SMSF Loan Application Pack

Submit completed application pack to application@redzed.com

Broker Details

Broker Accreditation Number (RZI) ______________________

BDM Name ______________________

Introducer Business Name ______________________

Aggregator Name (if applicable) ______________________

Introducer Email Address ______________________

Introducer Phone Number ______________________

I operate as a:

☐ Australian Credit Licence (ACL) Holder — ACL Holder Name ______________________ ACL Number ______________________

☐ Authorised Credit Representative (ACR) — ACR Name ______________________

Finance Summary

Product Type ☐ SMSF Residential ☐ SMSF Commercial

Loan Purpose ☐ Purchase ☐ Refinance ☐ EasyRefi

Pricing* ☐ Fund Only ☐ Lump Sum or Additional Contributions

Application Fee# $ __________ / __________ % Capitalise? ☐ No ☐ Yes

Broker Mandate/Fee ☐ No ☐ Yes › $ __________

Loan Requirements

Total Loan Amount Required $ __________

Loan Term __________ years
Minimum 15 years, maximum 30 years

Interest Only Period __________ years
Minimum 1 year, maximum 5 years

Case Number (Obtain from your BDM if applicable)

Approved Credit Scenario ______________________

Pricing Exception ______________________

** Refer to Policy & Procedure Guide for more information*
 # Refer to Product & Rate Guide for more information

SMSF Application Checklist

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 Only Servicing)

PAYG

- ☐ Provide one of the following:
  – One (1) payslip dated within 6 weeks of application YTD on the payslip to show at least 2 pay cycles. Otherwise, provide an additional payslip
  – Letter of Employment

SELF-EMPLOYED

- ☐ 12 months superannuation statement showing contributions
  Lump Sum or Additional Contributions pricing applies
- ☐ 24 months superannuation statement showing contributions
  Fund Only pricing applies

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 & Member 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
- ☐ Provide 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 Form
- ☐ Provide one of the following:
  – Accountant's Declaration Form
  – Most recent 6 months lodged BAS
  – Most recent 6 months business trading bank statements
  – Most recent 6 months bank statements showing director's salary credits

Confirmation of tax payment status via the ATO Portal is required where BAS, business bank statements or director's salary credits are relied upon.

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**

SMSF Applicant Structure

SMSF Details

SMSF Name

Trust ABN

Establishment Date

Trustee Name

ACN

Registered address

State

Postcode

Primary Contact Name

Phone

Email Address

Bare Trust

☐ Bare Trust Not Yet Established

Bare Trust Name – Leave blank if '*Bare Trust Not Yet Established*' is ticked

Bare Trustee Name

ACN

Registered address

State

Postcode

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	$

Minimum SMSF Liquid Asset Position

Residential SMSF
3 months repayments for all SMSF debts.

Commercial SMSF
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 more than 12 months.

OR

6 months repayments for all SMSF debts when the commercial security is vacant, new, or has a lease expiry less than 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 › Provide details below

______

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?

☐ Yes ☐ No › We are unable to assist

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 ______

Employer's 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 applicable income sources with annual figures)

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

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 › Provide details below

______

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?

☐ Yes ☐ No › We are unable to assist

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 ____________

Employer's 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 applicable income sources with annual figures)

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

Property Status ☐ Established ☐ New Building ☐ To Be Advised (*Preapproval*)

Security Type ☐ Residential ☐ Commercial ☐ Rural Residential

Security Address

State

Post Code

Purchase Price / Estimated Value ($)

Annual Rent ($)

Access Contact Name

Phone Number

Purchases Only

Finance Clause Expiry Date

Anticipated Settlement Date

Solicitor / Conveyancer Firm Name

Contact Name

Phone Number

Email Address

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	**$**

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 July 2026

What we collect, and why

When you apply for credit or are otherwise connected with a credit application, including as a guarantor or director, we collect personal information and credit-related information to assess the application, manage the loan, verify identity and comply with legal and regulatory obligations, including credit reporting and anti-money laundering laws. We may collect this information from you and from third parties such as credit reporting bodies, other credit providers, brokers, referees, employers, government agencies and service providers.

Information we may collect includes:

- identity and contact details, including name, date of birth, addresses and identity document details;
- employment, income, tax, financial and credit history information;
- credit account details, repayment history, hardship arrangements, defaults, judgments, bankruptcy or insolvency information;
- credit scores, credit eligibility information and fraud or serious credit infringement information; and
- information from credit reporting bodies, other credit providers and relevant third parties.

We use this information to:

- assess your application, creditworthiness and any guarantee;
- provide, manage, administer, fund, securitise and recover credit;
- verify your identity, prevent fraud and manage credit, portfolio and recovery risk;
- manage our relationship with you and market products where permitted; and
- comply with legal and regulatory obligations.

If you do not provide the information we request, we may be unable to process or accept your application, provide credit, manage the loan, verify your identity or meet our legal and regulatory obligations. It may also be impracticable for you to deal with us anonymously or using a pseudonym.

How we use and disclose your information

We use and disclose your personal information and credit-related information for the purposes described above and in our Privacy and Credit Reporting Policy, including to assess, provide, manage, fund, securitise, administer and recover credit, verify identity, prevent fraud and comply with law.

We may disclose your information to:

- related companies,
- your advisers including brokers, introducers, financial advisers and accountants;
- introducers, brokers, representatives, aggregators or other intermediaries connected with this application;
- guarantors and prospective guarantors;
- credit reporting bodies, other credit providers, debt collection and credit management agencies;
- service providers, including identity verification, technology, document delivery and valuation providers;
- agents, settlement agents, lawyers, contractors, advisers, referees, employers and real estate agents where relevant;
- government bodies, regulators, payment system operators, ratings agencies, title insurers and external dispute resolution bodies; and
- parties involved in securitisation, funding or risk management arrangements.

Credit reporting information

If you apply for consumer credit, or are a guarantor, we may request credit reporting information about you from a credit reporting body without your consent. The credit reporting body may record this as a credit enquiry, which may appear on your credit report, be disclosed to other credit providers and affect your credit score depending on your credit history and recent credit enquiries.

If we request credit reporting information about you from a credit reporting body, the credit reporting body may record our request as a credit enquiry or information request on your credit report. This may be disclosed to other credit providers and may affect your credit score. The impact can vary depending on matters such as the type of credit applied for, the number of recent credit enquiries and other information in your credit report.

If you believe you have been a victim of fraud or identity theft, or you do not want your credit-related information used for pre-screening direct marketing, you may contact the credit reporting bodies. To access or correct credit information we hold about you, please contact us.

The credit reporting bodies we use and where you can find their privacy policies are:

Equifax

W www.equifax.com.au/privacy
T 138 332

Illion/Experian

W www.experian.com.au
T 132 333

Overseas disclosure

We may store or disclose personal information and credit-related information overseas, including to service providers in the United Kingdom, Japan, United States, New Zealand, India, Mexico, the Philippines and Germany, which may change from time to time.

We take reasonable steps to ensure overseas handling complies with Australian privacy law. Further information is available in our Privacy Policy at www.redzed.com/global/privacy-policy.

Identity verification services

We may verify your identity using third party identity verification services. We use identity verification information to verify identity or for related purposes you would reasonably expect, such as fraud prevention, risk assessment, sanctions and politically exposed person checks, or compliance with legal obligations.

If you provide details from a government-issued identity document, we may disclose those details and limited related personal information to identity verification service providers and the relevant document issuer to confirm the document is genuine and current.

By providing identification information, you consent to identity checks with relevant document issuers, official record holders or third-party systems. If you do not consent, we may ask you to provide original or certified copies of identification documents that we reasonably require. If you are unable to provide those documents, we will not be able to verify your identity, process your application or provide services.

More information about identity verification services we access, including how your information is managed is available here: **www.idmatch.gov.au/**

Privacy and Credit Reporting Statement

Effective July 2026

Privacy and Credit Reporting Policy

Our Privacy and Credit Reporting Policy explains how we handle personal information and credit-related information, how you may access or correct information we hold, and how to lodge a complaint. It is available at

www.redzed.com/global/privacy-policy.

If you have questions or concerns about how we collect, use, disclose or handle your personal, credit or identification information, please contact our Privacy Officer:

Compliance Leader,
RedZed Lending Solutions

T 1300 722 462
E info@redzed.com
A GPO Box 1693, Melbourne 3001

Schedule - Who the Lender Is

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

Consent

By signing the acknowledgment below, you consent to us collecting, holding, using and disclosing your personal information and credit-related information as described in this statement, including for:

- disclosure to credit reporting bodies;
- identity verification checks, including through IDMatch, illion, IDVerse by LexisNexis, Australia Post; and
- property valuation services, including Cotality

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

Provide details of the members' objectives, requirements, medium to long-term goals, and key priorities, including how the proposed loan meets their needs

Does the proposed loan meet the members' objectives and requirements?

☐ Yes ☐ No › Explain how this has been addressed below

Is the SMSF currently a complying fund?

☐ Yes ☐ No › The SMSF needs to be complying before submission.

Is at least one member of the SMSF currently in accumulation phase?

☐ Yes ☐ No › Applications where no member is in the accumulation phase may not be eligible. Refer to your BDM before submission.

Are there any factors that may adversely affect any members' ability to meet their current and future financial obligations?

☐ No ☐ Yes › Provide details below

Do any of the member(s) have credit impairments?

☐ No ☐ Yes › Number of Defaults / Judgements / Court Actions

› Number of missed home loan repayments in the last 6 months

Provide an explanation for the above circumstances and comment on measures taken to mitigate future issues below

Has any of the members ever been declared bankrupt or entered into a Part IX or Part X debt agreement?

☐ No ☐ Yes › Date of Discharge

Are any of the members currently experiencing financial stress and/or have sought hardship relief with their current lender?

☐ No ☐ Yes › Provide details below

Do any members anticipate any increase/decrease to their income or expenses (e.g. newborn, moving, balloon payments, living expenses or any other fixed expenses) within the next 12 months that may impact their financial position or ability to meet their financial obligations?

☐ No ☐ Yes › Provide details below

Was the interview conducted in English?

☐ Yes ☐ No › Specify language:

› Does any member require an interpreter? ☐ Yes ☐ No

Member Background & Acknowledgements

CONTINUED

Interview Method & Broker Acknowledgement

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

- I have met each applicant in person or by video meeting;
- That during that meeting I sighted 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 ____________________ **Date** ____________

Member/Guarantor 2 Name ______________________________

Signature ____________________ **Date** ____________

Member/Guarantor 3 Name ______________________________

Signature ____________________ **Date** ____________

Member/Guarantor 4 Name ______________________________

Signature ____________________ **Date** ____________

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

Signature

Date

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

Witness signature

Date

Income Declaration

Guarantor only applicable for Company/Corporate Applications

Applicant/Director 1

Full Name ______________________________

Name of Business that your income is derived from

____

ABN ______________________________

Type of Business (Activity/Industry) ______________________________

Applicant/Director 2

Full Name ______________________________

Name of Business that your income is derived from

____

ABN ______________________________

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) Please supply relevant documentation (e.g. lease agreement)	$	Other regular annual income (e.g. rent) 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 whether to approve our loan application.

Applicant/Director 1 Name ______________________________

Signature ______________ Date ______________

Applicant/Director 2 Name ______________________________

Signature ______________ Date ______________

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

Accountant's Declaration

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 taxpayers 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)

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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 applicant's 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 ______________