



Effective 03 March, 2008

Flexible Options Loan Application
 Fax to 1300 665 270 when completed.

Specialist Options Loan Application
 Fax to 1300 723 598 when completed.

Introducer Details

Introducer Name

Title (Mr/Mrs/Miss/Ms) Given names Surname Your introducer code (SSO User ID) **AU**

Trading name The company you are accredited with

Your email address Your mobile phone number Your fax number

To ensure the application process goes smoothly, please ensure all of the above details are provided.

Application Checklist

General Documents

All relevant sections of this form must be fully completed, signed and witnessed (including this cover page)

- One financial position statement for each applicant (see Section C)
- Know Your Customer Identification: completed for each applicant (see Section G)
- Proof of rental income (ie rent appraisal/lease agreement/management statement) required for all applicants including self certified income applicants (if applicable)
- Signed contract of sale/council rates for refinance (if applicable)
- Tax file numbers - all deleted/permanently masked

Employment information to support request (e.g. length of time, explain any gaps)

Serviceability (please explain the basis of your calculations, applicant's income or expenses)

Any other supporting information? (e.g. explanation of any missed loan payments, key strengths that should be highlighted, etc.)

**Contact our Introducer Support Team on 1300 722 596.
 Visit www.gemoney.com.au/broker for all your GE Money information.
 Contact your BDM if you require assistance in completing this form.**

For Flexible Options only

Net Service Ratio (NSR) printout attached
(Refer to GE Money web site)

Income evidence provided (tick all that apply below):

More than 12 months in same job **as a permanent employee** - 2 of the most recent 3 payslips (if you want to use overtime/commissions - 2 of the most recent 3 payslips and 2 years PAYG summaries or income tax returns required)

Less than 12 months in same job **or employed on a casual or temporary basis** - 2 recent payslips plus last 2 years PAYG summary or tax return

Company or self employed - last 2 year's tax returns & company financial statements for all entities

Company directors & guarantors - last 2 year's personal returns and assessment notices

Lo Doc declaration attached (separate declaration required for each self employed applicant)

Saving/evidence to complete: - if purchase, last 6 months' statements to demonstrate genuine saving (if required)

First home owners grant (FHOG) applies (if yes, appropriate documentation attached)

Refinance or debt consolidation loan

For a mortgage GE Money will refinance - (last 6 months statements of loans being refinanced that are secured (e.g. mortgage loan), last 3 months statements for unsecured loans (e.g. credit cards)

Statements required and will be provided

Trust Deeds

A certified copy of the Trust Deed and any documents amending the Trust Deed or appointing the Trustee. (Or Class of Beneficiary)

A list comprising the full name of each Beneficiary (Or Class of Beneficiary)

A list of the name and address of all other Trustees if not identified

For Specialist Options only

Is brokerage fee applicable to this application? Yes No
(If yes, fully executed brokerage authority form must be submitted with the application)

Latest month's statements for any mortgage loan held by the borrower's and not being refinanced (no older than 6 weeks).
If the loan is a Line of Credit facility, please provide credit limit

Full copy of the signed and stamped trust deed (if applicable)

Regulated or unregulated (PAYG) ANY 2 of the following

1 payslip showing YTD salary (most recent)

Group Certificate (most recent)

Tax Return (most recent) OR Tax Assessment Notice (most recent)

Latest bank account statement (showing salary credited to the account) OR Letter of Employment (on company letterhead)

Statement of Benefit from Centrelink no older than 6 weeks old (must be provided if benefit relied on to achieve minimum serviceability)

Regulated or unregulated (self employed, full verification only)

Last two year's financial statements for the business (Profit and Loss Statement and Balance Sheet)

Last two year's personal tax returns

Refinance or debt consolidation loan

For a mortgage GE Money will refinance - last 12 months statements to be provided (last statement no older than 6 weeks from date of application)

Trust Deeds

A certified copy of the Trust Deed and any documents amending the Trust Deed or appointing the Trustee. (Or Class of Beneficiary)

A list comprising the full name of each Beneficiary (Or Class of Beneficiary)

A list of the name and address of all other Trustees if not identified

Introducer Certification

I certify that all documents accompanying this application are true and correct copies of the originals, which I have sighted.

The undersigned, being an Introducer accredited with GE Mortgage Solutions Limited ABN 85 070 797 894 trading as GE Money, hereby certifies with respect to this loan application that the introducer has complied with all applicable requirements of GE Money for introducing loan applications, as notified in the relevant Loan Introducer Manual and in other directions to the Introducer.

INTRODUCER SIGNATURE

PRINT NAME

BORROWER NAME

DATE



Home Loan Application Form

Effective 03 March, 2008

Section A: Information about you

Individual Application

Applicant 1

Applicant Borrower OR Guarantor

Title (Mr/Mrs/Miss/Ms/Dr) Given names Surname

Permanent Australian resident
Yes No

Marital status Date of birth Number of dependants Age of dependants

Home phone number Business phone number Mobile phone number

Email address Drivers licence number State of issue Current residential status
Owner Renting Boarding

Current address - Street Suburb State Postcode Time at current address
Years Months

Preferred mailing address (if different from above) - Street Suburb State Postcode

Previous address (if current less than 2 years) - Street Suburb State Postcode Time at previous address
Years Months

Name of the nearest relative (not living with you). Person cannot be the same as Applicant 2.

Title (Mr/Mrs/Miss/Ms/Dr) Given names Surname

Relationship Home phone number Business phone number

Current address - Street Suburb State Postcode

Applicant 2

Relationship to Applicant 1 Applicant Borrower OR Guarantor

Title (Mr/Mrs/Miss/Ms/Dr) Given names Surname

Permanent Australian resident
Yes No

Marital status Date of birth Number of dependants Age of dependants

Home phone number Business phone number Mobile phone number

Email address Drivers licence number State of issue Current residential status
Owner Renting Boarding

Current address - Street Suburb State Postcode Time at current address
Years Months

Preferred mailing address (if different from above) - Street Suburb State Postcode

Previous address (if current less than 2 years) - Street Suburb State Postcode Time at previous address
Years Months

Name of the nearest relative (not living with you). Person cannot be the same as Applicant 1.

Title (Mr/Mrs/Miss/Ms/Dr) Given Names Surname

Relationship Home phone number Business phone number

Current address - Street Suburb State Postcode

Section A(2): ONLY complete if a Company (Flexible Options Only)

Company Details

| | | | |
|--|------------------------------------|----------------------|----------------------|
| <input type="checkbox"/> Borrower | <input type="checkbox"/> Guarantor | | |
| Registered Company Name | ACN | | |
| <input type="text"/> | <input type="text"/> | | |
| Principal Place of Business | Suburb | State | Postcode |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Registered address if different from Principal Place of Business | Suburb | State | Postcode |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Business phone number | Mobile phone number | | |
| <input type="text"/> | <input type="text"/> | | |
| Nature of business activities | Industry (if applicable) | Years established | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | |

Section A(3): ONLY complete if an individual or Company acting as Trustee for a Trust

Trustee Details

| | |
|---|-------------------------------|
| Entity acting as a <input type="checkbox"/> borrower or as a <input type="checkbox"/> guarantor | |
| Full name of Trust | Business Name (if applicable) |
| <input type="text"/> | <input type="text"/> |
| Country of Trust Establishment | Type of Trust |
| <input type="text"/> | <input type="text"/> |

Trustee Information *Applicant needs to provide separate list if more than one Trust / Trustee.

If individual

Individual Trustee 1

| | | | |
|---------------------------|----------------------|----------------------|----------------------|
| Title (Mr/Mrs/Miss/Ms/Dr) | Given names | Surname | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | |
| Residential Address | Suburb | State | Postcode |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Individual Trustee 2

| | | | |
|---------------------------|----------------------|----------------------|----------------------|
| Title (Mr/Mrs/Miss/Ms/Dr) | Given names | Surname | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | |
| Residential Address | Suburb | State | Postcode |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

If corporate trustee

Corporate Trustee 1

| | | | |
|--|--------------------------|----------------------|----------------------|
| Registered Company Name | ACN | | |
| <input type="text"/> | <input type="text"/> | | |
| Principal Place of Business | Suburb | State | Postcode |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Registered address if different from Principal Place of Business | Suburb | State | Postcode |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Business Phone number | Facsimile number | | |
| <input type="text"/> | <input type="text"/> | | |
| Nature of business activities | Industry (if applicable) | Years established | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | |

Corporate Trustee 2

| | | | |
|--|--------------------------|----------------------|----------------------|
| Registered Company Name | ACN | | |
| <input type="text"/> | <input type="text"/> | | |
| Principal Place of Business | Suburb | State | Postcode |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Registered address if different from Principal Place of Business | Suburb | State | Postcode |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Business Phone number | Facsimile number | | |
| <input type="text"/> | <input type="text"/> | | |
| Nature of business activities | Industry (if applicable) | Years established | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | |

Trust Details - Supporting Documentation

In all instances, you must also provide us with:

- * A certified copy of the Trust Deed and any document amending the Trust Deed or appointing the Trustee
- * A list comprising the full name of each Beneficiary (or Class of Beneficiary)
- * A list of the name and address of all other Trustees if not identified

Trust Beneficiaries

Please list the full name and address of ALL beneficiaries, or, where the terms of the trust identify the beneficiaries by reference to membership of class – details of the class.

Advisors' Details

| Solicitor/Conveyancer | | Accountant | |
|-----------------------|--------------|--------------|--------------|
| Name of firm | Name of firm | Name of firm | Name of firm |
| Address | Address | Address | Address |
| Telephone | Telephone | Telephone | Telephone |
| Facsimile | Facsimile | Facsimile | Facsimile |
| Contact name | Contact name | Contact name | Contact name |
| DX No | DX location | | |

Credit History

Applicant/s: Financial Position

Have any of you

- | | | |
|--|------------------------------|-----------------------------|
| Been declared bankrupt or insolvent or had your estate assigned for the benefit of creditors? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Been shareholders or officers of any company where an external administrator, receiver or liquidator has been appointed? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Been registered with Baycorp and/or any other credit agency or bureau as in default? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Had any unsatisfied judgement entered into court against you? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Are any of you a current director of any companies? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

If you have answered "Yes" to any of the above items, please provide further explanation below, or provide extra attachment(s):

Section B: Your job and income

Applicant 1

PAYG (Pay As You Go) (Please tick)
Tax is taken out of your gross income by your employer

Occupation (If you have more than one job please provide details)

Employer name

Employer address

Employer telephone number

Time with current employer
 Years Months

My employment is (please tick)
 Full time Part time Casual Other (specify) _____

Gross annual income
 \$

Other income (if applicable) (e.g. family payment)
 \$

Current gross rental income (if applicable)
 \$

Proposed gross rental income (if applicable)
 \$

Previous employer (if current less than 2 years)

Previous occupation

Previous employer phone number

Time with previous employer
 Years Months

OR

Self Employed (Please tick) (Not required for Specialist Lo Doc application)

ABN

Nature of business

Trading name of business

Trading/Registered address of business

Telephone number of business

Time in current business
 Years Months

| | |
|--|---|
| Gross profit before tax \$ <input type="text"/> | Other income (if applicable) \$ <input type="text"/> |
| Current gross rental income (if applicable) \$ <input type="text"/> | Proposed gross rental income (if applicable) \$ <input type="text"/> |

Previous employer (if current less than 2 years)

Previous occupation

Previous employer phone number

Time with previous employer
 Years Months

Previous year income
 \$

Applicant 2

PAYG (Pay As You Go) (Please tick)
Tax is taken out of your gross income by your employer

Occupation (If you have more than one job please provide details)

Employer name

Employer address

Employer telephone number

Time with current employer
 Years Months

My employment is (please tick)
 Full time Part time Casual Other (specify) _____

Gross annual income
 \$

Other income (if applicable) (e.g. family payment)
 \$

Current gross rental income (if applicable)
 \$

Proposed gross rental income (if applicable)
 \$

Previous employer (if current less than 2 years)

Previous occupation

Previous employer phone number

Time with previous employer
 Years Months

OR

Self Employed (Please tick) (Not required for Specialist Lo Doc application)

ABN

Nature of business

Trading name of business

Trading/Registered address of business

Telephone number of business

Time in current business
 Years Months

| | |
|--|---|
| Gross profit before tax \$ <input type="text"/> | Other income (if applicable) \$ <input type="text"/> |
| Current gross rental income (if applicable) \$ <input type="text"/> | Proposed gross rental income (if applicable) \$ <input type="text"/> |

Previous employer (if current less than 2 years)

Previous occupation

Previous employer phone number

Time with previous employer
 Years Months

Previous year income
 \$

Section C: Your financial situation

(If joint application, not between spouses, then two financial positions required)

Applicant/s: Financial Position

Assets (what you OWN)

% Ownership of Assets
(Please Note: This information required ONLY if you are applying for the Specialist Options Home Loan)

| | Applicant 1 | Applicant 2 | Other | |
|--|------------------------|------------------------|------------------------|---|
| Own property - address <input type="text"/> | % <input type="text"/> | % <input type="text"/> | % <input type="text"/> | Approximate market value \$ <input type="text"/> |
| Investment property - address <input type="text"/> | % <input type="text"/> | % <input type="text"/> | % <input type="text"/> | Approximate market value \$ <input type="text"/> |
| Car 1 make and model <input type="text"/> | % <input type="text"/> | % <input type="text"/> | % <input type="text"/> | Approximate market value \$ <input type="text"/> |
| Car 2 make and model <input type="text"/> | % <input type="text"/> | % <input type="text"/> | % <input type="text"/> | Approximate market value \$ <input type="text"/> |
| Superannuation - institution name <input type="text"/> | % <input type="text"/> | % <input type="text"/> | % <input type="text"/> | Approximate market value \$ <input type="text"/> |
| Shares/Managed funds - institution name <input type="text"/> | % <input type="text"/> | % <input type="text"/> | % <input type="text"/> | Value \$ <input type="text"/> |
| Savings 1 (including any deposit paid) - bank/institution name <input type="text"/> | % <input type="text"/> | % <input type="text"/> | % <input type="text"/> | Value \$ <input type="text"/> |
| Savings 2 <input type="text"/> | % <input type="text"/> | % <input type="text"/> | % <input type="text"/> | Value \$ <input type="text"/> |
| Other 1 (e.g. boat, caravan etc.) <input type="text"/> | % <input type="text"/> | % <input type="text"/> | % <input type="text"/> | Value \$ <input type="text"/> |
| Other 2 <input type="text"/> | % <input type="text"/> | % <input type="text"/> | % <input type="text"/> | Value \$ <input type="text"/> |
| | | | | Total Value (A) \$ <input type="text"/> |

Liabilities (what you OWE)

% Share of Liabilities
(Please Note: This information required ONLY if you are applying for the Specialist Options Home Loan)

Name of lender (if revolving credit limit, please provide credit limit)

| Owner/Occupied | Applicant 1 | Applicant 2 | Other | Tick if to be refinanced | Monthly payment | Total amount you owe |
|---|------------------------|------------------------|------------------------|--|-------------------------|---------------------------------|
| <input type="text"/> | % <input type="text"/> | % <input type="text"/> | % <input type="text"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | \$ <input type="text"/> | \$ <input type="text"/> |
| Investment property <input type="text"/> | % <input type="text"/> | % <input type="text"/> | % <input type="text"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | \$ <input type="text"/> | \$ <input type="text"/> |
| Car 1 <input type="text"/> | % <input type="text"/> | % <input type="text"/> | % <input type="text"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | \$ <input type="text"/> | \$ <input type="text"/> |
| Car 2 <input type="text"/> | % <input type="text"/> | % <input type="text"/> | % <input type="text"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | \$ <input type="text"/> | \$ <input type="text"/> |
| Personal loans (including leases, margin loans and hire purchase) <input type="text"/> | % <input type="text"/> | % <input type="text"/> | % <input type="text"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | \$ <input type="text"/> | \$ <input type="text"/> |
| Credit/Store card account 1 name <input type="text"/> | % <input type="text"/> | % <input type="text"/> | % <input type="text"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | \$ <input type="text"/> | \$ <input type="text"/> |
| Limit \$ <input type="text"/> | | | | Yes <input type="checkbox"/> No <input type="checkbox"/> | \$ <input type="text"/> | \$ <input type="text"/> |
| Credit/Store card account 2 name <input type="text"/> | % <input type="text"/> | % <input type="text"/> | % <input type="text"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | \$ <input type="text"/> | \$ <input type="text"/> |
| Limit \$ <input type="text"/> | | | | Yes <input type="checkbox"/> No <input type="checkbox"/> | \$ <input type="text"/> | \$ <input type="text"/> |
| Other commitment (e.g. rent continue to pay after settlement) <input type="text"/> | % <input type="text"/> | % <input type="text"/> | % <input type="text"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | \$ <input type="text"/> | \$ <input type="text"/> |
| Limit \$ <input type="text"/> | | | | Yes <input type="checkbox"/> No <input type="checkbox"/> | \$ <input type="text"/> | \$ <input type="text"/> |
| | | | | Total monthly payment | | Total amount you owe (B) |
| | | | | \$ <input type="text"/> | | \$ <input type="text"/> |

Are you a guarantor of any other loans? Yes (please provide details) No

Net assets value (A-B)

\$

Specialist Options Only

Are you an existing GE Money customer? Yes No

If you are refinancing a mortgage, please state the number of mortgage arrears you have had in the last 12 months.

If you are refinancing a revolving line of credit on a mortgage loan, in the last 12 months, please state the number of times the facility has exceeded its limit for more than 2 months.

Section D: Loan amount, purpose and security

Security Property Details Asset 1

Owner/Occupied Investment Certificate of title details (if known) House Townhouse Unit Vacant land Purchase price / Estimated value

Address - Street Suburb State Postcode

Registered owners of this property (after settlement of this loan)

Contact name for valuer access Contact number for valuer access

Security Property Details Asset 2

Owner/Occupied Investment Certificate of title details (if known) House Townhouse Unit Vacant land Purchase price / Estimated value

Address - Street Suburb State Postcode

Registered owners of this property (after settlement of this loan)

Contact name for valuer access Contact number for valuer access

Details Of Loan Required

Total loan amount requested \$ Flexible Options further advance Yes No

Applicants immediate requirement is for a: Flexible Options Basic Loan Flexible Options Standard Loan Flexible Options Lo Doc Loan Specialist Options

| Breakdown of loan accounts | | Split 1 | Split 2 (if applicable) | Split 3 (if applicable) | Split 4 (if applicable) |
|--------------------------------|---------------------------------|---|---|---|---|
| Amount of loan | | \$ | \$ | \$ | \$ |
| Loan purpose | | <input type="checkbox"/> Owner occupied \$..... <input type="checkbox"/> New purchase \$..... <input type="checkbox"/> Refinance \$..... <input type="checkbox"/> Investment \$..... <input type="checkbox"/> Other \$..... <small>(Please specify amount on each purpose)</small> | <input type="checkbox"/> Owner occupied \$..... <input type="checkbox"/> New purchase \$..... <input type="checkbox"/> Refinance \$..... <input type="checkbox"/> Investment \$..... <input type="checkbox"/> Other \$..... <small>(Please specify amount on each purpose)</small> | <input type="checkbox"/> Owner occupied \$..... <input type="checkbox"/> New purchase \$..... <input type="checkbox"/> Refinance \$..... <input type="checkbox"/> Investment \$..... <input type="checkbox"/> Other \$..... <small>(Please specify amount on each purpose)</small> | <input type="checkbox"/> Owner occupied \$..... <input type="checkbox"/> New purchase \$..... <input type="checkbox"/> Refinance \$..... <input type="checkbox"/> Investment \$..... <input type="checkbox"/> Other \$..... <small>(Please specify amount on each purpose)</small> |
| Loan term in years | | | | | |
| Facility required | Flexible and Specialist Options | <input type="checkbox"/> Principal & interest <input type="checkbox"/> Variable rate Indicative rate.....% | <input type="checkbox"/> Principal & interest <input type="checkbox"/> Variable rate Indicative rate.....% | <input type="checkbox"/> Principal & interest <input type="checkbox"/> Variable rate Indicative rate.....% | <input type="checkbox"/> Principal & interest <input type="checkbox"/> Variable rate Indicative rate.....% |
| | Flexible Options only | <input type="checkbox"/> Interest only - 2 / 3 / 5 / 10 years <input type="checkbox"/> Fixed 2 / 3 / 5 years | <input type="checkbox"/> Interest only - 2 / 3 / 5 / 10 years <input type="checkbox"/> Fixed 2 / 3 / 5 years | <input type="checkbox"/> Interest only - 2 / 3 / 5 / 10 years <input type="checkbox"/> Fixed 2 / 3 / 5 years | <input type="checkbox"/> Interest only - 2 / 3 / 5 / 10 years <input type="checkbox"/> Fixed 2 / 3 / 5 years |
| Estimated loan settlement date | | ____ / ____ / 20____ <small>DAY MONTH YEAR</small> | | | |

Funds to complete settlement

Purpose Owner occupied Investment Other.....

Purchase price \$

Refinance amount \$

Estimated costs only \$

Stamp duty on purchase contract (estimated) \$

Lender mortgage insurance (estimated) \$

Legal disbursement (estimated) \$

Other fees \$

Total purchase cost \$

Less

Deposit paid (\$)

First home owners grant (\$) (Not applicable to Specialist Options)

Plus additional deposit funds (\$)

Total loan required \$

Business Purpose Declaration

IMPORTANT You should **not** sign this declaration unless the 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 declare that in respect of this loan application the credit to be provided to me/us by GE Mortgage Solutions Limited ABN 85 070 797 894 trading as GE Money or by GEL Custodians Pty Ltd ABN 40 118 374 155 is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

Indicate Account from above to which the business purpose declaration applies **(for Specialist Options loan only)**:

Split 1 Split 2 Split 3 Split 4

Applicant 1

Name

Signature

Date signed

Applicant 2

Name

Signature

Date signed

Section E: Introducer's Privacy Policy

This document describes how we, the Introducer named on the cover page of this application form, manage personal information.

1. The National Privacy Principles

From 21 December 2001, most private sector organisations in Australia must, by law, comply with the National Privacy Principles (NPPs). We are bound by and will comply with the NPPs from that date.

2. Collecting personal information about you

The kinds of personal information we hold

We only collect personal information that is necessary for us to perform our functions and activities which consist of the origination and administration of loans and related activities. The kinds of personal information we collect and hold will depend upon your dealings with us and the circumstances in which it was collected, but may include:

- Information you provide to us when you apply for a loan or when you offer to guarantee a loan. This information will include your name, address and contact details, and, if applicable, identification information relevant to applications requiring compliance with the Anti-Money Laundering and Counter-Terrorism Financing Act.
- Financial information about you such as your financial position and details of your salary or wage, and information obtained from credit checks carried out during the loan approval process (but only if you have authorised such checks to be carried out).
- Information about the progress of any loan provided to you, or which you have guaranteed, including your communications with us.

3. Using and disclosing your personal information

The purposes for which we collect and hold personal information and how we use and disclose it

We respect your privacy. Any personal information which we collect about you will be used by us to assess your application for a loan or offer to provide a guarantee, and to facilitate provision and administration of loans and related activities.

In order to do this, we may disclose your personal information to:

- Professional advisers such as solicitors, accountants and valuers;
- Mortgage insurers;
- Underwriters;
- Government agencies such as those which administer land titles and revenue or (Where applicable) foreign investments;

- Credit reporting agencies and mercantile agents;
- External auditors; and
- Other organisations which participate in funding, providing and administering your loan or the loan you have guaranteed, such as the trustee of the fund from which the loan is sourced.

We may also use your personal information to provide you with information about other products and services offered or distributed by us. To do that we may disclose your information to our service providers (see below).

Contracting out services and disclosures

We also disclose personal information to organisations to whom we outsource functions, such as mailing and printing houses, IT providers or a mortgage servicer which organisations assist us to service and administer your loan or the loan you have guaranteed, or provide you with information about products and services offered or distributed by us.

4. Access to your personal information

In most cases, you can gain access to personal information that we hold about you. We will handle requests for access to your personal information in accordance with the NPPs. Requests for access should be directed to the Privacy Officer, whose contact details are set out below.

5. What to do if you would like more information about how we manage your personal information or wish to complain about a breach of your privacy

If you would like more information about the way we manage our personal information or are concerned that we may have breached your privacy and wish to make a complaint, please contact GE Money by calling **1300 650 931**.

6. Changes to our privacy policy

From time to time it may be necessary for us to review and revise our privacy policy. We reserve the right to change our privacy policy at any time. We may notify you of any change to our privacy policy by any means we choose including by email, by other electronic communication, by sending you a revised copy or by otherwise informing you that a revised copy of our privacy policy is available on request.

Section F: Applicant consents, acknowledgements and declarations

In this section:

“Credit Provider” means (for the Flexible Options loan) GEL Custodians Pty Ltd ABN 40 118 374 155 of Level 9, 12 Castlereagh Street, Sydney NSW 2000, telephone (02) 8236 8000, and (for the Specialist Options loan) GE Mortgage Solutions Ltd ABN 85 070 797 894, of 572 Swan Street Richmond Vic 3121, telephone (03) 9921 6251, as applicable.

“Lenders Mortgage Insurers” (if any) means Genworth Financial Mortgage Insurance Pty Limited ABN 60 106 974 305 of Level 23, 259 George Street, Sydney NSW 2000, telephone 1300 655 422, or PMI Mortgage Insurance Limited ABN 70 000 511 071 of Level 21, 50 Bridge Street, Sydney NSW 2000, telephone 1300 3667 764, as applicable.

Privacy Act 1988

The person(s) named as the Introducer on the cover page of this application form, AFIG Wholesale Pty Limited ACN 082 230 144 (the **Manager**), the Credit Provider and the Lenders Mortgage Insurers (if any) (collectively the **Relevant Parties**) collect and use personal information about me/us (the **personal information**) to:

- Assess my/our application for credit or my/our proposal to guarantee or provide security;
- If an application is successful, provide and administer the provision of credit to me/us and obtain a guarantee;
- Assess the risk of providing lenders’ mortgage insurance in respect of credit which may be provided to me/us (including the risk of any guarantor(s) being unable to meet a liability that might arise under a guarantee);
- If insurance is provided, administer or vary any lender’s mortgage cover provided;
- Assess and manage risk, involving credit scoring and portfolio analysis; and
- Comply with legislative and regulatory requirements. In order to do those things, the Relevant Parties may need to disclose the personal information as required by law or to:
- Organisations involved in providing credit to me/us;
- Organisations and persons described in paragraphs 1 to 9 below;
- Each other and to the related companies of each;
- People considering acquiring or taking an interest in the business or assets of each; and
- Organisations that carry out functions (on behalf of each or any of them) (such as trust managers, introducers, mailing houses, IT service providers, valuers, lawyers and other external advisers, conveyancers and collection agents) or their agents; reinsurers; credit reporting agencies; referees, including my/our employer or legal and financial advisers; government and other regulatory bodies, including government agencies which administer land titles or revenue collection; ratings agencies; payment system operators; and other financial institutions, securitisers and credit providers).

Collection of some of the personal information is required by law. If I/we do not provide any part of the personal information, it may not be possible to assess my/our application for credit or to assess the application for lenders’ mortgage insurance by the Manager or an affiliated organisation of the Manager, and as a consequence finance may not be provided to me/us.

The information provided by me/us will be held by the Relevant Parties. In most cases,

I/we may gain access to the information by contacting the Relevant Parties. However, such request should be first directed to the Manager on *[insert phone number of manager]*.

I/We agree that the Relevant Parties, any mortgage broker, mortgage originator, mortgage manager, and any other person or company who at any time provides or has any interest in the credit can do any of the following, unless the law says they can’t even if I/we consent:

1. Commercial credit information

Seek and use information about your commercial activities and commercial credit worthiness from any business which provides information about the commercial worthiness of persons about me/us to assess my/our application for consumer or commercial credit and in assessing the application of the Manager or an affiliated organisation of the Manager for lenders’ mortgage insurance.

2. Consumer credit information

Seek and use a credit report containing information about me/us from a credit reporting agency to assess my/our application for consumer or commercial credit or to assess whether to accept me/us as guarantor(s) for credit provided under this application or to assess the application of the Manager or an affiliated organisation of the Manager for lenders’ mortgage insurance in respect of commercial or consumer credit provided by the Manager.

3. Collection of overdue payments

Seek and use a credit report about me/us provided by a credit-reporting agency to collect overdue payments from me/us.

4. Exchange of information between credit providers

Seek from and use or give to another credit provider any information about my/our account, credit worthiness, credit standing, credit history or credit capacity. In particular, the Manager can provide a bank opinion on me/us. I/We understand this information may be used for any of the following purposes:

- To assess my/our credit worthiness
- To assess my/our application for credit
- To help me/us avoid defaulting on my/our credit obligations
- To notify a default by me/us
- To assist in the collection of overdue payments from me/us
- To exchange information with credit providers who are involved in a mortgage securitisation scheme
- To exchange information with credit providers as to the status of this loan

5. Exchange of information with advisers and other persons

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

6. Provide information to credit reporting agencies

Give to a credit reporting agency information about me/us for the following purposes:

- To obtain a consumer credit report about me/us; and/or
- To allow the credit-reporting agency to create or maintain a credit information file containing information about me/us.

The information may include:

- Identity particulars;
 - My/our application for credit or commercial credit – the fact that credit has been applied for and the amount;
 - The fact that the Credit Provider or the Manager is a current credit provider to me/us;
 - Payments which become overdue more than 60 days and for which collection action has commenced;
 - Advice that payments are no longer overdue in respect of any default which has been listed;
 - Advice that cheques drawn by me/us have been dishonoured more than once;
 - In specific circumstances, that in the opinion of the Manager or the Credit Provider,
- I/we have committed a serious credit infringement;
- The credit provided to me/us by the Manager or the Credit Provider has been paid or otherwise discharged; or
 - Otherwise in connection with arrangements relating to lenders’ mortgage insurance.

7. Provide information for securitisation

Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation, or any other proposed transfer of or proposed dealing with my/our loan.

8. Provide information to guarantors

Provide any report or personal or credit information about my/our to any person who proposes to guarantee or provide security for, or has guaranteed or provided security (**guarantor**) to:

- Decide whether to act as guarantor; or
- To keep the guarantor informed about the guarantee.

9. Provide information to trade insurer

If my/our application is for commercial credit, I/we consent to a trade insurer obtaining a credit report about me/us containing consumer credit information, in order to assess whether to insure the Credit Provider for the loan given to me/us, or the risk of providing insurance or to assess my/our risk of defaulting under the loan.

I/We consent to such personal information and/or credit information about me/us being used or disclosed to the organisations or persons for the purposes described in this consent and acknowledgement (even though some organisations may be overseas), including (without limitation):

- (a) Another credit provider as outlined in paragraph 4;
 - (b) Persons referred to in paragraph 5 as outlined in that paragraph;
 - (c) Persons involved in a securitisation arrangement as outlined in paragraph 7.
- The Manager and the Lenders Mortgage Insurers (if any) may use the personal information to tell me/us about other products and services offered or distributed by the Manager, and the Lenders Mortgage Insurers (if any) or any organisation the Manager is affiliated with or represents including its related entities. I/We may choose not to have the personal information used or disclosed for this purpose or to receive any direct marketing material by ticking the box on the next page or contacting the Manager on 1300 650 931.

Declarations and acknowledgements

The Applicant(s) and the Guarantor(s):

- (a) declare that to the best of their knowledge and belief, the facts, information and statements set out in this application are true and complete, and that no information which might affect the decision of Credit Provider has been withheld;
- (b) confirm that they are aware of their financial obligations to the Credit Provider under the proposed loan;
- (c) have fully disclosed all details of their income and expenditure;
- (d) are satisfied that their obligations to the Credit Provider will not adversely impact on their ability to meet all their other financial obligations (including living expenses) as when they fall due;
- (e) confirm that they can comfortably afford all repayments resulting from this loan without incurring substantial financial hardship;
- (f) acknowledge that the Credit Provider is relying on the statements in this application in considering whether or not to approve the application;
- (g) acknowledge that the Introducer is not an agent of Credit Provider and acts independently of Credit Provider;
- (h) acknowledge that none of them has relied upon any representation or warranty made by the Introducer before submitting this loan application;
- (i) undertake to supply to the Credit Provider any information or facts relevant to this application which may become available or arise after the completion of this application;
- (j) understand and acknowledge that approval of this application may be denied or withdrawn should any false or misleading information have been given in this application;
- (k) understand and acknowledge that this is an application only and as such does not imply that credit will be offered by the Credit Provider;
- (l) understand and acknowledge that: (i) any valuation or inspection report obtained by the Credit Provider in relation to any security offered to the Credit Provider is for the Credit Provider's benefit, not the Applicant's nor the Guarantor's benefit, and it is the Credit Provider's choice as to whether to make any such report available to the Applicant(s) or the Guarantor(s); (ii) neither the Applicant(s) nor the Guarantor(s) may rely on any such report obtained by the Credit Provider whether such report is disclosed to the Applicant(s) or not, nor should the Applicant(s) or the Guarantor(s) assume that any such report is based upon a detailed inspection of the security offered; (iii) any such report is not to be taken as implying that there are no defects other than those mentioned or, where the report relates to building works, that the works have been completed to a particular standard; and (iv) the Credit Provider is not obliged to accept any such report;
- (m) acknowledge that they have read and understood the declaration, authorisations and acknowledgments in the Privacy Act 1988 section above and agree to the uses and disclosures of information set out there;
- (n) acknowledge that where they nominate below a person to receive notices, that they have read and understood the information set out under the heading Nomination of Address for Notices;
- (o) understand that the Credit Provider may need to obtain further information from them to make a decision on the application; and
- (p) acknowledge that the Credit Provider may confirm the details provided in this application and obtain information from any person in relation to my financial affairs. This includes verifying my/our employment details.
- I/We do not wish to receive direct marketing from GE Money or its related entities.

Nomination of address for notices

Notices and documents will be sent to the address nominated by you. It is your responsibility to advise us of any change of address.

Joint applicants or guarantors may nominate one of them to receive any notice or other document copies of which would otherwise be sent to all of them. To arrange this you must complete this nomination.

Each joint applicant/guarantor is entitled to receive a copy of any notice or other document under the Consumer Credit Code. By signing this nomination you are giving up the right to be individually provided with information direct from the credit provider (unless you are the person nominated).

Any person who has signed this nomination can advise the credit provider at any time in writing that they wish to cancel their nomination. This means they will, from the date of cancelling the nomination, receive a personal copy of any notice or other document under the Consumer Credit Code.

Applicant
(full name of person nominated) to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us.

Guarantor
(full name of person nominated) to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us.

Applicant 1

Name

Signature Date

Name of witness

Address of witness

Signature of witness Date

Guarantor 1 (if applicable)

Name

Signature Date

Name of witness

Address of witness

Signature of witness Date

Applicant 2

Name

Signature Date

Name of witness

Address of witness

Signature of witness Date

Guarantor 2 (if applicable)

Name

Signature Date

Name of witness

Address of witness

Signature of witness Date

Section G: Know Your Customer Identification Requirement.

Please print and complete the Know Your Customer Identification Form, and submit the executed form and necessary supporting documentation with your application.

In instances where a business writer is unable to meet with a remote borrower, mortgagor or guarantor, please use the Know Your Customer - Witness Certificate in place of the standard Know Your Customer Form.

Section H: Lo Doc Declaration of Financial Position

A separate declaration must be made by each self-employed applicant.

GEL Custodians Pty Ltd ABN 40 118 374 155 and
 GE Mortgage Solutions Ltd ABN 85 070 797 894 (the "Credit Provider")

| Applicant 1 | Applicant 2 |
|---|---|
| Loan details | |
| Proposed loan amount | \$ |
| Loan term | \$ / years |
| Repayment | \$ / months |
| Applicant details | |
| ABN | ABN |
| Nature of business / individual name | Nature of business / individual name |
| Trading name of business / trust (if a trust or trustee company, specify name of trust) | Trading name of business / trust (if a trust or trustee company, specify name of trust) |
| Trustee | Trustee |
| Occupation | Occupation |
| Trading / Registered address of business - Street | Trading / Registered address of business - Street |
| Suburb | Suburb |
| State | State |
| Postcode | Postcode |
| Time with current business | Time with current business |
| Years | Years |
| Months | Months |
| Previous employer (if current less than 2 years) | Previous employer (if current less than 2 years) |
| Previous occupation | Previous occupation |
| Previous employer phone number | Previous employer phone number |
| Time with previous employer | Time with previous employer |
| Years | Years |
| Months | Months |

Declaration of Financial Position

I / We (being Individual, Individual Trust, Company, or Company Trust) certify warrant and represent to the Credit Provider ("you") that:

- (a) I am / we are aware of our financial obligations under my/our proposed loan with you;
- (b) I / we have declared all details of my / our income in the table below, which is a true and accurate representation of my / our financial position;
- (c) I am / we are satisfied, and for Company and/or Company Trustee applicants have resolved at a duly held board meeting, that our obligations to you will not adversely impact on our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due;
- (d) I / we confirm that I/we can comfortably afford all repayments resulting from this loan, without incurring substantial financial hardship;
- (e) I / we are not relying on you to verify or review my/our financial position;
- (f) **where required, my / our Business Activity Statements** have been lodged with the Australian Taxation Office on time and are up to date;
- (g) for Trustee applicants -The declarant has been properly appointed and remains entitled to act as Trustee of the Trust;
- (h) for Company applicants - I am a director of the Company;
- (i) for Company and Company Trustee applicants - the Company or Trustee, at a duly convened board meeting, resolved that the Directors or Trustee submit an application on behalf of the Company / Trustee for the proposed loan.

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

| | |
|---|---|
| Your personal annual pre-tax income derived from the business (i.e. income left after all expenses but before tax) | Your personal annual pre-tax income derived from the business (i.e. income left after all expenses but before tax) |
| \$ | \$ |
| Current rent received (if applicable) | Current rent received (if applicable) |
| \$ | \$ |
| Other allowances (if applicable) | Other allowances (if applicable) |
| \$ | \$ |
| Proposed rent (if applicable) | Proposed rent (if applicable) |
| \$ | \$ |
| Name of applicant 1 | Name of applicant 2 |
| Signature | Signature |
| Date | Date |
| / / | / / |

NOTE: The declarant is required to sign any/all alterations made on this form.

NOTE: The declarant is required to sign any/all alterations made on this form.