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# NEW APPLICATION

**To:** Liberty Financial – Mortgage Department

**Fax Number:** 13 23 99

**From:**

**Company:**

**Phone:**

**Facsimile:**

**Sent on Behalf Of:**

**Date & Pages:**

## APPLICATION NOTES & CHECKLIST

**Special Notes**  
 (please attach separate sheets if necessary)

**Valuation Instructions**

Order your valuation now and pay for it at settlement or we will offset this fee if the application is withdrawn

- Order Immediately
- Order on Conditional Approval
- Order on Further Instruction

**Application Checklist**  
 (as applicable)

- 1 Month Bank Statement
- 6 Months Refinance Statements
- Council/Water Rates Notice
- Legible Signature ID/100 Point
- 2 Recent Payslips/Tax Returns
- Centrelink Statements
- Contract of Sale
- Brokerage Authority

## APPLICATION OVERVIEW

<b>Loan Amount</b>	\$ <input type="text"/> (including pre-payment)	<b>Security Value</b>	\$ <input type="text"/>
<b>Loan Term</b>	<input type="text"/> years <b>Pre-paid</b> <input type="text"/> years	<b>Loan Purpose</b>	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Other
<b>Payment Type</b>	<input type="checkbox"/> P&I <input type="checkbox"/> Interest Only <input type="text"/> years	<b>Security Type</b>	<input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Land
<b>Interest Type</b>	<input type="checkbox"/> Variable <input type="checkbox"/> Fixed For <input type="text"/> years	<b>Main Income Type</b>	<input type="checkbox"/> PAYG <input type="checkbox"/> Self-Employed <input type="checkbox"/> Other
<b>Settlement Date</b>	<input type="text"/>	<b>Verification</b>	<input type="checkbox"/> Private <input type="checkbox"/> Nova <input type="checkbox"/> Star

**Introducer Use Only** (if applicable)

UFC:  TC:  BKG:  SRCE:

## IMPORTANT NOTICE

This Application contains the (i) above Cover Sheet (ii) Application Information, (iii) Loan Purpose Statement, (iv) Business Purpose Declaration, (v) Privacy Disclosure and Consent and (vi) Loan Application and Declaration (collectively called "New Application"). The New Application is addressed to each of Liberty Financial Pty Ltd ABN 55 077 248 983, Secure Funding Pty Ltd ABN 55 081 982 872 and their associated entities as defined in the Corporations Act (collectively called the "Credit Provider"). Each of the Consents and Declarations contained in the New Application are addressed to and are for the benefit of each party collectively defined as the Credit Provider.

# APPLICANT INFORMATION

## PERSONAL DETAILS

	Applicant #1	Applicant #2
<b>Title</b>	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr
<b>First/Middle Name</b>	<input type="text"/>	<input type="text"/>
<b>Surname</b>	<input type="text"/>	<input type="text"/>
<b>Date of Birth</b>	<input type="text"/>	<input type="text"/>
<b>Marital Status</b>	<input type="checkbox"/> Single <input type="checkbox"/> De Facto <input type="checkbox"/> Separated <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> De Facto <input type="checkbox"/> Separated <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
<b>Driver's License</b>	State: <input type="text"/> No: <input type="text"/> Exp: <input type="text"/> / <input type="text"/>	State: <input type="text"/> No: <input type="text"/> Exp: <input type="text"/> / <input type="text"/>
<b>Dependants</b>	# of: <input type="text"/> Ages: <input type="text"/>	# of: <input type="text"/> Ages: <input type="text"/>
<b>Contact Information</b> (2 minimum)	Home: <input type="text"/> Work: <input type="text"/> Mobile: <input type="text"/> Fax: <input type="text"/> Email: <input type="text"/>	Home: <input type="text"/> Work: <input type="text"/> Mobile: <input type="text"/> Fax: <input type="text"/> Email: <input type="text"/>
<b>Current Home Address</b>	Street: <input type="text"/> Suburb: <input type="text"/> P/Code: <input type="text"/>	Street: <input type="text"/> Suburb: <input type="text"/> P/Code: <input type="text"/>
<b>Current Residential Status</b>	<input type="checkbox"/> Owner/Buyer <input type="checkbox"/> Boarding <input type="checkbox"/> Free Accom. <input type="checkbox"/> Renting <input type="checkbox"/> With Parents <input type="checkbox"/> Other	<input type="checkbox"/> Owner/Buyer <input type="checkbox"/> Boarding <input type="checkbox"/> Free Accom. <input type="checkbox"/> Renting <input type="checkbox"/> With Parents <input type="checkbox"/> Other
<b>Here Since</b>	MM/YYYY: <input type="text"/>	MM/YYYY: <input type="text"/>
<b>Applicant Capacity</b>	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor
<b>Perm Residency</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Nearest Relative Not Living With Applicant</b>	Name: <input type="text"/> Address: <input type="text"/> Phone: <input type="text"/> Relationship: <input type="text"/>	Name: <input type="text"/> Address: <input type="text"/> Phone: <input type="text"/> Relationship: <input type="text"/>
<b>Bachelors Degree</b>	Grad Date: <input type="text"/> <input type="checkbox"/> App #1 repaying HECS <input type="checkbox"/> App #2 repaying HECS Field of Study: <input type="text"/>	Grad Date: <input type="text"/> Field of Study: <input type="text"/>

## COMPANY/TRUST DETAILS (SELECT ONLY REQUIRED IF APPLICANT IS A COMPANY OR TRUST, WHERE APPLICABLE)

Applicant # 3	Section For Company or Trust Applicants <u>Only</u>
<b>Company/Trust</b>	Company/Trust: <input type="text"/>
<b>ABN &amp; Start Date</b>	ABN: <input type="text"/> Commence Date (MM/YYYY): <input type="text"/>
<b>Address</b>	Street: <input type="text"/> Suburb: <input type="text"/> State: <input type="text"/> P/Code: <input type="text"/>
<b>Registered Office</b>	Street: <input type="text"/> Suburb: <input type="text"/> State: <input type="text"/> P/Code: <input type="text"/>
<b>Applicant Status</b>	Please circle in what capacity is this Company/Trust applying: <input type="text"/> Borrower / <input type="text"/> Guarantor
<b>Director Names</b>	List names or Applicant #s: <input type="text"/>
<b>Shareholders</b>	List names or Applicant #s & Shareholding (%): <input type="text"/>
<b>Trustee</b>	List names or Applicant #s: <input type="text"/>
<b>Adult Beneficiaries</b>	List names or Applicant #s: <input type="text"/>
<b>Unit Holders</b>	List names or Applicant #s & Ownership (%): <input type="text"/>

# ASSETS

## OWNED PROPERTY

	Property #1	Property #2
<b>Address</b>	Street:	Street:
	Suburb: P/Code:	Suburb: P/Code:
<b>Property Value</b>		
<b>Property Use After Settlement</b>	<input type="checkbox"/> Prime Residence <input type="checkbox"/> Other O/Occupied	<input type="checkbox"/> Prime Residence <input type="checkbox"/> Other O/Occupied
	<input type="checkbox"/> Investment <input type="checkbox"/> To Be Sold	<input type="checkbox"/> Investment <input type="checkbox"/> To Be Sold
<b>Investment Property</b> (if applicable)	Weekly Rent: \$	Weekly Rent: \$
	Annual Deductions: \$	Annual Deductions: \$
<b>Security for Loan?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Property Type</b>	<input type="checkbox"/> House/T-House <input type="checkbox"/> Unit with lift <input type="checkbox"/> Mixed Use	<input type="checkbox"/> House/T-House <input type="checkbox"/> Unit with lift <input type="checkbox"/> Mixed Use
	<input type="checkbox"/> Unit (<40m <sup>2</sup> ) <input type="checkbox"/> Serviced Apt <input type="checkbox"/> Land	<input type="checkbox"/> Unit (<40m <sup>2</sup> ) <input type="checkbox"/> Serviced Apt <input type="checkbox"/> Land
	<input type="checkbox"/> Unit (≥40m <sup>2</sup> ) <input type="checkbox"/> Warehouse <input type="checkbox"/> Factory	<input type="checkbox"/> Unit (≥40m <sup>2</sup> ) <input type="checkbox"/> Warehouse <input type="checkbox"/> Factory
	<input type="checkbox"/> Multi-Unit <input type="checkbox"/> Office/Suite/Shop	<input type="checkbox"/> Multi-Unit <input type="checkbox"/> Office/Suite/Shop
<b>Property Title</b>	<input type="checkbox"/> Torrens <input type="checkbox"/> Strata <input type="checkbox"/> Other	<input type="checkbox"/> Torrens <input type="checkbox"/> Strata <input type="checkbox"/> Other
<b>Property Zoning</b>	<input type="checkbox"/> Residential <input type="checkbox"/> Rural Residential <input type="checkbox"/> Rural	<input type="checkbox"/> Residential <input type="checkbox"/> Rural Residential <input type="checkbox"/> Rural
	<input type="checkbox"/> Commercial <input type="checkbox"/> Industrial <input type="checkbox"/> Other	<input type="checkbox"/> Commercial <input type="checkbox"/> Industrial <input type="checkbox"/> Other
<b>Land Size</b>	Hectares	Hectares
<b>Ownership Split</b> (only if applicable)	Applicant #1: % Applicant #3 : %	Applicant #1: % Applicant #3 : %
	Applicant #2: % Non-Applicants : %	Applicant #2: % Non-Applicants : %

## PASSENGER VEHICLES

	Make/Model	Year	Registration	Value
<b>Vehicle #1</b>				\$
<b>Vehicle #2</b>				\$
<b>Vehicle #3</b>				\$
<b>Vehicle #4</b>				\$

## OTHER ASSETS

	Names/Descriptions/Details	Value
<b>Life Insurance</b>	Names of Insurer(s)	\$
<b>Superannuation</b>	Names of Fund Manager(s)	\$
<b>Bank Balances</b>	Names of Bank(s)	\$
<b>Paid Deposit</b>	Vendor Name for Purchase	\$
<b>Household Items</b>	Insured Value	\$
<b>Shares</b>	If owned for more than 1 year	\$
<b>Business Value</b>	Value of Business(es)	\$
<b>Plant &amp; Equipment</b>	Total resale value of P&E	\$
<b>Other Assets</b>	Inc. shares owned less than 1 year	\$

# LIABILITIES

## MORTGAGES

	Mortgage #1	Mortgage #2
<b>Lender Name</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>Balance &amp; Limit</b> (if any)	\$ <input style="width: 80%;" type="text"/> \$	\$ <input style="width: 80%;" type="text"/> \$
<b>Monthly Payment</b>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<b>Loan Use</b>	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment
<b>Refinance Amount</b>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<b>Security</b> (list Property #s)	Property(ies) #:	Property(ies) #:
<b>Arrears History</b> <small>(current or past for any arrears in last 12 months and tick if ever Default, Judgment, Writ or Other Infringement)</small>	<input type="checkbox"/> Current arrears of <input style="width: 40px;" type="text"/> monthly payments	<input type="checkbox"/> Current arrears of <input style="width: 40px;" type="text"/> monthly payments
	<input type="checkbox"/> Past arrears of up to <input style="width: 40px;" type="text"/> monthly payments	<input type="checkbox"/> Past arrears of up to <input style="width: 40px;" type="text"/> monthly payments
	<input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Writ <input type="checkbox"/> MIP	<input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Writ <input type="checkbox"/> MIP
<b>Liable Parties</b> <small>(only if any non-applicants are liable for this loan)</small>	Applicants: <input style="width: 40px;" type="text"/> % Non-Applicants: <input style="width: 40px;" type="text"/> %	Applicants: <input style="width: 40px;" type="text"/> % Non-Applicants: <input style="width: 40px;" type="text"/> %

## CAR LOANS

	Car Loan #1	Car Loan #2
<b>Lender Name</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>Balance</b>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<b>Monthly Payment</b>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<b>Loan Use</b>	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment
<b>Refinance Amount</b>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<b>Arrears History</b> <small>(tick for any arrears in last 6 months and tick if ever Default, Judgment, Writ or Other Infringement)</small>	<input type="checkbox"/> Current arrears of <input style="width: 40px;" type="text"/> monthly payments	<input type="checkbox"/> Current arrears of <input style="width: 40px;" type="text"/> monthly payments
	<input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Writ <input type="checkbox"/> Repo	<input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Writ <input type="checkbox"/> Repo
<b>Liable Parties</b> <small>(only if any non-applicants are liable for this loan)</small>	Applicants: <input style="width: 40px;" type="text"/> % Non-Applicants: <input style="width: 40px;" type="text"/> %	Applicants: <input style="width: 40px;" type="text"/> % Non-Applicants: <input style="width: 40px;" type="text"/> %

## OTHER SECURED LOANS

	Other Secured Loan #1	Other Secured Loan #2
<b>Lender Name</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>Balance &amp; Limit</b> (if any)	\$ <input style="width: 80%;" type="text"/> \$	\$ <input style="width: 80%;" type="text"/> \$
<b>Monthly Payment</b>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<b>Loan Use</b>	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment
<b>Refinance Amount</b>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<b>Security Description</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>Arrears History</b> <small>(tick for any arrears in last 6 months and tick if ever Default, Judgment, Writ or Other Infringement)</small>	<input type="checkbox"/> Current arrears of <input style="width: 40px;" type="text"/> monthly payments	<input type="checkbox"/> Current arrears of <input style="width: 40px;" type="text"/> monthly payments
	<input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Writ <input type="checkbox"/> Other	<input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Writ <input type="checkbox"/> Other
<b>Liable Parties</b> <small>(only if any non-applicants are liable for this loan)</small>	Applicants: <input style="width: 40px;" type="text"/> % Non-Applicants: <input style="width: 40px;" type="text"/> %	Applicants: <input style="width: 40px;" type="text"/> % Non-Applicants: <input style="width: 40px;" type="text"/> %

## LIABILITIES (CONTINUED)

### UNSECURED LOANS

	Unsecured Loan #1	Unsecured Loan #2
<b>Lender Name</b>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<b>Balance &amp; Limit</b>	\$ <input style="width: 80%;" type="text"/> \$ <input style="width: 20%;" type="text"/>	\$ <input style="width: 80%;" type="text"/> \$ <input style="width: 20%;" type="text"/>
<b>Monthly Payment</b>	\$ <input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>
<b>Loan Use</b>	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment
<b>Refinance Amount</b>	\$ <input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>
<b>Type of Loan</b>	<input type="checkbox"/> Credit Card <input type="checkbox"/> Personal Loan <input type="checkbox"/> Store Card	<input type="checkbox"/> Credit Card <input type="checkbox"/> Personal Loan <input type="checkbox"/> Store Card
<b>Arrears History</b> <small>(tick for any arrears in last 6 months and tick if ever Default, Judgment, Writ or Other Infringement)</small>	<input type="checkbox"/> Current arrears of <input style="width: 40px;" type="text"/> monthly payments <input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Writ	<input type="checkbox"/> Current arrears of <input style="width: 40px;" type="text"/> monthly payments <input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Writ
	Unsecured Loan #3	Unsecured Loan #4
<b>Lender Name</b>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<b>Balance &amp; Limit (if any)</b>	\$ <input style="width: 80%;" type="text"/> \$ <input style="width: 20%;" type="text"/>	\$ <input style="width: 80%;" type="text"/> \$ <input style="width: 20%;" type="text"/>
<b>Monthly Payment</b>	\$ <input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>
<b>Loan Use</b>	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment
<b>Refinance Amount</b>	\$ <input style="width: 95%;" type="text"/>	\$ <input style="width: 95%;" type="text"/>
<b>Type of Loan</b>	<input type="checkbox"/> Credit Card <input type="checkbox"/> Personal Loan <input type="checkbox"/> Store Card	<input type="checkbox"/> Credit Card <input type="checkbox"/> Personal Loan <input type="checkbox"/> Store Card
<b>Arrears History</b> <small>(tick for any arrears in last 6 months and tick if ever Default, Judgment, Writ or Other Infringement)</small>	<input type="checkbox"/> Current arrears of <input style="width: 40px;" type="text"/> monthly payments <input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Writ	<input type="checkbox"/> Current arrears of <input style="width: 40px;" type="text"/> monthly payments <input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Writ

### OTHER LIABILITIES

	Payment Amount	Next Due Date	Arrears Owing (if any)	TBPO
<b>Rent</b>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>
<b>Maintenance</b>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>
<b>Unpaid Tax</b>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>
<b>Council Rates</b>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>
<b>Water Rates</b>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>
<b>Body Corporate</b>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>
<b>Other</b>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>

### ARREARS EXPLANATIONS (IF APPLICABLE)

**Please provide reasons for current or past arrears** (e.g. "Did not pay Myer Card due to illness")

<b>Explanation #1</b> <small>For Current Arrears</small>	<input style="width: 95%; height: 40px;" type="text"/>
<b>Explanation #2</b> <small>For Past Arrears</small>	<input style="width: 95%; height: 40px;" type="text"/>

# EMPLOYMENT & INCOME

## CURRENT PAYG EMPLOYMENT

**Applicant #1**

**Applicant #2**

<b>Employer Name &amp; Address</b>		
<b>Employer Contact Name &amp; Phone</b>		
<b>Employment Status</b>	<input type="checkbox"/> Full Time <input type="checkbox"/> Seasonal <input type="checkbox"/> On Probation <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual <input type="checkbox"/> Student <input type="checkbox"/> Contract    Exp: /	<input type="checkbox"/> Full Time <input type="checkbox"/> Seasonal <input type="checkbox"/> On Probation <input type="checkbox"/> Part-Time <input type="checkbox"/> Casual <input type="checkbox"/> Student <input type="checkbox"/> Contract    Exp: /
<b>Industry</b>		
<b>Occupation</b>		
<b>Start Date</b>		
<b>Annual Gross Income</b>	Salary: \$                      Other: \$	Salary: \$                      Other: \$

## SECOND PAYG JOB (IF ANY)

<b>Employer Name &amp; Address</b>		
<b>Employer Contact Name &amp; Phone</b>		
<b>Employment Status</b>	<input type="checkbox"/> Full Time <input type="checkbox"/> Seasonal <input type="checkbox"/> Casual <input type="checkbox"/> Part-Time <input type="checkbox"/> Contract    Exp: /	<input type="checkbox"/> Full Time <input type="checkbox"/> Seasonal <input type="checkbox"/> Casual <input type="checkbox"/> Part-Time <input type="checkbox"/> Contract    Exp: /
<b>Industry</b>		
<b>Occupation</b>		
<b>Start Date</b>		
<b>Annual Gross Income</b>	Salary: \$                      Other: \$	Salary: \$                      Other: \$

## PREVIOUS PAYG EMPLOYMENT (IF CURRENT PAYG EMPLOYMENT LESS THAN 3 YEARS)

<b>Employer Name &amp; Address</b>		
<b>Employer Contact Name &amp; Phone</b>		
<b>Employment Status</b>	<input type="checkbox"/> Full Time <input type="checkbox"/> Seasonal <input type="checkbox"/> Casual <input type="checkbox"/> Part-Time <input type="checkbox"/> Contract <input type="checkbox"/> Student (Provide Field of Study in 'Occupation')	<input type="checkbox"/> Full Time <input type="checkbox"/> Seasonal <input type="checkbox"/> Casual <input type="checkbox"/> Part-Time <input type="checkbox"/> Contract <input type="checkbox"/> Student (Provide Field of Study in 'Occupation')
<b>Industry</b>		
<b>Occupation</b>		
<b>Start &amp; End Date</b>	Start:                      End:	Start:                      End:
<b>Annual Gross Income</b>	Salary: \$                      Other: \$	Salary: \$                      Other: \$

## EMPLOYMENT & INCOME (CONTINUED)

Tick box if UNABLE to provide financials for any self-employed income (which may restrict product range)

### CURRENT SELF-EMPLOYMENT

		Applicant #1			Applicant #2		
<b>Self-Employment Type</b>	<input type="checkbox"/> Sole-Trader	<input type="checkbox"/> Partner	<input type="checkbox"/> Director	<input type="checkbox"/> Sole-Trader	<input type="checkbox"/> Partner	<input type="checkbox"/> Director	
<b>Business Name</b>							
<b>Business ABN/ACN</b>		# of Employees	<input type="checkbox"/>		# of Employees	<input type="checkbox"/>	
<b>Business Nature</b>							
<b>Share &amp; Start Date</b>	Ownership (%):	Commence Date:		Ownership (%):	Commence Date:		
<b>Stated Income</b> (if no fin'ls)	Stated Annual Income: \$			Stated Annual Income: \$			
<b>Financials for Current Year</b> (Financials for <input type="text"/> mnths)	Pre-Tax Profits:	\$		Pre-Tax Profits:	\$		
	Interest Expense:	\$		Interest Expense:	\$		
	Non-Cash Expenses:	\$		Non-Cash Expenses:	\$		
	Extra Superannuation:	\$		Extra Superannuation:	\$		
<b>Financials for Previous Year</b> (Financials for <input type="text"/> mnths)	Gross Salary to Owner:	\$		Gross Salary to Owner:	\$		
	Pre-Tax Profits:	\$		Pre-Tax Profits:	\$		
	Interest Expense:	\$		Interest Expense:	\$		
	Non-Cash Expenses:	\$		Non-Cash Expenses:	\$		
	Extra Superannuation:	\$		Extra Superannuation:	\$		
<b>Accountant Details</b>	Name:			Name:			
	Contact Number:			Contact Number:			

### TRUST INCOME AND DISTRIBUTIONS (IF APPLICABLE)

<b>Stated Income</b> (if no fin'ls)	Stated Annual Income: \$		Stated Annual Income: \$	
<b>Income Current Yr</b> (Financials for <input type="text"/> mnths)	Pre-Tax Profit:	\$	Non-Cash Expenses:	\$
	Interest Expense:	\$	Extra Superannuation:	\$
	Gross Salary to owner	\$		
<b>Income Previous Yr</b> (Financials for <input type="text"/> mnths)	Pre-Tax Profit:	\$	Non-Cash Expenses:	\$
	Interest Expense:	\$	Extra Superannuation:	\$
	Gross Salary to owner	\$		

### OTHER INCOME (eg Pension, Gov't Allowance, Superannuation, Dividends/Interest, Maintenance, Board)

Source	Type/Description	Applicant #	Payment	Total for Last Yr
			\$ PM	\$
			\$ PM	\$
			\$ PM	\$
			\$ PM	\$
			\$ PM	\$
			\$ PM	\$



## LOAN PURPOSES (CONTINUED)

### BUSINESS PURPOSES (PROVIDE DETAILS WHERE APPLICABLE)

	Details	Loan Amt for Purpose
<b>Working Capital</b>	Name of Business: <input style="width: 90%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<b>Buy Asset/Investment</b>	Describe Purchase: <input style="width: 90%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<b>Purchase Business</b> <small>(Copy of contract required)</small>	Nature of Business: <input style="width: 90%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
	Financials Available? <input type="checkbox"/> Yes <input type="checkbox"/> No	
	Proposed Ownership: Applicant #1: <input type="text"/> % Applicant #3: <input type="text"/> % Applicant #2: <input type="text"/> % Non-Applicants: <input type="text"/> %	
	Employment Changes <input type="checkbox"/> Applicant #1 <input type="checkbox"/> Applicant #2 <input type="checkbox"/> Applicant #3	
<b>Buyout Business Partner</b>	Name of Business: <input style="width: 90%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
	Proposed Ownership: Applicant #1: <input type="text"/> % Applicant #3: <input type="text"/> % Applicant #2: <input type="text"/> % Non-Applicants: <input type="text"/> %	
<b>Other</b> (e.g., Administration Buyout)	Description: <input style="width: 90%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>

### OTHER PERSONAL USE

<b>Buy Consumer Goods</b>		\$ <input style="width: 80%;" type="text"/>
<b>Holiday/Travel</b>		\$ <input style="width: 80%;" type="text"/>
<b>Pay Bills</b>		\$ <input style="width: 80%;" type="text"/>
<b>Cash Out</b>		\$ <input style="width: 80%;" type="text"/>
<b>Loan Prepayments</b>		\$ <input style="width: 80%;" type="text"/>
<b>Other</b>		\$ <input style="width: 80%;" type="text"/>

**PLEASE ENTER TOTAL LOAN AMOUNT TO SATISFY ALL LOAN PURPOSES**

\$

## PRIMARY RESIDENCE

Please provide primary address of each applicant after the loan has settled

**Applicant #1**

**Applicant #2**

## BUSINESS PURPOSE DECLARATION

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 for 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 declare that I/we signed this Declaration before entering into this credit contract.

\_\_\_\_\_  
Applicant #1 - Name

\_\_\_\_\_  
Applicant #2 - Name

\_\_\_\_\_  
Applicant #1 - Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant #2 - Signature

\_\_\_\_\_  
Date

## COMMISSIONS DISCLOSURE

I/We, the applicant(s), am/are aware that:

- The Credit Provider may pay commissions or fees to any person who referred me to you, or to a third party associated with a person who referred me to the Credit Provider; and
- Commissions or fees payable may be a dollar amount or an agreed part of an outstanding balance, interest rate, charge or fee for a product or service or calculated by reference to other matters.

I/We consent to the Credit Provider paying such commissions.

\_\_\_\_\_  
Applicant #1 - Name

\_\_\_\_\_  
Applicant #2 - Name

\_\_\_\_\_  
Applicant #1 - Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant #2 - Signature

\_\_\_\_\_  
Date

## NOMINATION TO THE CREDIT PROVIDER

Each borrower is entitled to receive a copy of any notice or other document. However, the Credit Provider will only directly provide such information to Applicant #1 unless you advise otherwise. If other applicants are to also receive information from the Credit Provider, please nominate these persons below.

I/We nominate Applicant(s) #..... (insert the Applicant number, separated by commas), to also receive notices and other documents.

\_\_\_\_\_  
Applicant #1 - Name

\_\_\_\_\_  
Applicant #2 - Name

\_\_\_\_\_  
Applicant #1 - Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant #2 - Signature

\_\_\_\_\_  
Date

## INCOME DECLARATION STATEMENT (FOR NOVA OPTION AND PRIVATE ONLY)

The undersigned hereby request that the Credit Provider assess this application without direct documentary evidence of my/our business income. In doing so, I/we understand that the Credit Provider is relying on this declaration in approving the loan. I/We further declare that:

- I/We have been advised to obtain legal and financial advice before signing any Loan Agreement and Mortgage documents; and
- I/We have carefully considered my /our capacity to meet the proposed loan repayments and confirm that I/we can afford these repayments. In coming to this decision, I /we have carefully considered my/our other financial commitments and my/our living expenses.

I am/We are aware that: if the loan is not paid, the Credit Provider may be able to sell any security property; if a sale of the security property does not repay the loan in full, then I/we am/are personally liable for the unpaid portion of the loan; and even if there is a co-borrower or guarantor, the Credit Provider can choose to only pursue me/us for the unpaid portion of the loan.

### IMPORTANT

Complete this box **ONLY** if the **NOVA** income verification option is selected.  
Please **DO NOT** complete this box if applying for the **PRIVATE** product.

1. I/We confirm that my/our income from the business(es) listed in the application is as set out below.
2. I/We have fully and honestly disclosed to you all my/our income and liabilities.

\$ \_\_\_\_\_ (per annum)

\_\_\_\_\_  
Applicant #1: Average Pre-Tax Business Income

\$ \_\_\_\_\_ (per annum)

\_\_\_\_\_  
Applicant #2: Average Pre-Tax Business Income

\_\_\_\_\_  
Applicant #1 - Name

\_\_\_\_\_  
Applicant #2 - Name

\_\_\_\_\_  
Applicant #1 - Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant #2 - Signature

\_\_\_\_\_  
Date

## IMPORTANT PRIVACY NOTICE AND CONSENT TO THE CREDIT PROVIDER

The Privacy Act 1988 (Commonwealth) regulates the way Credit Providers use personal information in Australia. If one or more of you is a New Zealand resident, the Privacy Act 1993 (New Zealand) also regulates this use of personal information and references below to the Privacy Act should be read as references to both the Privacy Act 1988 (Commonwealth) and the Privacy Act 1993 (New Zealand). The Credit Provider needs certain information about you so that your loan application can be assessed. This section tells you how the Credit Provider might use the information you have given it and what other information the Credit Provider might seek and also sets out your agreement to certain matters in relation to the information.

### **GIVING INFORMATION TO A CREDIT REPORTING AGENCY**

I/We acknowledge that the Credit Provider may give to a credit reporting agency personal information about me/us to obtain a consumer credit report about me/us, or to allow the credit reporting agency to create or maintain a credit information file about me/us. The information that may be given includes: my identification, that credit has been applied for and the amount, that the Credit Provider is a current Credit Provider to me/us, details of payments which are overdue and for which collection action has commenced, advice that payments are no longer overdue, that cheques drawn by me/us have been dishonoured more than once, that in the Credit Provider's opinion I/we have committed a serious credit infringement and that the credit provided to me/us by the Credit Provider has been paid or discharged.

### **THE CREDIT PROVIDER OBTAINING CREDIT INFORMATION**

To enable the Credit Provider to assess my/our application for personal or commercial credit and to collect overdue payments relating to credit owed by me/us, I/we authorise the Credit Provider to obtain: from a credit reporting agency, a credit report containing personal or commercial information about me/us in relation to personal or commercial credit provided to me/us; and from a business which provides information on the commercial creditworthiness of persons, information about my commercial activities or commercial creditworthiness.

### **EXCHANGING INFORMATION WITH OTHER PARTIES**

I/We authorise the Credit Provider to exchange with any other person including but not limited to other Credit Providers, funders, joint applicants or borrowers, previous and current employers, insurers, introducers, lenders, risk managers or service providers:

- named in this application form or
- named in a credit report issued by a credit reporting agency or a business which provides information on the commercial creditworthiness of persons; or
- who prepares or helps me/us to prepare this application; or
- who is a broker, accountant, lawyer, valuer, financial advisor or other person assisting me/us; or
- who is a party providing insurance, protection or risk management products to the Credit Provider; or
- who is a person arranging, funding or potentially purchasing my/our loan by means of securitisation or who provides finance to the Credit Provider

information about my/our credit arrangements, including information about my/our creditworthiness, employment, credit standing, credit history or credit capacity that the Credit Provider is allowed to exchange under the Privacy Act.

I/We understand the information may be exchanged for the following purposes: to assess an application by me/us for credit (including, but not limited to, verifying information provided by me/us) and my/our ongoing creditworthiness; to inform other Credit Providers as to the status of this loan where I am/we are in default with other Credit Providers; to assist me/us in meeting or to avoid defaulting on my/our credit obligations; to advise on the outcome or status of my/our application or the transactions or status of my/our loan account; to prepare loan and related documentation and to properly execute such documentation; to refer this application to another Credit Provider for consideration; to assess whether to provide insurance to the Credit Provider or another Credit Provider; to monitor trail commissions, to evaluate whether to provide risk management products to the Credit Provider or another Credit Provider; to prepare access cards and mailing labels; and for direct or indirect marketing (unless you tell us otherwise), planning, product development, research, risk assessment, modelling and loan management purposes.

### **GIVING INFORMATION TO A GUARANTOR**

I/We agree that the Credit Provider may give to a current guarantor or prospective guarantor, being a natural person or a corporation any information about my/our creditworthiness, credit standing, credit history or credit capacity that the Credit Provider is allowed to disclose under the Privacy Act, including a credit report for the purpose of the prospective guarantor deciding whether to act as a guarantor or to keep the current guarantor informed about the guarantee.

Further details about the privacy practices of the Credit Provider are available at [www.liberty.com.au/privacy](http://www.liberty.com.au/privacy). You can gain access to the personal information about you by contacting the Privacy Officer on (03) 8635-8888. We may charge you for our reasonable costs of retrieving and providing this information. You may also ask us to correct any incorrect information we hold about you.

I/We declare that I/we have read, understood and agree with the provisions and authorisations above in accordance with the Privacy Act 1988 (Commonwealth) and the Privacy Act 1993 (New Zealand) and that this application is the property of the Credit Provider.

\_\_\_\_\_  
Applicant #1 - Name

\_\_\_\_\_  
Applicant #2 - Name

\_\_\_\_\_  
Applicant #1 - Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant #2 - Signature

\_\_\_\_\_  
Date



# INTRODUCER DECLARATION

**INSTRUCTIONS:** For the purposes of the Anti-Money Laundering and Counter Terrorism Financing Act, ensure that you personally inspect, and attach to this application a copy of each applicant's (i) current driver's licence or (ii) international travel document e.g. passport (current or expired for no more than two years).

Read the declaration below carefully and ensure that it is accurate. Complete one declaration for each individual applicant, guarantor and each signatory for a Corporate applicant.

Q1 I  (full name of Introducer) of   
 (address of Introducer) confirm that I hold a current membership, accreditation or licence with;

MFAA  FBAA  LMCT  Other (please specify) \_\_\_\_\_

I declare that I have met with;

### Applicant #1

### Applicant #2

Title  Mr  Mrs  Miss  Ms  Dr  Mr  Mrs  Miss  Ms  Dr

First/Middle Name

Surname

I declare that I have examined his/her;

Drivers Licence No.

International Travel Document No.

Q2 I attach a true and correct copy of each Identification Document.  Yes

Q3 I believe each Identification Document to be that of the above stated applicant.  Yes

Q4 I am not aware of any fact that could suggest that each Identification Document attached is not authentic or that each applicant is not the person who he/she claims to be.  Yes

I acknowledge that I will be regarded as an agent of Liberty Financial Pty Ltd for the purposes of conducting the procedure referred to in this declaration. I acknowledge that I am not an agent for any other purpose and am not entitled to bind Liberty Financial Pty Ltd for any purpose.

\_\_\_\_\_  
Introducer - Name

\_\_\_\_\_  
Introducer - Signature

\_\_\_\_\_  
Date

## AUTHORITY TO EMAIL LOAN DOCUMENTS

If my/our application is approved, I/we hereby authorise Liberty Financial Pty Ltd to email my/our mortgage loan documents to be executed by me/us to the following email address:

Email  @

\_\_\_\_\_  
Applicant #1 - Name

\_\_\_\_\_  
Applicant #2 - Name

\_\_\_\_\_  
Applicant #1 - Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant #2 - Signature

\_\_\_\_\_  
Date