



**Illawarra Home Loans Pty Ltd**  
**ACN: 102 199 511**  
**ABN: 13 102 199 511**

78 Market Street  
 PO Box 5477  
 WOLLONGONG NSW 2500

## Residential Mortgage Application

The completed application will tell us about your personal and business background; it will let us know your loan requirements and details of the property you will be lodging by way of security for this loan; and it will demonstrate to us that you can financially support this loan.

We appreciate the opportunity to consider your application for this loan. You should complete this form in as much detail as possible we will then make every effort to process it without delay and let you know the outcome.

Phone: (02) 4226 5555  
 Fax: (02) 4226 9362  
 Email: [info@illawarrahomeloans.com.au](mailto:info@illawarrahomeloans.com.au)  
 Web: [www.illawarrahomeloans.com.au](http://www.illawarrahomeloans.com.au)

If you require assistance to complete your application form, please call us on (02) 4226 5555 or email [info@illawarrahomeloans.com.au](mailto:info@illawarrahomeloans.com.au)

### LOAN APPLICATION SUMMARY

LOAN TYPE	AMOUNT	LENDER	DATE REQUIRED
<input type="checkbox"/> Principal and interest OR <input type="checkbox"/> Interest only ..... yrs <input type="checkbox"/> Fixed interest .....yrs OR <input type="checkbox"/> Variable interest			
Purpose of Loan: <input type="checkbox"/> Personal OR <input type="checkbox"/> Investment			
Introducer code:	First Home Owner: <input type="checkbox"/> Yes <input type="checkbox"/> No	Customer no.:	
Personal details	APPLICANT 1	APPLICANT 2	
Type of Applicant:	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Other .....	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Other .....	
Title:	<input type="checkbox"/> Dr <input type="checkbox"/> Miss <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Mr <input type="checkbox"/> Other .....	<input type="checkbox"/> Dr <input type="checkbox"/> Miss <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Mr <input type="checkbox"/> Other .....	
Full name:			
Date of birth:			
Driver's Licence:	No: Expires:	No: Expires:	
Residential address:			
Period at this address:	years months	years months	
Residential Status:	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Parents <input type="checkbox"/> Other .....	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Parents <input type="checkbox"/> Other .....	
Telephone:	Private: Business: Mobile:	Private: Business: Mobile:	
Email Address:			
Previous address: (if less than 2 years above)			
Time at this address:	years months	years months	
Marital Status:			
Full name of spouse:			
Dependants:	Number: Ages:	Number: Ages:	
Occupation:			
Employment type:	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Permanent <input type="checkbox"/> Contract <input type="checkbox"/> Self Employed <input type="checkbox"/> Other.....	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Permanent <input type="checkbox"/> Contract <input type="checkbox"/> Self Employed <input type="checkbox"/> Other.....	
Employer's name:			
Employer's address:			
Employer's phone:			
Period of employment:	Years months Probation: Y / N	Years months Probation: Y / N	

Complete below if current employment term is less than two years		
Previous employer's name:		
Previous period of employment:	years      months	years      months

Nearest Relative details		
Nearest Relative (not living with you):		
Relationship of relative:		
Current address of relative:		
Contact details for relative:	Private: Business: Mobile: Email	Private: Business: Mobile: Email

Residential Status		
Are you ordinarily resident in Australia?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

PERSONAL FINANCIAL STATEMENT				
Details	Market Value \$	Lender	Monthly Payments \$	Current Balance \$
Principle residence at:				
Vacant land:		Personal loans:		
Cash at bank:		Overdrafts and other facilities:		
Savings:				
Term deposits:				
Deposit paid on purchase:		Hire purchase liability:		
Equity in business (give details):		Credit card limits:		
Motor vehicles:		Personal debts:		
Personal effects:		Rent:		
Other assets:		Other liabilities:		
<b>Total:</b>	<b>\$</b>	<b>Total:</b>	<b>\$</b>	<b>\$</b>

Do you have any contingent liabilities or guarantees? Y / N	Applicant 1	Applicant 2
Name of applicant & Relationship:		
Amount:		
Lender:		

INCOME DETAILS				
	Employer 1	Employer 2	Rental / Other	TOTAL
Borrower 1		\$	\$	\$
Borrower 2		\$	\$	\$

**SECURITY PROPERTY One**

Address:	Description
Registered proprietor:	Age:
Estimated value:	Zoning:
Contact for access:	Phone: <span style="float:right">A/Hours:</span>

**SECURITY PROPERTY Two**

Address:	Description:
Registered proprietor:	Age:
Estimated value:	Zoning:
Contact for access:	Phone: <span style="float:right">A/Hours:</span>

<b>YOUR SOLICITOR</b>	<b>YOUR ACCOUNTANT</b>
-----------------------	------------------------

Firm name:	Firm name:
Contact:	Contact:
Phone: <span style="float:right">Fax:</span>	Phone: <span style="float:right">Fax:</span>
Address:	Address:
Email:	Email:

Additional Information:

.....

.....

.....

.....

.....

**Credit Card Payment Authority**

Name on Card:	Payment For:
Card Type:	Amount:
Card Number:	
Expiry Date:	Cardholder's Signature:

**Official Use Only**

Card Sighted: Y / N Staff member:..... Date: .....

Fees collected/charged \$.....Staff member:..... Date: .....



## Applicant Declaration

I/we hereby agree to the following conditions:

- The Lender will engage a valuer to report on the proposed property.
- The fee for valuation is not refundable once the valuation has been made, whether or not the loan is approved and whether or not the valuation meets your requirements.
- The valuer's and/or inspector's reports are prepared for the Lender's purposes only and remain the property of the Lender. Neither the Lender nor the valuer/inspector shall be under legal obligation or liability to me/us for any matter **disclosed or not disclosed** in such reports.
- If this application is approved, you will issue me/us with a letter of offer which, if accepted, will bind me/us to its terms and conditions, including providing security in relation to any loan made to me/us.

I/We agree to pay any loan application fee, all fees and charges incurred to process the application, to obtain the valuation report about the security property and legal expenses to prepare loan and security documents. I/We acknowledge that commissions may be payable for the loan, insurance and other service provided in connection with the loan.

If this application is approved I/we agree to pay all charges required by the Lender.

I/We have understood the instructions given on this application form.

I/We declare that all the information given is true and correct and will remain true and correct unless and until I/we notify you otherwise in writing.

	NO	YES
1. Have you or your spouse ever been declared bankrupt or insolvent, has either estate been assigned for the benefit of creditors?		
2. Have you or your spouse ever been shareholders or officers of any company of which a manager receiver and/or liquidator has been appointed?		
3. Is there any unsatisfied judgement entered in any court against you, your spouse or any company of which you or your spouse are or were a shareholder or officer?		
4. Have you, or your spouse or any company with which you are or were associated ever had a property foreclosed upon or given title or deed in lieu thereof through a mortgagee sale proceeding?		
5. Has any part of the Deposit or the balance due above this loan been obtained from borrowings?		
6. Has an application in respect of this loan been submitted by you, or any other person, to any other lender?		
7. Has any applicant in respect of this loan ever been insolvent, bankrupt or ever been a party to a Part IX, Part X arrangement or is there any unsatisfied statutory demand in bankruptcy outstanding?		

I/We hereby agree that Illawarra Home Loans Pty Limited may negotiate a loan on our behalf with a lender.

I/We agree to provide all information to Illawarra Home Loans Pty Limited, which they consider necessary to enable the negotiation of a loan.

I/We consent to the disclosure of this application and any loan information (including statements of account, requests for payments etc) before, during or after the loan to any guarantor.

I/We declare that the information provided to Illawarra Home Loans Pty Limited is true and correct and further declare that I/we and any guarantor am/are over the age of eighteen (18) years.

I/We acknowledge that no representation or warranty is given by the lender as to the taxation consequences of any borrowing and I/we have obtained my/our own advice in that regard.

I/We acknowledge and agree that if my/our application is approved any loan made by the lender to me/us will be subject to the lender's loan terms and conditions, a copy of which will be forwarded to me/us for signature with the lender's letter of loan approval.

Applicant 1: Name:..... Signed: x..... Date:.....

Applicant 2: Name:..... Signed: x..... Date:.....

# LOAN PURPOSE CHECKLIST

It is possible that your proposed loan may be regulated by the Consumer Credit Code (“the Code”). The Code applies (inter alia) 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.

## PART A

In order to determine whether or not the provision of the Code will apply to this loan, the lender requires you to provide it with the following information:		YES	NO
1.	Are any of the borrowers natural persons as described above?		
2.	Are any of the borrowers a corporation? <b>If yes, do not complete Part B &amp; C.</b>		
3.	Is the borrower a strata corporation (being 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 this proposed loan is:		LOAN AMOUNT SOUGHT \$
4.	To purchase a residence to be owner-occupied.	\$
5.	To refinance an owner-occupied residence.	\$
6.	To purchase a property for investment purposes.	\$
7.	To refinance a property for investment purposes.	\$
8.	To finance the construction of a residence to be owner-occupied.	\$
9.	To finance the construction of a residence for investment purposes.	\$
10.	To finance expenditure of a personal, domestic or household nature, as follows: - -	\$ \$
11.	To provide a line of credit for the borrower’s business.	\$
12.	To have available credit to make personal purchases.	\$
13.		\$
<b>TOTAL:</b>		<b>\$</b>

## PART C

Do you believe that the borrower is likely to receive an income tax deduction of at least 50% of the total interest payable on the amount proposed to be borrowed? <span style="float: right;"> <b>YES</b> <input type="checkbox"/> <b>NO</b> <input type="checkbox"/> </span>
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If you believe that the proposed loan is NOT provided wholly and predominantly for personal, domestic or household purposes, then you must also complete the Declaration of Purpose.

**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 reassess the loan and to arrange to have the loan redocumented. Any costs incurred by this process are to be borne by the borrower.

Applicant 1: Name:..... Signed: x..... Date:.....

Applicant 2: Name:..... Signed: x..... Date:.....

# Nomination Regarding Notices and Other Documents

[Section 171, Consumer Credit Code. Regulation 40, Consumer Credit Regulation]

TO: Perpetual Trustees Victoria Limited/Perpetual Trustee Company Limited/Sandhurst Trustees Limited  
Permanent Custodians Limited/J.P. Morgan Trust Australia Limited  
(Credit Provider)

Re: Loan of \$..... expiring.....

I/We Nominate ..... to receive notices and other documents under the Consumer Credit Code of behalf of me/all of us.

## IMPORTANT

Each person who has signed this nomination form is entitled to receive a copy of any notice or other document under the Credit Code. By signing this form you are giving up the right to be provided with information direct from the credit provider

Any person who has signed this nomination can advise the credit provider at any time that they wish to cancel their nomination.

X.....  
Signature of person making Nomination

X.....  
Signature of person making Nomination

.....  
Full name of person making Nomination

.....  
Full name of person making Nomination

.....  
Address of person making Nomination

.....  
Address of person making Nomination

Date: .....

Date: .....

## ACCOUNTANTS AUTHORITY

To: .....  
[Accountant's Name]

Address:.....

Phone: .....

.....

Fax:.....

**Re: Full financial Statements & Taxation returns for:** .....

Please provide to Illawarra Home Loans Pty Limited (A.C.N. 102 199 511) my last ..... years Taxation Returns / Financials. Please fax them to (02) 4226 9362 (Illawarra Home Loans Pty Limited). Should any problems arise, please phone Illawarra Home Loans Pty Limited on (02) 4226 5555. Information may be given to Illawarra Home Loans Pty Limited orally, or in such form as it requires.

Your urgent attention to this request would be appreciated.

Your faithfully,

X.....  
Signed

X.....  
Signed

.....  
Full name of person making Authorisation

.....  
Full name of person making Authorisation

Date:.....

Date:.....

# PRIVACY STATEMENT & ACKNOWLEDGEMENT

## ACKNOWLEDGEMENT AND AUTHORITY TO GIVE AND RECEIVE PERSONAL INFORMATION (PRIVACY ACT 1988)

Please read carefully as each proposed Applicant and Guarantor must sign this acknowledgement and authority.

Originator (PRINT):

Agent (PRINT):

Applicant (PRINT):

Guarantor (PRINT):

I/We acknowledge that I/we have made an application for credit from the Originator.

I/We propose to support the application for credit with **my/our** guarantee.

I/We agree that the Originator, Credit Provider or Mortgage Insurer named in the Schedule, who at any time provides or has any interest in the credit can do any of the following.

### 1) Personal Information

- Seek and use a report containing information about **my/our** activities or credit worthiness in or outside Australia for the purpose of assessing an application for credit.
- If **my/our** application is for consumer credit, seek from a credit reporting agency a credit report about **me/us**.
- Seek and use credit information about **me/us** to assess the application.

### 2) 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**.

### 3) Use of Information by Mortgage Insurers

A Mortgage Insurer may use the information provided by **me/us** 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.

### 4) 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** credit worthiness, credit standing, credit history or credit capacity. In particular, 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**.

### 5) Exchange of information with Advisers

Seek from and use or give to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to **me/us** any consumer or commercial credit information.

### 6) Provide information to Guarantors

Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to **me/us**.

### 7) 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.

### 8) Provide information to Credit Reporting Agencies

Give to a credit reporting agency personal or commercial information about **me/us**. The information may include the kind of information described below.

#### i. Identity particulars which are:

- a) **My/our** full name, including any known aliases, gender and date of birth;

- b) A maximum of three addresses consisting of a current or last known address and two immediately previous addresses;

- c) Name of **my/our** current or last known employer; and

- d) **My/our** driver's licence number.

- ii. The fact that I/we have applied for credit and the amount.

- iii. The fact that the Credit Provider is a current Credit Provider to **me/us**.

- iv. Payments which become overdue more than 60 days and for which collection action has commenced.

- v. Advice those payments are no longer overdue.

- vi. Cheques drawn by **me/us** which have been dishonoured more than once.

- vii. In specified circumstances, that in the opinion of the Originator, Credit Provider and Mortgage Insurer I/we have committed a serious credit infringement.

- viii. That credit provided to **me/us** by the Originator or Credit Provider 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.

I/We also understand and agree that the Originator may be paid and retain fees, margins and commission in respect of the credit arranged by the Originator.

I/We declare that I am/we are over the age of 18 and the information provided for **my/our** application for credit are true and correct.

## SCHEDULE

In this Acknowledgement, Credit Provider means each and every one of the following organisations (whether acting individually or together):

<b>Perpetual Trustee Company Limited</b> Level 12, 123 Pitt Street, Sydney NSW 2000	ABN:	42 000 001 007
<b>Permanent Custodians Limited</b> 35 Clarence Street, Sydney NSW 2000	Telephone:	(02) 9229 9000
<b>RESIMAC Limited (and associated entities)</b> Level 9, 45 Clarence Street, Sydney NSW 2000	ABN:	55 001 426 384
<b>Challenger Mortgage Management Pty Limited (and associated entities)</b> Level 10, 101 Collins Street Melbourne Vic 3000	Telephone:	1800 622 812
<b>Challenger Non-Conforming Finance Pty Limited (and associated entities)</b> Level 10, 101 Collins Street Melbourne Vic 3000	ABN:	67 002 997 935
<b>J.P. Morgan Trust Australia Limited (and associated entities)</b> Level 35, AAP Centre, 259 George Street, Sydney NSW 2000	Telephone:	02 9248 0300
<b>Perpetual Trustees Victoria Limited (and associated entities)</b> Level 28, 360 Collins Street Melbourne Vic 3000	ABN:	72 087 271 109
<b>Sandhurst Trustees Limited (and associated entities)</b> 18 View Street Bendigo Vic 3550	Telephone:	03 8616 1600
<b>National Mortgage Market Corporation Pty Limited</b> 120 Harbour Esplanade Docklands VIC 3008	ABN:	32 107 725 486
	Telephone:	02 8616 1600
	ABN:	49 050 294 052
	Telephone:	02 9250 4147
	ABN:	47 004 027 258
	Telephone:	03 8626 0400
	ACN:	004 030737
	Telephone:	03 5442 4777
	ACN:	006 325 640
	Telephone:	1800 623 648

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

<b>Genworth Financial Mortgage Insurance Pty Limited</b> Level 23, 259 George Street, Sydney NSW 2000	ABN:	60 106 974 305
<b>PMI Mortgage Insurance Limited</b> Level 21, 50 Bridge Street, Sydney NSW 2000	Telephone:	02 9247 8677
<b>Vero Lenders Mortgage Insurance Limited</b> Level 5, 465 Victoria Avenue Chatswood NSW 2065	ABN:	70 000 511 071
	Telephone:	1300 367 764
	ABN:	55 001 825 725
	Telephone:	02 9978 9000

**Applicant's Signature**

**Guarantor's Signature**

**Date**

**Applicant 1:**




**Applicant 2:**




## MORTGAGE INSURERS

The following statement is provided for your information in relation to Mortgage Insurers only. This is only a summary and Illawarra Home Loans Pty Limited accepts no liability for, among other things, the collection, disclosure or use of your personal information by any Mortgage Insurer.

Illawarra Home Loans Pty Limited may disclose personal information to Mortgage Insurers for purposes related to the provision of mortgage insurance to Illawarra Home Loans Pty Limited in relation to any finance sought by or provided to you. The Mortgage Insurer may use this (among other things) to assess the risk of providing mortgage insurance or assess the risk of default. If Personal Information required is not provided to the Mortgage Insurer, the Mortgage Insurer may not be able to provide the insurance that Illawarra Home Loans Pty Limited requires in order to provide you with credit or other product or services.

The Mortgage Insurer may disclose your Personal Information for the purposes described above, to its related companies whether in Australia or overseas; reinsurers; credit reporting agencies; its service providers; its agents, contractors, and external advisers; your referees, including your employer; your legal and financial advisers; government and other regulatory bodies; ratings agencies; payment system operators; other financial institutions, securitisers and credit providers. You may access the Personal Information collected by the Mortgage Insurer by contacting the Mortgage Insurer.

Mortgage Insurer Contact Details

**PMI Mortgage Insurance Ltd** ABN 70 000 511 071  
Level 21, 50 Bridge Street, SYDNEY NSW 2000  
Toll Free call 1300 367 764

**Genworth Financial Mortgage Insurance Pty Limited**  
Level 23, 259 George Street, SYDNEY NSW 2001  
Tel: 1300 655 422

**Vero Lenders Mortgage Insurance Limited**  
Level 5, 465 Victoria Avenue Chatswood NSW 2065  
Telephone: 02 9978 9000

## PRIVACY STATEMENT CONCERNING YOUR PERSONAL INFORMATION (PRIVACY ACT 1988)

Illawarra Home Loans Pty Limited ABN 13 102 199 511 understands that your privacy is important. We are committed to ensuring that our staff and our service providers handle your personal information properly. We comply with the Privacy Act 1988 as amended by the Privacy (Private Sector) Amendment Act 2000 ("Act").

This Statement is to make you aware of matters required to be disclosed by the National Privacy Principles (NPPs) in relation to the personal information provided by you, (such as your name and address and contact details) in the Finance Application Form or similar form ("Personal Information") whether as a proposed Borrower or Guarantor. This Personal Information will be handled by Illawarra Home Loans Pty Limited in accordance with the NPPs and this statement. If you are completing the Finance Application Form on our website or are providing any other Personal Information via our website, please ensure that you also read our Website Privacy Policy. That policy has specific information on Illawarra Home Loans Pty Limited's information handling practices specific to our website.

**NOTE:** Part IIIA of the Act regulates the use of credit reports and information derived from those reports. You must read and complete our Acknowledgement and Authority to Give and Receive Credit Information in relation to how we handle this information.

### Collecting and Using Personal Information

Illawarra Home Loans Pty Limited only collects and uses 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:

- a) Assess your application to be a borrower or guarantor;
- b) Verify your details;
- c) Assess our risk for legislative purposes;
- d) Provide credit (if the application is successful);
- e) Process and manage your application; and or
- f) Administer the loan account.

If you do not provide the Personal Information required by the Finance Application Form, Illawarra Home Loans Pty Limited may not be able to provide you with credit and or other products and services.

In addition we may use your Personal Information to provide you with information about our existing and new products and services. Where this is direct marketing material you have the right to request not to accept it.

### Disclosing Personal Information

In order to provide our products and services, we may need to share Personal Information with other organisations. Commonly, organisations we would share such information with, include:

- related companies
- agents, contractors and service providers to Illawarra Home Loans Pty Limited
- your employer/s or referees
- originators
- rating agencies
- mortgage insurers
- title insurers
- funders
- your or our professional advisers
- financial institutions and securitisers
- other credit providers
- your bank
- government and other regulatory bodies
- law enforcement agencies
- debt collectors
- trustee companies

### 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")**, Illawarra Home Loans Pty Limited 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, Illawarra Home Loans Pty Limited may not be able to provide you with credit or other products and services.

When Illawarra Home Loans Pty Limited requests Personal Information from you for this purpose, you must comply with such requests.

### Accessing and Updating Personal Information

You may access your personal information by contacting your usual contact person at Illawarra Home Loans Pty Limited or Illawarra Home Loans Pty Limited's office on the contact details below.

### Our Contact Details

Illawarra Home Loans Pty Limited  
78 Market Street  
Wollongong NSW 2500  
Telephone: (02) 4226 5555  
Facsimile: (02) 4226 9362

# DECLARATION OF PURPOSE

[Section 11, Consumer Credit Code. Regulation 10, Consumer Credit Regulation]

**To: Illawarra Home Loans Pty Limited/PCL Finance Pty Limited/Perpetual Trustees Victoria Limited/Perpetual Trustee Company Limited/Sandhurst Trustees Limited/National Mortgage Market Corporation Limited/Permanent Custodians Limited/JP Morgan Trust Australia Limited  
(Credit provider)**

Re: Loan of \$..... expiring.....

Full Name of Borrower 1:.....

Full Name of Borrower 2:.....

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

## 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.**

I/We agree to provide declarations of purpose of the credit whenever required by the Credit Provider.

X.....  
Signature of person making Declaration

X.....  
Signature of person making Declaration

.....  
Full name of person making Declaration

.....  
Full name of person making Declaration

Date: ..... | ..... | .....

Date: ..... | ..... | .....

## 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 and expenditure; and**
- (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.**

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

X.....  
Signature of person making Declaration

X.....  
Signature of person making Declaration

.....  
Full name of person making Declaration

.....  
Full name of person making Declaration

Date: ..... | ..... | .....

Date: ..... | ..... | .....

## CUSTOMER IDENTIFICATION FORM

**Method 1:** Face to face verification by reference to an original photographic identification document. This should be supported by either another primary photographic identification document or a secondary form of identification. All documentation held must include the individual's full name, address and date of birth.

**THIS IS THE PREFERRED METHOD OF IDENTIFICATION.**

**Method 2:** Face to face verification by reference to an original or certified copy of a primary non-photographic identification document PLUS one or more secondary identification documents. All documentation held must include the individual's full name, address and date of birth.

**THIS IS AN ACCEPTABLE METHOD OF VERIFICATION WHERE NO PHOTOGRAPHIC IDENTIFICATION DOCUMENTS ARE AVAILABLE.**

In both methods, the verifying persons must state their full name and address on the identification form and must also affix their signature, record the date of interview and the state where it was held.

### PRIMARY PHOTOGRAPHIC IDENTIFICATION

Driver's Licence  
 Passport (Not expired by more than 2 years)  
 Commonwealth, State or Territory Officially issued Identification Card  
 National Identity Card

### PRIMARY NON-PHOTOGRAPHIC IDENTIFICATION

Birth Certificate  
 Citizenship Certificate  
 Pension or Health care Card issued by Centrelink

### SECONDARY IDENTIFICATION

Financial Benefits Statement issued by the Commonwealth, State or Territory within the last 12 months  
 Rates Notice issued by a local government body within the last 3 months  
 Utility Notice issued by a utilities provider within the last 3 months  
 Statement issued by a financial institution within the last 3 months

### FOREIGN NATIONALS

- a) Passport
- b) Driver's Licence
- c) National Identity Card

### INDIVIDUALS UNDER 18 YEARS OF AGE

Acceptable identification documents for an individual under 18 years of age include:

- d) Birth Certificate
- e) Student Identification Card
- f) Notice issued by a school within the last 3 months stating individual's name, address and how long the individual has attended the school

### ADDITIONAL INFORMATION FOR OTHER CUSTOMER TYPES

#### SOLE TRADERS

- g) Record Sole Trader's A.B.N.
- h) Record principal place of business

#### COMPANIES- (Pty Limited)

- a) Collect the names of all directors (proprietary company only)
- b) Collect and verify the identification information of all directors (1 above)
- c) Collect the personal information of all shareholders owning more than 25% of the company.
- d) Collect the following information on the company
  - I. Full name of company as registered by ASIC
  - II. ACN
  - III. Full address of registered office
  - IV. Full address of principal place of business
  - V. Location of asset being purchased/refinanced
  - VI. Address of security offered
  - VII. Source of funds for repayment of the loan

#### IDENTIFICATION OF TRUSTEES

Trustees can be individuals or companies.

- a) If the trustee(s) is an individual, collect and verify the information as per the requirement for individuals (1 above)
- b) If the trustee(s) is a company, collect and verify the information as per the requirement for companies (3 above)
- c) Collect the following information on the trust
  - I. Full name of the trust
  - II. Type of trust
  - III. Full name of each beneficiary
  - IV. Record Trust's A.B.N. (if applicable)

#### IDENTIFICATION OF PARTNERSHIPS

Partnerships will comprise individuals, companies or trusts or a combination of these.

- a) Collect the full name of the partnership
- b) Full address of the principal place of business
- c) Full name and address of each partner in the business
- d) Record partnership's A.B.N.

**Information must be collected and verified as outlined above (1, 3 & 4) for each partner, whether an individual, corporate or trust.**

## CUSTOMER IDENTIFICATION FORM

### PERSONAL INFORMATION

Full Name	
Date of Birth	
Residential Address	
	Postcode
Any Other Names Known By	
Location of Asset being Purchased/Refinanced	
Address of (ALL) Securities	
Source of Funds for Purchase & Repayment	

### PRIMARY PHOTOGRAPHIC IDENTIFICATION

DOCUMENT	STATE/COUNTRY/ ISSUED BY	NUMBER	EXPIRY
Driver's Licence			
Passport (Not expired by more than 2 years)			
Commonwealth, State or Territory Officially issued Identification Card			
National Identity Card			

### PRIMARY NON-PHOTOGRAPHIC IDENTIFICATION

DOCUMENT	ATTACHED
Birth Certificate	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Citizenship Certificate	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Pension or Health Card issued by Centre link	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A

### SECONDARY IDENTIFICATION

DOCUMENT	ATTACHED
Financial Benefits Statement issued by the Commonwealth, State or Territory within the last 12 months	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Rates Notice issued by a local government body within the last 3 months	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Utility Notice issued by a utilities provider within the last 3 months	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Statement issued by a financial institution within the last 3 months	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A

### VERIFICATION CHECKS UNDERTAKEN

Documentation provided is current or within acceptable timeframes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Photographic documentation is a "reasonable likeness" of the individual	<input type="checkbox"/> Yes <input type="checkbox"/> No
Face to Face verification was carried out by me	<input type="checkbox"/> Yes <input type="checkbox"/> No
Option 2 used: Verification against primary photographic documentation was not possible because (state reason)	<input type="checkbox"/> Yes <input type="checkbox"/> No

## CUSTOMER IDENTIFICATION FORM

### SOLE TRADER

ABN Number	
Principle Place of Business	

### COMPANIES (PTY LIMITED)

Directors Names			
Full Name of Company as Registered by ASIC			
ACN Number			
Full Address of Registered Office			
			Postcode
Location of Asset being Purchased/Refinanced			
Address of Security Offered			
Source of Funds for Repayment of the Loan			

### TRUSTEES

Full Name of the Trust			
Type of Trust			
Full Name of Each Beneficiary			
Record Trust's ABN			

### PARTNERSHIPS

Full Name of Partnership			
Full Address of Registered Office			
			Postcode
Full Name of Partners			
Full Address of Partners			
		Postcode	Postcode
ABN Number			
Source of Funds for Repayment of the Loan			

### INTERVIEWER VERIFICATION

Full Name of Interviewer	
Address of Interviewer	
Date of Interview	
State where Interview was held	
Signature	