

Home Loan Application Form



Submit completed applications and relevant supporting documents to PrivateQ@eastwoodfinancial.com.au

Minimum Docs Required

- Fully Completed & Signed Application Form (including signed privacy consent, loan purpose, stated income and A&L)
- Council Rates and/or Purchase Contract
- Exit strategy

Full Assessment

- Fully Completed & Signed Application Form (including signed privacy consent, loan purpose, exit strategy, stated income and A&L)
- Council Rates
- Evidence of Income:** Last 6-months Bank Statements **PLUS** any of the following:
 - 12 months BAS
 - Financial Reports
 - Accountants Letter
 - Current ATO Tax Portals
 - Tax Returns
 - Payslips
 - Letter of Employment
- KYC & VOI
- Water Rates
- Evidence of Exit Strategy (in line with loan application)
- Signed Broker Mandate
- Trust Deed (if applicable)
- Evidence of Loan Purpose
- For acquisition, copy of:**
 - Purchase Contract
 - Evidence of Deposit Paid
 - Evidence of Funds Held to complete the purchase
- For refinance, copy of:**
 - Last 6 Months Loan Statements

Referring Broker Details

Name	Email Address	
<input type="text"/>	<input type="text"/>	
Company Name	Group Originator/Aggregator	
<input type="text"/>	<input type="text"/>	
Address	Phone Number	ACL
<input type="text"/>	<input type="text"/>	<input type="text"/>

Referring Broker Loan Summary (to be completed by referring broker)

Borrower Background

Purpose of Loan (what is the borrower trying to achieve?)

Ability to Service and/or Repay including Credit Issues

Did you personally interview the applicant/s? Yes No

Have you sighted all original supporting documents? Yes No

Broker Signature	Broker Name	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

Loan Details

Loan Amount Required

Loan Term Required

Anticipated Settlement Date

Security Details

Property 1

Residential

Commercial

Street Address

Suburb

State

Postcode

Type/Description

Owner Occupied

Investment

Owner/Mortgagor

Estimated Value

\$

Gross Rental (if investment)

\$

Valuation Access

Contact Name

Phone

Email

Property 2

Residential

Commercial

Street Address

Suburb

State

Postcode

Type/Description

Owner Occupied

Investment

Owner/Mortgagor

Estimated Value

\$

Gross Rental (if investment)

\$

Valuation Access

Contact Name

Phone

Email

Property 3

Residential

Commercial

Street Address

Suburb

State

Postcode

Type/Description

Owner Occupied

Investment

Owner/Mortgagor

Estimated Value

\$

Gross Rental (if investment)

\$

Valuation Access

Contact Name

Phone

Email

Property 4

Residential

Commercial

Street Address

Suburb

State

Postcode

Type/Description

Owner Occupied

Investment

Owner/Mortgagor

Estimated Value

\$

Gross Rental (if investment)

\$

Valuation Access

Contact Name

Phone

Email

Loan Purpose

Purchase of a property

Purchase Price

\$

Purpose (e.g. Investment/Development)

Estimated Acquisition Costs

\$

Refinance

Lender

Current Loan Balance

\$

Other Costs

\$

Other - please provide a detailed explanation in the box below. For example, Construction, Legal Settlement, ATO, Working Capital, Debt Consolidation etc.

Exit Strategy

Sale of Security at Address:

Expected Sale Price

Debt to be Refinance

Other

Please provide a detailed explanation in the box below:

Company / Trust Applicant

Borrower Guarantor

Company Name A.C.N

Trust Name A.B.N

Trustee Name Super Fund? Yes No

Gross Income p.a. \$ Income Net of Expenses \$

Registered Address

Suburb State Postcode

Postal Address (if different)

Suburb State Postcode

Main Contact Name

Email

Phone

Assets		Liabilities		
Address/Description	Value	Lender (Mortgage)	Limit	Owing
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Vehicles	Value	Lender		Owing
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>		\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>		\$ <input type="text"/>
Superannuation (institution)	Value	Credit Cards (Bank)	Limit	Owing
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Cash on Hand (institution)	Value	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Shares/Investments (institution)	Value	Business Loans/Overdrafts	Limit	Owing
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Deposits Paid	Value	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other	Value	Other		Value
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>		\$ <input type="text"/>

Applicant 1 - Individual Applicant/Trustee or Director

Mr
 Mrs
 Ms
 Borrower
 Guarantor
 Other

Given Name/s Surname

Date of Birth Email

Current Residential Address Current Postal Address

Suburb Suburb

State Postcode State Postcode

Marital Status No. of Dependents Age/s

Phone (Home) Occupation

Phone (Mobile) Employer Years Employed

Phone (Work) Industry

Payroll Email Gross Income p.a.

Drivers Licence No. Drivers Licence Exp

Residency Status:
 Australian Citizen
 Permanent Resident
 Temporary Resident
 Non Resident

Employment Status:
 Full Time
 Part Time
 Casual
 Self Employed
 Contractor
 Pensioner
 Unemployed
 Retired

Previous Employer Years Employed Industry

Contact Name Contact Phone

Politically Exposed Persons (PEPs)? Yes No

Assets		Liabilities		
Property Addresses	Value	Lender (Mortgage)	Limit	Owing
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Vehicles	Value	Lender		Owing
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>		\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>		\$ <input type="text"/>
Superannuation (institution)	Value	Credit Cards (Bank)	Limit	Owing
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Cash on Hand (institution)	Value	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Shares/Investments (institution)	Value	Personal Loans/Overdrafts	Limit	Owing
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Deposits Paid	Value	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other	Value	Other		Value
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>		\$ <input type="text"/>

Applicant 2 - Individual Applicant/Trustee or Director

Mr
 Mrs
 Ms
 Borrower
 Guarantor
 Other

Given Name/s Surname

Date of Birth Email

Current Residential Address Current Postal Address

Suburb Suburb

State Postcode State Postcode

Marital Status No. of Dependents Age/s

Phone (Home) Occupation

Phone (Mobile) Employer Years Employed

Phone (Work) Industry

Payroll Email Gross Income p.a.

Drivers Licence No. Drivers Licence Exp

Residency Status:
 Australian Citizen
 Permanent Resident
 Temporary Resident
 Non Resident

Employment Status:
 Full Time
 Part Time
 Casual
 Self Employed
 Contractor
 Pensioner
 Unemployed
 Retired

Previous Employer Years Employed Industry

Contact Name Contact Phone

Politically Exposed Persons (PEPs)? Yes No

Assets		Liabilities		
Property Addresses	Value	Lender (Mortgage)	Limit	Owing
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Vehicles	Value	Lender		Owing
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>		\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>		\$ <input type="text"/>
Superannuation (institution)	Value	Credit Cards (Bank)	Limit	Owing
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Cash on Hand (institution)	Value	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Shares/Investments (institution)	Value	Personal Loans/Overdrafts	Limit	Owing
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Deposits Paid	Value	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Other	Value	Other		Value
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>		\$ <input type="text"/>

Income Details *(Please copy for additional applicant if required)*

Total Rental Income to include Gross Rent amount/s from Security Details section.

	Applicant 1		Applicant 2	
	Description	Annual Income	Description	Annual Income
Self Employed Income	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
PAYG Income	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Secondary PAYG Income	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Bonus / Commission	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Overtime / Allowance	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Government Benefits / Pension	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Dividends	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Total Rental Income	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Other	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Living Expenses Declaration

Where applicants reside at the same address, only one declaration is required. The declaration must reflect the total household living expenses, being the combined living expenses of all applicants. Where applicants reside at different addresses, a separate declaration must be completed by each applicant, detailing their individual living expenses.

All fields must be completed. Where a field does not apply to the applicant(s), please enter zero (0).

Living Expenses	Monthly Amount	Comments (changes in foreseeable future)
Owner-occupied or rental property utilities & rates: (and other related costs)	\$ <input type="text"/>	<input type="text"/>
Investment property utilities & rates: (and other related costs)	\$ <input type="text"/>	<input type="text"/>
Groceries	\$ <input type="text"/>	<input type="text"/>
Transport (e.g. public transport, motor vehicle running cost including fuel servicing, parking and tolls)	\$ <input type="text"/>	<input type="text"/>
Telephone, Internet, Pay TV & media streaming subscriptions	\$ <input type="text"/>	<input type="text"/>
Recreation & Entertainment	\$ <input type="text"/>	<input type="text"/>
Insurance (e.g. health, home & contents, motor vehicle, life income protection)	\$ <input type="text"/>	<input type="text"/>
Education	\$ <input type="text"/>	<input type="text"/>
Childcare	\$ <input type="text"/>	<input type="text"/>
Medical and Health	\$ <input type="text"/>	<input type="text"/>
Clothing and Personal Care	\$ <input type="text"/>	<input type="text"/>
Other (e.g. Gym membership)	\$ <input type="text"/>	<input type="text"/>
Total Living Expenses	\$ <input type="text"/>	

Are there any special circumstances which may impact the applicant/s living expenses? If yes, please provide details:

Yes No

Business Purpose Declaration

Complete ONLY if the following statement is correct

I/We declare that the credit to be provided to me / us by Eastwood Financial Pty Ltd is to be applied wholly or predominantly for:

- Business purposes; or
- Investment purposes other than investment in residential property

IMPORTANT - you should only sign this declaration if the loan is wholly or predominantly for business purposes or investment purposes other than investment in residential property. By signing this declaration you may lose your protection under the National Credit Code. 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).

Applicant 1 / Guarantor Signature	Full Name	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant 2 / Guarantor Signature	Full Name	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

Privacy Consent

Introduction

By accepting this document, you acknowledge that you have read, understood and accepted this Privacy Statement.

In this section, "we", "us" and "our" refers to the entity who collects or on whose behalf your personal information is collected, being **EASTWOOD FINANCIAL PTY LTD** (ACN 143 030 540), or any of their related bodies corporate.

Your privacy is important to us. In order to manage our business professionally and efficiently we need to obtain and use personal information about prospective and existing borrowers and guarantors.

When we refer to 'personal information' we mean information about and which identifies an individual, including information about creditworthiness, standing, history and capacity.

If you use our website, we may also collect information relating to your location or activity, including IP address, use of third-party sites, and other use information.

When you give us personal information about another person, you represent that you are authorised to do so and agree to inform that person who we are, that we will use and disclose that information for the relevant purposes set out below and that they can access the information that we hold about them. You should also refer them to our Privacy Policy available at <http://eastwoodfinancial.com.au/privacy/>

The Privacy Act 1988 (Cth), the National Privacy Principles and the Privacy (Credit Reporting) Code regulates the way in which personal information can be used by credit providers. If you would like more information on Australian privacy legislation, please visit: www.privacy.gov.au.

Purpose of Collection and Use

Certain personal information is required to enable us to:

- assess and process your application for credit and/or credit worthiness and/or to become a guarantor, and where your application is made in relation to a master credit facility, assess any subsequent applications you may make for credit under that facility; establish, provide and administer any credit facility which is subsequently provided by us including managing any account in connection with the credit facility, administering insurance claims, recovering any money owed to us, maintaining the value and protecting any assets provided as security for any obligations under the credit facility and for use in connection with the outsourcing of any of our functions;
- assist you to avoid defaulting on your credit obligations;
- notifying other credit providers of any default by you;

- identifying and sending you any information about our other related products or services that may be of interest to you.
- comply with applicable laws, including the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and other regulatory obligations.

The following explains what information might be required and how the information might be used. If you do not provide us with the personal information requested, we will be unable to assess your application for credit or to become a guarantor.

Credit-Related Information

Credit-related information means both credit information and credit eligibility information:

- your identification (including your name, sex, address and the previous two addresses, date of birth, name of employer and driver's licence number);
- the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid;
- repayment history information, financial hardship information (including information that any repayments are affected by a financial hardship arrangement) and default information (including overdue payments);
- payment information;
- new arrangement information;
- details of any serious credit infringements;
- court proceedings information;
- personal insolvency information; and
- publicly available information

Credit eligibility information is credit reporting information supplied to us by a credit reporting body and any information we derive from it.

Disclosure of Personal Information

You agree that we may give or receive personal information about you to or from the following types of organisations, as appropriate, some of which may be located overseas:

- our related bodies corporate, related entities or associates;
- other financiers, credit providers, funders, mortgage managers and financial institutions;
- businesses that provide us with services, systems or support, including agents, contractors and service providers such as mailing houses, call centre operators, archive companies, mercantile agents and suppliers of goods to be financed;
- finance brokers, introducers and other intermediaries who assist us to provide our products or services;
- investors, advisers, trustees, ratings agencies and other businesses assisting us with funding;
- credit reporting bodies and credit reporting agencies;
- insurers, prospective insurers and their underwriters, valuers and debt collection agencies;
- persons who are, or are likely to be, co-borrowers, guarantors or proposed guarantors;
- any person who represents you, including financial advisers, accountants, solicitors, mortgage brokers, executors, administrators, trustees, guardians, attorneys or persons holding a power of attorney;
- your referees and your employer;
- organisations that provide identity verification services or otherwise assist us to verify your identity;
- organisations or service providers (including screening solution providers) that assist with the identification, prevention or investigation of fraud, unlawful activity or misconduct;
- law enforcement agencies, regulatory bodies, government authorities, tribunals and courts as required or authorised by law including the Australian Taxation Office.
- payment system operators;
- any person or organisation where we are authorised or required to do so by law;
- any person to whom you have expressly consented for us to disclose your personal information;
- any person we consider necessary to execute your instructions or carry out our functions and activities;
- any person considering acquiring an interest in our business or assets; and
- other organisations with whom we have arrangements (including our related bodies corporate) for the supply of products or services, and, unless you tell us not to, the marketing of products or services.

You also agree to such disclosure to an organisation overseas which is not subject to privacy obligations equivalent to those applying to us.

Credit Reporting

We may give information about you to, and receive information about you from, credit reporting bodies (CRBs), including information about your credit worthiness. These reports and credit-related information may be obtained and referred to by us for any of the purposes referred to in this document, including:

- assessing your application for credit and/or to become a guarantor; or
- where your application is granted in relation to a master credit facility, assessing subsequent applications you may make for credit under that facility.

CRBs may include information about you and this application in reports provided to other lenders to assist them to assess your credit worthiness. We may inform CRBs if you default, fail to meet your repayment obligations, or commit a serious credit infringement.

The credit reporting bodies (CRBs) we may share information with include:

- Equifax Pty Limited (www.equifax.com.au) contact on 13 83 32;
- Illion (Australia) Pty Limited (www.illion.com.au) contact on 13 23 33; and
- Experian Australia Credit Services Pty Limited (www.experian.com.au) contact on 1 300 783 684.

You may ask a CRB not to use a credit report about you for the purposes of pre-screening or direct marketing. You may also ask a CRB not to use or disclose credit reporting information about you if you have reasonable grounds to believe you have been, or are likely to be, a victim of fraud.

Customer Identification

We may disclose your name, residential address and date of birth to a CRB or other organisation (including the document issuer or official records holder) to verify your identity. We may also use information about your Australian passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate and any other identification documents to match those details with the relevant registries. If we are unable to verify your identity electronically, we will verify your identity in another way, which may involve requiring you to provide various supporting identification documents.

Overseas Disclosure

You also agree to such disclosure to an organisation overseas which is not subject to privacy obligations equivalent to those applying to us. We, our insurers and the businesses we disclose your information to may disclose this information to businesses located overseas. Overseas entities may be required to disclose this information to relevant foreign authorities under a foreign law. You may not be able to seek redress for any breach of your privacy which occurs outside of Australia.

Security of Personal Information

We aim to achieve industry best practice in the security of personal information which we hold. It is our policy to destroy or permanently de-identify personal information once there is no longer a legal or business need for it to be retained.

Irrevocable Authority

You provide to us an irrevocable authority and direction in favour of us to be provided with any financial information, documentation or requested information from you and/or third parties, as we may require for determining, assuring or securing transfer or payment to us for any of our financial facilities still owing by you, over any real or personal property wherever so located and such irrevocable authority will continue even if our financial facilities have been terminated but monies still remain due and payable (whether secured or unsecured) by you to us.

Marketing

From time to time, we may use your personal information to provide you with current information about loans, special offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company we are associated with.

If you do not wish to receive marketing information, you may at any time decline to receive such information by contacting us on the details below. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

Access to and Correction of Information

If you would like to know more about:

- the personal information which we hold about you; or
- updating the personal information, we hold about you; or
- our personal information handling practices; or
- gaining access to the personal information which we hold about you; or
- how you can access a copy of your credit report; or
- how we correct personal information that we hold; or

- our handling of personal information about you, please EMAIL the address listed below and we will contact you within 24 hours on a business day:

EASTWOOD FINANCIAL PTY LTD
team@eastwoodfinancial.com.au

We will attempt to give you access to any personal information or correct that personal information we hold about you within 30 days of receiving your request.

You should let us know immediately if you think any information we hold about you is inaccurate so that we may correct it.

I/we have read and understood this Privacy Statement and the Privacy Policy.

I/we agree with and authorise Eastwood Financial Pty Ltd to collect and use my/our personal information in the manner described in this Privacy Statement and Privacy Policy.

Other Acknowledgments and Consents

In addition to the consents provided in this Privacy Statement and our Privacy Policy:

- You confirm, where you first applied for credit orally, that the above consents were given at that time.
- You consent to us exchanging information concerning your financial affairs with any person acting on your behalf including your agent, accountant, solicitor or broker.

Application and Guarantor Declaration

- | | | |
|--|------------------------------|-----------------------------|
| 1. Have you ever been declared bankrupt or insolvent, or had your Estate assigned for the benefit of creditors? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Have you ever been a shareholder or officer of any company to which a manager, receiver, administrator, or liquidator has been appointed? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. Is there any court judgment, garnishee order, or other legal proceeding currently entered against you or any company of which you are or were a shareholder or officer? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 4. you, or any company with which you are or were associated, ever had a property foreclosed upon or sold through a mortgagee in possession or mortgagee sale process? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 5. Has any application in respect of this loan been submitted by you or any other person to another lender? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 6. Are you currently experiencing financial hardship from all existing financial commitments? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 7. Have you experienced any difficulties in meeting financial commitments within the past 2 years? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 8. Are there any of the applicants/guarantors a politically exposed person (e.g. Head of State, senior politician, senior government officials (including local governments), judicial or military officials, senior executives of state-owned corporations, or senior political party officials) either within or outside Australia? The definition extends any close business relations, associates or family members. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

If you have answered "Yes" to any of these questions, please provide a detailed explanation in the box below:

Signatures & Acknowledgement

By signing this application form, you are confirming that:

- The information in this application and the financial information supporting it provided by you is correct and complete to the best of your knowledge and belief.
- You acknowledge that we will rely on this information in deciding whether to lend to you.
- You understand the terms of this finance application and you are comfortable with your ability to meet the proposed loan repayments without difficulty.

Applicant 1 / Guarantor Signature	Full Name	Date
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Applicant 2 / Guarantor Signature	Full Name	Date
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Applicant 3 / Guarantor Signature	Full Name	Date
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Applicant 4 / Guarantor Signature	Full Name	Date
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>