

Loan Variation Form Broker Summary and Declaration

BROKER DETAILS

Broker name: Company name:

Phone number: ID number: Email address:

Applicant Name

Existing Loan Id Number

Variation type request – Please determine the variation type and complete the appropriate sections within this form. **Note: Do not submit electronically. Valuations cannot be pre-ordered**

Please tick	Request type	Sections to complete <i>(ensure Submission Checklist and Privacy Notice and Consent are completed with every request)</i>	Where to send	
	Do not use the Loan Variation Form for the following: a. Fixing an existing loan: complete "Fixed Rate Authority Form" b. Full discharge of property: complete "Discharge Authority Form"			
<input type="checkbox"/>	1a. Add or remove a borrower 1b. Remove a guarantor, director of a company and/or trustee	Complete sections 1 to 6 and 8	New Business Fax: 1300 799 913 Email: ACL@advantagedge.com.au	
<input type="checkbox"/>	2. Loan Increase <i>(for any worthwhile purpose including refinance and purchase)</i>	Complete sections 1 to 6 and 8		
<input type="checkbox"/>	3. Loan program conversion <i>(Low Doc to Full Doc)</i>	Complete sections 1 to 6 and 8		
<input type="checkbox"/>	4. Security substitution <i>Release of current security and provision of replacement security (includes security substitution without simultaneous settlement)</i>	4a) Complete sections 1 to 6 and 8 where there is an increase to loan amount and/or LVR.		
<input type="checkbox"/>		4b) Complete sections 2 and 8: where there is no change to loan amount/LVR OR loan amount and/or LVR is reduced.		
<input type="checkbox"/>	5. Partial discharge <i>(eg. releasing current security where proceeds of sale are being used to reduce loan amount).</i>	5a) Complete sections 1 to 8 where there is an increase to LVR.		
<input type="checkbox"/>		5b) Complete sections 1C, 2, 3, 4, 7 and 8: where there is no change to loan amount/LVR OR loan amount and/or LVR is reduced		
<input type="checkbox"/>	6. Deed of Set Off <i>(eg. existing property has sold, with no new property purchase. Borrower can hold funds in trust for maximum 90 days until new property purchase).</i>	Complete sections 2 and 8		Settlement/Discharge Services Fax: 03 9614 2223 Email: internaldischarge@advantagedge.com.au
<input type="checkbox"/>	7. Consent <i>(including release of mortgagor but remains as borrower)</i>	Complete sections 2, 8 and 9		Discharge Services Fax: 03 9614 2223 Email: Advantagedge.consent2@advantagedge.com.au
<input type="checkbox"/>	8. Product change a) Interest Only extensions or switching from Principal and Interest to Interest Only repayments. b) All other Product changes <i>(eg. Splitting or consolidating my/our loan)</i>	8a): Complete sections 1 to 6	New Business Fax: 03 8618 4471 Email: ACL@advantagedge.com.au	
<input type="checkbox"/>		8b): Complete sections 2 and 6		
<input type="checkbox"/>	9. Change of Loan Purpose <i>(includes changing the current loan purpose of my/our loan or splitting my/our loan into multiple loan accounts and nominating the purposes for each account.)</i> <i>Note: if switching security property from investment to owner occupied supporting documentation is required please refer to submission checklist.</i>	Complete sections 2 and 10	Customer Care Fax: 1300 401 684 Email: customercare@advantagedge.com.au	

Ensure all Tax File Numbers have been removed from all supporting documentation.

LOAN VARIATION SUBMISSION NOTES

Broker summary of the loan variation submission:

Acknowledgement by broker

1. I have made reasonable inquiries into the applicant(s)' requirements and objectives, and completed a preliminary assessment. Based on my preliminary assessment I can state that the product and proposed credit contract is not unsuitable.
2. I confirm that the financial information including Assets, Liabilities, Income and Expenses provided within the application are those obtained from the applicant(s) during my preliminary assessment.
3. I have informed the lender of any additional information, requirements and objectives of which I have been informed or have identified.
4. I confirm all applicable requirements have been satisfied and that I have sighted and verified all supporting documents which are enclosed/attached in accordance with the lender's requirements.
5. I confirm that I have provided details of any conflicts of interest relating to this application.
6. For loan applications which involves refinancing of a loan or debt consolidation, I considered the costs, risks and benefits for the applicant(s) of the refinancing/debt consolidation, including:
 - fees payable as a result of the refinancing/debt consolidation (both in ending the old loan and in establishing the new loan);
 - a comparison of the interest rate of the current loan and the proposed new loan;
 - a comparison of the loan term and repayment amount of the current loan and the proposed new loan and whether the applicant(s) would get improved cash flow as a result of the refinancing;
 - whether any debt consolidation involved would achieve administrative convenience for the applicant(s);
 - whether the applicant can afford to make the change to the product and meet the new payments without substantial hardship; and
 - whether the applicant will end up paying more interest if debt is refinanced/ consolidated.I am satisfied that the refinancing/debt consolidation meets the applicant(s) requirements and objectives.
7. Where Lenders Mortgage Insurance (LMI) is applicable, I confirm that I have explained LMI to the applicant(s).
8. For co-borrower applications, I have recommended the co-borrower who will not receive a substantial benefit to obtain independent legal and financial advice.
9. Where I have undertaken customer identification procedures for applicant(s), I confirm that I have followed the instructions provided to me via the Lender's Credit Guidelines Booklet to complete the Lender's verification of identity (VOI) and customer identification procedures to meet the Lender's regulatory requirements, including those under the Anti-Money Laundering/Counter-Terrorism Financing Act, and I certify that:
 - The identity documents I have provided with this loan application are true and correct copies of the original documents which I sighted at my meeting with the applicant(s) in person or via video conference using the IDYou App; and
 - Based on my meeting or video conference with the applicant(s), I am satisfied each applicant is the person they claim to be and is the same person shown in the photographs in the identity document/s provided with this application

Broker

Signature Date

LOAN VARIATION SUBMISSION CHECKLIST

Please use this form to assist you in supplying the correct supporting documentation for the loan variation that is being performed. Refer to Credit Guidelines Booklet for detailed information.

IMPORTANT: you must ensure that all Tax file Numbers have been removed from all supporting documentation.

Do not submit the Loan Variation electronically and valuations cannot be pre-ordered.

DOCUMENTATION VERIFICATION REQUIREMENTS		Bonus income (from 2 most recent financial years):	ATTACHED
PAYG Permanent Employment Income	ATTACHED <i>type of variation 1a, 1b, 2, 3, 4a, 5a & 8a</i>	One of the following: Bank statement(s) and / or transaction listing(s) no older than 45 days from application submission date that evidence receipt of the bonus payments; or Payslips that evidence receipt of the bonus payments; or Reward statements issued by the employer that evidence receipt of the bonus payments; or Payment summaries or tax returns from which evidence total income above the customers calculated base salary; or Signed letter from the employer detailing the bonus payment amounts paid	<i>type of variation 1a, 1b, 2, 3, 4a, 5a & 8a</i> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<p>One of the following:</p> <p>One computer generated payslip, with the most recent payment no older than 45 days from application submission date, with YTD showing at least 2 pay cycles; or</p> <p>If YTD does not cover 2 pay cycles, 2 of the last 3 computer generated payslips, the latest one no older than 45 days from application submission date; or</p> <p>Bank Statement(s) or transaction listing(s), showing the last 2 salary credits, with the most recent salary credit no older than 45 days from application submission date.</p> <p><i>Note: Where salary credits are inconsistent and variance is >20%, 4 most recent pay cycles are required.</i></p>	<input type="checkbox"/>	<p><i>Note: For bank statements and transaction listings, only the pages evidencing the payments are required, not the full 2 year period</i></p>	
PAYG Allowances	ATTACHED	Self-employed Income (Evidence the flow of income from trading entities to individual):	ATTACHED
<p>2 consecutive computer generated payslips, with the most recent payment no older than 45 days from application submission date, to confirm allowances are ongoing.</p>	<input type="checkbox"/>	<p>The last two years' taxation returns including ATO Assessment notice/Company Tax Portal for most recent income tax return applicable for:</p> <ul style="list-style-type: none"> - Individual (i.e Sole Trader/Proprietor) - Partnership - Trust - Company or <p>The last two years' financial statements (balance sheet & profit and loss), the most recent year financial statement may be accountant or customer prepared.</p> <p><i>Note: The most recent year financial information must be no older than 18 months as at the application submission date.</i></p>	<i>type of variation 1a, 1b, 2, 3, 4a, 5a & 8a</i> <input type="checkbox"/>
PAYG Casual and Contract income	ATTACHED <i>type of variation 1a, 1b, 2, 3, 4a, 5a & 8a</i>	Where the business is still COVID-19 financially impacted, in addition to the above:	<input type="checkbox"/>
<p>One of the following:</p> <p>Bank statement(s) and transaction listing(s) with the most recent credit no older than 45 days from application submission date, evidencing employment income for a period of at least 6 months; or</p> <p>Computer generated payslip, with the most recent payment no older than 45 days from application submission date, reporting a minimum of 6 months YTD figure; or</p> <p>Where Payslip YTD reports a figure under 6 months, computer generated payslips, PAYG Payment Summary or Personal Tax Return for the last financial year.</p>	<input type="checkbox"/>	<ul style="list-style-type: none"> - Business Activity Statements (BAS); or - Business transaction statements (where BAS is reported annually or there is no GST registration) <p><i>These documents must cover a minimum of the most recent financial quarter and the same information for the corresponding quarter of the prior financial year.</i></p>	<input type="checkbox"/> <input type="checkbox"/>
Overtime and Commission income	ATTACHED <i>type of variation 1a, 1b, 2, 3, 4a, 5a & 8a</i>	Existing Rental Income (owning or purchasing a property which is currently tenanted and earning an income):	ATTACHED
<p>Computer generated payslip, reporting a minimum of 6 months YTD figure, which has at the application submission date the most recent payment no older than:</p> <ul style="list-style-type: none"> - 45 days for weekly/fortnightly/monthly/bi-monthly payments; or - 90 days for payments greater than monthly <p>Where Payslip YTD reports a figure under 6 months, provide most recent:</p> <ul style="list-style-type: none"> - 6 months computer generated payslips; or - PAYG Payment Summary; or - Personal Tax Return for the last financial year; or - Signed contract of employment or letter of offer that specifies regular overtime or commission as a condition of employment 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<p>One of the following:</p> <p>Rental property schedule contained in current tax return, no more than 2 years old as evidenced through lodgment; with ATO; or</p> <p>Copy of current executed lease agreement (can include a Contract of Sale - Rental Schedule if purchase property is currently tenanted); or</p> <p>Copy of rental receipt issued by the real estate agent that is not more than 90 days* old showing 4 weeks of rental payments; or</p> <p>Bank Statement(s) or transaction listing(s) no older than 90 days* showing at least 2 direct credits. The credits must be identifiable as rental income</p> <p><i>Note: for private rental - income must be demonstrated over a minimum 2 month period.</i></p> <p><i>Note: For properties generating holiday, short-term or shared space rental income the gross rental income must be demonstrated over a minimum of 12 months, based on the most recent full financial year statement.</i></p> <p><i>Note: The currency of income from shared space rental must also be confirmed using two recent account credits.</i></p>	<i>type of variation 1a, 1b, 2, 3, 4a & 8a</i> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

*Documents must be no older than 90 days as at the application submission date.

<p>New Rental Income (owning or purchasing a property with no existing tenant but intending to lease)</p> <p><i>One of the following:</i></p> <p>Copy of the current executed lease agreement; or</p> <p>Market appraisal contained in valuation dated within 90 days; or</p> <p>Market appraisal from a registered real estate agent dated within 90 days and on Agents letterhead displaying property address</p>	<p>ATTACHED</p> <p><i>type of variation 1a, 1b, 2, 3, 4a, 5a & 8a</i></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>	<p>Customer Identification</p> <p>Customer Identification must be collected and verified for:</p> <ul style="list-style-type: none"> – New to bank customers – Verification of Identity (when an application requires a new mortgage) – Customer has changed their name (i.e. due to marriage) <p>You must sight and collect one clear and legible photographic identity document from the list below in person or capture via IDyou or ZipID. Identity documents provided must show the customer's full legal name (including middle name/s), as per the application. If the customer has performed ID check at Australia Post, please check this box.</p> <p>ID must not be expired, with the exception of Australian Passports - acceptable if expired within the last 2 years. Acceptable list of identity documents:</p> <ul style="list-style-type: none"> – Australian Passport – Foreign Passport – Australian Driver's Licence (Note: A driver's licence is acceptable even where only a middle initial is shown) – Proof of Age Card - Australian State or Territory <p>For more information, refer to the Credit Guidelines Booklet.</p> <p><i>Note: For existing customers with no change to security, no ID documents are required.</i></p>	<p>ATTACHED</p> <p><i>type of variation 1a, 1b, 2, 4a, 4b, 6 & 7</i></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>
<p>Genuine Contributions (Genuine Savings)</p> <p>Genuine Savings:</p> <p>Evidence of minimum 5% of Purchase Price is to be verified as genuine contribution (savings) for loans with a base LVR above 90% or for First Home Buyer Loans Supported by Government Guarantee (eg. bank statements)¹</p> <p>1. Refer to Credit Guidelines Booklet under Genuine Contributions (Genuine Savings) section for full details on verification requirements.</p>	<p>ATTACHED</p> <p><input type="checkbox"/></p>		<p><input type="checkbox"/></p>
<p>Purchases</p> <p>Fully executed Contract of Sale including special conditions (signed by all parties)</p> <p><i>Note: For NSW and ACT - Contract of Sale must be signed and dated by at least one party Purchaser or Vendor. Where an unsigned contract of sale is to be provided, then this must be accompanied with a signed Sales Advice notice (letterhead, dated, details of transaction and parties) from agent.</i></p>	<p>ATTACHED</p> <p><i>type of variation 1a, 1b, 2, 4a & 4b</i></p> <p><input type="checkbox"/></p>		
<p>Refinances</p> <p>6 months bank statement(s)/ transaction listing(s), no older than 90 days*, for loan(s) being refinanced</p> <p>Last 3 months credit card(s) statements for cards being refinanced (showing name, card limit, and balance)</p> <p>Signed Discharge Authority Form (outgoing lender)</p>	<p>ATTACHED</p> <p><i>type of variation 1a, 1b, 2, & 4a</i></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>		<p>ATTACHED</p> <p><i>type of variation 6</i></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>
<p>Construction</p> <p>Upon completion valuation. (except if pre-approval or if there is no contract to build inclusive of a progress payment schedule).</p> <p>Copy of Fixed Price Building Contract Variations fully executed by all parties and/or additional quotes for "out of contracts" items.</p> <p>Where FHOG amount is required at settlement - Authority to use FHOG and Other Government Grants form for payment at land settlement - <i>Fully completed, signed* and dated by each applicant.</i></p> <p>Evidence of builders deposit receipts paid prior to settlement – <i>where applicable.</i></p> <p>Prior to first progress payment, must provide:</p> <ul style="list-style-type: none"> – Council approved plans and specifications – Builders All Risk Insurance – Home Owners Warranty Certificate <p><i>Note: Preparation, Deposit and Base stages cannot exceed 20% of total building contract costs, and final stage completion must be min. 10% of total building contract</i></p>	<p>ATTACHED</p> <p><i>type of variation 1a, 1b, 2, 4a & 4b</i></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>	<p>Deed Of Set Off</p> <p>Executed copy of Contract of Sale for security being released.</p> <p>Signed Discharge Authority Form.</p> <p><i>*Documents must be no older than 90 days as at the application submission date.</i></p> <p>Partial discharges</p> <p>A new valuation is required for the remaining security/s if valuation is more than 12 months old</p> <p>(Note: if LMI is applicable, a more current valuation must be within 90 days)</p> <p>Executed copy of contract of sale for security being released</p> <p>Change of Loan Purpose</p> <p>Provide the one of the following if security property is switching from investment to owner occupied:</p> <ul style="list-style-type: none"> – Water rates/Council rates – Telephone/Gas/Electricity bill – Australian Divers Licence (Both sides of the licence) – Insurance Certificate showing usage of property <p><i>Note: Please provide a current copy of the document dated within the last three months.</i></p> <p><i>The name on the document must match at least one borrower. The address on the document must match the property address securing your home loan.</i></p>	<p>ATTACHED</p> <p><i>type of variation 5a & 5b</i></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p>ATTACHED</p> <p><i>type of variation 9</i></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>
		<p>Other Requirements</p> <p>Copy of Serviceability Calculator Worksheet</p> <p>COVID-19 Commentary - complete and attach COVID-19 Commentary form (refer to the last page of this form)</p>	<p>ATTACHED</p> <p><i>type of variation 1a, 1b, 2, 3, 4a, 5a & 8a</i></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>

Consents - Refer to Type of Consent Below

ATTACHED

type of variation 7

Subdivision or Easement:

- Security retained:
 - Valuation of each secured lot(s) based on proposed plan of subdivision or easement no older than 12 months (90 days for loans with LMI)
- Security sold or discharged:
 - Contract of Sale or discharge authority (subdivision must be completed)
 - Council approved plans
 - Copy of application or consent to register plan of division or easement if available

Deceased Estates

- Certified copies of:
- Death certificate
 - Transmission application or notice of death, or survivorship application
 - Letter on legal firm’s letterhead acknowledging firm is acting for estate

Second Mortgage:

- Second mortgagee FULL name and ABN/ACN, postal address, contact details (i.e. phone and fax number)
- Loan amount, purpose, term, interest rate and repayment arrangements

Lease

- Signed copy of lease

Transfer of Ownership

- Signed copy of original Transfer of Land

Loan Variation Types

ATTACHED

- 1a. Add or remove a borrower
- 1b. Remove a guarantor, director of a company and/or trustee
2. Loan Increase*
3. Loan program conversion (Low Doc to Full Doc)
- 4a. Security substitution (increase to loan amount and/or LVR)*
- 4b. Security substitution (NO increase to loan amount and/or LVR)
- 5a. Partial discharge (increase LVR)*
- 5b. Partial discharge (NO increase to loan amount and/or LVR)
6. Deed of Set Off
7. Consent
- 8a. Product Change (Interest Only extensions or switching from Principal and Interest to Interest Only. Please refer to the below)
9. Change of Loan Purpose

* Variations that would result in an increase in either loan amount or LVR are not available on Low Doc or Line of Credit loans

Co-borrower (Limit Increase Only)

ATTACHED

type of variation 1a & 2

Fully executed copy of Co-borrower Acknowledgment Form- Customer may receive no substantial benefit from the loan

Note: Required when a co-borrower is receiving less than 25% benefit from the loan funds, or less than an equal share if there are more than 4 borrowers.

Repayment At Retirement

ATTACHED

100% Financial Assets to Home Loan Limit/s at Drawdown:

- Most recent valuation held for current property (if not held by Lender); **or**
- Rates notice of current property (no older than 12 months); **or**
- Bank account statement and/or term deposit certificate (no older than 90 days); **or**
- Share statements / online trading account statements (no older than 12 months); **or**
- Most recently issued superannuation statement (no older than 12 months); **or**
- A letter from a financial planner which states the balance of the customer’s super fund (no older than 12 months); **or**
- Financial statements (e.g. SMSF, Company/Business, Trust)^; **or**
- Copy of non-listed company or business balance sheet that the customer(s) holds an interest in, which shows the entity net asset/equity value. (Note: value attributed, should align with customer’s entitlement i.e. % of ownership.) **or**
- Beneficial ownership of a trust where customer is (a) a trustee who controls the distributions from a trust to beneficiaries or (b) a named trust beneficiary who receives trust income distribution/s:
 - Schedule of beneficiaries in the trust deed **and**
 - Balance sheet of the trust^ **or**
- Another document which verifies the asset held, in line with verification document criteria^

^Note: Refer to Credit Guidelines Booklet for full details of verification requirements.

Downsize Owner Occupied Property:

Current value of the property to be sold (if not held by Lender):

- The most recent valuation held; **or**
- Rates notice;

SECTION 1: RESPONSIBLE LENDING GUIDE (for NCCP regulated lending only)

This section only applies to regulated loans that are secured over residential property. It should only be used where there is an application for a loan secured by residential property and where the purpose is wholly or predominantly for:

- personal, domestic or household purposes; or
- to purchase, renovate or improve residential property for investment purposes or to refinance credit provided for that purpose.

Requirements and objectives

SECTION 1A: APPLICANT DECLARED PURPOSE

1. Tick the applicable box to confirm the loan purpose type: Owner Occupier Residential Investment

If purpose is wholly or predominantly commercial or investment (other than in residential property), this interview guide is not intended to be used.

2. Select the purpose for which the loan proceeds will be used and specify the proposed amount required for each purpose selected (Multiple purposes can be selected.):

Purpose	Amount (\$)
<input type="checkbox"/> Purchase a property	<input type="text"/>
<input type="checkbox"/> Construction	<input type="text"/>
<input type="checkbox"/> Renovations	<input type="text"/>
<input type="checkbox"/> Investment Purposes	<input type="text"/>
<input type="checkbox"/> Purchase a motor vehicle, boat, trailer etc.	<input type="text"/>
<input type="checkbox"/> Refinance	<input type="text"/>
<input type="checkbox"/> Debt consolidation	<input type="text"/>
<input type="checkbox"/> Other Purpose(s) being:	<input type="text"/>
	<input type="text"/>
Total Amount of Credit Sought:	<input type="text"/>

Where loan purpose declared in 2 includes Refinance, Debt Consolidation and/or Purchase a motor vehicle, boat, trailer etc, the following declarations would need to be made by the broker and acknowledged by the applicant(s).

I have discussed that the goods being financed / refinanced may not hold their value for as long as the remaining term of the loan and so the applicant(s) may be paying for those goods beyond their useful lifespan and value. Additionally, I have discussed that the applicant(s) may not be in a position to finance the replacement of those goods if the term exceeds the lifespan of the original goods.

I have discussed with the applicant(s) that they may end up paying more interest compared to taking the loan over a shorter term more in line with the useful life of the goods.

I have discussed with the applicant the option of a separate loan with a shorter term for the part of the loan required for the purpose of the goods.

The applicant(s) appeared to understand and wants to proceed.

Where Debt Consolidation has been selected in 2, please complete 3 and 4.

Otherwise, continue to 4.

3. If Debt Consolidation was selected in 2, will existing credit card limits be reduced or cancelled?

Yes No

If Yes, please give details below:

4. I have discussed with the applicant(s) that:

- they may end up paying more interest, particularly if the applicant(s) incurs further credit card, personal loan or car loan debt after consolidating existing debts.
- any variations made to the existing loan will not change the loan term.

The applicant(s) appeared to understand and want to proceed.

SECTION 1B: REFINANCE & DEBT CONSOLIDATION

This section is to be completed if the applicant(s) is refinancing or consolidating debts with the proceeds of the proposed loan. If the applicant(s) is not refinancing or consolidating debts, continue to the Section 1C: Possible Adverse Changes to Financial Situation.

1. Why does the applicant(s) want to refinance the existing loan? (Multiple options can be selected.)

- Reduced repayments

Please specify current and anticipated repayments under the existing loan:

- Lower interest rate

Please specify current and anticipated interest rates under the existing loan:

- Increase total loan amount

- Greater flexibility / extra or specific loan features under proposed loan

Please give details:

- Wants to reduce number of lenders / consolidate debts

Please give details:

- Dissatisfied with other financial institution

Please give details:

- Close to end of current loan term

Please give details:

- Other

Please give details:

SECTION 1C: POSSIBLE ADVERSE CHANGES TO FINANCIAL SITUATION

1. Has any applicant had any difficulties in making their loan repayments in the past 2 years?

- Yes No

2. Do the applicant(s) plan or anticipate changes (other than retirement - see 5) to their future financial circumstances that could ADVERSELY impact their ability to repay the loan?

- Yes No

If Yes, specify to which applicant(s) the changes apply and answer the remaining questions for all applicants together.

- Applicant 1 Applicant 2

3. If Yes, what is the nature of the planned or anticipated change?

Select one or more of the relevant options and give details of the expected change or changes in the table below.

	Period of Impact	Monthly Financial Impact (\$)
<input type="checkbox"/> Extended unpaid leave (e.g. parental leave)		
<input type="checkbox"/> Reduced income		
<input type="checkbox"/> End of contract / loss of employment		
<input type="checkbox"/> Leaving employment		
<input type="checkbox"/> Increased debt repayment(s) for an existing loan		
<input type="checkbox"/> Large expenditure		
<input type="checkbox"/> Medical treatment / illness		
<input type="checkbox"/> Other (please give details below)		

4. How do the applicant(s) intend to meet their loan repayments following the planned or anticipated change(s)?

Select one or more of the relevant options and give details of those options in the table below.

	Details
<input type="checkbox"/> Additional income source	
<input type="checkbox"/> Reduce expenditure	
<input type="checkbox"/> Sale of assets	
<input type="checkbox"/> Savings and/or Superannuation (please give details if not already captured in Financials)	
<input type="checkbox"/> Co-applicant's income (please give details if not already captured in Financials)	
<input type="checkbox"/> Other (please give details below)	

SECTION 1D: REPAYMENT AT RETIREMENT

Definitions:

Already retired (no action required)

If the applicant(s) is already retired and can demonstrate serviceability solely from sustainable non-employment income, no further enquiry is required as repayment at retirement strategy does not apply.

Non-Imminent retirement:

Applicant(s) under 55 years of age and is not within 10 years of their planned retirement age and is;

- applying for a loan that will expire after their planned retirement age, or a loan that will expire after they are 70 years of age, or

Imminent retirement:

Applicant(s) is 55 years of age or over, or within 10 years of their planned retirement age.

If none of the above applies, no action required.

100% Financial assets to home loan limits – Customers current total asset position (all properties, superannuation current balance, shares, cash, current value of business excluding household goods, motor vehicles) MINUS Customers current total debt position (current home loans, credit card limits, personal loans).

1. Applicant(s) name

<p>Applicant 1</p> <p>Name _____</p> <p>Is the applicant already retired?</p> <p><input type="checkbox"/> Yes – go to Section 1E</p> <p><input type="checkbox"/> No – continue to the next question</p>	<p>Applicant 2</p> <p>Name _____</p> <p>Is the applicant already retired?</p> <p><input type="checkbox"/> Yes – go to Section 1E</p> <p><input type="checkbox"/> No – continue to the next question</p>
--	--

2. Applicant(s) retirement status

<p>Applicant 1</p> <p>Age _____ Planned Retirement Age _____</p> <p>Is the applicant under 55 years of age and the loan term expires <u>PRIOR</u> to their planned retirement age or age 70?</p> <p><input type="checkbox"/> Yes – go to Section 1E</p> <p><input type="checkbox"/> No – continue to the next question</p>	<p>Applicant 2</p> <p>Age _____ Planned Retirement Age _____</p> <p>Is the applicant under 55 years of age and the loan term expires <u>PRIOR</u> to their planned retirement age or age 70?</p> <p><input type="checkbox"/> Yes – go to Section 1E</p> <p><input type="checkbox"/> No – continue to the next question</p>
---	---

3. Is the applicant(s) under 55 years and the loan term expires AFTER their planned retirement age or age 70 (whichever is lower)?

<p>Applicant 1</p> <p><input type="checkbox"/> Yes – continue to the next question</p> <p><input type="checkbox"/> No – go to 5. Applicant(s) whose retirement is imminent</p>	<p>Applicant 2</p> <p><input type="checkbox"/> Yes – continue to the next question</p> <p><input type="checkbox"/> No – go to 5. Applicant(s) whose retirement is imminent</p>
--	--

4. Applicant(s) whose retirement is non-imminent

How does the applicant(s) propose to repay the loan? (multiple options can be selected.)

<p>Applicant 1</p> <p><input type="checkbox"/> Co-applicant's income</p> <p><input type="checkbox"/> Sale of assets</p> <p><input type="checkbox"/> Savings</p> <p><input type="checkbox"/> Lump sum from superannuation</p> <p><input type="checkbox"/> Recurring income from superannuation</p> <p><input type="checkbox"/> Income from other investments</p> <p><input type="checkbox"/> Downsizing of home</p>	<p>Applicant 2</p> <p><input type="checkbox"/> Co-applicant's income</p> <p><input type="checkbox"/> Sale of assets</p> <p><input type="checkbox"/> Savings</p> <p><input type="checkbox"/> Lump sum from superannuation</p> <p><input type="checkbox"/> Recurring income from superannuation</p> <p><input type="checkbox"/> Income from other investments</p> <p><input type="checkbox"/> Downsizing of home</p>
---	---

5. Applicant(s) whose retirement is imminent – Applicant(s) is 55 years of age or over, or within 10 years of their planned retirement age.

How does the applicant(s) propose to repay the loan? (complete one of the following options)

Applicant 1	Applicant 2																																				
<input type="checkbox"/> Option 1: Co-applicant's income Non-imminently retiring co-applicant's name (#1) <input style="width: 95%;" type="text"/> Non-imminently retiring co-applicant's name (#2) <input style="width: 95%;" type="text"/> Can the non-imminently retiring co-applicant(s) service the loan? Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="checkbox"/> Option 1: Co-applicant's income Non-imminently retiring co-applicant's name (#1) <input style="width: 95%;" type="text"/> Non-imminently retiring co-applicant's name (#2) <input style="width: 95%;" type="text"/> Can the non-imminently retiring co-applicant(s) service the loan? Yes <input type="checkbox"/> No <input type="checkbox"/>																																				
<input type="checkbox"/> Option 2: Minimum of 100% financial assets to home loan limits Demonstrate that the customer has financial assets that are minimum 100% of the home loan limits at drawdown.	<input type="checkbox"/> Option 2: Minimum of 100% financial assets to home loan limits Demonstrate that the customer has financial assets that are minimum 100% of the home loan limits at drawdown.																																				
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%; text-align: left; border-bottom: 1px solid black;">Asset</th> <th style="width: 30%; text-align: left; border-bottom: 1px solid black;">Current \$ value</th> </tr> </thead> <tbody> <tr><td style="border-bottom: 1px solid black;"><input style="width: 95%;" type="text"/></td><td style="border-bottom: 1px solid black;">\$ <input style="width: 50%;" type="text"/></td></tr> <tr><td style="border-bottom: 1px solid black;"><input style="width: 95%;" type="text"/></td><td style="border-bottom: 1px solid black;">\$ <input style="width: 50%;" type="text"/></td></tr> <tr><td style="border-bottom: 1px solid black;"><input style="width: 95%;" type="text"/></td><td style="border-bottom: 1px solid black;">\$ <input style="width: 50%;" type="text"/></td></tr> <tr><td style="border-bottom: 1px solid black;"><input style="width: 95%;" type="text"/></td><td style="border-bottom: 1px solid black;">\$ <input style="width: 50%;" type="text"/></td></tr> <tr><td style="border-bottom: 1px solid black;"><input style="width: 95%;" type="text"/></td><td style="border-bottom: 1px solid black;">\$ <input style="width: 50%;" type="text"/></td></tr> <tr> <td style="border-bottom: 1px solid black;">Total asset value (\$)</td> <td style="border-bottom: 1px solid black;">\$ <input style="width: 50%;" type="text"/></td> </tr> <tr> <td style="border-bottom: 1px solid black;">Total home loan limits (\$)</td> <td style="border-bottom: 1px solid black;">\$ <input style="width: 50%;" type="text"/></td> </tr> <tr> <td style="border-bottom: 1px solid black;">Net financials (%)</td> <td style="border-bottom: 1px solid black;">\$ <input style="width: 50%;" type="text"/></td> </tr> </tbody> </table> <p style="font-size: small; margin-top: 5px;"><i>(Total financial assets divided by total home loan limits must be greater than or equal to 100%)</i></p>	Asset	Current \$ value	<input style="width: 95%;" type="text"/>	\$ <input style="width: 50%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 50%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 50%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 50%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 50%;" type="text"/>	Total asset value (\$)	\$ <input style="width: 50%;" type="text"/>	Total home loan limits (\$)	\$ <input style="width: 50%;" type="text"/>	Net financials (%)	\$ <input style="width: 50%;" type="text"/>	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%; text-align: left; border-bottom: 1px solid black;">Asset</th> <th style="width: 30%; text-align: left; border-bottom: 1px solid black;">Current \$ value</th> </tr> </thead> <tbody> <tr><td style="border-bottom: 1px solid black;"><input style="width: 95%;" type="text"/></td><td style="border-bottom: 1px solid black;">\$ <input style="width: 50%;" type="text"/></td></tr> <tr><td style="border-bottom: 1px solid black;"><input style="width: 95%;" type="text"/></td><td style="border-bottom: 1px solid black;">\$ <input style="width: 50%;" type="text"/></td></tr> <tr><td style="border-bottom: 1px solid black;"><input style="width: 95%;" type="text"/></td><td style="border-bottom: 1px solid black;">\$ <input style="width: 50%;" type="text"/></td></tr> <tr><td style="border-bottom: 1px solid black;"><input style="width: 95%;" type="text"/></td><td style="border-bottom: 1px solid black;">\$ <input style="width: 50%;" type="text"/></td></tr> <tr><td style="border-bottom: 1px solid black;"><input style="width: 95%;" type="text"/></td><td style="border-bottom: 1px solid black;">\$ <input style="width: 50%;" type="text"/></td></tr> <tr> <td style="border-bottom: 1px solid black;">Total asset value (\$)</td> <td style="border-bottom: 1px solid black;">\$ <input style="width: 50%;" type="text"/></td> </tr> <tr> <td style="border-bottom: 1px solid black;">Total home loan limits (\$)</td> <td style="border-bottom: 1px solid black;">\$ <input style="width: 50%;" type="text"/></td> </tr> <tr> <td style="border-bottom: 1px solid black;">Net financials (%)</td> <td style="border-bottom: 1px solid black;">\$ <input style="width: 50%;" type="text"/></td> </tr> </tbody> </table> <p style="font-size: small; margin-top: 5px;"><i>(Total financial assets divided by total home loan limits must be greater than or equal to 100%)</i></p>	Asset	Current \$ value	<input style="width: 95%;" type="text"/>	\$ <input style="width: 50%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 50%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 50%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 50%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 50%;" type="text"/>	Total asset value (\$)	\$ <input style="width: 50%;" type="text"/>	Total home loan limits (\$)	\$ <input style="width: 50%;" type="text"/>	Net financials (%)	\$ <input style="width: 50%;" type="text"/>
Asset	Current \$ value																																				
<input style="width: 95%;" type="text"/>	\$ <input style="width: 50%;" type="text"/>																																				
<input style="width: 95%;" type="text"/>	\$ <input style="width: 50%;" type="text"/>																																				
<input style="width: 95%;" type="text"/>	\$ <input style="width: 50%;" type="text"/>																																				
<input style="width: 95%;" type="text"/>	\$ <input style="width: 50%;" type="text"/>																																				
<input style="width: 95%;" type="text"/>	\$ <input style="width: 50%;" type="text"/>																																				
Total asset value (\$)	\$ <input style="width: 50%;" type="text"/>																																				
Total home loan limits (\$)	\$ <input style="width: 50%;" type="text"/>																																				
Net financials (%)	\$ <input style="width: 50%;" type="text"/>																																				
Asset	Current \$ value																																				
<input style="width: 95%;" type="text"/>	\$ <input style="width: 50%;" type="text"/>																																				
<input style="width: 95%;" type="text"/>	\$ <input style="width: 50%;" type="text"/>																																				
<input style="width: 95%;" type="text"/>	\$ <input style="width: 50%;" type="text"/>																																				
<input style="width: 95%;" type="text"/>	\$ <input style="width: 50%;" type="text"/>																																				
<input style="width: 95%;" type="text"/>	\$ <input style="width: 50%;" type="text"/>																																				
Total asset value (\$)	\$ <input style="width: 50%;" type="text"/>																																				
Total home loan limits (\$)	\$ <input style="width: 50%;" type="text"/>																																				
Net financials (%)	\$ <input style="width: 50%;" type="text"/>																																				

Option 3: Downsize owner occupier property

Current value of property that the applicant intends to sell \$ _____

Total home loan limits (\$) \$ _____

Available equity \$ _____

Available equity less \$200,000 min. equity requirement \$ _____

If applicant has a shortfall, list below financial assets greater than 100% of the shortfall

Asset value	Current \$
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
Total asset value (\$)	\$ _____
Total shortfall (\$)	\$ _____
Net financials (%)	\$ _____

(Total financial assets divided by total shortfall must be greater than or equal to 100%)

Option 3: Downsize owner occupier property

Current value of property that the applicant intends to sell \$ _____

Total home loan limits (\$) \$ _____

Available equity \$ _____

Available equity less \$200,000 min. equity requirement \$ _____

If applicant has a shortfall, list below financial assets greater than 100% of the shortfall

Asset value	Current \$
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
Total asset value (\$)	\$ _____
Total shortfall (\$)	\$ _____
Net financials (%)	\$ _____

(Total financial assets divided by total shortfall must be greater than or equal to 100%)

Please provide any additional commentary below on applicant(s) repayment at retirement strategy (optional):

Please provide any additional commentary below on applicant(s) repayment at retirement strategy (optional):

Alternative strategy request (exceptional circumstances only)
 Have all exit strategy options been considered for the applicant?
 Yes
 Provide comments below (mandatory)

Alternative strategy request (exceptional circumstances only)
 Have all exit strategy options been considered for the applicant?
 Yes
 Provide comments below (mandatory)

Once Section 1D is complete, please proceed to Section 1E

SECTION 1E: LOAN FEATURES

Loan Features Selection

In order to complete this section, brokers must consider all answers previously given, and in particular, those relating to:

- Loan Purpose (Section 1A);
- Refinance & Debt Consolidation (if applicable) (Section 1B);
- Possible adverse changes to financial situation (Section 1C);
- Repayment at Retirement (Section 1D).

Each feature in the table is to be marked as 'Important', 'Not Important' or 'Don't Want', depending on the broker's discussion with the applicant(s).

'Important' means the feature is a high priority for the applicant(s). 'Not Important' means it is not of high priority to the applicant(s). 'Don't Want' should be selected where the applicant(s) expressly do not want the feature.

Where a feature is identified as 'Not Important' or 'Don't Want', no further action is required for the purposes of this table.

Where a feature is identified as 'Important', the broker must ascertain from the applicant(s) why that feature is important to them. Please select the appropriate reasons in the 'Reason' column for any feature that is marked 'Important'. In selecting the reasons, the broker should ensure the applicant(s) consider the particular benefit(s) of the feature that is/are important to them (e.g. if fixed rate period is important a reason may be because the applicants want certainty of the repayment amount during the fixed rate period).

Where the feature has been selected for reasons other than for reasons already provided, ensure details of those 'Other' reasons are captured in the same column.

Where a feature is identified as 'Important', confirm the applicant(s) understands each of the risks contained in the 'Features' column by ticking the relevant box alongside that risk.

Feature	Important	Reason	Not Important	Don't Want					
1. Rate Type									
Fixed rate	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>					
<p>Rate is fixed for a specified term giving certainty of interest and repayments for that term.</p> <p><i>Ensure each applicant understands each of the following risks:</i></p> <ul style="list-style-type: none"> • Rate is fixed at a point in time and applicant(s) will not benefit from subsequent market interest rate reductions during fixed rate period. • Rate may change between the time of approval and the time of drawdown if rate lock has not been obtained. • Limited or no ability to make additional repayments while the interest rate is fixed. • May not have the ability to redraw. • Possibility of expensive break/economic costs if, during the fixed interest rate period, applicant(s): <ul style="list-style-type: none"> – Repay loan in full; – Switch to another product or loan type; – Make additional repayments over and above any prescribed limit; – Sell the property; or – Seek further funds. 	<input type="checkbox"/> If feature is marked 'Important', confirm that each of the risks listed in 'Features' have been explained to the applicant(s): AND <input type="checkbox"/> indicate the preferred duration of the fixed rate period: <input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years	<p>Where fixed rate is important, why is this?</p> <input type="checkbox"/> Certainty of repayments. <input type="checkbox"/> Make budgeting easier. <input type="checkbox"/> Other. <p>Details for "Other":</p> <table border="1" style="width: 100%; height: 100px;"> <tr><td> </td></tr> <tr><td> </td></tr> <tr><td> </td></tr> <tr><td> </td></tr> <tr><td> </td></tr> </table>							
Variable rate	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>					
<p>Interest charged and repayments will change to reflect interest rate movements.</p> <p><i>Ensure each applicant understands the following risk:</i></p> <ul style="list-style-type: none"> • Interest rate and repayment amount may increase while the loan is on a variable rate. 	<input type="checkbox"/> If feature is marked 'Important', confirm that each of the risks listed in 'Features' have been explained to the applicant(s):	<p>Where variable rate is important, why is this?</p> <input type="checkbox"/> To take advantage of potential future decreases in the interest rate. <input type="checkbox"/> Flexibility with respect to repayment, redraw and/or early repayment of loan. <input type="checkbox"/> Other. <p>Details for "Other":</p> <table border="1" style="width: 100%; height: 100px;"> <tr><td> </td></tr> <tr><td> </td></tr> <tr><td> </td></tr> <tr><td> </td></tr> <tr><td> </td></tr> </table>							

Feature	Important	Reason	Not Important	Don't Want
1. Rate Type				
Fixed and Variable rate	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
<p>The applicant(s) may want a loan split into fixed and variable portions.</p> <p>Fixed rate portion Rate is fixed for a specified term giving certainty of interest and repayments for the fixed rate portion.</p> <p>Variable rate portion Interest charged and repayments will change to reflect interest rate movements for the variable rate portion.</p> <p><i>Ensure each applicant understands each of the following risks associated with fixed and variable splits of the loan:</i></p> <ul style="list-style-type: none"> • Applicant(s) will not obtain the full benefit of rate decreases and will still have some exposure to the risk of rate increases. • Applicant(s) will generally not be able to change the ratio of the fixed and variable portions. • Applicant(s) will be required to make separate repayments for each portion. • Fixed rate may change between the time of approval and the time of drawdown if rate lock has not been obtained. • Limited or no flexibility in relation to the fixed rate portion concerning making additional repayments and redraws during the fixed rate period. • Possibility of expensive break/economic costs in relation to the fixed rate portion if during the fixed rate period, the applicant(s): <ul style="list-style-type: none"> – Repay loan in full; – Switch to another product or loan type; – Make additional repayments over and above any prescribed limit; – Sell the property; or – Seek further funds. 	<input type="checkbox"/> If feature is marked 'Important', confirm that each of the risks listed in 'Features' have been explained to the applicant(s): AND <input type="checkbox"/> indicate the preferred duration of the fixed rate period: <input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years	<p>Where fixed and variable rate is important, why is this?</p> <input type="checkbox"/> Limiting risk of increasing variable interest rate to obtain some benefit from potential future decreases in the interest rate. <input type="checkbox"/> Retaining a degree of flexibility in relation to increased repayments, redraws and/or early repayment of part of the loan. <input type="checkbox"/> Make budgeting easier than if the entire loan were variable. <input type="checkbox"/> Other. Details for "Other": <div style="border: 1px solid black; height: 40px; width: 100%;"></div>		
2. Repayment Type				
Principal and Interest	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> • Repayments cover loan principal and interest so that the loan is repaid in full by the end of the loan term. • Applicant(s) could pay less interest over the life of the loan when compared to a loan which features a period of interest only repayments. • Interest rates on principal and interest repayments are generally lower than interest only. 	<input type="checkbox"/> If feature is marked important, indicate preferred repayment frequency: <input type="checkbox"/> weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly	<p>Where principal and interest is important, why is this?</p> <input type="checkbox"/> Minimise interest paid over life of loan. <input type="checkbox"/> Higher lending limit. <input type="checkbox"/> Lower deposit required. <input type="checkbox"/> Build up equity from the start. <input type="checkbox"/> Other. Details for "Other": <div style="border: 1px solid black; height: 40px; width: 100%;"></div>		

Feature	Important	Reason	Not Important	Don't Want					
2. Repayment Type									
Interest Only	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>					
<p>Allows smaller payments during the interest only period enabling:</p> <ul style="list-style-type: none"> Higher cash on hand for other purposes. Flexibility to manage cash flow. Smaller initial payments on investment home loans may serve a tax purpose. <i>Has the applicant(s) sought tax advice?</i> <p><i>Ensure each applicant understands each of the following risks:</i></p> <ul style="list-style-type: none"> Higher interest rates may apply to interest only loans. Interest only payments will not reduce the loan principal. Not repaying loan principal will result in the applicant paying more interest over the loan term. After the end of the interest only period, principal and interest repayments will be required and these will be higher than they would have been if the loan had principal and interest repayments throughout the loan term. The amount of equity that is built-up in the property securing the loan will be less with an interest only loan. 	<p><input type="checkbox"/> If feature is marked 'Important', confirm that each of the risks listed in 'Features' have been explained to the applicant(s):</p> <p>AND</p> <p><input type="checkbox"/> indicate the preferred duration of the interest only period:</p> <ul style="list-style-type: none"> <input type="checkbox"/> up to 1 year <input type="checkbox"/> 1 to 3 years <input type="checkbox"/> 3 to 5 years <input type="checkbox"/> 5 years plus 	<p>Where interest only is important, why is this?</p> <p><input type="checkbox"/> Accommodate temporary reduction in income (e.g. parental leave, changing circumstances).</p> <p><input type="checkbox"/> Accommodate anticipated non-recurring expense item (e.g. education, renovation/construction, furniture).</p> <p><input type="checkbox"/> Variable and unpredictable income.</p> <p><input type="checkbox"/> Recommendation provided by an independent financial advisor/accountant.</p> <p><input type="checkbox"/> Taxation or accounting reasons (no tax advice is being given), including:</p> <ul style="list-style-type: none"> Release funds for investment purposes (e.g. shares, investment property, super contributions) Priority is paying off non-deductable debts (this loan is for investment purposes) Plan to convert to an investment property in future <p><input type="checkbox"/> Other.</p> <p>Details for "Other":</p> <table border="1" data-bbox="1034 1294 1278 1525"> <tr><td> </td></tr> <tr><td> </td></tr> <tr><td> </td></tr> <tr><td> </td></tr> <tr><td> </td></tr> </table>							
3. Product Type									
Redraw	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>					
<p>Allows applicant(s) to access extra repayments that they made over and above the required minimum repayments.</p> <p><i>Ensure each applicant understands each of the following risks:</i></p> <ul style="list-style-type: none"> Automatic right to redraw unless request to cancel Each redraw may be subject to the lender's discretion. 	<p><input type="checkbox"/> If feature is marked 'Important', confirm that each of the risks listed in 'Features' have been explained to the applicant(s):</p>	<p>Where having a redraw feature is important, why is this?</p> <p><input type="checkbox"/> Flexibility to access prepaid funds if needed.</p> <p><input type="checkbox"/> Other.</p> <p>Details for "Other":</p> <table border="1" data-bbox="1034 1883 1278 2114"> <tr><td> </td></tr> <tr><td> </td></tr> <tr><td> </td></tr> <tr><td> </td></tr> <tr><td> </td></tr> </table>							

4. Conflicts between loan features

4.1 Are there any conflicts between any of the loan features marked 'Important' in Section 1E: Loan Features

Yes No

If Yes:

4.2 Explain the conflicts to the applicant(s) and ask them to consider the priority of the loan features they identify as 'Important' so that the conflict can be resolved. Once this is done, set out those priorities and reasons for those priorities below.

5. Other

5.1 Do the applicant(s) have any other requirements and objectives not already stated which may affect whether the loan, for which they propose to apply, is suitable, including whether there are any particular personal circumstances of the applicant(s) not documented in any previous responses in this interview guide that are relevant to the loan features that have been identified as 'Important'?

6. Product Selection

Product selection needs to take place having regard to the outcome of the requirements and objectives' enquiries set out above. The broker must give a concise narrative summary of the applicant(s) requirements and objectives and why the particular type of loan product was chosen to meet those requirements and objectives.

SECTION 1F: CO-BORROWER

This section must be completed when there is more than one applicant and they are applying for a limit increase.

1. Please ensure the co-borrower has confirmed one of the following:

Note: Substantial benefit includes where the applicant(s) acquire a reasonably proportionate legal or equitable interest in assets purchased with the loan funds, or a reasonable portion of the loans funds are used to repay their debts or other obligations owed by them.

APPLICANT 1

- The applicant will receive a substantial benefit from the loan funds (being use of at least 25% or if more than four borrowers, an equal share of the loan funds).
- The applicant will not receive a substantial benefit from the loan funds (being use of at least 25% or if more than four borrowers, an equal share of the loan funds) and have confirmed they still want to proceed as a co-borrower.
- The applicant will not receive a substantial benefit from the loan funds (being use of at least 25% or if more than four borrowers, an equal share of the loan funds) and do not want to proceed.

APPLICANT 2

- The applicant will receive a substantial benefit from the loan funds (being use of at least 25% or if more than four borrowers, an equal share of the loan funds).
- The applicant will not receive a substantial benefit from the loan funds (being use of at least 25% or if more than four borrowers, an equal share of the loan funds) and have confirmed they still want to proceed as a co-borrower.
- The applicant will not receive a substantial benefit from the loan funds (being use of at least 25% or if more than four borrowers, an equal share of the loan funds) and do not want to proceed.

2. (If option 1 was selected in Q1). Please confirm how the applicant will receive their substantial benefit. Please select one of the following:

APPLICANT 1

- The applicant will acquire a legal or equitable interest of at least 25% (or if more than four borrowers, an equal share) in assets purchased with the loan funds.
- The applicant will use a share of at least 25% (or if there are more than four borrowers, an equal share) of the loan funds to repay their debts or other obligations owed by them.
- The applicant will use a share of at least 25% (or if there are more than four borrowers, an equal share) of the loan funds for their benefit.

Please list details below:

APPLICANT 2

- The applicant will acquire a legal or equitable interest of at least 25% (or if more than four borrowers, an equal share) in assets purchased with the loan funds.
- The applicant will use a share of at least 25% (or if there are more than four borrowers, an equal share) of the loan funds to repay their debts or other obligations owed by them.
- The applicant will use a share of at least 25% (or if there are more than four borrowers, an equal share) of the loan funds for their benefit.

Please list details below:

SECTION 2: APPLICANT DETAILS

INDIVIDUAL APPLICANT 1

Applicant status: Borrower Guarantor

Title (Mr/Mrs/Ms/Miss/Other):

Surname:

Given names:

Marital Status:

Single Married Widowed Defacto Divorced

Number of dependants: Age/s:

Post settlement residential status:

Own home Mortgaged Renting Boarding

Live with family Other

INDIVIDUAL APPLICANT 2

Applicant status: Borrower Guarantor

Title (Mr/Mrs/Ms/Miss/Other):

Surname:

Given names:

Marital Status:

Single Married Widowed Defacto Divorced

Number of dependants: Age/s:

Post settlement residential status:

Own home Mortgaged Renting Boarding

Live with family Other

CONTACT DETAILS

CONTACT DETAILS: APPLICANT 1

Postal address

State

P/code

Home phone number:

Work phone number:

Mobile number:

Email address:

Post – Settlement Contact Details.

Postal address

State

P/code

Contact number:

Company – complete where company is an applicant or guarantor.

Registered company name:

ACN/ABN:

Registered as:

Proprietary/Private

Public

Trading name:

Nature of business:

Principal Place of Business: (PO Box not accepted)

State

P/code

Registered Office address: (PO Box not accepted)

State

P/code

Complete where there has been a change to the company

Name of each beneficial owner:

1. DOB: / /

2. DOB: / /

Residential address of each beneficial owner:

1. State P/code

2. State P/code

Trust – complete where Trust is an applicant or guarantor.

Full name of Trust:

Full Business/Trading name (if any) of the Trustee:

Full name of Trustee(s): (if an individual)

1. 2.

Full Name of Beneficiaries: (in respect of the Trust if there has been a change since the last application):

1. 2.

3. 4.

If Trustee is a company, registered company name:

ACN/ABN:

Registered as:

Proprietary/Private

Public

Trading name:

Nature of business:

Names of Directors: *(if a proprietary company)*

Full address of Principal Place of Business: *(PO Box not accepted)*
 State P/code

Time at Address:

Full Registered Office address: *(PO Box not accepted)*
 State P/code

Name of each beneficial owner: *(if a proprietary company)*
1. DOB: / /
2. DOB: / /

Residential address of each beneficial owner:
1. State P/code
2. State P/code

Class of Beneficiaries:

Settlor(s): 1.Deceased 2.Minor Contributor (<\$10k) 3.Major Contributor: Full Name

Name of each beneficial owner:
1. DOB: / /
2. DOB: / /

Residential address of each beneficial owner:
1. State P/code
2. State P/code

POWER OF ATTORNEY

Will the loan contract be executed under Power of Attorney? Yes* No

*please provide the following details:

Full Name: DOB: / /

Residential address State P/code

SECTION 3: EMPLOYMENT

EMPLOYMENT DETAILS: APPLICANT 1

Primary Occupation:

Industry:

Employment status: PAYG employee Self-employed Full Time
 Part Time Casual Contractor Not employed

If a wage or salary earner, please provide the following details:

Employer (company) name:

Contact (HR/Payroll) name and phone number: ()

Employer address:

State P/code

Time at current employment: Years Months

If under 2 years, please provide previous employment details:

Previous employer name:

Previous occupation and industry:

Time at previous employment: Years Months

If self-employed, please provide the following details:

Company name:

Company address:

State P/code

Nature of business:

Company ACN/ABN:

Time in business:

Accountant's name and contact phone number: ()

EMPLOYMENT DETAILS: APPLICANT 2

Primary Occupation:

Industry:

Employment status: PAYG employee Self-employed Full Time
 Part Time Casual Contractor Not employed

If a wage or salary earner, please provide the following details:

Employer (company) name:

Contact (HR/Payroll) name and phone number: ()

Employer address:

State P/code

Time at current employment: Years Months

If under 2 years, please provide previous employment details:

Previous employer name:

Previous occupation and industry:

Time at previous employment: Years Months

If self-employed, please provide the following details:

Company name:

Company address:

State P/code

Nature of business:

Company ACN/ABN:

Time in business:

Accountant's name and contact phone number: ()

INCOME DETAILS *(All income must be shown as annual amounts)*

INCOME DETAILS: APPLICANT 1

Gross Salary \$

Rental – property investments \$

Other investments (e.g. shares) \$

Other (Incl. Overtime) \$

TOTAL INCOME \$

EXPENSES *Total monthly expenses after loan. Includes food, housekeeping, utilities, transport, education (excluding HECS), medical/health, phone/internet/media, recreation and entertainment, clothing/personal care, insurances, child support/maintenance/dependants, strata fees/Body corporate fees, Investment Property expenses and other but excluding rent, personal loan, credit card payments.

TOTAL MONTHLY LIVING EXPENSES: APPLICANT 1 \$

INCOME DETAILS: APPLICANT 2

Gross Salary \$

Rental – property investments \$

Other investments (e.g. shares) \$

Other (Incl. Overtime) \$

TOTAL INCOME \$

TOTAL MONTHLY LIVING EXPENSES: APPLICANT 2 \$

SECTION 4: ASSETS AND LIABILITIES STATEMENT

If you do not own all assets or share all liabilities jointly, please complete individual financial statements.

This is the financial statement for: Applicant 1 Applicant 2 Both

ASSETS – What you own

**If asset is not wholly owned by applicants, please indicate percentage of ownership.*

REAL ESTATE:			ACCOUNTS – SAVINGS/TERM DEPOSITS:		
PROPERTY ADDRESS	MARKET VALUE \$	SHARE %	NAME OF FINANCIAL INSTITUTION	AMOUNT \$	SHARE %

SUPERANNUATION:			OTHER (eg. household contents, shares, motor vehicles):		
FUND	AMOUNT \$	SHARE %	DESCRIPTION	AMOUNT \$	SHARE %

TOTAL ASSETS \$

LIABILITIES – What you owe

*^Please tick for any liabilities that will be refinanced as part of this application *Current limit is the amount now owing plus any available redraw*

EXISTING MORTGAGES - WITH PRINCIPAL & INTEREST REPAYMENTS:						
LENDER'S NAME	CURRENT INTEREST RATE	LOAN TERM REMAINING OR EXPIRY DATE	CURRENT LIMIT* \$	MONTHLY REPAYMENTS \$	AMOUNT OWING \$	REF [^]
	%(p.a)					
	%(p.a)					
	%(p.a)					
	%(p.a)					
	%(p.a)					

EXISTING MORTGAGES - WITH INTEREST ONLY REPAYMENTS OR LINE OF CREDIT:							
LENDER'S NAME	CURRENT INTEREST RATE	LOAN TERM REMAINING OR EXPIRY DATE	IO PERIOD REMAINING OR EXPIRY DATE	CURRENT LIMIT* \$	MONTHLY REPAYMENTS \$	AMOUNT OWING \$	REF [^]
	%(p.a)						
	%(p.a)						
	%(p.a)						
	%(p.a)						
	%(p.a)						

PERSONAL LOANS/BANK FACILITIES/OVERDRAFTS:					CREDIT CARDS/STORE CARDS:			
LENDER'S NAME	SCHEDULED LIMIT	MONTHLY REPAYMENTS \$	AMOUNT OWING \$	REF [^]	INSTITUTION	LIMIT \$	AMOUNT OWING \$	REF [^]

HIRE PURCHASES/LEASES/PERSONAL DEBTS:					OTHER (eg. HECS, Contingent Liabilities or Guarantees):				
DETAILS	SCHEDULED LIMIT	MONTHLY REPAYMENTS \$	AMOUNT OWING \$	REF [^]	DETAILS	SCHEDULED LIMIT	AMOUNT OWING \$	REF [^]	
TOTAL LIABILITIES							\$		

NON GENUINE CONTRIBUTIONS

My/Our deposit or equity contribution includes non-genuine savings, such as an Advance or Gift from family or friends and this is repayable. The Advance or Gift has been captured under the liabilities section of this form

Yes No

SECTION 5: LOAN FACILITY CHANGES *Please Select One Type Of Loan Change*

Conversion from Low Doc to Full Doc LMI to be capitalised? Yes No

Important: If you reduce the credit on your loan any credit available for redraw will be applied to the repayment of the loan facility.

SECTION 6: LOAN SPLIT CHANGES *Please Select One Type Of Loan Change Below*

For all loan split changes, please refer to this list of **Loan Purpose Codes** for any changes:

- | | | |
|---|--|---|
| 121. To construct a House | 221. To purchase new motor cars or station wagons | 249. To provide funds for other purposes (incl. swimming pools and home improvements – other than alterations and additions, motor accessories and other purposes) |
| 123. To construct other Dwelling | 223. To purchase used motor cars or station wagons | 349. To provide funds for any other purpose (incl. factoring - whether secured by trade debts or to purchase trade debts, maintenance, repairs and other improvements to property not involving building works) |
| 125. To purchase a newly erected House | 225. To purchase other motor Vehicles | |
| 127. To purchase other newly erected Dwelling | 227. To purchase motor cycles, scooters | |
| 129. To purchase an established House | 229. To purchase boats, caravans and trailers | |
| 131. To purchase other established Dwelling | 231. To purchase individual residential blocks of land | |
| 133. To Refinance an existing Home Loan with another Financial Institution | 237. To purchase household and personal goods | |
| 143. To provide funds for structural and non-structural alterations and/ or additions to Dwellings (excl. Swimming pools, maintenance, repairs and other home improvements) | 239. To Consolidate debt (excl.refinance of Personal Loans) | |
| | 241. To provide funds for travel and Holidays | |
| | 247. To provide funds for other personal investment (incl. shares and other investment assets) | |

SPLIT 1

Increase in lending via new split: Amount: \$ OR Increase/Decrease to existing split ID:

If increase/decrease to existing split, please provide further details

Original Facility Limit: \$ Current Balance: \$ New Limit: \$

Note: The funds available to the client after settlement will be the difference between the current loan balance and the new loan limit, inclusive of available funds in redraw.

Select the Primary Purpose from the list above:

If 143 or 349 are selected provide address/s where funds are being used to make alterations, additions, or repairs to a dwelling:

If numbers 121 through to 133 are selected, please answer the following questions:

Property is the Principal Place of Residence? Yes No
 Property is for Residential Investment? Yes No
 Property is a Holiday House or Second Home? Yes No

Change in repayment type[^] Vacant Land / Construction

Repayments: Interest only during the interest only period. At expiry of interest only period you must make principal and interest repayments.

Variable: Principal & Interest OR Interest Only Interest only term (1 – 10 years[#]): Years

***Fixed:** Principal & Interest OR Interest Only* Fixed Rate Term Years

[#]If new fixed rate loan is required, please complete Fixed Rate Authority Form. ^{*}Interest only term must equal fixed rate term. ^{*}Interest only term is limited to 5 years where the loan is for personal use and/or LVR >80%.

SPLIT 2

Increase in lending via new split: Amount: \$ OR Increase/Decrease to existing split ID:

If increase/decrease to existing split, please provide further details

Original Facility Limit: \$ Current Balance: \$ New Limit: \$

Note: The funds available to the client after settlement will be the difference between the current loan balance and the new loan limit, inclusive of available funds in redraw.

Select the Primary Purpose from the list above:

If 143 or 349 are selected provide address/s where funds are being used to make alterations, additions, or repairs to a dwelling:

If numbers 121 through to 133 are selected, please answer the following questions:

Property is the Principal Place of Residence? Yes No

Property is a Holiday House or Second Home? Yes No

Property is for Residential Investment? Yes No

Change in repayment type^ Vacant Land / Construction

Repayments: Interest only during the interest only period. At expiry of interest only period you must make principal and interest repayments.

Variable: Principal & Interest OR Interest Only Interest only term (1 – 10 years*): Years

***Fixed:** Principal & Interest OR Interest Only* Fixed Rate Term Years

**If new fixed rate loan is required, please complete Fixed Rate Authority Form. *Interest only term must equal fixed rate term.*

**Interest only term is limited to 5 years where the loan is for personal use and/or LVR >80%.*

SPLIT 3

Increase in lending via new split: Amount: \$ OR Increase/Decrease to existing split ID:

If increase/decrease to existing split, please provide further details

Original Facility Limit: \$ Current Balance: \$ New Limit: \$

Note: The funds available to the client after settlement will be the difference between the current loan balance and the new loan limit, inclusive of available funds in redraw.

Select the Primary Purpose from the list above:

If 143 or 349 are selected provide address/s where funds are being used to make alterations, additions, or repairs to a dwelling:

If numbers 121 through to 133 are selected, please answer the following questions:

Property is the Principal Place of Residence? Yes No

Property is a Holiday House or Second Home? Yes No

Property is for Residential Investment? Yes No

Change in repayment type^ Vacant Land / Construction

Repayments: Interest only during the interest only period. At expiry of interest only period you must make principal and interest repayments.

Variable: Principal & Interest OR Interest Only Interest only term (1 – 10 years*): Years

***Fixed:** Principal & Interest OR Interest Only* Fixed Rate Term Years

**If new fixed rate loan is required, please complete Fixed Rate Authority Form. *Interest only term must equal fixed rate term.*

**Interest only term is limited to 5 years where the loan is for personal use and/or LVR >80%.*

SPLIT 4

Increase in lending via new split: Amount: \$ OR Increase/Decrease to existing split ID:

If increase/decrease to existing split, please provide further details

Original Facility Limit: \$ Current Balance: \$ New Limit: \$

Note: The funds available to the client after settlement will be the difference between the current loan balance and the new loan limit, inclusive of available funds in redraw.

Select the Primary Purpose from the list above:

If 143 or 349 are selected provide address/s where funds are being used to make alterations, additions, or repairs to a dwelling:

If numbers 121 through to 133 are selected, please answer the following questions:

Property is the Principal Place of Residence? Yes No Property is a Holiday House or Second Home? Yes No

Property is for Residential Investment? Yes No

Change in repayment type^ Vacant Land / Construction

Repayments: Interest only during the interest only period. At expiry of interest only period you must make principal and interest repayments.

Variable: Principal & Interest OR Interest Only Interest only term (1 – 10 years*): Years

Fixed: Principal & Interest OR Interest Only* Fixed Rate Term Years

**If new fixed rate loan is required, please complete Fixed Rate Authority Form. *Interest only term must equal fixed rate term.*

**Interest only term is limited to 5 years where the loan is for personal use and/or LVR >80%.*

^Please Note:

1. The interest rate during an Interest Only term may be higher than the interest rate during the Principal & Interest term.

SECTION 7: PARTIAL DISCHARGE OF MORTGAGE INSTRUCTIONS

I want to apply **full** funds to reduce my limits

I want to apply **partial** funds to reduce my limits

Anticipated Date of Settlement (If applicable): / /

I want to access the purchaser's deposit funds (section 27, VIC only)

Reason for Discharge: Sale of Property Refinance Other Please specify:

If Re-financing, please provide name of the financial institution that would be the incoming mortgagee

Please provide details of ALL loan splits

Loan Split ID	Loan to	Reduce loan split to (If reducing a loan split)	Debit fees*
1. <input type="text"/>	<input type="checkbox"/> Remain <input type="checkbox"/> Reduce <input type="checkbox"/> Close	<input type="text"/>	<input type="checkbox"/>
2. <input type="text"/>	<input type="checkbox"/> Remain <input type="checkbox"/> Reduce <input type="checkbox"/> Close	<input type="text"/>	<input type="checkbox"/>
3. <input type="text"/>	<input type="checkbox"/> Remain <input type="checkbox"/> Reduce <input type="checkbox"/> Close	<input type="text"/>	<input type="checkbox"/>
4. <input type="text"/>	<input type="checkbox"/> Remain <input type="checkbox"/> Reduce <input type="checkbox"/> Close	<input type="text"/>	<input type="checkbox"/>
5. <input type="text"/>	<input type="checkbox"/> Remain <input type="checkbox"/> Reduce <input type="checkbox"/> Close	<input type="text"/>	<input type="checkbox"/>

*Please nominate the account from which you wish all fees to be debited.

Please note that break costs may incur if the fees are to be debited from a fixed rate split.

If funds received are beyond what is required to meet settlement:

Deposit surplus funds to

Remaining loan split Please specify Loan Split ID

Nominated bank account

Please Note: You must organise the disbursement of any surplus funds from the sale/refinance of the security property. Advantagedge is unable to do so on your behalf.

SECTION 8: PROPERTY SECURITY DETAILS

PROPERTY 1 DETAILS:

Existing property on loan: New property on loan^ Property to be Discharged^

Purchase price/Sold Price: \$ OR Estimated Value: \$

Property address: State P/code

Please provide details of person to be contacted to arrange access to property for valuation purposes.

Contact name:

Home phone: () Work phone: ()

Mobile phone: Email address:

If New Property being added then please complete the below details:

Title: Freehold Strata Other

Volume Folio Zoning

Name/s in which title is/will be held: (ALL persons registered on this title must complete this application form as co-borrower or guarantor.)

Type of property: Vacant land Construction House Unit/Townhouse Apartment Other If other please list

PROPERTY 2 DETAILS:

Existing property on loan: New property on loan^ Property to be Discharged^

Purchase price/Sold Price: \$ OR Estimated Value: \$

Property address: State P/code

Please provide details of person to be contacted to arrange access to property for valuation purposes.

Contact name:

Home phone: () Work phone: ()

Mobile phone: Email address:

If New Property being added then please complete the below details:

Title: Freehold Strata Other

Volume Folio Zoning

Name/s in which title is/will be held: (ALL persons registered on this title must complete this application form as co-borrower or guarantor.)

Type of property: Vacant land Construction House Unit/Townhouse Apartment Other If other please list

PROPERTY 3 DETAILS:

Existing property on loan: New property on loan^ Property to be Discharged^

Purchase price/Sold Price: \$ OR Estimated Value: \$

Property address: State P/code

Please provide details of person to be contacted to arrange access to property for valuation purposes.

Contact name:

Home phone: () Work phone: ()

Mobile phone: Email address:

If New Property being added then please complete the below details:

Title: Freehold Strata Other

Volume Folio Zoning

Name/s in which title is/will be held: (ALL persons registered on this title must complete this application form as co-borrower or guarantor.)

Type of property: Vacant land Construction House Unit/Townhouse Apartment Other If other please list

PROPERTY 4 DETAILS:

Existing property on loan: New property on loan^ Property to be Discharged^

Purchase price/Sold Price: \$ OR Estimated Value: \$

Property address: State P/code

Please provide details of person to be contacted to arrange access to property for valuation purposes.

Contact name:

Home phone: () Work phone: ()

Mobile phone: Email address:

If New Property being added then please complete the below details:

Title: Freehold Strata Other

Volume Folio Zoning

Name/s in which title is/will be held: (ALL persons registered on this title must complete this application form as co-borrower or guarantor.)

Type of property: Vacant land Construction House Unit/Townhouse Apartment Other If other please list

^Please Note:

1. These changes may incur the Security Variation Fee of \$250 per request.
2. An additional Settlement Fee which includes the settlement agent's fee for preparing documents and attending settlements, fees to cover search, registration, bank cheques, telegraphic transfers and couriers where settlement is required may also be charged.
3. An additional valuation fee may also be charged for all valuations ordered.

SOLICITOR/CONVEYANCER

(Mandatory for Sale/Purchase Transactions)

Company:

Address: State P/code

Contact name: Work phone: ()

Fax number: () Email address:

SECTION 9: CONSENT

Consent of Mortgagee required for

Subdivision Deceased Estate Second Mortgage Lease Easement Transfer of Ownership

Other (please specify)

Please provide current contact details of your representative, as we may need to contact them to clarify the information on this form

Company:

Address:

 State P/code

Contact name:

Work phone:

 ()

Fax number:

 ()

Email address:

Consent Fees

Fees will be debited to the nominated bank account (Nominated Account), from which loan repayments are debited for the loan. If Advantedge Financial Services Pty Ltd consents to this request, the fee amount incurred will be:

- Subdivisions are \$250.00 per request
- All other requests are \$100.00 per request

SECTION 10: CHANGE OF LOAN PURPOSE

It is possible that your proposed loan may be regulated by the National Credit Code ("NCC"). The NCC may apply where:

- credit is provided under a contract;
- the applicant (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and
- the purpose for which credit is provided is wholly or predominantly:
 - of a personal, domestic, or household use; or
 - to purchase, renovate or improve residential property for investment purposes; or
 - to refinance personal, domestic or household credit or to purchase, renovate or improve residential property for investment purposes

PART A

In order to determine whether or not the provisions of the NCC will apply to this loan, the Lender requires you to provide the following information:

- Are any of the applicant(s) natural persons as described above? Yes No
- Is the applicant(s) a corporation? If yes, **do not complete** Part B and Part C Yes No
- Are any of the applicant(s) a strata corporation (being a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)? Yes No

PART B

- I/we confirm my home loan is for the loan purpose stated below and authorise Advantedge to change my/our loan purpose accordingly
- I/we acknowledge that my/our Borrower rate **may** change to align with the new loan purpose/s stated below.

The purpose of this loan is:	Loan account 1 ID number: New Purpose	Loan account 2 ID number: New Purpose	Loan account 3 ID number: New Purpose
121. To Construct a House	\$		
123. To Construct other Dwelling	\$		
125. To Purchase a newly erected House (less than 12 months old)	\$		
127. To Purchase other newly erected Dwelling (less than 12 months old)	\$		
129. To Purchase an established House (more than 12 months old)	\$		
131. To Purchase other established Dwelling (more than 12 months old)	\$		
133. To Refinance an existing Home Loan with other Financial Institution	\$		
143. To provide funds for structural and non Structural alterations and/or additions to Dwellings (excl. Swimming pools, maintenance, repairs and other home improvements)	\$		
221. To Purchase new motor cars and station wagons	\$		
223. To Purchase used motor cars and station wagons	\$		
225. To Purchase other motor Vehicles	\$		
227. To Purchase motor cycles, scooters	\$		
229. To Purchase boats, caravans and trailers	\$		
231. To Purchase individual residential blocks of land	\$		
237. To Purchase household and personal goods	\$		
239. To Consolidate debt (excl. refinance of personal loans)	\$		

The purpose of this loan is:	Loan account 1 ID number: New Purpose	Loan account 2 ID number: New Purpose	Loan account 3 ID number: New Purpose
241. To provide funds for travel and holidays	\$		
247. To provide funds for other personal investment (incl. shares and other investment assets)	\$		
249. To provide funds for other purposes (incl. swimming pools and home improvements – other than alterations and additions, motor accessories and any other purpose)	\$		
349. To provide funds or any other purpose (incl. factoring – whether secured by trade debts or to purchase trade debts, maintenance, repairs and other improvements to property not involving building work)	\$		
TOTAL =	\$		

If 143 or 349 are selected provide address/s where funds are being used to make alterations, additions, or repairs to a dwelling:

If numbers 121 through to 133 are selected, please answer the following questions:

Property is the Principal Place of Residence? Yes No

Property is a Holiday House or Second Home? Yes No

Property is for Residential Investment? Yes No

PART C

Are any of the applicant(s) likely to receive an income tax deduction in respect of at least 50% of the total interest payable on the amount proposed to be borrowed? Yes No

If you believe that the proposed loan is **NOT** provided wholly or predominantly for personal, domestic or household use, or to purchase, renovate, refinance, or improve residential property for investment 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 NCC, then the Lender may be obliged to re-assess the loan and to arrange to have the loan re-documented. Any costs incurred by this process are to be borne by the applicant(s).

PRIVACY NOTICE AND CONSENT

for Advantedge Financial Services Pty Ltd (*"the mortgage manager"*)

This privacy notice and consent relates to this application (this application) you make to a mortgage manager for a loan (your loan) or in which you offered to guarantee the applicant's loan obligations. It includes consents from you to disclose certain information to other organisations described below. Your loan may be consumer credit or commercial credit.

The mortgage manager will submit this application to a lender or the lender's loan servicer to consider. If the lender or its loan servicer approves this application, it may seek lender's mortgage insurance (LMI) cover from a lenders mortgage insurer or title insurance cover from a title insurer or both in relation to your loan.

In this privacy notice and consent, "credit eligibility information" means information an organisation described below obtained from a credit reporting body or that is based on information obtained from a credit reporting body.

PRIVACY NOTICE

This privacy notice tells you how certain organisations collect information about you, what they use the information for and who they share the information with. If any of those organisations collect information that can be used to identify you, it will take reasonable steps to notify you of that collection.

ORGANISATIONS THAT COLLECT INFORMATION ABOUT YOU

This privacy notice and consent covers the following organisations that may collect information about you relating to this application or your loan or a guarantee of the loan:

- the mortgage manager (the mortgage manager) through whom you made this application or that manages your loan. That mortgage manager is Advantedge Financial Services Pty Ltd ACN 130 012 930;
- the lender to whom you make this application or that makes your loan available. That lender is either Perpetual Trustees Victoria Limited ACN 004 027 258 or AFSH Nominees Pty Ltd ACN 143 937 437 (each a lender);

- the loan servicer (the loan servicer) that considers this application or administers your loan for the lender. That loan servicer is Advantedge Financial Services Pty Ltd ACN 130 012 930;
- the LMI insurer that considers a lender's request for LMI cover relating to this application or that gives LMI cover to the lender for your loan. That LMI insurer is either QBE Lenders Mortgage Insurance Ltd (QBE) ACN 000 511 071 or Genworth Financial Mortgage Insurance Pty Ltd (Genworth) ACN 106 974 305 (each an LMI insurer); and
- the title insurer (the title insurer), that considers a lender's request for title insurance cover relating to this application or that gives title insurance cover to the lender for your loan, and its related entity: the title insurer is First American Title Insurance Company of Australia Pty Limited (First Title) ACN 075 279 908 and its related entity is First Mortgage Services Pty Ltd (FMS) ACN 110 202 429.

Each of those organisations is described below separately as "we" and "us".

The LMI insurers and the title insurer are described together below as "insurers".

HOW INFORMATION IS COLLECTED FROM YOU

We will collect information about you from you directly whenever we can. Most information will be collected from this application and from the records we maintain about the products or services you receive from us. We may verify that information from sources referred to in this application or in this privacy notice and consent.

Sometimes an LMI insurer may also collect further personal information about you during the course of the LMI cover provided to the lender for your loan. The terms of this notice and the LMI insurer's Privacy Policy will apply to the collection, use and disclosure of that information.

HOW INFORMATION IS COLLECTED FROM OTHER SOURCES

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We may collect information about you that is publicly available (for example from public registers or social media), or made available by third parties. We do this where:

- we distribute or arrange products on behalf of others, including our business partners;
- we can't get hold of you and need to update your contact details;
- we need information from third parties about an application you make through us;
- we need information for fraud prevention purposes;
- we are checking the security you are offering;
- we can learn insight about your financial needs, such as through property information;
- you have consented to third parties sharing it with us, such as organisations we sponsor or have loyalty programs with;
- at your request, we exchange information with your legal or financial advisers or other representatives

We may use or disclose information about you in order to combine the information that we hold about you with information about you collected from or held by external sources.

WHEN THE LAW AUTHORISES OR REQUIRES COLLECTION OF INFORMATION

There are laws that affect organisations that may require us to collect personal information about you. For example, we may require information about you to verify your identity under Australian Anti-Money Laundering law.

Transactions involving real property:

If applicable, we may also use your information for the purposes of verification of your identity as required by relevant state and territory electronic conveyancing and property laws. If you do not provide your information, settlement of your loan may not be able to proceed. We use a third party to provide us with the verification of identity services and they in turn may use and disclose your personal information for the purposes of administration of the verification services.

HOW YOUR INFORMATION MAY BE USED

A lender, the loan servicer or the mortgage manager may use information about you for purposes including:

- giving you information about loan products or related services including help, guidance and advice;
- considering whether you are eligible for a loan or any related service you requested, including identifying or verifying you or your authority to act on behalf of a customer;
- processing this application and providing you with a loan or related service;
- administering your loan or any related service, for example, to answer requests or deal with complaints;
- telling you about other products or services it or its related companies or its distributors make available and that may be of interest to you, unless you tell them not to;
- identifying opportunities to improve our service to you and improving our service to you
- allowing it to run its business efficiently and to perform administrative and operational tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by law, regulation or codes binding it; and
- any purpose to which you have consented.

You can let the lender, loan servicer or the mortgage manager know at any time if you no longer wish to receive direct marketing offers from them. They will process your request as soon as practicable.

Also, a lender, the loan servicer or the mortgage manager may use credit information about you to:

- enable an insurer to assess the risk of providing insurance to the lender or to address the lender's arrangements with the insurer;
- assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations;
- consider hardship requests; and
- assess whether to securitise loans and to arrange securitising loans the lender makes.

An LMI insurer may use information about you:

- to decide whether to insure a lender under an LMI policy;
- to assess the risk of you or a guarantor defaulting on your obligations to a lender;
- to administer and vary the insurance cover including for securitisation and hardship applications;
- to verify information that the LMI insurer collects about you;
- to deal with claims and recovery of proceeds including, among other things, to enforce a loan or a guarantee in place of a lender if the LMI insurer pays out an insurance claim on your loan or the loan you guarantee;
- to conduct risk assessment and management involving credit scoring, portfolio analysis, reporting and fraud prevention;
- to comply with legislative and regulatory requirements including requirements under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time;
- for a mortgage insurance purpose relating to you; and
- for any other purpose under the insurance policy the LMI insurer issues to the lender relating to your loan.

The title insurer or its related entities may use information about you:

- to assess the risk of providing title insurance to the lender;
- for the subsequent administration or variation of the title insurance policy;
- for risk assessment, reporting, fraud prevention, enforcement and claim recovery activities;
- to discharge your existing mortgage over the security property and register your new mortgage over the security property where a refinance is taking place;
- to deal with claims and to enforce a loan or a guarantee in place of a lender if the title insurer pays out an insurance claim on your loan or the loan you guarantee;
- for a title insurance purpose relating to you;
- to comply with legislative and regulatory requirements; and
- for any other purpose under the contract between a lender and the title insurer.

WHAT HAPPENS IF YOU DON'T PROVIDE INFORMATION

If you don't provide your information to us, it may not be possible:

- to provide you with the product or service you want. For example, if information is not disclosed to an insurer, it may not be able to process a lender's request for insurance. In that case, the lender may not be able to assess this application;
- for the lender, loan servicer or a mortgage manager to manage or administer the loan the lender makes to you;
- verify your identity or protect against fraud; or
- in the case of the lender, loan servicer or mortgage manager, to let you know about other products or services that might be suitable for your financial needs.

SHARING YOUR INFORMATION

SHARING WITH OTHER ORGANISATIONS

We use and share information about you with other organisations described above for the purposes described above.

RELATED COMPANIES

We may exchange information about you with our related companies for the purposes described above.

YOUR REPRESENTATIVES AND REFEREES

We may exchange information about you with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants, brokers, mortgage aggregators with whom your broker is associated, or real estate agents); and
- your referees, such as your employer, to confirm details about you.

SHARING WITH CREDIT REPORTING BODIES

We may disclose information about you to a credit reporting body in relation to this application or your loan or your guarantee, including overdue payments. A credit reporting body may include information about you in reports that it gives other organisations (like other lenders) to help them assess your credit worthiness.

Some of that information may reflect adversely on your credit worthiness, for example, if you fail to make payments or if you commit a serious credit infringement (like obtaining credit by fraud). That sort of information may affect your ability to get credit from other lenders.

THIRD PARTIES

We may exchange information about you with third parties, in relation to: considering the application; providing, managing or administering your loan; exercising rights relating to your loan; exercising rights relating to your guarantee; or any insurance policy an insurer issues to the lender relating to your loan or the loan you guarantee. Those third parties may include:

- real estate agents, valuers, other insurers (other than those described above), re-insurers, claim assessors and investigators;
- brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager;
- other financial institutions, like banks;
- credit reporting bodies or other approved third parties who are authorised to assess the validity of identification information;
- organisations that are involved in debt collecting including purchasers of debt;
- fraud reporting agencies (including organisations that assist with fraud investigations and organisations established to identify, investigate and/or prevent any fraud, suspected fraud, crime, suspected crime, or misconduct of a serious nature);
- organisations involved in surveying or registering a security property or which otherwise have an interest in a security property;
- government or regulatory bodies (including the Australian Securities and Investments Commission and the Australian Tax Office) as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- rating agencies to the extent necessary to allow the rating agency to rate particular investments;
- organisations involved in securitising your loan, including the Reserve Bank of Australia (sometimes this information is de-identified), re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees;
- companies we arrange or distribute products for;
- guarantors and prospective guarantors of your loan;
- the borrowers or the prospective borrowers of the loan you guarantee;
- our joint venture partners that conduct business with us;
- organisations involved in a corporate re-organisation or transfer of NAB Group assets or business;
- other organisations involved in our normal business practices, including our agents and contractors, as well as our accountants, auditors or lawyers and other external advisers (e.g. consultants and any independent customer advocates);
- service providers (including data consultants and IT contractors), agents, contractors and advisers that assist us to conduct our business; and
- where you've given your consent or at your request, including to your representatives or advisors.

Also, a lender or the loan servicer may disclose information about you, in relation to other services relating to your loan or your guarantee or its loan products, to others including:

- organisations that maintain, review and develop a lender's or the loan servicer's business systems, procedures and technology infrastructure, including testing or upgrading our computer systems;
- payments systems organisations including merchants, payment organisations and organisations that produce cards, cheque books or statements for a lender in relation to your loan or the loan you guarantee;
- organisations that assist a lender or the loan servicer with product planning, analytics, research and development; and
- mailing houses and telemarketing agencies and media organisations that assist a lender or the loan servicer to communicate with you, including media or social networking sites.

SHARING OUTSIDE OF AUSTRALIA

QBE may disclose information about you to related companies situated in the Philippines or to service providers situated in India.

Genworth may disclose information about you to related companies situated in the USA, Canada or the United Kingdom.

The title insurer or its related entities may disclose information about you to related companies situated in the USA, Malaysia or India.

We may store information about you in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country information about you may be held.

Overseas organisations may be required to disclose information shared with them under a foreign law. In those instances, the organisation, described above, that disclosed the information to the overseas organisation will not be responsible for that disclosure.

Each lender, loan servicer and mortgage manager:

- will only share any credit information about you with a credit reporting body if that body has a business operation in Australia; and
- is unlikely to share credit eligibility information with organisations that do not have business operations in Australia.

ACCESSING YOUR INFORMATION

You can ask us to access information that we hold about you. You have special rights to access credit eligibility information. You can find out how to access information about you (including credit eligibility information) by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

CORRECTING YOUR INFORMATION

You can ask us to correct information we hold about you. You have special rights to correct credit information about you. You can find out how to correct information about you (including credit information) by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

COMPLAINTS

If you have a complaint against us about a privacy issue, please tell us about it. You can find out how to make a complaint (including special rights for credit information complaints) and how we will deal with a complaint, by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

PRIVACY POLICY

You can find out more about how we manage information about you by reading our Privacy Policy available by contacting us. Please see our contact details in the schedule. Also, you can read and obtain a copy of that policy at our website address set out in the schedule.

CONSENT

By signing this form, you consent to:

- us obtaining information about you from a credit reporting body on one or more occasions:
 - to assess your application for consumer credit or commercial credit or to collect any payment that is overdue in relation to your loan; and/or
 - to assess whether to accept you as a guarantor of the loan;
- us exchanging information about you with other credit providers to: assess this application; assess whether to accept you as a guarantor; assist you to avoid defaulting on your loan or your guarantee; notify other credit providers of a default by you; or assess your credit worthiness. This information may include credit eligibility information;
- if you are a joint applicant under this application or become a joint borrower under your loan, us exchanging information about you with your joint applicants or joint borrowers to process this application and to administer your loan;
- us disclosing information (including credit eligibility information to potential guarantors) about you to a potential or existing guarantor (or their legal representative) but only to assist them to consider whether to act as a guarantor or to offer property as security or to inform them about:
 - this application and details of the obligations guaranteed or proposed to be guaranteed;
 - your credit worthiness, credit capacity or credit history; and
 - any other matter we decide is relevant to a potential guarantor or guarantor;
- if a lender, the loan servicer or mortgage manager requests an insurer for LMI insurance or title insurance for the loan for which you applied, the lender, the loan servicer or the mortgage manager disclosing to that insurer information about you for any purpose in connection with that insurance;
- us checking the details of the information you gave in this application. They may contact any person you named in this application for that purpose. If you give us an identity document (for example, your passport or driver's licence) in connection with this application, we may contact the authority that issued the document to verify the status of and any information contained in the document;
- us exchanging information (including credit eligibility information) about you with any person acting on your behalf (like a broker, the mortgage aggregator with whom your broker is associated, or a referrer) relating to processing this application and establishing and managing your loan or your guarantee;
- if I am an individual, this information may include credit eligibility information (that is, information the lender or loan servicer obtained from a credit reporting body or based on information obtained from a credit reporting body);
- us exchanging information about you with our relevant service providers (including any service provider located outside Australia) including information that we collect from you as an agent of a State or Territory government in relation to a First Home Owner Grant application you make. For more information, please see the privacy notice above and our privacy policy, available by contacting us. Please see the contact details in the schedule;
- a lender or the loan servicer disclosing your credit eligibility information to other organisations participating in securitising the lender's loans, but only for purposes relating to those arrangements including to enable those other organisations to exercise rights they have under securitisation arrangements to review loan files; and
- us using the information in this application to better understand and/or manage your relationship with us.

We can give information obtained from credit reporting bodies about you to related companies

We can give information we obtain from credit reporting bodies about you to any of our related companies to enable the related company to process another credit application you make to it and to collect any payment that is overdue in relation to that credit facility.

INFORMATION ABOUT OTHER PEOPLE

If you give information about another person (like your employer, spouse, referee or solicitor) in relation to this application or a loan you get from the lender to us, you will let that other person know that:

- we have collected their information to assess this application, to manage any loan you get from a lender and for any other purpose set out in the privacy notice above;
- we may exchange this information with other organisations set out in that privacy notice;
- we handle their personal information in the way set out in our Privacy Policy and that privacy notice and they can:
 - access or request a copy of that privacy policy or privacy notice; or
 - access the information we hold about them, by using the contact details for us in the schedule; and
- you may not be able to get credit from the lender or we may not accept your application to act as a guarantor of a loan unless we obtain their information.

MORE ABOUT THE CREDIT REPORTING BODY WE USE

CONTACT DETAILS

We may give information about you to one or more credit reporting bodies in relation to this application or your loan. Currently, we deal with Equifax Australia Information Services and Solutions Pty Limited. Equifax's contact details are in the schedule. Equifax has a credit reporting policy about how it handles information about you. You can obtain copies of that policy at Equifax's website set out in the schedule.

If you think you have been the victim of a fraud

If you believe that you have been or are likely to be the victim of fraud (including identity fraud), you can request a credit reporting body not to use or disclose the information they hold about you.

If you don't want your information used by them for direct marketing/pre screening purposes

You can ask a credit reporting body not to use information about you to undertake pre-screening assessments of individuals to determine whether those individuals are eligible to receive direct marketing from a particular credit provider. Please contact the credit reporting body, if you want to ensure that the credit reporting body does not use information about you for pre-screening assessments.

Schedule

LENDERS

Perpetual Trustees Victoria Limited ACN 004 027 258

Level 12, 123 Pitt Street, Sydney, NSW 2000.

Tel: 02 9229 9000

Web: www.perpetual.com.au

Its privacy policy is set out at <http://www.perpetual.com.au/privacy-policy.aspx>

AFSH Nominees Pty Ltd ACN 143 937 437

Tel: 03 8616 1600

Web: www.advantedge.com.au

Its privacy policy is set out at www.advantedge.com.au/privacy

LOAN SERVICER AND MORTGAGE MANAGER

Advantedge Financial Services Pty Ltd ACN 130 012 930

Tel: 03 8616 1600

Web: www.advantedge.com.au

Its privacy policy is set out at www.advantedge.com.au/privacy

Insurers

QBE Lenders Mortgage Insurance Ltd ACN 000 511 071

Level 18, 388 George Street, New South Wales 2000

Tel: 1300 367 764

Web: www.qbelmi.com

Its privacy policy is set out at <http://www.qbelmi.com/pg-QBE-Privacy-Policy-Statement.seo>

Genworth Financial Mortgage Insurance Pty Ltd ACN 106 974 305

Level 26, 101 Miller St, North Sydney NSW 2060

Tel: 1300 655 422

Web: www.genworth.com.au

Its privacy policy is set out at <http://www.genworth.com.au/privacy-policy>

First American Title Insurance Company of Australia Pty Ltd ACN 075 279 908

Level 10, 309 George Street, Sydney NSW 2000

Telephone 1300 362 178

Web: www.firsttitle.com.au

Its privacy policy is set out at <http://www.firsttitle.com.au/property-owners/copyright-copy-first-title-privacy-policy>

CREDIT REPORTING BODY

Equifax Australia Information Services and Solutions Pty Limited

- Online: www.mycreditfile.com.au
- Equifax's credit reporting policy is set out at <http://www.equifax.com.au/privacy>
- Mail: Attention: Public Access Division Equifax Pty Ltd
PO Box 966 North Sydney NSW 2059.

Important Information

The lender will make an assessment based on the requirements and objectives, income and expenses which you have provided to us. You should check carefully that the information provided is accurate and up-to-date and doesn't leave out any material details which may impact your ability to meet the payment requirements in the credit contract for which you have applied. This includes any foreseeable changes to your circumstances that may otherwise impact on your ability to meet your contractual obligations.

1. I/We have been given an opportunity to check the information contained in this application and I/we confirm that the information is true.
2. I/We confirm that we are not aware of any foreseeable changes to my/our circumstances that may otherwise impact on my/our ability to meet mine/our contractual obligations.
3. I/We authorise the mortgage manager, the Lender and the Insurer to:
 - a. Verify the information contained in this application (where applicable);
 - b. Collect information in accordance with the Privacy Notice and Consent.
4. I/We authorise Advantedge Financial Services Pty Ltd to debit fees relating to the variation to my nominated account.

Acknowledgement by applicant(s) – all applicants must sign below:

Applicant 1

Full name Signature Date

Applicant 2

Full name Signature Date

Applicant 3

Full name Signature Date

Applicant 4

Full name Signature Date

Guarantor 1

Full name Signature Date

Guarantor 2

Full name Signature Date

COVID-19 Commentary

CONVERSATION GUIDE

Some questions to ask your applicants to help you understand their situation:

- Can you tell me about your job and the impacts of COVID-19?
- If applicable, has the rental income amount on any of your investment properties decreased?
- Can you tell me about any future changes that you are aware of and how they may potentially impact your financial situation?
- Has your employer given you any indication that COVID-19 may result in reduced hours or income?
- Post the COVID-19 pandemic, do you believe that you'll be able to return to your normal employment conditions?
- Have you been advised of any future changes to your employment?
- Is your situation temporary and likely to recover shortly after settlement? If yes, how will you meet your repayments and commitments during this interim period?

JOBKEEPER PAYMENT

- Are you receiving salary that includes JobKeeper support? Note: Applicants receiving income via employer JobKeeper allowance and performing minimal or no duties cannot be used to support application.
- Is this an increase to your usual income?

SELF-EMPLOYED INCOME

Can you tell me about your business and the impacts of COVID-19, will you be able to continue to trade? If impacted, you must address all of the following:

- Can you tell me about how the COVID-19 measures have impacted your sales, and how further measures may impact your sales over the coming months (e.g. reduced sales and enquires by 40% since last week due to the nature of the industry, or cancelled projects etc.)?
- Can you tell me about the impact that COVID-19 has had/may have on your cashflow over the next six months (e.g. debtors paying slower, creditors deducting terms)?
- What, if any, COVID-19 Government Assistance you have taken up?
- Can you tell me about any future changes that you are aware of and how they may potentially impact your financial situation?
- Post the COVID-19 pandemic, do you believe that your business will be able to return to more normal trading conditions? If so, how long have you planned for this to occur?

1. Have any of the applicants experienced or foresee any changes related to COVID-19?

Yes No (no further action required)

If you have selected 'Yes', please consider the following:

2. Does the income recorded in the application include any COVID-19 adjustments? (E.g.: JobKeeper, rental reductions, rent relief, government business grants etc.)

Yes No

3. Please advise if any of the below are applicable Employment/Income:

- Reduced work hours
- Reduced income
- Reduced rental income
- JobKeeper payment
- JobSeeker payment
- Cashflow (self-employed)
- Reduced Sales (self-employed)

Existing Home Loan Customer:

- Loan repayment pause
- Loan repayment holiday
- Other, please specify:

4. Provide any supporting commentary relating to the applicant's position in line with the response above.

Provide any further commentary as required: