ _____	\$ _____
<b>Clothing &amp; Personal Care</b>	Clothing, footwear, personal care products, cosmetics, hair services and accessories (including laundering, repairs & alterations).	\$ _____	\$ _____
<b>Medical &amp; Health</b>	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>	\$ _____	\$ _____
<b>Transport</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).	\$ _____	\$ _____
<b>Telephone, internet, pay TV &amp; media streaming subscriptions</b>	Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify).	\$ _____	\$ _____
<b>Childcare/Public Schooling/Higher Education</b>	Childcare payments (after rebates) including nannies and non-compulsory pre-school, public schooling fees and costs, higher education and vocational training fees excluding HECS.	\$ _____	\$ _____
<b>Insurances</b>	Home and contents insurance, car insurance, property insurance, etc.	\$ _____	\$ _____
<b>Property expenses on owner occupied property</b>	Rates, utilities and land tax on owner occupied property (and holiday homes) including repairs, maintenance, white goods, appliances, furniture, tools, cutlery, kitchenware, lighting, etc.	\$ _____	\$ _____
<b>Recreation, entertainment and other expenses</b>	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.	\$ _____	\$ _____
<b>Private Schooling</b>	Private schooling fees and costs.	\$ _____	\$ _____
<b>Health &amp; Personal Insurances</b>	Health, sickness, life and personal accident insurance costs (only include insurances not paid out of your super fund).	\$ _____	\$ _____
<b>Child support/spousal maintenance</b>	Maintenance expenses for non-dependent children & maintenance payments to former partners.	\$ _____	\$ _____
<b>Rent/Board</b>	Rent/Board paid.	\$ _____	\$ _____

Please provide further clarification of any expenses listed as \$0 or any unusually low expenses:

If the applicant is cutting expenses from their current spending levels to achieve the proposed spending levels, please provide details:

Initial of applicant/guarantor

Initial of applicant/guarantor

**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	\$ _____
Other vehicles (boats/motorcycles/caravans)	\$ _____
Other assets (list)	\$ _____
<b>TOTAL ASSETS</b>	<b>\$ _____</b>

**LIABILITIES**

Liability type		Amount owing	Monthly repayments	To be repaid
Principal home lender	<input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Investment property lender	<input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Investment property lender	<input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Investment property lender	<input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Motor vehicle lender	<input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Motor vehicle lender	<input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Credit card lender	Limit \$ _____ <input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Credit card lender	Limit \$ _____ <input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Credit card lender	Limit \$ _____ <input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Personal loan lender	<input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Overdrafts	<input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Buy now, Pay later	<input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Liabilities – other	<input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Liabilities – other	<input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
<b>TOTAL LIABILITIES</b>		<b>\$ _____</b>	<b>\$ _____</b>	

**7. LOAN REQUIREMENTS AND OBJECTIVES – LOAN FEATURES**

Security  Residential  Commercial

Product  Full Doc  Lite Doc®  SMSF  Construction  Rural  Bridging

International  Parent2Child  Aged Care  Development Finance  Lease Doc  Residual Stock

Continued following page. >

Initial of applicant/guarantor

Initial of applicant/guarantor

## 7. LOAN REQUIREMENTS AND OBJECTIVES – LOAN FEATURES

&lt; From previous page.

Total amount required \$ \_\_\_\_\_

Term of the loan \_\_\_\_\_  Principal and interest \_\_\_\_\_ years  Interest only \_\_\_\_\_ years**If interest only required:** Reason for requesting an interest only period (e.g. tax benefits based on financial advice; upcoming expenses that require redraw access; flexibility of cash flow; upcoming security sale).

Do you have any additional requirements?

 Redraw  Ability to make additional repayments  Other (please specify) \_\_\_\_\_

## 8. LOAN REQUIREMENTS AND OBJECTIVES – LOAN PURPOSE

		Loan Amount
<input type="checkbox"/> <b>PURCHASE</b>		\$ _____
<input type="checkbox"/> Existing	<input type="checkbox"/> New	<input type="checkbox"/> Off-the-plan
<input type="checkbox"/> <b>CONSTRUCTION</b>		\$ _____
Land value	\$ _____	Build description:
Build cost	\$ _____	<input type="checkbox"/> Single <input type="checkbox"/> Duplex <input type="checkbox"/> Multi Unit
Estimated completed value	\$ _____	If multi-unit, no. of units _____
<input type="checkbox"/> <b>REFINANCE/DEBT CONSOLIDATION</b> (please ensure liabilities to be paid out are marked in Section 6)		\$ _____
<input type="checkbox"/> <b>CASH OUT – PERSONAL</b>		\$ _____
Home improvements	\$ _____	Provide detailed commentary on cash out: <div style="border: 1px solid black; height: 100px; width: 100%;"></div>
Purchase goods	\$ _____	
Holiday/Travel	\$ _____	
Divorce settlement	\$ _____	
Personal investments – shares etc.	\$ _____	
Property purchase	\$ _____	
Other	\$ _____	
<input type="checkbox"/> <b>CASH OUT – BUSINESS PURPOSE</b>		\$ _____
Working capital	\$ _____	Provide detailed commentary on cash out: <div style="border: 1px solid black; height: 100px; width: 100%;"></div>
Purchase goods	\$ _____	
Purchase business	\$ _____	
Marketing/advertising expenses	\$ _____	
Other	\$ _____	

## 9. EXIT STRATEGY

If any applicants are aged 55 or over, please provide a **detailed** exit strategy (provide separate signed statement by customer if insufficient space):

Initial of applicant/guarantor \_\_\_\_\_

Initial of applicant/guarantor \_\_\_\_\_

**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 predominantly for business purposes or investment purposes, other than investment in residential property.

**IMPORTANT:** You should **not** sign this declaration unless this loan is wholly or predominantly for business purposes or investment purposes (other than investment in residential property). By giving this declaration you may **lose** your protection under the National Credit Code.

Signature \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

**11. PARTICULARS OF PROPERTY BEING MORTGAGED****SECURITY 1**

Purchasing  Selling  Refinancing

Security address \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_ Country \_\_\_\_\_

Registered proprietor/s \_\_\_\_\_ Estimated market value \$ \_\_\_\_\_

Occupancy:  Primary residence  Other owner occ.  Investment

Property type:  Residential dwelling  Residential vacant land  Residential unit

Serviced/Managed apartment: \_\_\_\_\_ sqm  Retail shop  Commercial office

Industrial unit  Commercial vacant 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 2**

Purchasing  Selling  Refinancing

Security address \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_ Country \_\_\_\_\_

Registered proprietor/s \_\_\_\_\_ Estimated market value \$ \_\_\_\_\_

Occupancy:  Primary residence  Other owner occ.  Investment

Property type:  Residential dwelling  Residential vacant land  Residential unit

Serviced/Managed apartment: \_\_\_\_\_ sqm  Retail shop  Commercial office

Industrial unit  Commercial vacant 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 \_\_\_\_\_ Postcode \_\_\_\_\_ Country \_\_\_\_\_

Registered proprietor/s \_\_\_\_\_ Estimated market value \$ \_\_\_\_\_

Occupancy:  Primary residence  Other owner occ.  Investment

Property type:  Residential dwelling  Residential vacant land  Residential unit

Serviced/Managed apartment: \_\_\_\_\_ sqm  Retail shop  Commercial office

Industrial unit  Commercial vacant 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 \_\_\_\_\_

Initial of applicant/guarantor \_\_\_\_\_

Initial of applicant/guarantor \_\_\_\_\_

**12. QANTAS POINTS**

Your loan **may** entitle you to earn Qantas Points. If eligible, would you like to earn Qantas 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](https://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](https://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](https://qantas.com/terms).

**13. ADDRESSES FOR SERVICE OF NOTICES**

Please provide an email address AND a postal address for each borrower, for the purpose of service of notices and other documents. P.O. Box addresses are not acceptable.

APPLICANT OR GUARANTOR 1			APPLICANT OR GUARANTOR 2		
Email address			Email address		
Home address			Home address		
State	Postcode	Country	State	Postcode	Country

By signing this form in Section 9 you consent to receiving notices, statements, disclosures (including pre-contractual disclosures such as your indicative offer), and other documents to your nominated email address(es). You acknowledge that 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 notify us immediately if there is any change to your email address.

Please note that by consenting to receiving pre-contractual documents by electronic means, we will not give you your pre-contractual documents in paper form. Your consent to receiving communications and notices by email may be withdrawn at any time by contacting us on 13 80 10.

**14. CREDIT HISTORY**

Are any of the applicants experiencing financial stress from existing commitments?  Yes  No

Has any applicant made an application for hardship with their existing lender?  Yes  No

Has any applicant ever been declared bankrupt or insolvent, or entered into any arrangement for the benefit of creditors?  Yes  No

Has any applicant been refused credit in respect to this loan previously?  Yes  No

Has any applicant had any court judgments entered against them?  Yes  No

Has any applicant defaulted on any previous loans?  Yes  No

Has any applicant been a shareholder or an officer of a company which has had an administrator or liquidator appointed, or a receiver or manager appointed over its assets, or have there been any court judgments against the company?  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)?  Yes  No

**If you have answered yes to any of these questions, please provide details below:**

Initial of applicant/guarantor

Initial of applicant/guarantor

## 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](http://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](http://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.
- Trade insurers.
- 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 for LMI.

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](http://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 [qbelmi.com](http://qbelmi.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](http://equifax.com.au)
- illion Australia – [illion.com.au](http://illion.com.au)
- Experian – [experian.com.au](http://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.