# GRANITE POWERED BY AAA LOAN APPLICATION FORM

ACL# ..... BDM ..... AGGREGATOR .....

INTRODUCER COMPANY ..... CONSULTANT .....

**LOAN PURPOSE**

☐ PURCHASE PROPERTY ☐ REFINANCING ☐ CONSTRUCTION ☐ EQUITY RELEASE ☐ OTHER: .....

BORROWER NAME .....

RELATIONSHIP BETWEEN APPLICANTS .....

**PARTICULARS OF PROPERTY OFFERED AS SECURITY**

SECURITY PURPOSE ☐ OWNER OCCUPIED ☐ INVESTMENT

REGISTERED OWNER/S .....

ADDRESS OF SECURITY .....

CONTACT NAME & NUMBER FOR PROPERTY INSPECTION .....

**LOAN PRODUCT SELECTION**

| | ACCOUNT A | ACCOUNT B |
|---|---|---|
| LOAN AMOUNT | ..... | ..... |
| INTEREST RATE p.a | ..... | ..... |
| LOAN TERM (YEARS) | ..... | ..... |
| LOAN TYPE | ☐ STANDARD VARIABLE / TERM LOAN<br>☐ 100% OFFSET HOME LOAN ☐ ALT DOC<br>☐ SOPHISTICATED INVESTOR ☐ SIMPLE REFI | ☐ STANDARD VARIABLE / TERM LOAN<br>☐ 100% OFFSET HOME LOAN ☐ ALT DOC<br>☐ SOPHISTICATED INVESTOR ☐ SIMPLE REFI |
| RATE TYPE | ☐ VARIABLE RATE ☐ FIXED ..... YEAR(S)<br>☐ RBA TRACKER | ☐ VARIABLE RATE ☐ FIXED ..... YEAR(S)<br>☐ RBA TRACKER |
| REPAYMENT TYPE | ☐ PRINCIPAL & INTEREST<br>☐ INTEREST ONLY ..... YRS | ☐ PRINCIPAL & INTEREST<br>☐ INTEREST ONLY ..... YRS |

**EXPECTED SURPLUS OR SHORTFALL**

PURCHASE PRICE .....

ASSOCIATED COSTS FOR LOAN + PURCHASE .....

TOTAL FUNDS REQUIRED ..... A

MORTGAGE ..... LVR % .....

SAVINGS .....

OTHER GIFTS, FHOG, DEPOSIT PAID .....

TOTAL FUNDS AVAILABLE ..... B

SURPLUS / SHORTFALL (A - B) .....

**BREAKDOWN OF LOAN PURPOSE + ADDITIONAL COMMENTS**

Amounts needed and details of the intended purpose.

Personal / Business.

Refi/ Purchase / Equity.

Owner Occu / Investment.

Existing Property / Off-The-Plan / Vacant Land / Construction

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## Part 1A: Individual Applicants and/or Guarantors

| | APPLICANT 1 / GUARANTOR 1 | APPLICANT 2 / GUARANTOR 2 |
|---|---|---|
| SURNAME | | |
| GIVEN NAMES (Mr, Mrs, Ms, Miss) | | |
| PREVIOUS SURNAME (if applicable) | | |
| DATE OF BIRTH | | |
| MARITAL STATUS | ☐ SINGLE ☐ DIVORCED ☑ SEPARATED ☐ MARRIED ☐ LIVING TOGETHER ☐ OTHER | ☐ SINGLE ☐ DIVORCED ☐ SEPARATED ☐ MARRIED ☐ LIVING TOGETHER ☐ OTHER |
| AGES OF ANY DEPENDANTS | ..... YEARS OLD ☐ NO DEPENDANTS | ..... YEARS OLD ☐ NO DEPENDANTS |
| MOTHER'S MAIDEN NAME | | |
| RESIDENCY STATUS | ☐ AUSTRALIAN CITIZEN ☐ PERMANENT RESIDENT ☐ TEMPORARY RESIDENT ☐ NON-RESIDENT | ☐ AUSTRALIAN CITIZEN ☐ PERMANENT RESIDENT ☐ TEMPORARY RESIDENT ☐ NON-RESIDENT |
| HOME TELEPHONE | | |
| MOBILE | | |
| EMAIL | | |
| WeChat/SKYPE ID | | |
| RESIDENTIAL ADDRESS | POST CODE ..... Nº OF YEARS ..... | POST CODE ..... Nº OF YEARS ..... |
| CURRENT RESIDENTIAL STATUS | ☐ RENT ☐ HOME OWNED ☐ HOME MORTGAGED ☐ OTHER: ..... | ☐ RENT ☐ HOME OWNED ☐ HOME MORTGAGED ☐ OTHER: ..... |
| PREVIOUS ADDRESS (if current is less than 3 years) | POST CODE ..... Nº OF YEARS ..... | POST CODE ..... Nº OF YEARS ..... |
| CORRESPONDENCE ADDRESS | POST CODE ..... | POST CODE ..... |

## Part 1B: Details of Next of Kin: one for each applicant (must not be an applicant and not living at same address)

| | | |
|---|---|---|
| NAME | | |
| RELATIONSHIP | | |
| TELEPHONE | | |
| ADDRESS | | |

## Part 1C: Employment History

| | | |
|---|---|---|
| EMPLOYER | Nº OF YEARS ..... | Nº OF YEARS ..... |
| EMPLOYER ADDRESS | | |
| EMPLOYER TELEPHONE | | |
| OCCUPATION | | |
| EMPLOYMENT STATUS | ☐ FULL TIME ☐ PART TIME ☐ CASUAL ☐ ..... | ☐ FULL TIME ☐ PART TIME ☐ CASUAL ☐ ..... |
| PREVIOUS OCCUPATION (if current employment is less than 3 years) | Nº OF YEARS ..... | Nº OF YEARS ..... |
| PREVIOUS EMPLOYER NAME | | |

## Part 1D: Statement of Assets and Liabilities (Individuals/Guarantors)

### Assets

### Liabilities

| PROPERTY ADDRESS | VALUE | RENTAL INCOME | MORTGAGED? | CURRENT MORTGAGES LENDER NAME related to property assets on left | INTEREST RATE | MONTHLY PAYMENT | AMOUNT OWING | REFI YES | I/O |
|---|---|---|---|---|---|---|---|---|---|
| | | | NO ☐ YES ☐ | | | | | ☐ | ☐ |
| | | | NO ☐ YES ☐ | | | | | ☐ | ☐ |
| | | | NO ☐ YES ☐ | | | | | ☐ | ☐ |
| | | | NO ☐ YES ☐ | | | | | ☐ | ☐ |
| | | | NO ☐ YES ☐ | | | | | ☐ | ☐ |
| MOTOR VEHICLE/BOAT/CARAVAN | | | | SECOND MORTGAGES/LEASE/H.P. | | | | | |
| | | | | | | | | ☐ | ☐ |
| | | | | | | | | ☐ | ☐ |
| SAVINGS & INSTITUTION | | | | PERSONAL LOANS | | | | | |
| | | | | | | | | ☐ | |
| | | | | | | | | ☐ | |
| | | | | CREDIT CARDS (BANK NAME) | | | CREDIT LIMIT | | |
| | | | | | | | | ☐ | |
| SUPERANNUATION (AS AT TODAY) | | | | | | | | ☐ | |
| FURNITURE & PERSONAL EFFECTS | | | | | | | | ☐ | |
| OTHER ASSETS | | | | | | | | ☐ | |
| | | | | | | | | ☐ | |
| | | | | OTHER COMMITMENTS | | | | | |
| | | | | HECS / HELP | | | | ☐ | |

Total Assets $ _____

Total Liabilities $ $ _____

## Part 1E: Loan Doc Format and Client Solicitor

ISSUE LOAN DOCS VIA: ☐ DOCUSIGN ☐ EMAIL PDF

LOAN DOCS WILL BE SIGNED BY POWER OF ATTORNEY ☐

CLIENT SOLICITOR DETAILS (PURCHASES ONLY)

NAME ..... FIRM .....

ADDRESS .....

.....

EMAIL ..... PHONE .....

## Section 1 Signature – IMPORTANT – to be signed even if c/c authority not provided

Form must be Wet Signed, or Digitally Signed with an audit trail.

APPLICANT 1 SIGNATURE .....

PRINT NAME .....

DATE .....

APPLICANT 2 SIGNATURE .....

PRINT NAME .....

DATE .....

## **SECTION 2:** PRIVACY DISCLOSURE STATEMENT

AAA Financial Corporation Pty Ltd – ABN 83 065 481 505 (The Originator/Manager)
The Manager, Credit Provider (and Affiliates) and the lenders mortgage insurers listed below may use the personal information about you for the purpose of arranging or providing credit, insuring credit and for direct marketing of products and services offered by the Manager or any organisation the Manager is affiliated with or represents.
The information provided by you will be held by the Manager and the lenders mortgage insurers. You can gain access to the information held about you by contacting the Manager and the lenders mortgage insurers. You have the right to request not to receive direct marketing material.

1. Collection of your personal information and credit-related personal information
We, AAA Financial Corporation Pty Ltd (herein known as "AAA"), collect your personal information and credit-related personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to us or our related entities. If you are a guarantor we collect your personal information and credit-related personal information to assess whether to accept you as a guarantor for credit applied for, or provided to, the borrower. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.

2. Collection of personal information and credit-related personal information about third parties
We may need to collect personal information and credit-related personal information about a third party from you as part of this application. If we do this, you agree you will advise that person that we have collected their information, and that in most cases they can access and seek correction of the information we hold about them.

3. Use and disclosure of your personal information and credit-related personal information
We may use your personal information and credit-related personal information to perform our business functions (for example internal audit, operational risk, product development and planning). We may also use your personal information to confirm your details (for example contacting your employer to confirm your employment and income details).
We treat your personal information and credit-related personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include joint account holders, account operators and account applicants, Credit Reporting Bodies (as defined below), insurers, intermediaries, valuers, debt collection agencies and government authorities. Your information may also be disclosed to our related entities, our joint venture partners and Community Bank® (where applicable) companies where its confidentiality is maintained at all times.

4. Disclosure of personal information and credit-related personal information to overseas organisations
Some of the organisations we disclose your personal information and credit-related personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.

5. Access to and correction of your personal information and credit-related personal information
In most cases you can gain access to and seek correction of your personal information and credit-related personal information. Should you wish to do so, or if you have any queries about your information, please contact us on 07 3211 8388.

6. Direct marketing
We may use your personal information and credit-related personal information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These may be products and services provided by us, our related entities or other entities we are associated with.
If you do not wish to receive offers from us unrelated to your loan products and services, please tick here ☐

7. Collection, use and disclosure of your credit-related personal information
By signing this application you agree that we can do all of the following:

a. Commercial credit-related personal information
   Seek and use commercial credit-related personal information to assess an application for consumer credit or commercial credit.
b. Consumer credit-related personal information
   Seek and use consumer credit-related personal information to assess an application for consumer credit or commercial credit.
c. Collection of overdue payments
   Seek and use a credit report provided by a credit reporting body to collect overdue payments.
d. Exchange of information between credit providers
   Seek from and use or give to another credit provider (including a credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity.
e. Exchange of information with intermediaries
   Seek from and use any consumer or commercial credit-related information from or disclose that information to, any introducer, financial adviser, accountant, mortgage manager, lawyer, or other intermediary (including any intermediary mentioned on the front page of this application form) acting in connection with any credit applied for or provided.
f. Provide credit information to credit reporting bodies
   In this privacy disclosure statement, the "Credit Reporting Body" means each of the organisations (whether acting individually or together) listed in the "Schedule", we give to a Credit Reporting Body credit information. Credit information is defined in the Privacy Act and includes, to the extent applicable:
   - identification information;
   - consumer credit liability information;
   - repayment history information;
   - a statement that an information request has been made in relation to you by us, or a mortgage insurer or trade insurer;
   - the type of consumer credit or commercial credit, and the amount of credit, sought in an application:
     - that has been made by you to us; and
     - in connection with which we have made an information request in relation to you;

- default information;
- payment information;
- new arrangement information;
- court proceedings information;
- personal insolvency information;
- publicly available information:
- that relates to your activities in Australia or the external Territories and your credit worthiness; and
- that is not court proceedings information about you or information about you that is entered or recorded on the National Personal Insolvency Index;
- in our opinion that you have committed, in circumstances specified by us, a serious credit infringement in relation to consumer credit provided by us to you.

The Credit Reporting Body may include the information given by us in reports provided to other credit providers to assist them to assess your credit worthiness.
The Credit Reporting Body has a policy for managing your credit information that you may access by contacting them.
In some cases a Credit Reporting Body may use your information for pre-screening your eligibility to receive direct marketing from us or other credit providers. If you do not want a Credit Reporting Body to do this contact the Credit Reporting Body.
Where you believe on reasonable grounds that you have been or are likely to be a victim of fraud you may request a Credit Reporting Body not to use or disclose your information.

g. Provide information for securitisation
Disclose any report or information to another person in connection with funding by means of an arrangement involving securitisation.

h. Provide information to guarantors
Disclose any information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.

8. Providing your personal information and credit-related information to a mortgage insurer

In this privacy disclosure statement, the "Insurer" means each of the following organisations (whether acting individually or together) listed in the "Schedule".

9. Lenders Mortgage Insurance (LMI) aka The "Insurer"

We may disclose your personal information and credit-related personal information when we apply to the Insurer for lenders mortgage insurance (LMI). By you signing this application, the Insurer can do the following:

a. Where permitted by the Privacy Act 1988, the Insurer may seek and obtain from a credit reporting body commercial credit information concerning your credit worthiness or history; consumer information; and collection of overdue payments information. The Insurer collects your information for the purposes of assessing our application and securing and administering LMI for your mortgage, including dealing with claims and recovery of proceeds.

b. The information collected by the Insurer is required under the Insurance Contracts Act 1984 (Cth) and is necessary for the Insurer to undertake its business. If you do not provide any of the information requested of you then the Insurer will not be able to issue insurance. As a result, we may not be able to provide the mortgage to you.

c. The Insurer may use your information to assess the risk of providing LMI to us, you defaulting on your obligations to us and you being unable to meet a liability arising under a guarantee in respect of mortgage finance given (or to be given) by us to another person. The Insurer may also use your information to verify your details provided by us, administer or vary any LMI cover provided (including for securitisation and hardship applications, dealing with claims, recovery of proceeds and enforcing the mortgage in the place of us), to conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery, to comply with any regulatory requirements including under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time, and for any other LMI purpose relating to you or under the insurance policy issued by the Insurer to us in respect of your credit with us or as may be permitted by the Privacy Act 1988.

d. The Insurer may disclose your information to its related companies; us; your guarantor or potential guarantor; other insurers; claims assessors and investigators; parties for the purposes of securitisation; re-insurers; underwriters; loan servicers; trust managers; trustees and security trustees; organisations involved in surveying or registering a security property or which otherwise have an interest in a security property; ratings agencies; credit reporting bodies; its service providers (including marketing companies, data consultants and IT contractors); its agents, contractors, and external advisers; your referees, including your employer; your legal and financial advisers; brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager; organisations that are involved in debt collecting or in purchasing debts; mercantile agents if you default on your obligations to us; payment system operators; parties involved in fraud prevention (including organisations such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct); other financial institutions and credit providers; and government and other regulatory bodies (e.g. the Insurance Council of Australia, ASIC and the ATO).

e. Where permitted by the Privacy Act 1998 the Insurer may disclose your information to organisations located overseas (including in the USA, Canada, the United Kingdom or the Philippines) such as its related companies, re-insurers, service providers (including but not limited to data consultants and IT contractors), its agents, contractors and external advisers and government and other regulatory bodies. Overseas organisations may be required to disclose information shared with them with relevant foreign authorities under a foreign law. In those instances the Insurer is not responsible for that disclosure.

f. The Insurer may also, to the extent permitted by the Privacy Act 1988, disclose information about you to a credit reporting body for any purpose set out in this consent. The credit reporting body gives other organisations (such as other credit providers) information to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other credit providers.

g. The Insurer may need to exchange your information with credit providers and advisors during the course of the mortgage insurance policy for any purpose set out in this consent.

h. The Insurer may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this consent and the Insurer's Privacy Policy and Credit Reporting Policy apply to the collection, use and disclosure of that information.

i. The Insurer may store your information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security, however, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

j. Each Insurer has a Privacy and Credit Reporting Policy which contains information about:
   - how you can access and seek correction of your information held by the Insurer;
   - how you can complain about a breach of the Privacy Act 1988 (including any applicable privacy principles) or any registered privacy code that binds the insurer in respect of your personal or credit information (as appropriate); and
   - how the Insurer will deal with a complaint.

Each policy is available on the Insurer's website or by contacting them.

10. Privacy Policy and Credit Reporting Policy

You can refer to the Privacy Policy and Credit Reporting Policy of your Originator/Mortgage Manager, Insurer, Lender, Credit Reporting Body on the links provided in the "Schedule".

Our Privacy Policy contains information about:

a. how you can access and seek correction of your personal information;
b. how you can complain about a breach of the privacy laws by us and how we will deal with a complaint;
c. if we will disclose personal information to overseas entities, and where practicable, which countries those recipients are located in.

Our Credit Reporting Policy contains information about:

a. how you can access and seek correction of your credit eligibility information;
b. how you can seek correction of your credit information;
c. how you can complain about a breach of the credit reporting laws by us and how we will deal with a complaint;
d. if we disclose your credit information or credit eligibility information to overseas entities , and where practicable, which countries those recipients are located in.

Our Privacy Policy and Credit Reporting Policy is available upon request or can be found on the website noted below.

*Schedule*

In this Notice, the "Lender" means each and every one of the following organisations (whether acting individually or together):

| Lender (and their associated entities) | ABN/ACN | Its privacy policy is set out at... | Telephone |
|---|---|---|---|
| Adelaide Bank a Division of Bendigo and Adelaide Bank Limited (Australian Credit Licence 237879) | 11 068 049 178 | www.adelaidebank.com.au/other-links/privacy-policy | 1300 652 220 |
| First Mortgage Company Home Loans Pty Ltd | 45 104 268 448 | www.firstmac.com.au/privacy-policy | 1800 230 023 |
| Origin Mortgage Management Services Pty Ltd, on behalf of Columbus Capital Pty Limited (Australian Credit Licence 337303) | 601 349 071 | www.columbuscapital.com.au/privacy-policy | 1300 767 023 |
| Permanent Custodians Limited | 55 001 426 384 | www.bnymellon.com/australia/en/privacy.html | 1800 622 812 |
| Perpetual Corporate Trust Limited | 000 341 533 | www.perpetual.com.au/privacy-policy.aspx | 1800 631 381 |
| Sintex Consolidated Pty Ltd | 75 065 917 535 | www.sintex.com.au/files/online-privacy | 02 8204 5023 |

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

| Insurer | ABN | Its privacy policy is set out at... | Telephone |
|---|---|---|---|
| Helia Group Limited | 60 106 974 305 | helia.com.au/privacy-policy | 1300 655 422 |
| Arch Lenders Mortgage Indemnity Limited | 60 074 042 934 | www.archgroup.com/privacy-policy/ | |
| QBE Lenders' Mortgage Insurance Limited | 70 000 511 071 | www.qbelmi.com/pg-QBE-Privacy-Policy-Statement.seo | 1300 367 764 |
| First American Title Insurance Company of Australia Pty Ltd | 64 075 279 908 | www.firsttitle.com.au/property-owners/copyright-copy-first-title- privacy-policy | 1300 362 178 |

In this Notice, the " Credit Reporting Body" means each and every one of the following organisations (whether acting individually or together):

| Credit Reporting Body | ABN | Its privacy policy is set out at... | Telephone |
|---|---|---|---|
| Equifax Australia Public Access Division | 26 000 602 862 | www.equifax.com.au/privacy | 1300 762 207 |
| Dun & Bradstreet (Australia) Pty Ltd | 006 399 677 | dnb.com.au/Header/About_Us/Legal/Privacy_policy | 1300 734 806 |
| Experian | 95 082 851 474 | www.experian.com.au/legal/privacy.html | 03 8699 0100 |

| Originator/Mortgage Manager | ABN | Its privacy policy is set out at... | Telephone |
|---|---|---|---|
| AAA Financial Corporation Pty Ltd | 83 065 481 505 | www.aaafin.com.au/privacy.html | 1800 815 439 |
| Granite Home Loans Pty Ltd | 27 622 955 524 | https://www.granitehomeloans.com.au/_files/ugd/e0161a_57de5a09ff824f34a36f8a35ebf8e8bc.pdf | 1300 737 058 |

## Nomination for Notices

Each customer/guarantor is entitled to receive a copy of any notice or other document under the National Credit Code. If you are a joint customer or guarantor and do not require notices and documents to be forwarded to each customer or guarantor individually, please complete the nomination section below. (Note: guarantors cannot nominate a debtor). By signing this nomination you are giving up the right to be individually provided with information direct from the credit provider (unless you are the person nominated.)

Any person who has signed this nomination can advise the credit provider at any time in writing that they wish to cancel their nomination. This means they will, from the date of cancelling the nomination, receive a personal copy of any notice or other document under the National Credit Code. Notices and documents will be sent to your current residential or business address. It is your responsibility to advise us of any change of address.

I / We nominate ..... (full name of person nominated) to receive notices and other documents under the National Credit Code on behalf of me/all of us to the address listed on the Application For Mortgage Finance Forms.

## Declaration as to Purpose of Credit for business or non-residential purpose only

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

This declaration must be signed and confirmed by all Borrowers by ticking "Yes" in the above Box for it to be effective. I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for: business purposes; or investment purposes other than investment in residential property. If you believe that the proposed loan is NOT provided wholly or predominantly for personal, domestic or household purposes, or investment property purposes then you must also complete the Declaration of Purpose.

*IMPORTANT*

By declaring that this loan is wholly or predominantly for: business purposes; or investment purposes other than investment in residential property you may lose your protection under the National Credit Code

## Declaration of Credit Status

☐ YES ☐ NO Have you or your spouse ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors? If yes, what was the bankruptcy/insolvency discharge date?..... (Attach details with application)

☐ YES ☐ NO Have you or your spouse ever been shareholders or officers of any company of which a manger, receiver or liquidator has been appointed?

☐ YES ☐ NO Is there any unsatisfied judgement entered in any court against you, your spouses or any company of which either of you or your spouse are or were a shareholder or officer?

☐ YES ☐ NO Have you, or your spouse or any company with which you are or were associated ever had a property foreclosed upon or given title or deed in lieu thereof through a mortgagee sale proceeding?

☐ YES ☐ NO Are all borrowers eligible for the First Owner Grant? (if "Yes", amount of Grant $ ..... )

☐ YES ☐ NO Has any part of the deposit, or the balance due above this loan, been obtained from borrowings?

☐ YES ☐ NO Has any application in respect of this loan been submitted by you, or any other person, to any other lender? If so please provide details: .....

☐ YES ☐ NO Are you aware of any expected change in your circumstances that may alter your financial situation or ability to repay the loan, including any expected change in your income or expenses? If yes, please provide details: .....

.....

.....

.....

## Section 2 Signature – IMPORTANT – All applicants must sign

The Customer(s)/Debtor(s) and Guarantor(s) acknowledge and agree that they have read, understood and agree with each and every part of this application (including the Privacy Disclosure Statement, Loan Purpose Checklist, Declaration of Credit Status, Declarations to purpose of Credit and Nomination of Address for Notices (if completed). **Form must be Wet Signed, or Digitally Signed with an audit trail.**

APPLICANT 1 SIGNATURE..... APPLICANT 2 SIGNATURE .....

NAME..... NAME .....

DATE..... DATE .....

Granite's Non-Resident & Expat program is powered by AAA Financial Corporation Pty Ltd, which is licensed under the National Consumer Credit Protection Act 2009 (NCCP Act) and this document provides you with information about the credit services we may provide to you that is regulated under the Act.

## Our Obligations before Providing Credit to you

### ASSESSMENT

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain or any lease we help you to enter is not unsuitable for you. To decide this, we may need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation;
- take reasonable steps to verify that financial situation.

Credit will be unsuitable if, at the time of the assessment, it is likely that at the time the credit is provided:

- you could not pay or could only pay with substantial hardship;
- the credit would not meet your requirements and objectives.

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason we must ask you to provide a significant amount of information. It is therefore very important that the information you provide to us is accurate.

### OBTAINING A COPY OF THE ASSESSMENT

We must provide you with a copy of our preliminary credit assessment of your application if you ask within 7 years of when we assist you. We are only required to give you a copy of the credit assessment if you enter into a loan or lease contract or the credit limit is increased.

### SERVICES WE PROVIDE

We market loans managed by us for a number of funders. Therefore the Lender Of Record noted in your loan contract and mortgage may be a different name from our name. A copy of "the Lender Of Record's" credit guide is provided to you as a separate guide.

AAA Financial Corporation is a Mortgage Manager which means we are a licensee who has a written agreement with a funder (lender, lessor, or third party acting for the lender or lessor; e.g. a program manager or trustee) under which the licensee (AAA) is required to manage the relationship with the consumer on a day to day basis and the credit contract or lease and associated documentation is branded or co-branded with the name of the Mortgage Manager (i.e. AAA).

We offer a range of loans marketed and managed by us. We believe our range of products is extensive and among the best available. However, because we are not acting for you as a finance broker, you should rely on your own inquiries.

On occasion, AAA will receive loan applications from external third party brokers or financial planners where the external third party will assess and structure a loan application and submit it to AAA for processing and post settlement customer care. AAA only provides property mortgage assistance and does not provide or suggest any other financial products.

### FEES PAYABLE BY YOU

We sometimes charge a fee for our services. More details about the fees payable by you will be set out in a quote which we will give you before a finance application is lodged. Usually the fee can be deducted from the finance proceeds. You may obtain from us information about how these fees and charges are worked out and a reasonable estimate of those fees.

### COMMISSIONS RECEIVED BY US

We may receive management fees (a form of commission) from the lenders and lessors who fund our products. These are not fees payable by you.

### COMMISSIONS PAYABLE BY US

We source referrals from a broad range of sources. For example, we may pay fees to brokers, financial planners, call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees are generally small amounts and accord with usual business practice. You may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out. A quote from the introducing broker or firm should be provided to you at the same time this Guide is provided.

## Our Commitment to you

### INTERNAL DISPUTE RESOLUTION SCHEME

WE ARE HERE TO LISTEN TO YOU

If you have a compliment or complaint about the services provided to you by us, you should contact us.

By phone

Please phone our national toll-free number: 1800 815 439
If we are unable to resolve the matter over the phone we may ask you to put it in writing.

In writing

Send us the full details, including any supporting documents and evidence, and explain what you would like us to do. Please address this information to:
*The Manager*
*AAA Financial Corporation Pty Ltd*
*GPO Box 2629, Brisbane QLD 4001*
*Fax: 07 3171 2278 / Email: info@aaafin.com.au*

In person

We would welcome the opportunity to meet with you at our office:
Level 1, 110 Mary Street, Brisbane QLD 4000

When we receive a complaint, we will attempt to resolve it promptly.

### EXTERNAL DISPUTE RESOLUTION SCHEME

MORE OPTIONS

We aim to resolve your complaint quickly and fairly. In the unlikely event you do not get a satisfactory outcome, you will have the right to complain to our external complaint resolution body.

Our external dispute resolution provider is specified below. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

*Financial Ombudsman Service*
*Australian Financial Complaints Authority*
*Telephone: 1800 931 678*
*Post: GPO Box 3, Melbourne VIC 3001*
*Email: info@afca.org.au / Web: www.afca.org.au*

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request or via our website www.aaafin.com.au

## **SECTION 4:** FACT FIND AND ASSESSMENT FORM Please complete a separate form for each loan

### Part 4A: Requirements and Objectives

PURPOSE OF SEEKING CREDIT

**Property Purchase**

If purchasing property, how long will the property be retained? (If less than 5 years - Please provide reasons in space below)

☐ 1 – 2 YEARS ☐ 3 – 5 YEARS ☐ 6 – 10 YEARS ☐ 10 YEARS +

**Debt Consolidation or Refinancing**

What is important in terms of debt management? (Please provide reasons in space below)

☐ REDUCE PRINCIPAL, INCREASE EQUITY ☐ MINIMISE MONTHLY COMMITMENTS

☐ MINIMISE EXPOSURE TO INTEREST RATE INCREASES ☐ OTHER .....

What is the reason for consolidating debts? (Please refer to Asset & Liability Declaration for debts to be consolidated)

☐ RELIEVE FINANCIAL HARDSHIP ☐ IMPROVE SERVICING CAPACITY ☐ ADDITIONAL FUNDS

☐ REDUCE OVERALL INTEREST COSTS ☐ OTHER .....

PREFERRED FEATURES

☐ YES ☐ NO ☐ OPTIONAL ***Fixed rate/repayments*** It is important to have certainty about the interest rate and/or repayment for a fixed time

☐ YES ☐ NO ☐ OPTIONAL ***Fixed and variable*** It is important to have a combination of fixed and variable interest

☐ YES ☐ NO ☐ OPTIONAL ***Pay off quickly / additional payments*** It is important that the loan is paid off quickly and that additional payments are allowed without penalty

☐ YES ☐ NO ☐ OPTIONAL ***Split account / offset*** It is important to have more than one loan sub account/s, or a separate account for savings/investment funds, for tax, accounting or personal expense purposes

☐ YES ☐ NO ☐ OPTIONAL ***Re-draw*** It is important to have access to additional repayment funds should it be required

☐ YES ☐ NO ☐ OPTIONAL ***Manage to a credit limit – Line of Credit*** It is important to have a credit limit that you can draw on more than 10 free transaction per a month

☐ YES ☐ NO ☐ OPTIONAL ***Portability*** It is important to have the option to transfer the loan to an alternative property to save money and time

☐ YES ☐ NO ☐ OPTIONAL ***Product flexibility*** It is important to have the ability to switch between a lender's mortgage products

☐ YES ☐ NO ☐ OPTIONAL ***Cash advance – Debit or Visa card*** It is important to be able to obtain cash through a card linked to your loan account

☐ YES ☐ NO ☐ OPTIONAL ***Stand alone security*** It is important that the loan is secured against an individual property (eg. not 'cross collateralised')

☐ YES ☐ NO ☐ OPTIONAL ***Phone Banking*** I/We wish to take advantage of Phone Banking in conjunction with my/our Loan account(s) and those accounts I am/we are authorised to operate. I/We acknowledge and agree to all conditions that apply to Phone Banking. Please generate/activate my/our four digit Personal Access Code to enable me/us to use

☐ YES ☐ NO ☐ OPTIONAL ***Internet Banking*** I/We wish to take advantage of Internet Banking in conjunction with my/our Loan account(s) and those accounts I am/we are authorised to operate. I/We acknowledge and agree to all conditions that apply to Internet Banking. Please generate/activate my/our four digit Personal Access Code to enable me/us to use

☐ YES ☐ NO ☐ OPTIONAL ***Interest only*** It is important to minimise repayments by paying interest only. (Please advise reason/explanation in space provided)

Specific features requested, and any associated risks or costs (e.g. fixed rate, offset account, interest only)

.....

.....

.....

.....

## Part 4B: Loan Product Selection Form

| | ACCOUNT A | ACCOUNT B |
|---|---|---|
| LOAN AMOUNT | ..... | ..... |
| INTEREST RATE p.a | ..... | ..... |
| LOAN TERM (YEARS) | ..... | ..... |
| MONTHLY REPAYMENTS | ..... | ..... |
| FEE OPTIONS<br>NB: Only 1 can apply | ☐ CAPITALISED LMI<br>☐ MONTHLY LMI<br>☐ CAPITALISED RISK FEE (Non-Residents Only) | ☐ CAPITALISED LMI<br>☐ MONTHLY LMI<br>☐ CAPITALISED RISK FEE (Non-Residents Only) |
| LOAN TYPE | ☐ STANDARD VARIABLE / TERM LOAN<br>☐ 100% OFFSET HOME LOAN ☐ ALT DOC<br>☐ SOPHISTICATED INVESTOR ☐ SIMPLE REFI<br>☐ SMSF RESIDENTIAL ☐ SMSF COMMERCIAL | ☐ STANDARD VARIABLE / TERM LOAN<br>☐ 100% OFFSET HOME LOAN ☐ ALT DOC<br>☐ SOPHISTICATED INVESTOR ☐ SIMPLE REFI<br>☐ SMSF RESIDENTIAL ☐ SMSF COMMERCIAL |
| RATE TYPE | ☐ VARIABLE RATE ☐ FIXED ..... YEAR(S)<br>☐ ALT DOC / SELF EMPLOYED ☐ RBA TRACKER | ☐ VARIABLE RATE ☐ FIXED ..... YEAR(S)<br>☐ ALT DOC / SELF EMPLOYED ☐ RBA TRACKER |
| REPAYMENT TYPE | ☐ PRINCIPAL & INTEREST ☐ INTEREST ONLY ..... YR | ☐ PRINCIPAL & INTEREST ☐ INTEREST ONLY ..... YR |
| REPAYMENT METHOD | ☐ MONTHLY ☐ FORTNIGHTLY ☐ WEEKLY | ☐ MONTHLY ☐ FORTNIGHTLY ☐ WEEKLY |

## Part 4C: Financial Position

### Income / Expenditure – PAYG Applicants

In relation to current employment and income, is the applicant aware of anything which may adversely affect this and their ability to meet their current and future financial obligations? If yes, please provide details: ..... ☐ YES ☐ NO

.....

### Changes to Current or Future Circumstances

A. Does the applicant anticipate any change to their income over the next 12 months? ☐ YES ☐ NO

B. Does the applicant anticipate any change in expenditure over the next 12 months (excluding the credit being applied for)? Eg. changes in repayments for existing loans? ☐ YES ☐ NO

| Monthly Financial Position | CURRENT | PROPOSED |
|---|---|---|
| TOTAL MONTHLY AFTER TAX INCOME: (A) | $ ..... | $ ..... |
| TOTAL MONTHLY LOAN REPAYMENTS / RENT: (B) | $ ..... | $ ..... |
| TOTAL MONTHLY LIVING EXPENSES: (C)<br>MONTHLY TOTAL FROM ANNEXURE 4 | $ ..... | $ ..... |
| TOTAL MONTHLY NET SURPLUS * (A – B – C) | $ _____ | $ _____ |

* Foreseeable material changes and the resulting plan to meet the ongoing financial obligations.

## Part 4D: Preliminary Assessment (To be completed by the mortgage manager/broker)

The credit assistance provider has based this assessment and product recommendation to the applicant on the information provided by you in this fact find, any other information we receive from you and our discussions either by phone, email or face to face.
This assessment is valid for 90 days from the date of this assessment, or 120 days if the credit is for the purchase of a residential property secured by a mortgage.

### Interviewer Declaration

1. The income and expense information provided within the application are those obtained from the applicant/s during my preliminary assessment.

2. I collected the individual documents and verified the identity of the applicant/s. I also confirm that copies of all documents sent to the Bank are held by us. We will retain these documents and will make them available to the Bank if requested. We are aware this application will be audited by the Bank.

3. For interest only term loans and line of credit:
   a. The interest only period aligns with the applicant/s requirements
   b. I have explained the following additional risks and costs of an interest only term to the applicant/s: interest only repayments will not pay off any principal during the interest only terms; the repayment required to pay out the loan will increase after the interest only period ends to cover both interest and principal reductions; and the applicant/s may pay more over the life of their loan than if there was no interest only term

4. Disclosure of Conflict: A conflict of interest may arise in the recommendation of this particular credit product and does not disadvantage the applicant.
   ☐ NO CONFLICT OF INTEREST IS IDENTIFIED ☐ CONFLICT OF INTEREST IDENTIFIED, BUT DOES NOT DISADVANTAGE THE APPLICANT. Details below

5. The Introducer named below, hereby makes the following representations:
   a. The applicant/each of the applicants has/have demonstrated sufficient English fluency to understand the loan and its implications
      ☐ YES ☐ NO If no, please provide details:
   b. The applicant/each of the applicants has/have demonstrated sufficient financial literacy to understand the loan and its implications.
      ☐ YES ☐ NO If no, please provide details:

6. The Introducer has disclosed and discussed any significant costs and/or risks associated with the features of the loan being sought:
   ☐ COST OF REFINANCING ☐ BREAK COSTS ☐ FEES FOR CREDIT ASSISTANCE SERVICE

7. The product/s have been assessed on the basis that the product/s listed above is consistent with and meets the client's requirements and objectives based on the Preliminary Assessment and information provided.
   ☐ PRODUCT IS NOT UNSUITABLE AND CLIENT CAN COMPLY WITH CREDIT OBLIGATIONS WITHOUT SUBSTANTIAL HARDSHIP
   ☐ PRODUCT IS UNSUITABLE AS THE CREDIT PRODUCT IS INCONSISTENT WITH THE CLIENT'S REQUIREMENTS AND OBJECTIVES
   ☐ PRODUCT IS UNSUITABLE AS THE CLIENT CANNOT COMPLY WITH THEIR OBLIGATIONS OR COULD DO SO ONLY WITH SUBSTANTIAL HARDSHIP

8. ☐ THE COPIES OF CREDIT GUIDE AND CREDIT PROPOSAL & QUOTE HAVE BEEN PROVIDED TO APPLICANT(S).

By signing this section I, the interviewer, acknowledge and confirm that I have identified the customer(s) in accordance with the applicable Know Your Customer requirements.

INTERVIEWER SIGNATURE .....

FULL NAME OF INTERVIEWER ..... DATE OF INTERVIEW .....

ADDRESS OF INTERVIEWER .....

### Applicant Declaration

This assessment is NOT an approval of a loan. The credit provider must consider my/our application in light of the information that I/we provide. The assessment is 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. I/we confirm that the information contained in this Fact Find and Assessment Form is true and correct. **Form must be Wet Signed, or Digitally Signed with an audit trail.**

APPLICANT 1 SIGNATURE ..... APPLICANT 2 SIGNATURE .....

NAME ..... NAME .....

DATE ..... DATE .....

## **SECTION 5:** CREDIT PROPOSAL & QUOTE

This document provides information on commissions we receive if you proceed with this proposal for finance and it contains a quote and information about the fees you have agreed to pay for our services.

| | |
|---|---|
| CUSTOMER(S) FULL NAME(S) | ..... |
| ADDRESS | ..... |
| PHONE & E-MAIL | ..... |
| LICENSEE | AAA FINANCIAL CORPORATION PTY LTD [ACN 069 892 744] [AUSTRALIAN CREDIT LICENCE NUMBER 376872] |
| CONTACT DETAILS | ADDRESS: LEVEL 1, 110 MARY STREET, BRISBANE QLD 4000 PHONE: 07 3211 8388 EMAIL: INFO@AAAFIN.COM.AU |
| PROPOSED FINANCE AMOUNT | $ ..... TO BE PROVIDED BY AAA FINANCIAL CORPORATION PTY LTD AS MORTGAGE MANAGER |
| COMMISSION IS PAYABLE FOR | ASSISTING YOU TO OBTAIN FINANCE |
| COMMISSION PAYABLE BY | AAA FINANCIAL CORPORATION PTY LTD |
| COMMISSION PAYABLE TO | ..... |
| REASONABLE ESTIMATE OF COMMISSION | Up to .....% of the amount of credit limit shortly after the finance is provided. We estimate this to be $ .....<br>Up to .....% per annum of your amount owing payable monthly. We estimate the largest monthly payment to be $ .....<br>Some or all of the commission received by the Licensee may be paid to a credit representative.<br>From time to time we receive benefits in the form of conferences and training sessions provided by the licensee, financiers, or others.<br>The value of these benefits cannot be ascertained. |

ESTIMATE OF TOTAL FEES AND CHARGES PAYABLE TO THE FINANCIER AND /OR YOUR MORTGAGE ORIGINATOR IN RELATION TO APPLYING FOR THE FINANCE. THIS IS THE MAXIMUM AMOUNT PAYABLE BY YOU WHETHER OR NOT FINANCE IS PROVIDED. THESE FEES ARE PAYABLE BY YOU.

| | | |
|---|---|---|
| Establishment fee: | $ ..... payable | |
| Settlement fee: | $ ..... payable | |
| Risk fee/LMI: | $ ..... payable | |
| Valuation fee: | $ ..... payable | |
| Lender Legal fee: | $ ..... payable | |
| Progress Valuation fee: | $ ..... payable | |
| Other fee: | $ ..... payable | Total $ ..... (including GST) |

- Application fee – a fee charged to process an application for a loan, it cover some of the costs involved in processing the application.
- Establishment fee – a service fee for your first application for assisting you to arrange finance by the Mortgage Manager/ Originator.
- Valuation fee – In order to apply for finance we must obtain a valuation. The cost of the valuation is a fee or charge payable by you. The figure above is based on a valuation in a metropolitan suburb with an estimated value below $450,000.
- Progress drawdown fee – only applies to construction loans, we check each building stage to ensure out property is built correctly.

These figures are estimates only and the final figures will be shown in your credit contract or lease. Some or all of these fees may be paid from the finance proceeds. We are not aware of any other fees or charges payable to anyone else in relation to the application for finance, but the financier may impose some additional requirements. There are no other fees and charges payable by you to us however you may be liable to pay fees to the financier.

REFERRAL FEE
☐ NOT APPLICABLE

We or our credit representative/s have been paid or will be paid a referral fee of $..... to $..... for referring you to us. In addition, we receive referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you.

WHEN IS THE FEE PAYABLE?

The Application fee is payable from your loan proceeds and will only be charged by your Lender if your application is successful.
The Establishment fee, progress drawdown fee (if applicable) are payable from your loan proceeds and will only be charged if your application is successful and is only payable once on your first loan with a Mortgage Manager/Originator.
The Valuation fee is usually payable via credit card authorisation form on the AAA application form and is required prior to formal approval consideration. If it is not paid before formal approval, the fee will be payable to your Mortgage Manager/Originator from your loan proceeds. The Brokerage Fee (if applicable) will only be charged if your application is successful and payable from your loan proceeds.

**Warning** Before you accept your loan offer, you should check the offer carefully to ensure that the terms of the loan meet your requirements. The terms of the loan offer may be different from the terms set out in this document. If you have any questions regarding the information contained in document, please contact us promptly.

**Acceptance** By signing this document you agree to the terms set out in this quote and to pay the fees specified above by the time specified above. After you have signed this document in duplicate, we will post you a copy to keep.

APPLICANT 1 SIGNATURE ..... APPLICANT 2 SIGNATURE .....

DATE ..... DATE .....

## **SECTION 6:** CUSTOMER IDENTIFICATION CHECKLIST (FACE-TO-FACE)

To be completed with Loan Consultant.
Please complete a separate form for each applicant

Part 2 of the Anti-Money Laundering & Counter Terrorism Financing Act 2006 requires the information in this form to be collected and verified for EACH customer application. Please ensure that you follow the relevant lender's procedures and that all photocopies of customer documents provided to your lender are clear and legible.

CUSTOMER NAME .....

SELECT ONE ☐ BORROWER *OR* ☐ GUARANTOR

| CUSTOMER TYPE + SECTIONS TO BE COMPLETED | |
|---|---|
| Individual | ☐ Section A + B |
| Sole Trader | ☐ Section A + B + C |
| Company (Pty and Ltd) | ☐ Section D + A + B + Annexure 1 |
| Trust | ☐ Section E + A (where the trustee is an individual) + B + Annexure 1 *or* ☐ Section E + D + A (where the trustee is a company) + B + Annexure 1 |
| Partnership | ☐ Section F + A (for at least ONE partner) + B |

### BROKER/INTRODUCER DECLARATION

I declare...

- The documentation provided is current or within acceptable time frames ☐
- All photographic identification is a "reasonable likeness" to the individual ☐
- Nothing in my dealings with the customer have raised any suspicions concerning the proposed transaction ☐
- Face to face verification of the customer was carried out by me ☐
- Face to face verification was not possible because (state reason):

  *Care: Applicants must be verified via AustPost / MaxID / ZipID*
- (If Option 2 is used) verification against primary photographic documentation was not possible because (state reason):

ORIGINATOR /INTRODUCER/ MORTGAGE MANAGER SIGNATURE .....

ORIGINATOR /INTRODUCER/ MORTGAGE MANAGER NAME .....

ADDRESS OF INTERVIEWER .....

ADDRESS WHERE INTERVIEW IS HELD .....

DATE ..... AML/CTF Nº .....

### A CUSTOMER – INDIVIDUAL

**A1 Personal Information**

- Full Name (including middle names)
- Date of Birth
- Residential Address
- Any other names known by
- Country of Citizenship
- Occupation / Business Activities

**A2 Documentation to verify information.**
for Australians: **TWO photo IDs** *(Type 1)* **or ONE photo ID** *(Type 1)* **and TWO Type 2s.**
for Expat or Non-Res: **TWO photo IDs (Type 1) of which one must be a passport.**
**Type 3 required in addition if relevant.**

**Type 1** Primary Photographic Documentation – at least ONE of the following:

- Driver's license *(current & photographic)* ☐
  State Number Expiry
- Passport *(Australian passport - not expired by more than two years, Foreign passport must be current)*: ☐
  Country Number Expiry
- Government Issued Photo Identity Card ☐
  Type of Card Issued by
  Number Expiry

**Type 2** Primary Non-Photographic Documentation plus Secondary Non-Photographic Documentation – TWO of the following required if only one Type 1 is provided.

- Birth Certificate ☐
- Citizenship Certificate ☐
- Pension Card or Health Care Card issued by Centrelink ☐

**Type 3** Only required if there has been a name change

- Change of Name Certificate or Marriage Certificate ☐

### B TRANSACTION INFORMATION

- Location of asset being purchased/ refinanced with the loan
- Address of all security properties (if any)
- Source of funds for repayment or investment (provide details of account)
- What is the expected nature and level of transaction behaviour, including future transactions?

### C CUSTOMER – SOLE TRADER

- Collect information and verify the identity of the individual as per Part A1 and A2 ☐
- Collect the Transaction Information as per Part B ☐
- AND collect the following (no need to verify)
- Full name of business
- Principal place of business
- ABN issued to the business

### D CUSTOMER – COMPANY (PTY AND LTD, BUT NOT LISTED COMPANIES)

- Collect the name of ALL directors ☐
- Collect information and verify the identity of each director as per Part A1 and A2 ☐
- Collect the Transaction Information as per Part B ☐
- Completet Annexure 1 Part A regarding Shareholders, Beneficial Owners and Individuals with Ultimate Control ☐
- AND collect the following (no need to verify)
- Full name of company as registered by ASIC
- ACN issued to the company
- Full address of the company's registered office
- Full address of the company's principal place of business

### E CUSTOMER – TRUST

- If the trustee(s) is an individual, collect information and verify the identity as per Part A1 and A2 above for EACH individual trustee ☐
- If the trustee(s) is a company, collect and verify information as per Part D ☐
- In respect of each entity having the power to change the trustee, collect the information in Part A1 or Part D as appropriate (no need to verify)
- Collect the Transaction Information as per Part B ☐
- Complete the Annexure 1 Part B regarding Trustees and Ultimate Beneficial Owners ☐
- AND collect the following (no need to verify)
- Full name of the trust
- Type of trust (eg unit, discretionary, hybrid)
- Country in which the trust was established
- Record Trust's ABN

### F CUSTOMER – PARTNERSHIP

- Collect information as per Part A1 for all partners ☐
- Verify the identity as per Part A1 and A2 for at least one partner ☐
- Collect the Transaction Information as per Part B ☐
- AND collect the following (no need to verify)
- Full name of the partnership
- ABN Number
- Full address of the partnership's principal place of business (if any)
- Country in which Partnership was established
- Full name & address for ALL partners in the partnership
- Individuals ultimately owning ≥25% or controlling the Partnership

CERTIFIED COPIES OF ALL DOCUMENTS USED FOR IDENTIFICATION
TO BE SENT TO AAA FINANCIAL CORPORATION

## **ANNEXURE 1:** CORPORATE / TRUST BORROWERS

### Part A: Corporate Borrower

COMPANY NAME ..... ABN/ACN .....

REGISTERED OFFICE ..... DATE OF INCORPORATION .....

PRINCIPAL PLACE OF BUSINESS ..... POSTCODE .....

PLACE OF BUSINESS STATUS ☐ OWN PREMISES ☐ RENT ☐ OTHER: .....

DIRECTORS .....

SHAREHOLDERS .....

PRINCIPAL ACTIVITIES .....

NAME + ADDRESS OF ULTIMATE BENEFICIAL OWNERS
OWN 25% OR MORE .....

NAME + ADDRESS OF INDIVIDUAL HAVING ULTIMATE CONTROL .....

### Part B: Trust Borrower

NAME OF TRUST .....

TRUSTEE .....

APPOINTOR .....

BENEFICIARIES .....

PRINCIPAL ACTIVITIES ..... ☐ TRADING ☐ NON-TRADING

TYPE OF TRUST ☐ UNIT ☐ DISCRETIONARY ☐ FAMILY

SETTLOR
IF THEY CONTRIBUTED $10,000 or MORE TO TRUST (UNLESS DECEASED) .....

ULTIMATE BENEFICIAL OWNERS OF TRUST
OWNS 25% OR MORE .....

.....

ULTIMATE BENEFICIAL OWNERS OF TRUSTEE
OWNS 25% OR MORE .....

.....

### Part C: Superannuation Fund

CUSTODIAN/BARE TRUST
(SMSF – BENEFICIAL OWNER) .....

TRUSTEE (COMPANY NAME) .....

TRUSTEE (INDIVIDUALS NAMES) .....

BENEFICIARIES .....

SET-UP DATE .....

### Part D: Accountant Details

NAME .....

COMPANY .....

PHONE .....

EMAIL .....

## **ANNEXURE 2:** ACCOUNTANT'S VERIFICATION Please complete a separate form for each applicant

**NOTE:** AS A MINIMUM REQUIREMENT THE ACCOUNTANT MUST HAVE BEEN APPOINTED TO THE CLIENT FOR A MINIMUM OF 12 MONTHS AND HAVE KNOWLEDGE OF THEIR LAST 12 MONTHS EARNINGS.

## Part A: Applicant Details

APPLICANT'S NAME .....

APPLICANT'S BUSINESS NAME .....

APPLICANT'S BUSINESS ADDRESS .....

APPLICANT'S BUSINESS TRADING NAME .....

ABN .....

PERIOD WHICH ACCOUNTS HAVE BEEN PREPARED FROM ..... TO .....

YEARS WHICH TAX RETURNS HAVE BEEN LODGED .....

## Part B: Financial Details

TAXABLE INCOME AND ANY OTHER NON CASH DEDUCTIONS (LAST 2 YEARS, 3 IF AVAILABLE)

| TAX YEAR | TAXABLE NET PROFIT | NON CASH DEDUCTIONS (EG. DEPRECIATION) | SALES/TURNOVER | PAYMENT TO DIRECTOR AFTER TAX<br>FIGURES STATED ARE:<br>☐ INCLUDED IN NET PROFIT<br>☐ ON TOP OF NET PROFIT |
|---|---|---|---|---|
| ..... | $ ..... | $ ..... | $ ..... | $ ..... |
| ..... | $ ..... | $ ..... | $ ..... | $ ..... |
| ..... | $ ..... | $ ..... | $ ..... | $ ..... |

PRINCIPAL SOURCE OF INCOME .....

OTHER INFORMATION YOU WISH TO PROVIDE. (EG. REFERENCE AT CLIENT'S CHARACTER OR STRENGTH OF INCOME SOURCE, NON-RECURRING EXPENSES OR DETAILS OF EXTRA ORDINARY EVENTS) .....

## Part C: Accountant Disclaimer

We make no comment on the client's ability to make repayments under any loan. We have prepared the accounts based on information provided by the client. We have no reason to doubt that the accounts disclose a fair picture of the client's affairs.

**We have prepared this report in good faith, but we accept no liability for it.**

ACCOUNTANT'S SIGNATURE ..... DATE .....

ACCOUNTANT NAME ..... REGISTRATION NO. .....

☐ CPA AUSTRALIA ☐ CHARTERED ACCOUNTANT ☐ INSTITUTE OF PUBLIC ACCOUNTANTS ☐ OTHER / OVERSEAS .....

ACCOUNTING FIRM /TRADING NAME .....

ADDRESS .....

EMAIL ..... PHONE .....

## **ANNEXURE 3:** SELF-EMPLOYED DECLARATION OF FINANCIAL POSITION

### Part A: Loan Details

LOAN AMOUNT $..... LOAN TERM .....

### Part B: Borrower Details

| | APPLICANT 1 / GUARANTOR 1 | APPLICANT 2 / GUARANTOR 2 |
|---|---|---|
| FULL NAME | ..... | ..... |
| COMPANY NAME | ..... | ..... |
| ABN/ACN | ..... | ..... |
| OCCUPATION | ..... | ..... |
| TERM SELF-EMPLOYED | ..... | ..... |

### Part C: Financial Position Declaration

| | APPLICANT 1 / GUARANTOR 1 | APPLICANT 2 / GUARANTOR 2 |
|---|---|---|
| TAXABLE INCOME (ANNUAL) AFTER ALL BUSINESS EXPENSES | ..... | ..... |
| RENTAL INCOME (ANNUAL) | ..... | ..... |
| PAYG INCOME (ANNUAL) | ..... | ..... |

**Acceptance** By signing this document you agree to the following.

1. I/We have carefully considered my/our financial position and in accordance with Lender's recommendation have sought and obtained such financial and other advice as I/we consider appropriate for his loan.
2. I/We are aware of my/our financial obligations under my/our proposed loan.
3. I/We are satisfied that I/we am able to meet the repayments on the proposed loan as well as all of my/our other financial commitments (including living expenses) without hardship.
4. I/We have reviewed this document and confirm its accuracy, including any parts of the documents that are not completed in my/our handwriting.
5. I/We acknowledge that Lender is relying on this statement in considering whether or not to approve my/our loan application.

APPLICANT 1 SIGNATURE..... APPLICANT 2 SIGNATURE .....

NAME..... NAME .....

DATE..... DATE .....

GUARANTOR 1 SIGNATURE..... GUARANTOR 2 SIGNATURE .....

NAME..... NAME .....

DATE..... DATE .....

## **ANNEXURE 4:** LIVING EXPENSES

**Household Living Expenses** (If applicants live in a separate property, then separate living expenses should be declared)

| | HOUSEHOLD 1 ☐ APPLICANT 1 ☐ APPLICANT 2 | | | HOUSEHOLD 2 ☐ APPLICANT 1 ☐ APPLICANT 2 | | |
|---|---|---|---|---|---|---|
| ONLY ONE FREQUENCY REQUIRED. FILL IN APPLICABLE COLUMN. | WEEKLY | MONTHLY | QUARTERLY | WEEKLY | MONTHLY | QUARTERLY |
| CLOTHING / PERSONAL CARE / FOOTWEAR / COSMETICS ETC. | | | | | | |
| GROCERIES | | | | | | |
| RECREATION (DINING OUT, ENTERTAINMENT, HOLIDAYS) | | | | | | |
| COMMUNICATIONS (INTERNET, TELEPHONE, PAY TV, STREAMING MEDIA) | | | | | | |
| TRANSPORT (PUBLIC, CARS, FUEL) | | | | | | |
| MEDICAL / HEALTH COSTS (MEDICATIONS, AID, CARE) | | | | | | |
| LIFE INSURANCE (LIFE, SICKNESS, PERSONAL ACCIDENT) | | | | | | |
| INSURANCES (HEALTH, CAR, INCOME) | | | | | | |
| CHILDCARE / NANNIES | | | | | | |
| PRIVATE EDUCATION (PRIVATE SCHOOL FEES / TUITION) | | | | | | |
| GOVERNMENT OR PUBLIC EDUCATION (PUBLIC SCHOOL FEES, BOOKS, ETC) | | | | | | |
| RESIDENTIAL HOME EXPENSES ( STRATA, UTILITIES, WEAR & TEAR) | | | | | | |
| INVESTMENT PROPERTY EXPENSES (STRATA, UTILITIES, WEAR & TEAR) | | | | | | |
| RENT/BOARD | | | | | | |
| CHILD / SPOUSE MAINTENANCE | | | | | | |
| OTHER LIVING EXPENSES DETAIL BELOW | | | | | | |
| **TOTAL LIVING EXPENSES** | WEEKLY | MONTHLY | QUARTERLY | WEEKLY | MONTHLY | QUARTERLY |

USE THIS TOTAL IN **SECTION 4C** ON P.10