# SMSF Loan Application Pack

Submit completed application pack to application@redzed.com

## Broker Details

Introducer Business Name (Your Business)

Aggregator Name (if applicable)

Introducer Name (You)

Introducer Email Address

RedZed Broker Accreditation Number (RZI)

Introducer Phone Number

Date

RedZed BDM Name

## Authorised Credit Representative ("ACR")

### Complete if you have been appointed as an ACR

Are you an ACR to your above mentioned aggregator? ☐ Yes › complete section A ☐ No › complete section B

**SECTION A**

Aggregator's Australian Credit Licence ("ACL") Number

Your ACR Number

**SECTION B**

Name of ACL Holder (licensee under which you operate)

ACL Number

Your ACR Number

### Complete if you are a Representative (Director/Employee) of the ACL holder

Name of ACL Holder (licensee you operate under)

You are a Director of this licensee ☐ Yes ☐ No

ACL Number

You are an Employee of this licensee ☐ Yes ☐ No

# SMSF Application Checklist

RedQ

## All SMSF Loans

- ☐ SMSF Loan Application Pack
- ☐ Completed RedZed SMSF Servicing Calculator
- ☐ Verification of Identity (VOI)
  *IDVerse, NextGenID or Australia Post*
- ☐ Valuation Report via Cotality Property Hub
- ☐ SMSF Trust Deed – Certified copy of the signed and stamped
  *Including schedules, annexures & deed of variation (if applicable)*
- ☐ Bare Trust Deed – Certified copy of the signed and stamped
  *Including schedules, annexures & deed of variation (if applicable)*

## Purchase

- ☐ Contract of Sale
- ☐ Deposit receipt (as required)
- ☐ Most recent loan statement for all existing SMSF loan facilities not being refinanced
- ☐ Most recent statement for any ongoing SMSF withdrawals, pensions or liabilities

## Refinance (EasyRefi* only)

- ☐ Most recent 12 months loan statement for loan being refinanced
- ☐ Copy of rates notice
- ☐ Copy of independent legal advice for existing loan
- ☐ Completed Discharge Authority – outgoing SMSF lender

**For SMSF (Commercial), maximum loan $2m @ 70% LVR for Cat 1 locations. For Cat 2, maximum loan $1.5m @ 65% LVR.*

## Income Verification (Fund servicing only)

**PAYG**

- ☐ 2 most recent payslips OR Letter of employment
- ☐ 12 months superannuation statement showing contributions

**SELF-EMPLOYED**

- ☐ 24 months superannuation statement showing contributions
- ☐ Accountant's Declaration

**RENTAL INCOME**

*RESIDENTIAL*

- ☐ Most recent rental statement
- ☐ Rental appraisal from licensed real estate agent

*COMMERCIAL*

- ☐ Full copy of executed lease agreement
- ☐ 6 months bank statements confirming rental payments

## Income Verification (Fund + Lump Sum &/or Additional Members Contributions Servicing)

Provide the following additional documents where lump sums and/or member contributions are used for servicing (in addition to the above)

**PAYG**

- ☐ Bank statement showing 2 most recent salary credits
  *Not required if 2 payslips provided*
- ☐ One of the following:
  – Most recent myGov Income Statement
  – Notice of Assessment
  – Letter of employment

**SELF-EMPLOYED - FULL-DOC**

- ☐ Most recent financial year's Tax Returns, financial statements & Notice of Assessment
  *TFNs to be removed prior to submission*
- ☐ 2 most recent lodged BAS
  *Required where tax returns more than 12 months old*

**SELF-EMPLOYED - ALT-DOC**

- ☐ Income Declaration
- ☐ One of the following:
  – Accountant's Declaration
  – 6 months lodged BAS
- ☐ One of the following:
  – ATO portal check completed to confirm tax payment status
  – 6 months business trading statements

**ADDITIONAL SMSF CONTRIBUTIONS**

- ☐ SMSF Proposed Additional Member Contribution Declaration
  *Only required for members planning to make additional contributions*

**PERSONAL INCOME AND LIABILITIES**

- ☐ Recent statement from other income sources
  *e.g. Centrelink, investments, etc...*
- ☐ Most recent monthly statement for any personal debt or liabilities
  *i.e. home/personal loans, credit cards, BNPL, etc...*
- ☐ Living Expenses section completed
- ☐ One (1) month main transactional banking statements where declared living expenses are less than HEM and DSR is less than 1.15
- ☐ Most recent monthly statement for all **unsecured and/or vehicle loans/debts**

# Finance Summary

**RedZed Product Type** (please select)
- ☐ Super Residential
- ☐ Super Commercial

**Loan Purpose**
- ☐ Purchase
- ☐ Refinance
- ☐ EasyRefi (no servicing required)

**Servicing Options** (please select)

☐ Option 1: **Fund only**

1. For regular verified fund contributions over the most recent 12 months

☐ Option 2: **Lump Sum or Proposed Additional Member Contributions**

1. For self-employed members, where lump sum contributions made in the last 90 days exceed 50% of total contributions over the last 12 months.
   The entire contribution over this period (including lump sum) may be used in assessment. If these contributions are used for assessment as ongoing income or to complete the purchase, additional verification may be required.
2. For PAYG applicants, lump sum SMSF contributions (excluding employer contributions/salary sacrifice) that are required for servicing or purchase completion may also require verification to confirm ongoing affordability.
3. For all loans reliant on proposed additional member contributions (additional verification may be required)

**Key Dates** Finance clause expiry date ____________________ Anticipated settlement date ____________________

**Case Number** (from your BDM if applicable) Loan scenario ____________________ Pricing exception ____________________

| | Finance Details | |
|---|---|---|
| **A** | Property Purchase Price | $ |
| **B** | Purchase Stamp Duty | $ |
| **C** | Broker Mandate / Fee (credit quote or mandate form required at application lodgement) | $ |
| **D** | SMSF Mortgage Refinance (including estimate of outgoing lender exit costs) | $ |
| **E** | SMSF Trust funds contribution | $ |
| **F** | Application Fee | $ |
| **G** | Capitalise Application Fee?<br>(please refer to the Lending Guide on restrictions relating to capitalising the application fee) | ☐ Yes ☐ No |

| Loan Structure | Primary Loan |
|---|---|
| Total Loan Amount | $ |
| Proposed Loan Term (min 15 - max 30 years) | Years |
| Interest Only (1 - 5 years) | Years |
| LVR | % |
| Anticipated Interest Rate | % |

# SMSF Applicant Structure

## (Borrower) SMSF Corporate Trustee Details* (individual trustees are unacceptable)

Trustee Name registered with ASIC ACN Registration / Start Date

Registered address

State Postcode

Name of Primary Contact Person Phone Email

## SMSF Trust Details

SMSF Trust full name ABN Registration / Start Date

Postal address

State Postcode

**Director of Corporate Trustee / SMSF Member(s)**

Director / Member / Guarantor 1

Director / Member / Guarantor 2

Director / Member / Guarantor 3

Director / Member / Guarantor 4

Is the SMSF Trust a complying fund? ☐ Yes ☐ No

Check using **www.superfundlookup.gov.au** and include a copy of the complying status evidence with your application submission.

Is an SMSF member currently in the accumulation phase? ☐ Yes ☐ No

**PLEASE NOTE** RedZed requires at least one member to be in the accumulation phase of the SMSF.

## (Guarantor) Bare Trust Details

**( *Cannot be the same trustee as the SMSF trust, individual trustees are unacceptable. Compete "to be established" if the bare trust is pending )**

Corporate Trustee Name (as registered with ASIC) ACN Registration / Start Date

Bare Trust full name ABN Registration / Start Date

Registered address

State Postcode

Are the Directors the same as the Directors & Members of the SMSF?

☐ Yes ☐ No › please provide details of any variation

# SMSF Financial Position

**Applicable to the SMSF only.**
**For personal financial position, complete the *Personal Financial Position* section.**

## SMSF Income

Fill in annual member contributions for last 12 months, including all amounts to industry or external superannuation funds.

| Member 1 | Member 2 | Member 3 | Member 4 | Total of all member contributions |
|---|---|---|---|---|
| $ | $ | $ | $ | **$** |

## SMSF Assets

| Property assets | Address | Annual rent | Asset value |
|---|---|---|---|
| Property 1 | | $ | $ |
| Property 2 | | $ | $ |
| Property 3 | | $ | $ |
| Total annual income currently received from existing SMSF rental properties | **Total** | **$** | **$** |

| Accounts | Financial Institution / Asset Description | Annual Income | Asset Value / Balance |
|---|---|---|---|
| Cash/Savings | | $ | $ |
| Investments | | $ | $ |
| Listed Shares | | $ | $ |
| Other | | $ | $ |
| Other | | $ | $ |
| Other | | $ | $ |
| | **Total** | **$** | **$** |

## SMSF Liabilities

| Mortgage Loans | Current Limit | Current Interest Rate | Monthly Repayments | Financial Institution | Amount Owing | Clearing at Settlement |
|---|---|---|---|---|---|---|
| Property 1 | $ | % | $ | | $ | ☐ |
| Property 2 | $ | % | $ | | $ | ☐ |
| Property 3 | $ | % | $ | | $ | ☐ |
| **Credit Facilities** | | | | | | |
| Margin Loan | $ | % | $ | | $ | |
| Other Loan Type | $ | % | $ | | $ | |

| SMSF Expenses | Annual |
|---|---|
| SMSF Audit & Running Costs | $ |
| Other regular SMSF expenses (insurance etc) | $ |
| Ongoing SMSF Withdrawals | $ |

**SMSF Liquidity Position**
(Liquid assets are cash, shares, or other readily convertible assets excluding property)

| | |
|---|---|
| Anticipated balance post settlement of the proposed loan | $ |

*** RedZed minimum retained SMSF liquidity requirements are:**

**RedZed Super Resi**
3 months repayments for all SMSF debts.

**RedZed Super Commercial**
3 months repayments for all SMSF debts when the security is intended to be leased by a member's self employed business or has an existing lease with expiry > 12 months.

**OR**

6 months repayments for all SMSF debts when the commercial security is vacant, new, or has a lease expiry < 12 months.

# SMSF Individual Member / Guarantor Details

**Use one page per member, please copy extra pages and complete details for each additional member/guarantor.**

☐ Member 1 ☐ Member 2 ☐ Member 3 ☐ Member 4

**PLEASE NOTE** Each member must have their own mobile number and email address.

## Personal details

Title ____ Given name/s ____ Surname ____ Existing RedZed Customer ID Number ____

Gender

☐ Male ☐ Female ☐ Undisclosed

Date of Birth ____

Status

☐ Married ☐ Single ☐ Defacto
☐ Divorced ☐ Separated ☐ Widowed

Drivers licence number ____ State ____ Drivers licence card number ____

No. of dependants ____ Ages ____

Telephone

H ____ W ____

Mobile ____

Email ____

## Current Residential details

☐ Own ☐ Rent ☐ Boarding ☐ Other living arrangement

Residential address ____

____ State ____ Postcode ____

Time at this address

Date from ____

Previous address (If less than 2 years)

____

____ State ____ Postcode ____

Time at this address

Date from ____ to ____

Postal address (If different to residential address)

____ State ____ Postcode ____

Are you an Australian citizen/permanent resident?
(if 'No', we are unable to assist)

☐ Yes ☐ No

Have you ever been bankrupt or entered into a Part IX or X agreement?

☐ No ☐ Yes › Date of discharge ____

# SMSF Individual Member / Guarantor Details
CONTINUED

☐ Member 1 ☐ Member 2 ☐ Member 3 ☐ Member 4

## Complete your applicable employment details

### PAYG

Current employment type

☐ Full time ☐ Part time ☐ Casual ☐ Temporary

Are you on probation?

☐ No ☐ Yes Probation end date ______

Occupation ______

Industry ______

Date commenced ______

Current employer business name ______

Employers address ______ State ______ Postcode ______

**If less than 2 years, please complete previous employment details**

Previous occupation ______

Previous employer business name ______

Previous employer's address ______ State ______ Postcode ______

Dates of employment Date from ______ to ______

### Self-Employed

☐ Sole Trader ☐ Partnership ☐ Company

ABN for self employed entity ______

Occupation ______

Industry ______

Business name (if applicable) ______

Business address ______ State ______ Postcode ______

GST registered ☐ Yes ☐ No

The business has been in operation ______ years ______ months

Has your income been consistent over the last 2 years?

☐ Yes ☐ No

If no, what are the reasons? ______

### Member Personal Income Sources PAYG/Self Employed Income Sources (complete the applicable source - all figures to be gross annual)

| | | | |
|---|---|---|---|
| Self-employed | $ | Dividends | $ |
| Base PAYG | $ | Child maintenance | $ |
| Rental income (non SMSF) | $ | Government Benefits | $ |
| Overtime, commissions, allowance | $ | Other income | $ |
| Superannuation drawings/withdrawals | $ | Do you intend to change employment in the short term? | ☐ Yes ☐ No |
| Annuities | $ | **Total** | **$** |

Amount of proposed additional annual ongoing contributions by member? $

# SMSF Individual Member / Guarantor Details

RedQ

**Use one page per member, please copy extra pages and complete details for each additional member/guarantor.**

☐ Member 1 ☐ Member 2 ☐ Member 3 ☐ Member 4

**PLEASE NOTE** Each member must have their own mobile number and email address.

**Personal details**

Title ________ Given name/s ________ Surname ________ Existing RedZed Customer ID Number ________

Gender

☐ Male ☐ Female ☐ Undisclosed

Date of Birth ________

Status

☐ Married ☐ Single ☐ Defacto
☐ Divorced ☐ Separated ☐ Widowed

Drivers licence number ________ State ________ Drivers licence card number ________

No. of dependants ________ Ages ________

Telephone

H ________ W ________

Mobile ________

Email ________

**Current Residential details**

☐ Own ☐ Rent ☐ Boarding ☐ Other living arrangement

Residential address

________

________ State ________ Postcode ________

Time at this address

Date from ________

Previous address (If less than 2 years)

________

________ State ________ Postcode ________

Time at this address

Date from ________ to ________

Postal address (If different to residential address)

________ State ________ Postcode ________

Are you an Australian citizen/permanent resident?
(if 'No', we are unable to assist)

☐ Yes ☐ No

Have you ever been bankrupt or entered into a Part IX or X agreement?

☐ No ☐ Yes › Date of discharge ________

# SMSF Individual Member / Guarantor Details
CONTINUED

☐ Member 1 ☐ Member 2 ☐ Member 3 ☐ Member 4

## Complete your applicable employment details

### PAYG

Current employment type

☐ Full time ☐ Part time ☐ Casual ☐ Temporary

Are you on probation?

☐ No ☐ Yes Probation end date ____________

Occupation ____________

Industry ____________

Date commenced ____________

Current employer business name ____________

Employers address ____________ State ______ Postcode ______

**If less than 2 years, please complete previous employment details**

Previous occupation ____________

Previous employer business name ____________

Previous employer's address ____________ State ______ Postcode ______

Dates of employment Date from ____________ to ____________

### Self-Employed

☐ Sole Trader ☐ Partnership ☐ Company

ABN for self employed entity ____________

Occupation ____________

Industry ____________

Business name (if applicable) ____________

Business address ____________ State ______ Postcode ______

GST registered ☐ Yes ☐ No

The business has been in operation ______ years ______ months

Has your income been consistent over the last 2 years?

☐ Yes ☐ No

If no, what are the reasons? ____________

### Member Personal Income Sources PAYG/Self Employed Income Sources (complete the applicable source - all figures to be gross annual)

| | | | |
|---|---|---|---|
| Self-employed | $ | Dividends | $ |
| Base PAYG | $ | Child maintenance | $ |
| Rental income (non SMSF) | $ | Government Benefits | $ |
| Overtime, commissions, allowance | $ | Other income | $ |
| Superannuation drawings/withdrawals | $ | Do you intend to change employment in the short term? | ☐ Yes ☐ No |
| Annuities | $ | **Total** | **$** |

Amount of proposed additional annual ongoing contributions by member? $

# Personal Financial Position

**PLEASE NOTE** Do not include SMSF assets or liabilities in this section. For joint positions, indicate the applicable members below. Attach additional pages if required.

☐ Member 1 ☐ Member 2 ☐ Member 3 ☐ Member 4

## Assets (If a category does not apply to you, please put $0 as the Value)

| Property assets | Address | Annual rent | Ownership | Value |
|---|---|---|---|---|
| Property 1 | | $ | % | $ |
| Property 2 | | $ | % | $ |
| Property 3 | | $ | % | $ |
| Property 4 | | $ | % | $ |
| **Accounts** | **Financial institution** | | | |
| Cash / Savings | | | % | $ |
| Investments | | | % | $ |
| Listed shares | | | % | $ |
| Other | | | % | $ |
| **Motor vehicle(s)** | **Make / model / year** | | | |
| Vehicle 1 | | | % | $ |
| Vehicle 2 | | | % | $ |
| Vehicle 3 | | | % | $ |
| **Other assets** (Description) | | | | |
| | | | % | $ |
| | | | % | $ |
| | | | **Total value of assets** | **$** |

## Liabilities

| Mortgage Loans | Ownership | Current Limit | Current Interest Rate | Monthly Repayments | Financial Institution | Amount Owing | Missed Payments |
|---|---|---|---|---|---|---|---|
| Property 1 | % | $ | % | $ | | $ | |
| Property 2 | % | $ | % | $ | | $ | |
| Property 3 | % | $ | % | $ | | $ | |
| Property 4 | % | $ | % | $ | | $ | |
| **Credit Facilities** | | | | | | | |
| Line of credit | % | $ | % | $ | | $ | |
| Overdraft | % | $ | % | $ | | $ | |
| Vehicle Loan | % | $ | % | $ | | $ | |
| Credit card | % | $ | % | $ | | $ | |
| Lease | % | $ | % | $ | | $ | |
| Personal Loan | % | $ | % | $ | | $ | |
| Margin Loan | % | $ | % | $ | | $ | |
| **Other** | | | | | | | |
| HECS / HELP Loan | % | $ | % | $ | | $ | |
| Unpaid ATO debt / tax | % | $ | % | $ | | $ | |
| Afterpay, Zip pay etc | % | $ | % | $ | | $ | |
| Other | % | $ | % | $ | | $ | |
| Other | % | $ | % | $ | | $ | |
| | **Total** | **$** | | | **Total Value Owing** | **$** | |

# Loan Security Property Details

Security type

☐ Residential ☐ Commercial

Property Description

Property Zoning

☐ Residential ☐ Rural Residential ☐ Commercial ☐ Industrial

Is the property currently tenanted / leased?

☐ Yes ☐ No

Is or will the tenant be a related party to the SMSF or SMSF members?

☐ No ☐ Yes › If yes, please provide further details

Current or estimated rental / lease value (per annum)

$ Current $ Estimated

Property Status

☐ Established ☐ New Building

Estimated value or purchase price of security

$

Address of security

State Postcode

Volume Folio Other

Contact person for valuation access

Phone Number

## Your Solicitor / Conveyancer's Details

Firm Name

Contact Name

Business address

State Postcode

Phone

Email

# Living Expenses

**NOTE** Not required for Fund-only servicing applications. Do not include SMSF expenses in this section. For joint positions, indicate the applicable members below. Complete a separate Living Expenses Sheet for each member residing in a different household.

☐ Member 1 ☐ Member 2 ☐ Member 3 ☐ Member 4

## Current Monthly Expenses

| Please complete each box below with a monthly figure. If a category does not apply, please put $0 | Monthly Figure |
|---|---|
| Groceries | $ |
| Clothing and Personal Care | $ |
| Public or Government Education | $ |
| Private Schooling and Tuition | $ |
| Childcare | $ |
| Child and Spousal Maintenance | $ |
| General Basic Insurances (health, home and contents, car, life, TPD, etc) | $ |
| Medical and Health Expenses | $ |
| Recreation and Entertainment (takeaway/dining, memberships, holidays, etc) | $ |
| Phone / Internet / Pay TV / Media Streaming | $ |
| Transport (fuel, public transport, registrations, parking, tolls, etc) | $ |
| Primary Residence Costs (utilities, council rates, maintenance, etc) | $ |
| Rent / Board | $ |
| Other Living Expenses | $ |
| **Total Expenses** | **$** |

### Future changes to monthly expenses

After taking out this loan, do you envisage an increase or decrease to your monthly living expenses? ☐ Yes ☐ No

If **yes** › please provide comments below:

**Increase per month** $ **Decrease per month** $

# Nomination for Receipt of Information

Under the National Credit Code, each borrower, mortgagor or guarantor is entitled to receive a copy of any notice or document in relation to their loan. However, joint applicants, mortgagors or guarantors may nominate one of them to receive the notices or documents which would otherwise be sent to all of them. If you complete the nomination below by signing the form the borrower, mortgagor or guarantor is giving up the right to be provided with information direct from RedZed.

I/we wish to nominate the person below to receive notices and other documents under the National Credit Code on behalf of me/all of us:

☐ Member/Guarantor 1 ☐ Member/Guarantor 2 ☐ Member/Guarantor 3 ☐ Member/Guarantor 4

**IMPORTANT** Any person who has made this nomination may cancel it at any time by notifying RedZed in writing. Upon cancellation, all loan parties will receive copies of all documents and notices relating to their loan.

**Member/Guarantor 1 Name**

**Signature**

**Member/Guarantor 2 Name**

**Signature**

**Member/Guarantor 3 Name**

**Signature**

**Member/Guarantor 4 Name**

**Signature**

# Receiving Documents Electronically

By completing your email address below, you consent to receive documents related to this application and loan facility electronically. This includes, but is not limited to, your pre-contractual documents, account statements, contract variations, disclosures and other information we are required by law to provide. These documents may be delivered via email or made available through our secure online portal.

If eligible, pre-contractual documents (including your loan contract and mortgage) will be delivered electronically to you. We will do so by sending you a link to the DocuSign system to the electronic address(es) you have provided on this application.

You may withdraw your consent to receive documents at any time by contacting us on **1300 722 462** or **clientservices@redzed.com**.

**Member/Guarantor 1 Name**

**Email Address**

**Member/Guarantor 2 Name**

**Email Address**

**Member/Guarantor 3 Name**

**Email Address**

**Member/Guarantor 4 Name**

**Email Address**

# Privacy and Credit Reporting Statement

**Effective May 2026**

I/We acknowledge that I/we have made an application for credit from the Lender noted in the Schedule and that I/we have provided personal information and credit-related information to the Lender in connection with that application for credit. In this statement, "personal information" has the same meaning as it does in the Privacy Act 1988 (Cth) (Privacy Act) and "credit-related information" means credit information, credit eligibility information and CP derived information as those terms are defined in the Privacy Act.

The Lender generally collects, uses, holds and discloses the personal information and credit-related information that I/we provide for the purposes of assessing my/our credit-worthiness and for providing credit to me/us. The personal and credit-related information that the Lender may collect, use, hold and disclose includes my/our identity particulars including name, sex, address and previous two addresses, date of birth, name of employer, and details listed under any of my/our government-issued identity documents, including drivers licence or passport details; my/our application for credit or commercial credit; the fact that I/we have applied for credit and the amount; details of the amount and type of credit that have been provided to me/us by third parties or which I/we have guaranteed; any credit rating or credit assessment score that the Lender calculates about me/us or that a credit reporting body might provide to the Lender about me/us; details of any credit- related court proceedings or insolvency applications that relate to me/us; the fact that the Lender is a current credit provider to me/us; the fact that the loan repayments are overdue or that my/our loan repayments are no longer overdue; credit provided to me/us by the Lender has been paid or otherwise discharged and any other personal information or credit-related information that the Lender may collect about me/us either now or in the future.

I/We acknowledge and consent to the Lender also collecting personal and credit-related information about me/us from third parties such as a credit reporting body.

I/We understand and acknowledge:

- that if I/we apply for consumer credit, the Lender may conduct a credit check without asking for my/our consent by requesting information from a credit reporting body about the loans I/we have applied for and taken out in the past, and how those loans were managed;
- the credit reporting body will note that the Lender conducted a credit check, and this will appear on my/our credit report as a 'credit enquiry' or an 'information request';
- the enquiry may be disclosed to other credit providers, and used and disclosed by the credit reporting body or a credit provider, including in the calculation of a credit score;
- when a credit enquiry is recorded on my/our credit report, it can affect my/our credit score in different ways. It might go up, down, or stay the same. This depends on factors like the type of credit I am / we are applying for, how many other credit checks I/we had recently, and other details in my/our report. Frequent credit applications in a short period are more likely to lower my/our credit score.

The Lender may collect and use personal and credit-related information about me/us for the purposes of:

- providing credit to me/us and ensuring the repayment of that credit;
- where I/we offer to guarantee credit being provided to a third party, any purpose related to the giving of that guarantee;
- assessing the risk of me/us being unable to meet a liability to repay the credit provided to me/us or that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery;
- managing and administering my/our relationship with the Lender;
- if I/we give our consent, for marketing purposes (either by the Lender or by third parties) to promote the products and services provided by the Lender or other organisations to me/us;
- verifying my/our identity and the validity of government-issued identity documents that I/we have provided; and
- complying with legislative and regulatory requirements.

I/We acknowledge that without the provision of my/our personal or credit-related information to the Lender, the Lender may be unable to process or accept my/our application for credit or to operate or manage the credit provided to me/us. I/We also acknowledge that the Lender may need to verify my/our identity (including where required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) or other applicable laws) and that it is impracticable for me/us to remain anonymous or use a pseudonym when dealing with the Lender.

The Lender may disclose personal or credit-related information of the kind it collects about me/us to:

- its related companies;
- debt collection agents and credit management agencies;
- credit reporting bodies and other credit providers;
- its service providers;
- its agents, contractors, and external advisers;
- my/our referees, including my/our employer;
- my/our legal and financial advisers;
- real estate agents (where the credit relates to the purpose of property);
- government bodies and other regulatory authorities (including where this is required or authorised by law);
- ratings agencies;
- payment system operators;
- guarantors and prospective guarantors;
- title insurers;
- external dispute resolution bodies;
- all parties involved in securitisation of the Lender's loans;
- other financial institutions and credit providers; and
- other parties named as a Lender.

Credit reporting bodies collect a range of credit-related information about individuals and use that information to provide credit reports to their customers relating to individuals who have applied for credit (or are guaranteeing credit). The credit reporting bodies that the Lender may disclose my/our credit-related information to and/or obtain my/our credit-related information from are:

**illion Data Registries Pty Ltd**
(whose contact details are available at www.illion.com.au/contact-us) (*illion*);

**Equifax Australia Information Services & Solutions Pty Ltd**
(whose contact details are available at www.equifax.com.au/contact) (*Equifax*); and

**Experian Australia Credit Services Pty Ltd**
(whose contact details are available at www.experian.com.au/contact-us/) (*Experian*)

These credit reporting bodies may include my/our credit-related information in reports provided to other credit providers to assist them to assess my/our credit worthiness. I/We acknowledge and consent to these credit reporting bodies (together with their related bodies corporate and their third party service providers) collecting, holding, using and disclosing my/our personal and credit-related information for identity verification purposes.

If I provide government-issued identity documents, including drivers licence or passport details, the Lender and/or any of the credit reporting bodies (or their related bodies corporate) that the Lender deals with may disclose this information in order to verify the document's validity with the Document Verification Service managed by the Commonwealth Attorney General's Department. Additionally, if I/we do not make any repayments or other installments of the credit provided by the Lender to me/us, if I/ we commit fraud or try to do so, or if I/we otherwise commit a serious credit infringement, the Lender may also disclose this information to these credit reporting bodies. I/We acknowledge that this may affect my/our ability to obtain credit in the future.

I/We acknowledge that I/we may obtain a copy of the credit reporting bodies' credit reporting policies by contacting them using the contact details set out above. I/We acknowledge being informed that if:

- I/We believe that I/we have been a victim of fraud or identity theft, I/we have a right to contact the credit reporting bodies and ask them not to disclose my/our credit related information and that I/we should contact the credit reporting bodies using the contact details set out above if I/ we wish to make such a request; and
- I/We have the right to request that credit reporting bodies do not use any credit-related information about me/us that is held by them for the purposes of pre-screening any direct marketing by credit providers (including the Lender) and that I/we should contact the credit reporting bodies using the contact details set out above if I/ we wish to make such a request.

The Lender may hold personal and credit-related information about me/us in, or may disclose this information to third party service providers located in, one or more overseas countries. My/Our personal and credit-related information may be held in jurisdictions including the United Kingdom, Japan, United States, New Zealand, India, Mexico, The Philippines and Germany.

**Identity Verification (Document Verification Service)**

We may collect and use your personal information to verify your identity using the Australian Government's Document Verification Service (DVS).

**How we use the DVS**

Where you provide us with details of a government-issued identification document (such as a passport, driver licence or birth certificate), we may disclose those details (and limited related personal information) to our service providers and to the relevant government document issuer, via the DVS, for the purpose of verifying that your document is genuine and current.

The DVS enables a "yes/no" matching process against official government records and helps us confirm your identity for purposes such as:

- assessing and managing your application for credit or related services;
- complying with our legal and regulatory obligations (including fraud prevention and identity verification requirements); and
- protecting you and us from identity fraud.

**Consent to DVS checks**

By providing your identification information to us, you consent to your information being checked with the relevant document issuer or official record holder via the DVS (including through third party systems) for the purpose of confirming your identity.

If you do not consent, we may be unable to verify your identity and may not be able to process your application or provide services to you.

**Collection notice – DVS**

We will only use and disclose information obtained for DVS verification:

- for the primary purpose of verifying your identity; or
- for related purposes you would reasonably expect, such as fraud prevention, risk assessment, or compliance with legal obligations.

We will not use information obtained through the DVS to build profiles, track behaviour, or for marketing purposes, unless permitted by law or with your separate consent.

**Government identifiers**

Government-related identifiers (such as passport numbers or driver licence numbers) will only be collected, used and disclosed where reasonably necessary to verify your identity or as otherwise permitted by law.

**Retention of identification information**

We take reasonable steps to ensure that identification information used for DVS purposes is:

- not retained longer than necessary for the purposes of identity verification; and
- securely destroyed or de-identified when no longer required, unless we are required or permitted by law (for example, under anti-money laundering or other regulatory obligations) to retain certain information.

**Overseas disclosures**

Some of our service providers (such as identity verification or technology providers) may be located outside Australia. Where your information is disclosed overseas, we take reasonable steps to ensure it is handled in accordance with Australian privacy law.

You can find more information about the DVS at https://www.idmatch.gov.au or by telephoning/writing to:

**Document Verification Service**
**Attorney-General's Department**
**3–5 National Circuit, BARTON ACT 2600**

Call: 02 6141 6666

Email: DVS.Manager@ag.gov.au

Privacy policy: https://www.idmatch.gov.au/resources/identity-verification-services-privacy-statement

If you consent:

- the Lender may disclose your full name, residential address and date of birth to illion and request them to provide an assessment of whether that information matches (in whole or in part) personal information held by them in their credit reporting database;
- illion may prepare and provide to the Lender such an assessment; and
- for the purposes of providing such an assessment, illion may use your name, residential address and date of birth and the names, residential addresses and dates of birth it holds about other individuals.

If you do not consent to the disclosure of Identity Information to illion for the purposes of verifying your identity, you may request that we verify your identity by using original or certified copies of your drivers licence or passport and any other documents we reasonably request.

I/we represent and warrant to the Lender that I/we are duly authorised to provide my/our personal and credit-related information to the Lender for these purposes.

I/We acknowledge and consent to:

- my/our personal and credit-related information being collected, used, held and disclosed for identity verification purposes and as otherwise described in this Privacy and Credit Reporting Statement;
- my/our personal and credit-related information being subject to an
- 'Information Match Request' in relation to relevant 'Official Record Holder' information held in the DVS and to a corresponding 'Information Match Result' being provided via the use of third party systems, as each of those terms is defined by the Attorney-General; and
- my/our personal and credit-related information being provided to a credit reporting body for the purpose of verifying my/our Identity Information.

The Identity Information you provide to the Lender will also be checked with various government departments via their websites. I/We acknowledge that my/our Identity Information may be checked with government agencies, including but not limited to the Department of Immigration & Citizenship and the Department of Foreign Affairs and Trade. I/We acknowledge that, if the relevant check proceeds on the relevant government agency website, this will be regarded as having assisted the Lender and credit reporting bodies (and their related bodies corporate) in verifying my/our personal and credit-related information.

Your Identity Information will also be used to check whether you are listed on a list of Politically Exposed Persons or on any other Australian or international government sanctions list. I/We acknowledge and consent to my/our personal information being used and disclosed to service providers

# Privacy and Credit Reporting Statement

**Effective May 2026**

(wherever located), including Mergermarket Consulting (Singapore) Pte Ltd trading as Acuris Risk Solutions, for the purpose of checking whether I/we are listed on any Politically Exposed Persons list or other government sanctions lists.

If you do not provide your driver licence or passport details or your Identity Information is not verified by illion or the DVS, we may not be satisfied as to your identity and we may not be able to provide you with our services

By signing the acknowledgment below, I/we agree and consent to:

- the Lender collecting, holding, using and disclosing the personal information and credit-related information about me/us for the purposes set out above; and
- the parties involved in the securitisation of the Lender's loans collecting, holding, using and disclosing any personal information or credit-related information that they receive about me/us from the Lender for the purposes of risk assessment and management involved in the securitisation and complying with any applicable legislation and regulatory requirements, subject to any restrictions imposed on the Lender under the Privacy Act.

The Lender will otherwise collect, hold, use and disclose my/our personal information in accordance with its Privacy Policy, which sets out how I/we may access and correct the personal information that the Lender holds about me/us and how to lodge a complaint relating to the Lender's treatment of my/our personal information. The Lender's Credit Reporting Policy sets out how the Lender will collect, hold, use and disclose any credit-related information about me/us, how I/we may access and correct the credit related information that the Lender holds about me/us and how to lodge a complaint relating to the Lender's treatment of my/our credit related information.

**The Lender's Privacy and Credit Reporting Policy is available at www.redzed.com/global/privacy-policy**

## Schedule

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

**RedZed Lending Solutions Pty Ltd**

(and its related bodies corporate) (together "RedZed")

**ABN** 31 123 588 527

GPO Box 1693, Melbourne 3001

T 1300 722 462

**Perpetual Trustee Company Limited (and associated entities)**

**ABN** 42 000 001 007

Level 12, Angel Place, 123 Pitt Street, Sydney 2000

T 02 9229 9000

2. A reference to the "Lender" includes any mortgage broker or originator engaged by me/us to submit a loan application to RedZed.

## Consent of Applicant/Guarantor/Director

**IMPORTANT**

Please read the *Privacy and Credit Reporting Statement*. By signing, you agree to the following:

1. I confirm that I/We am/are authorised to provide the personal details presented and I/We consent to my/our information being checked with the document issuer or official record holder via third party systems for the purpose of confirming my identity.
2. I/We consent to my information being checked with the document issuer or official record holder via third party systems for the purpose of confirming my identity with service providers including IDverse by LexisNexis and Australia Post
3. I/We consent to RedZed collecting, using and disclosing the information in this application in accordance with the privacy and credit reporting statement in this application including :
    - Disclose your information to credit reporting agencies
    - Obtain a valuation from Cotality
    - Direct your application for electronic delivery via DocuSign

**Member/Guarantor 1 Name**

**Signature** **Date**

**Member/Guarantor 2 Name**

**Signature** **Date**

**Member/Guarantor 3 Name**

**Signature** **Date**

**Member/Guarantor 4 Name**

**Signature** **Date**

# Member Background & Acknowledgements

**Clients' Objectives & Requirements** (including medium to long term requirements and priorities)

**Suitability**

Does the RedZed loan meet the clients' objectives & requirements as identified by you in your preliminary assessment? ☐ Yes ☐ No

If **no**, how have you addressed this?

**Credit Impairment**

Do the applicant(s) have any credit impairment? ☐ Yes ☐ No

How many Defaults/Judgements/Court Actions have the applicants had? ______________________

How many mortgage repayments have been fully or partially missed in the last six months? ______________________

If **yes or identified incidents**, please provide an explanation as to the circumstances responsible for these issues and measures taken to mitigate future issues.

Please comment on whether the client is currently experiencing financial stress and if they sought hardship relief with a current lender.

**Member/Guarantor 1**

Are you aware of any factors which may adversely affect your ability to meet your current and future financial obligations?

☐ No ☐ Yes If yes, please provide details:

List expected changes to your income/expenditure in the next 12 months (e.g. newborn, moving, balloon payments, or other fixed expenses). How will this affect your financial position?

**Member/Guarantor 2**

Are you aware of any factors which may adversely affect your ability to meet your current and future financial obligations?

☐ No ☐ Yes If yes, please provide details:

List expected changes to your income/expenditure in the next 12 months (e.g. newborn, moving, balloon payments, or other fixed expenses). How will this affect your financial position?

**Member/Guarantor 3**

Are you aware of any factors which may adversely affect your ability to meet your current and future financial obligations?

☐ No ☐ Yes If yes, please provide details:

List expected changes to your income/expenditure in the next 12 months (e.g. newborn, moving, balloon payments, or other fixed expenses). How will this affect your financial position?

**Member/Guarantor 4**

Are you aware of any factors which may adversely affect your ability to meet your current and future financial obligations?

☐ No ☐ Yes If yes, please provide details:

List expected changes to your income/expenditure in the next 12 months (e.g. newborn, moving, balloon payments, or other fixed expenses). How will this affect your financial position?

| | Date interview completed | Will any of the Applicants/Guarantors need the services of an interpreter? | Was the interview with the Applicants/Guarantors conducted in English? |
|---|---|---|---|
| Member/Guarantor 1 | | ☐ No<br>☐ Yes Language: | ☐ Yes<br>☐ No Language: |
| Member/Guarantor 2 | | ☐ No<br>☐ Yes Language: | ☐ Yes<br>☐ No Language: |
| Member/Guarantor 3 | | ☐ No<br>☐ Yes Language: | ☐ Yes<br>☐ No Language: |
| Member/Guarantor 4 | | ☐ No<br>☐ Yes Language: | ☐ Yes<br>☐ No Language: |

# Member Background & Acknowledgements
CONTINUED

## Interview Method & Broker Acknowledgement

**As the broker responsible for lodgment of this application, I confirm that I have:**

- I have met each applicant in person or by video meeting;
- That during that meeting I sighted original (or certified copies of original) current identification documents;
- All photographic identification is a 'reasonable likeness' to the individual applicant(s);
- Nothing in my dealings with the applicant(s) has raised any suspicions concerning the proposed transaction.

☐ Where this application was sourced from a third party broker, please confirm the following:

- Referrer name ______________________
- Referring broker company ______________________
- The referring broker is authorised to engage in credit activities and has complied with the requirements of the National Consumer Credit Protection Act.
- The referring broker has not been banned from engaging in credit activities.

| Accredited Introducer Name | Accredited Introducer Signature | Date |
|---|---|---|
| | | |

## Applicant Acknowledgement

**As the Applicant I/We:**

- have sought my own professional advice on the legal requirements, documentation and structure for establishing a superannuation fund in accordance with the Superannuation Industry (Supervision) Act 1993 (Cth) and will continue to do so on an ongoing basis during the term of the SMSF Loan;
- am aware and understand that RedZed cannot provide me with advice on the taxation effects of my proposed level of contributions to the SMSF, any proposed or existing SMSF investment strategy, and this proposed loan;
- declare that at least one member of the SMSF is in Accumulation phase;
- have met / been contacted by, and have been interviewed, by the Accredited Introducer;
- have been given an opportunity to review the information contained in this application and discussed with the Accredited Introducer;
- acknowledge that an independent security valuation is required for all applications, which valuation is arranged via RP Data Pty Ltd t/a Cotality, and that all valuation costs are payable by the applicant(s) and may vary depending on the property;
- confirm that the information in this application is true and correct;
- have read and understood this application (including the *Privacy and Credit Reporting Statement* and the *Nomination for Receipt of Information*)

**Member/Guarantor 1 Name** ______________________

**Signature** ______________________

**Member/Guarantor 2 Name** ______________________

**Signature** ______________________

**Member/Guarantor 3 Name** ______________________

**Signature** ______________________

**Member/Guarantor 4 Name** ______________________

**Signature** ______________________

# SMSF Proposed Additional Member Contribution Declaration

**PLEASE NOTE** Required for each member planning to make additional contributions to the Self-Managed Superannuation Fund (SMSF).

SMSF name

SMSF Member name

**Acknowledgement of reliance on information provided by the SMSF Member to the Lender**

**I confirm that:**

(a) I am a member of the SMSF named above.

(b) I am able to make, and plan to continue making, contributions to the SMSF, including the additional amount stated.

(c) I will make the following additional contributions to the SMSF:

**Amount:** $ ______________________ **Frequency:** ☐ monthly / ☐ annually (please select one)

**I acknowledge that:**

(a) The Lender will use the information in my SMSF loan application, including my stated contributions, to assess:

(i) Whether the SMSF can repay the loan.

(ii) Whether I can support the SMSF with additional contributions.

**I declare that:**

(a) I have received professional advice on setting up and managing the SMSF under the relevant laws.

(b) I understand the Lender does not provide advice on tax matters, investment strategies, or the loan itself.

**PLEASE NOTE** The lender recommends that all proposed Applicants/Directors seek independent legal and financial advice prior to obtaining a loan. If the Applicants/Directors are in any doubt regarding their ability to repay this loan, do not borrow the money.

Member/Guarantor Name

Witness name (Must not be a party to this loan)

Signature

Witness signature

Date

Date

# Income Declaration

RedQ

## Guarantor only applicable for Company/Corporate Applications

| **Applicant/Director 1** | **Applicant/Director 2** |
| --- | --- |
| Full Name ______ | Full Name ______ |
| Name of Business that your income is derived from ______ | Name of Business that your income is derived from ______ |
| ABN ______ | ABN ______ |
| Type of Business (Activity/Industry) ______ | Type of Business (Activity/Industry) ______ |

**Annual Taxable Income Table (the total income you have derived annually from your business)**

The income that is declared below represents the **actual income** earned for the twelve (12) month period ending ______

**Personal Income**

This should represent your self-employed income, from the business noted above, and could include your salary, directors drawings, trust distributions and share of profits etc. This figure **should not** include income from other sources (e.g. rent) or non-recurring income such as capital gains.

| Applicant/Director 1 | | Applicant/Director 2 | |
| --- | --- | --- | --- |
| Salary/Directors Fees/Trust Distributions | $ | Salary/Directors Fees/Trust Distributions | $ |
| Your share of any net business profit | $ | Your share of any net business profit | $ |
| **Total Personal Income** (from your business) | $ | **Total Personal Income** (from your business) | $ |
| Other regular annual income (e.g. rent)<br>Please supply relevant documentation (e.g. lease agreement) | $ | Other regular annual income (e.g. rent)<br>Please supply relevant documentation (e.g. lease agreement) | $ |

**Company Income** (Company Applicants Only)

This should reflect your company's Net Profit Before Tax over the 12 month period noted above (after the deduction of all business expenses). This figure **should not** include income from other sources, non-recurring income (e.g. capital gains) or salaries to the related parties noted above.

Company Net Profit Before Tax $ ______

**Alt Doc Application Declaration**

**PLEASE NOTE** The lender recommends that all proposed Applicants/Directors seek independent legal and financial advice prior to obtaining a loan. If the Applicants/Directors are in any doubt regarding their ability to repay this loan, do not borrow the money.

Loan amount applied for (excluding capitalised risk fee) $ ______ Term ______ Anticipated monthly repayment $ ______

I/We confirm that:

(a) We understand our financial obligations under this loan and can meet them without financial hardship, including all other living and financial commitments.

(b) We are requesting this loan to be assessed without providing standard income documents, as they are either unavailable or do not accurately reflect our financial position.

(c) We understand the interest rate is higher than it would be if we provided standard income documentation.

(d) We have reviewed the loan application and this declaration and confirm all information is accurate, including any parts not completed in our handwriting.

(e) We give permission for the lender or its representatives to contact our accountant to discuss our financial position.

(f) We also authorise our accountant to provide relevant financial information, including BAS and/or trading statements, to confirm our income.

**We acknowledge that You are relying on this Declaration in considering or not to approve our loan application.**

| Applicant/Director 1 Name | | Applicant/Director 2 Name | |
| --- | --- | --- | --- |
| Signature | Date | Signature | Date |

**PLEASE NOTE** Signing an incorrect, misleading or blank declaration may constitute an offence

# Accountant's Declaration

RedQ

## Self-Certified loans only

**PLEASE NOTE** This statement is to be completed and signed by the applicant(s) current accountant or tax agent in support of the applicant(s) income declaration made to the Lender.

**To:** Perpetual Trustee Company Limited (ABN: 42 000 001 007) & RedZed Lending Solutions Pty Ltd (ABN: 31 123 588 527) (the Lender)

Re (Name of Applicant(s)): ______________________________

Accountant Name ______________________ Accountant Firm/Trading Name ______________________

ABN ______________________ Phone Number ______________________

Business address ______________________ State __________ Postcode __________

Industry Body Member __________ Registered tax agent ☐ Yes ☐ No BAS/Tax Agent Number __________

**I am the accountant/tax agent for the above named applicant(s) and advise you as follows:**

- I have acted for them in this capacity since __________ and still act for them in this capacity.
- I confirm the applicant has been operating his/her current business ______________________
  ABN ______________________ since approximately __________
- I confirm the applicant(s) are registered tax payers with the Australian Tax Office and I was involved in the preparation and lodgement of their most recent lodged tax return with the tax office.
- I confirm I am not related to any of the applicants, nor have any obvious conflicts of interest in completing this declaration.
- I am aware the applicant(s) have completed a self-declaration of income as part of their application for finance.
- I understand the applicant(s) have applied for a loan, repayable by monthly instalments of $__________ over __________ years
  at a variable interest rate of __________% p.a.
- I am not aware of any planned changes that would adversely affect their income as declared.
- I acknowledge that you may want to discuss aspects of the applicant(s) business and declared income with me.
- Based on my recent knowledge of the financial position of my client and my client's business, I do not know of any factors that would either affect the applicant's ability to make the above repayments or cause them substantial financial hardship.

A referral fee for the placement of this loan is being paid to me ☐ Yes ☐ No

Comments (additional disclaimers)

______________________________

______________________________

______________________________

______________________________

**Accountant Disclaimer**

The Lender acknowledges that this accountant's declaration has been provided in good faith and takes into account the knowledge of the client's circumstances as at the date provided. We understand that you do not provide any guarantee around the applicants likelihood to make repayments under any loan provided based on this declaration and that you have not provided any recommendations as to the appropriateness or otherwise of the proposed loan. This is valid for 90 days from the specified date.

Accountant Signature ______________________ Date __________