RedZed Loan Application Pack

Residential & Commercial Loan (excluding SMSF)

Broker Details

Submit completed application pack and all supporting documents to:

Option 1

ApplyOnline or Loanapp: if you are submitting through your Aggregator

Aggregator Name (if applicable)

Introducer Email Address

Introducer Phone Number

Date

Option 2

Email: application@redzed.com

Introducer Business Name (Your Business)

Introducer Name (You)

RedZed Broker Accreditation Number (RZI)

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

The following pages are intended solely for the named addressee and are confidential. If this transmission has been received by anyone other than the named addressee, please telephone us immediately on 1300 722 462. RedZed Lending Solutions Australian Credit Licence 311128

Checklist

Application form

- [ ] Broker & Borrower application sections **fully completed**

AND

- [ ] Completed RedZed serviceability calculator

Income Evidence

PAYG applicants - two (2) of the following documents are required

- [ ] YTD payslip covering a minimum of 2 pay cycles (dated within 6 weeks of application)

AND

- [ ] Most recent group certificate or tax assessment notice

OR

- [ ] Letter of employment (on company letterhead detailing gross and net base salary, length and mode of employment)

OR

- [ ] Bank statement confirming salary deposits

Self-employed applicants - Full Doc

- [ ] Most recent individual/company/trust tax return
*If an accounting period ended more than 6 months ago 2 most recently lodged BAS also required.

AND (only for individuals)

- [ ] Australian Tax Office Notice of Assessment
*Builders and developers must provide 2 years financials.

(please remove all Tax File Numbers from the tax return)

Self-employed applicants - Alt Doc

- [ ] Income declaration **section 2.1**

AND EITHER

- [ ] Accountant's declaration **section 2.2**
(Introducers are encouraged to contact the Accountant to verify the declared income as part of this option)

OR

- [ ] 6 months lodged BAS
+ Australian Tax Office Portal to confirm tax paid status

OR

- [ ] 6 months business trading account statements
+ Australian Tax Office Portal to confirm tax paid status

OR

- [ ] Directors salary credits with 6 months personal transaction statements
+ Australian Tax Office Portal to confirm tax paid status

⚠ **To assist with verification of the declared income, we may seek additional income verification**

Other income

- [ ] Centrelink statement (dated within 6 weeks of application)
- [ ] Copy of lease/rental statement or Real Estate Agent's letter of appraisal (dated within 3 months of application. For Short Term/Airbnb requires 6 months statements averaged)
- [ ] Rental Agreement - Private agreement (most recent 6 months bank statements clearly confirming rental deposits)
- [ ] Investments, superannuation, annuities (appropriate statement evidence of SMSF, investment account balances and payments schedule)

⚠ **Bank statement confirming 6 months rent required for private rental agreements**

Expense/Liability Evidence

- [ ] Most recent statements (1 month) for applicants main transactional banking account where declared living expenses are <HEM & DSR < 1.15

AND

- [ ] For Residential loans ONLY, most recent monthly statement for all **unsecured and/or vehicle loans/debts** (Where impairment exists we recommend 6 months)

For a refinance application, please also provide:

- [ ] Copy of council rates notice on security properties

AND

- [ ] 6 months' statements on all mortgage facilities being refinanced (issued within 6 weeks of application)

AND

- [ ] Most recent statement on all mortgage facilities not being refinanced

⚠ **In certain circumstances RedZed may also require a copy of the loan agreement for debts / loans being refinanced.**

Identification Documents

- [ ] RedZed Customer Identification form (AML/CTF)

Required for all applicants or guarantors, as well as Verification of Identification (VOI) completed using one of either:

- [ ] IDVerse Process (instructed by RedZed)

OR

- [ ] RedZed Australia Post VOI Form

Other Supporting Documents

- [ ] Certified copy of Trust Deed (required for all Trust applications)
- [ ] Signed Contract of Sale/Purchase Contract/Vendor Statement including section 32 or copy of title (for purchase applications)
- [ ] Credit Quote (or mandate) signed and dated by the applicants (if you are charging a fee for service)
- [ ] Satisfactory evidence showing sufficient funds are held to complete the transaction (for all purchases)

Finance Summary

RedZed Product Type (please select)

Residential

- ☐ SE Prime
- ☐ SE Prime XL
- ☐ Reward Near Prime
- ☐ Recharge Specialist

Commercial

- ☐ Prime
- ☐ Reset Specialist

- ☐ Full Doc
- ☐ Alt Doc
- ☐ Offset Sub-Account

Are you a first time home buyer? ☐ Yes ☐ No ☐ Not applicable

Please note RedZed is not an agent for any Federal or State First Home Owner grants or initiatives. You will need to apply for any grants directly.

Key Dates Finance clause expiry date _____ Anticipated settlement date _____

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

Loan Purpose ☐ Purchase ☐ Purchase & Refinance ☐ Refinance (incl) Debt Consolidation ☐ Internal Refinance & Top Up ☐ Cash Out / Equity Release

Finance Details		
A	Property Purchase Price (not including stamp duty or GST)	$
B	Purchase Stamp Duty and GST payable (if applicable)	$
C	Mortgage Refinance / RedZed Loan Top Up (Top up - add existing RedZed loan balance + top up amount)	$
D	Debt Consolidation	$
	Cash Out Breakdown	$
	Purpose	$
	Purpose	$
	Purpose	$
	Purpose	$
E	Total Cash Out (For amounts greater than $1M, complete the Cash Out Purpose Declaration)	$
F	Mandate / Fee (customer signed credit quote or mandate form required at application lodgement)	$
G	Customer contribution (If there are gifted monies and/or additional borrowed funds, please detail in the Supplementary Pack in section 1.10)	$
H	Total Loan Amount required excluding risk/application fee **(A+B+C+D+E+F-G)**	$
I	Risk/Application Fee Amount	$
J	Capitalise Risk/Application Fee Amount? (please refer to the Lending Guide on restrictions relating to capitalising the risk/application fee)	☐ Yes ☐ No
	Required Loan (Before Loan fees and charges are deducted at settlement)	**$**

If capitalised risk/application fee option no has been selected:
Use the amount in **H** | Apply this figure for servicing calculator

If capitalised risk/application fee option yes has been selected:
Add capitalised risk/application fee amount **(H+I)**.
Apply this figure for servicing calculator

Loan Structure	Primary Loan	2nd Split (if applicable)	3rd Split (if applicable)
Loan Amount	$	$	$
Proposed Loan Term (min 15 - max 30 years)	Years	Years	Years
Interest Only (Investment 1–5 years, Owner Occupied (Residential) 1-2 years, Owner Occupied (Commercial) 1-5 years)	Years	Years	Years
LVR	%	%	%
Anticipated Interest Rate	%	%	%
Product Risk/Application Fee Percentage (as per Product Rate Card)	%	%	%

Completing Your Application

Which sections do I complete for my application?

Borrower type / loan structure	Sections required to be completed
Individual(s) Borrowers / Guarantors	• Section 1.0 - 1.10 (for each individual)
Individual(s) as Trustee for a Trust	• Section 1.0 - 1.10 (for each individual trustee) • Section 3.0
Company (as borrower and servicing entity)	• Section 1.0 - 1.10 (for all company directors as guarantors) • Section 3.0, 3.2 - 3.3
Company (with a different loan servicing entity)	• Section 1.0 - 1.10 (for all company directors as guarantors) • Section 3.0 - 3.3
Trust with a corporate trustee (as borrower & servicing entity)	• Section 1.0 - 1.10 (for all company directors as individual guarantors) • Sections 3.0, 3.2 - 3.3
Trust with a corporate trustee (with a different servicing entity)	• Section 1.0 - 1.10 (for all company directors as individual guarantors) • Sections 3.0 - 3.3
Alt Doc Applications Only	
Mandatory for all Alt Doc income verification	• Section 2.1 Income Declaration • Section 2.2 Accountant Declaration (when this option of income verification is chosen)

1.0 Individual Details

Where there is more than 2 applicants/guarantors, please copy extra pages and complete details for each additional applicant/guarantor.

Applicant/Guarantor 1

☐ Borrower ☐ Guarantor

Personal details

Title | Given name/s | Surname

Gender: ☐ Male ☐ Female ☐ Undisclosed

Date of Birth

Status: ☐ Married ☐ Single ☐ Defacto ☐ Divorced ☐ Separated ☐ Widowed

Drivers licence no. | State | Drivers licence card no.

No. of dependants | Ages

Existing customer: ☐ Yes ☐ No

Contact details

Telephone: H _____ W _____

Mobile

Email
(applicants must have separate emails)

Residential details

Current residential status

☐ Own ☐ Rent ☐ Boarding ☐ Other living arrangement

Residential address

_____ State _____ Postcode _____

Time at this address

Date from _____ to _____

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 _____

Post settlement 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 _____

1.0 Individual Details

Where there is more than 2 applicants/guarantors, please copy extra pages and complete details for each additional applicant/guarantor.

Applicant/Guarantor 2

☐ Borrower ☐ Guarantor

Personal details

Title | Given name/s | Surname

Gender: ☐ Male ☐ Female ☐ Undisclosed

Date of Birth

Status: ☐ Married ☐ Single ☐ Defacto ☐ Divorced ☐ Separated ☐ Widowed

Drivers licence no. | State | Drivers licence card no.

No. of dependants | Ages

Existing customer: ☐ Yes ☐ No

Contact details

Telephone: H W

Mobile

Email (applicants must have separate emails)

Residential details

Current residential status: ☐ Own ☐ Rent ☐ Boarding ☐ Other living arrangement

Residential address | State | Postcode | Time at this address: Date from | to

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

Post settlement 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

1.1 Individual Income

Applicant/Guarantor 1

Self-Employed

Complete this section if you have self-employed income. Company applicants please use Sections 3.0 – 3.3.

☐ Sole Trader ☐ Partnership ☐ Company

Occupation

Industry

Business address

State Postcode

GST registered ☐ Yes ☐ No

The business has been in operation months years

ABN ACN

Has your income been consistent over the last 2 years?

☐ Yes ☐ No › If no, what are the reasons?

Income verification ☐ Full Doc ☐ Self-Certified

Self-Employed Full Doc/Other Income

(all figures to be gross annual)

Self-employed Full Doc (Self-certified income - complete section 2.1)	$
Rental income (existing properties)	$
Rental income (proposed new)	$
Superannuation	$
Annuities	$
Dividends	$
Child maintenance	$
Government benefits	$
Other income	$
Total	**$**

Do you intend to change employment in the short term? ☐ Yes ☐ No

PAYG

Complete this section if you have PAYG income.

Current employment type

☐ Full time ☐ Part time ☐ Casual ☐ Temporary

Are you on probation?

☐ No ☐ Yes Probation end date

Occupation

Industry

Current employer business name

Employer's address

State Postcode

Time with current employer
(If less than 2 years, please complete previous employment details)

Date from to

Previous occupation

Previous employer business name

Previous employer's address

State Postcode

Time with previous employer

Date from to

PAYG/Other Income

(all figures to be gross annual)

Base PAYG	$
Overtime, commissions, allowances	$
PAYG bonuses	$
Rental income (existing properties)	$
Rental income (proposed new)	$
Superannuation	$
Annuities	$
Dividends	$
Child maintenance	$
Government benefits	$
Other income	$
Total	**$**

Do you intend to change employment in the short term? ☐ Yes ☐ No

1.1 Individual Income

Applicant/Guarantor 2

Self-Employed

Complete this section if you have self-employed income. Company applicants please use Section 3.0 – 3.3.

☐ Sole Trader ☐ Partnership ☐ Company

Occupation

Industry

Business address

State Postcode

GST registered ☐ Yes ☐ No

The business has been in operation months years

ABN ACN

Has your income been consistent over the last 2 years?

☐ Yes ☐ No › If no, what are the reasons?

Income verification ☐ Full Doc ☐ Self-Certified

Self-Employed Full Doc/Other Income

(all figures to be gross annual)

Self-employed Full Doc (Self-certified income - complete section 2.1)	$
Rental income (existing properties)	$
Rental income (proposed new)	$
Superannuation	$
Annuities	$
Dividends	$
Child maintenance	$
Government benefits	$
Other income	$
Total	**$** 0.00

Do you intend to change employment in the short term? ☐ Yes ☐ No

PAYG

Complete this section if you have PAYG income.

Current employment type

☐ Full time ☐ Part time ☐ Casual ☐ Temporary

Are you on probation?

☐ No ☐ Yes Probation end date

Occupation

Industry

Current employer business name

Employer's address

State Postcode

Time with current employer
(If less than 2 years, please complete previous employment details)

Date from to

Previous occupation

Previous employer business name

Previous employer's address

State Postcode

Time with previous employer

Date from to

PAYG/Other Income

(all figures to be gross annual)

Base PAYG	$
Overtime, commissions, allowances	$
PAYG bonuses	$
Rental income (existing properties)	$
Rental income (proposed new)	$
Superannuation	$
Annuities	$
Dividends	$
Child maintenance	$
Government benefits	$
Other income	$
Total	**$**

Do you intend to change employment in the short term? ☐ Yes ☐ No

1.2 Assets Position

☐ Individual position
☐ Joint position

Please use one page for each Borrower/Guarantor/Director or one page for applicants with a joint statement of position. Assets for Company and Trust entities are to be completed in Section 3.2

Assets Borrower/Guarantor/Director 1

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

Property assets	Address	Annual rent	Ownership	Value
Property 1 (owner occupied)		Not applicable	%	$
Property 2		$	%	$
Property 3		$	%	$
Property 4		$	%	$
Property 5		$	%	$
Property 6		$	%	$

Accounts	Financial institution		
Cash		%	$
Managed funds		%	$
Savings accounts		%	$
Listed shares		%	$
Superannuation		%	$

Motor vehicle(s)	Make / model / year		
Vehicle 1		%	$
Vehicle 2		%	$
Vehicle 3		%	$

Other assets (Description)

	%	$
	%	$
	%	$
	%	$
	%	$
	%	$

Total value of assets **$**

1.2 Assets Position

☐ Individual position
☐ Joint position

Please use one page for each Borrower/Guarantor/Director or one page for applicants with a joint statement of position. Assets for Company and Trust entities are to be completed in Section 3.2

Assets Borrower/Guarantor/Director 2

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

Property assets	Address	Annual rent	Ownership	Value
Property 1 (owner occupied)		Not applicable	%	$
Property 2		$	%	$
Property 3		$	%	$
Property 4		$	%	$
Property 5		$	%	$
Property 6		$	%	$

Accounts	Financial institution		
Cash		%	$
Managed funds		%	$
Savings accounts		%	$
Listed shares		%	$
Superannuation		%	$

Motor vehicle(s)	Make / model / year		
Vehicle 1		%	$
Vehicle 2		%	$
Vehicle 3		%	$

Other assets (Description)

	%	$
	%	$
	%	$
	%	$
	%	$
	%	$

Total value of assets **$**

1.3 Liabilities Position

☐ Individual position
☐ Joint position

⚠ **Please use one page for each Borrower/Guarantor/Director or one page for applicants with a joint statement of position. Assets for Company and Trust entities are to be completed in Section 3.3**

Liabilities Borrower/Guarantor/Director 1

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

Mortgage Loans	Ownership	Current Limit	Current Interest Rate	Monthly Repayments	Financial Institution	Amount Owing	Missed Payments	Clearing at Settlement
Property 1	%	$	%	$		$		☐
Property 2	%	$	%	$		$		☐
Property 3	%	$	%	$		$		☐
Property 4	%	$	%	$		$		☐
Property 5	%	$	%	$		$		☐
Property 6	%	$	%	$		$		☐
Accounts								
Term Loan 1	%	$	%	$		$		☐
Term Loan 2	%	$	%	$		$		☐
Term Loan 3	%	$	%	$		$		☐
Line of Credit	%	$	%	$		$		☐
Vehicle Loan	%	$	%	$		$		☐
Personal Loan	%	$	%	$		$		☐
Commercial Bill	%	$	%	$		$		☐
Hecs & HELP	%	$	%	$		$		☐
Loan as Guarantor	%	$	%	$		$		☐
Margin Loan	%	$	%	$		$		☐
Other Loan	%	$	%	$		$		☐
Credit/store card(s)								
	%	$	%	$		$		☐
	%	$	%	$		$		☐
	%	$	%	$		$		☐
	%	$	%	$		$		☐
Credit/store card(s)								
Contingency Liability	%	$	%	$		$		☐
Hire Purchase	%	$	%	$		$		☐
Lease	%	$	%	$		$		☐
Outstanding Taxation	%	$	%	$		$		☐
Overdraft	%	$	%	$		$		☐
Other (eg Afterpay, Zip Pay, Openpay etc)	%	$	%	$		$		☐

Total Limit $ _____ **Total Value Owing** $ _____

1.3 Liabilities Position

☐ Individual position
☐ Joint position

⚠ **Please use one page for each Borrower/Guarantor/Director or one page for applicants with a joint statement of position. Assets for Company and Trust entities are to be completed in Section 3.3**

Liabilities Borrower/Guarantor/Director 2

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

Mortgage Loans	Ownership	Current Limit	Current Interest Rate	Monthly Repayments	Financial Institution	Amount Owing	Missed Payments	Clearing at Settlement
Property 1	%	$	%	$		$		☐
Property 2	%	$	%	$		$		☐
Property 3	%	$	%	$		$		☐
Property 4	%	$	%	$		$		☐
Property 5	%	$	%	$		$		☐
Property 6	%	$	%	$		$		☐
Accounts								
Term Loan 1	%	$	%	$		$		☐
Term Loan 2	%	$	%	$		$		☐
Term Loan 3	%	$	%	$		$		☐
Line of Credit	%	$	%	$		$		☐
Vehicle Loan	%	$	%	$		$		☐
Personal Loan	%	$	%	$		$		☐
Commercial Bill	%	$	%	$		$		☐
Hecs & HELP	%	$	%	$		$		☐
Loan as Guarantor	%	$	%	$		$		☐
Margin Loan	%	$	%	$		$		☐
Other Loan	%	$	%	$		$		☐
Credit/store card(s)								
	%	$	%	$		$		☐
	%	$	%	$		$		☐
	%	$	%	$		$		☐
	%	$	%	$		$		☐
Credit/store card(s)								
Contingency Liability	%	$	%	$		$		☐
Hire Purchase	%	$	%	$		$		☐
Lease	%	$	%	$		$		☐
Outstanding Taxation	%	$	%	$		$		☐
Overdraft	%	$	%	$		$		☐
Other (eg Afterpay, Zip Pay, Openpay etc)	%	$	%	$		$		☐

Total Limit $ _____ **Total Value Owing** $ _____

1.4 Living Expenses

☐ Individual position
☐ Joint position

⚠ **Please use one page for each Borrower/Guarantor/Director or one page for applicants with a joint statement of position.**

Current Monthly Expenses Borrower/Guarantor/Director 1

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)	$
Investment Residence Costs (utilities, council rates, maintenance, land tax 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** $ _____

As part of the assessment of your application, you may permit RedZed Lending Solutions to access your bank statements via bankstatements.com.au, which is a service operated by illion Open Data Solutions Pty Ltd ACN 166 277 845 and illion Australia Pty Ltd ABN 95 006 399 677. If you do consent you will be sent a link to this website. You may decline to proceed at any time.

Do you, consent to RedZed accessing your bank statements via bankstatements.com.au?

Applicant 1 ☐ Yes ☐ No Applicant 2 ☐ Yes ☐ No

⚠ **Please note As part of this application process you will be required to provide the following:**

☐ Most recent statements (1 month) for applicants main transactional banking account when the declared living expenses are <HEM and DSR <1.15

AND

☐ **For Residential loans ONLY,** most recent monthly statement for all **unsecured and/or vehicle loans/debts** (where impairment exists we recommend 6 months)

1.4 Living Expenses

☐ Individual position
☐ Joint position

⚠ **Please use one page for each Borrower/Guarantor/Director or one page for applicants with a joint statement of position.**

Current Monthly Expenses Borrower/Guarantor/Director 2

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)	$
Investment Residence Costs (utilities, council rates, maintenance, land tax 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** $ _____

As part of the assessment of your application, you may permit RedZed Lending Solutions to access your bank statements via bankstatements.com.au, which is a service operated by illion Open Data Solutions Pty Ltd ACN 166 277 845 and illion Australia Pty Ltd ABN 95 006 399 677. If you do consent you will be sent a link to this website. You may decline to proceed at any time.

Do you, consent to RedZed accessing your bank statements via bankstatements.com.au?

Applicant 1 ☐ Yes ☐ No Applicant 2 ☐ Yes ☐ No

⚠ **Please note As part of this application process you will be required to provide the following:**

☐ Most recent statements (1 month) for applicants main transactional banking account when the declared living expenses are <HEM and DSR <1.15

AND

☐ **For Residential loans ONLY,** most recent monthly statement for all **unsecured and/or vehicle loans/debts** (where impairment exists we recommend 6 months)

1.5 Security Details

Security Property 1

Details

Property Type (house, unit, townhouse, warehouse, retail shop, etc)

Primary purpose ☐ Owner occupied ☐ Investment

Status ☐ New building ☐ Established ☐ Vacant land

Address of security

State Postcode

Estimated value of security

Names on title

Title details

Volume Folio Other

Contact name for valuation

Phone number

Purchases Only

Solicitor/Conveyancer name

Phone number

Valuations

☐ Valuation has been ordered via Cotality and is included with this submission

☐ Valuation has been ordered via Cotality and will be forwarded upon receipt

☐ RedZed to order the valuation via Cotality upon issuing conditional approval

Valex ID

Security Property 2

Details

Property Type (house, unit, townhouse, warehouse, retail shop, etc)

Primary purpose ☐ Owner occupied ☐ Investment

Status ☐ New building ☐ Established ☐ Vacant land

Address of security

State Postcode

Estimated value of security

Names on title

Title details

Volume Folio Other

Contact name for valuation

Phone number

Purchases Only

Solicitor/Conveyancer name

Phone number

Valuations

☐ Valuation has been ordered via Cotality and is included with this submission

☐ Valuation has been ordered via Cotality and will be forwarded upon receipt

☐ RedZed to order the valuation via Cotality upon issuing conditional approval

Valex ID

⚠ **Please note:** It is a requirement that all RedZed Lending Solutions Pty Ltd loan applications include an independent security valuation. All valuations for loans are ordered through an online application conducted by RP Data Pty Ltd t/a Cotality (ABN 67 087 759 171) (Cotality). Valuation costs are paid to the valuation firm that conducts the security appraisal and Cotality. Costs are for the account of the applicant(s) and these may vary where a property needs to be quoted.

If a valuation is cancelled after it has been ordered there may be a cancellation fee charged by the valuer. Once a valuation has been completed by the valuation firm, the valuation fee is non-refundable. This includes where the application is withdrawn or cancelled by the applicant, or the application is declined by RedZed.

1.6 Nomination for Receipt of Information

Nomination for Receipt of Information

The National Credit Code requires each borrower or guarantor to receive a copy of any notice or document in relation to their loan. However joint applicants or guarantors may nominate one of them to receive any notice or document in relation to their loan which would otherwise be sent to all of them. To arrange this please complete the nomination below.

I/We wish to nominate ☐ Applicant/Guarantor/Director 1 ☐ Applicant/Guarantor/Director 2

IMPORTANT:
Any person who has selected this nomination can at any time elect to cancel it by notifying RedZed Lending Solutions in writing. Upon cancellation, that person will then start to receive copies of all documents and notices in relation to their loan.

Name of Applicant/Guarantor/Director 1

Signature CUSTOMER SIGN HERE Date

Name of Applicant/Guarantor/Director 2

Signature CUSTOMER SIGN HERE Date

1.7 Delivery of Mortgage Documents

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. If you wish to receive paper documents, please contact us.

1.8 Business Purpose Declaration

National Credit Code Business Purpose Declaration - for unregulated loans only

To: Perpetual Trustee Company Limited ('Credit Provider') Proposed loan of $ _____

I/We declare that the credit to be provided to me/us by the Credit Provider is to be applied wholly or predominantly for:

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

IMPORTANT

You should **only** sign this declaration if this loan is wholly or predominantly for:

a. Business purposes **OR** **b.** Investment purposes other than investment in residential property.

By signing this declaration you may **lose** your protection under the National Credit Code.

Name of Applicant/Guarantor/Director 1

Signature CUSTOMER SIGN HERE Date

Name of Applicant/Guarantor/Director 2

Signature CUSTOMER SIGN HERE Date

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

Applicant/Guarantor/Director 1 Name

_____

Signature _____ **Date** _____

Applicant/Guarantor/Director 2 Name

_____

Signature _____ **Date** _____

1.10 Supplementary Pack

BROKER INTERVIEW

Interview Details

Interview Date

Location

Interview Method

All Applicants Present? ☐ Yes ☐ No

All Applicants Understand English? ☐ Yes ☐ No

Interpreter Recommended? ☐ Yes ☐ No

Income Details

How is the applicant income to be used in servicing derived, including an overview of business activities?

Exit Strategy

Where an applicant's working life is expected to conclude prior to the expiry of the loan, what is the exit strategy?

Additional notes

Retirement

Details

Name

Intended retirement age

Repayment prior to retirement?	☐ Yes ☐ No	Savings?	☐ Yes ☐ No
Downsizing home?	☐ Yes ☐ No	Income from other investments?	☐ Yes ☐ No
Recurring income from superannuation?	☐ Yes ☐ No	Income from co-applicant?	☐ Yes ☐ No
Lump sum from superannuation following retirement?	☐ Yes ☐ No	Sale of assets?	☐ Yes ☐ No

Contribution Funds

Please note the nature of all deposits and contribution funds:

☐ Deposit paid	$	☐ Inheritance	$	☐ Superannuation	$
☐ Genuine savings	$	☐ Net proceeds from sale of property	$	☐ Term deposit	$
☐ Gift	$	☐ Redraw	$	☐ Unsecured borrowing	$
☐ Cash	$	☐ Sale of non real estate asset	$	☐ Other	$
☐ Existing equity	$				

1.10 Supplementary Pack

BROKER INTERVIEW

Objectives & Suitability

Clients' Objectives and Requirements

Summarise the customer's circumstances and expand on the purposes, terms and preferred features selected in the application submission.

Product Suitability

Explain in detail the loan product(s) selected and provide a concise narrative summary as to how the particular loan product(s) meets the customer's needs and objectives

Preferred Features

Offset sub-account

Is an Offset Sub-Account important? ☐ Yes ☐ No

Have Offset risks been explained? ☐ Yes ☐ No

Reason for wanting an Offset Sub-Account:

☐ Allows access to funds

☐ Allows paying off loans sooner

☐ Other reason _____

Redraw

Is a Redraw important? ☐ Yes ☐ No

Have Redraw risks been explained? ☐ Yes ☐ No

Reason for wanting a Redraw:

☐ Flexibility to access prepaid funds

☐ Other reason _____

Anticipated Changes

Does any customer have any known, planned or anticipated changes to their financial circumstances, that could adversely impact their ability to repay their loan?

Applicant name _____ Age _____

Known anticipated changes _____

Nature of Anticipated Change

☐ End of Employment Contract Financial impact: $ _____

☐ Extended Unpaid Leave Financial impact: $ _____

☐ Large Expenditure Financial impact: $ _____

☐ Medical Treatment Financial impact: $ _____

☐ Reduced Income Financial impact: $ _____

☐ Other Financial Impact Financial impact: $ _____

☐ Planned retirement before Statutory Age

Specify further details _____

1.10 Supplementary Pack

BROKER INTERVIEW

Application notes and broker attestation

Details

Notes

I attest that all applicable Fees & Charges have been discussed with the borrowers.

Please ensure this box is ticked before submitting the form.

Credit Impairment

Does the Applicant have any credit impairment?

☐ No ☐ Yes

If yes › Nature of credit impairment

Is credit impairment current?

☐ Yes ☐ No

Provide further detail

Name of applicant(s) with credit impairment.

Interview Method & Broker Acknowledgement

I DECLARE:

- I have met each applicant
- That during the meeting I sighted original (or certified copied of the original) current identification documents
- All photographic identification is a 'reasonable likeness' to the individual applicants(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:

Referer 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.

RedZed Accredited Introducer Name

RedZed Accredited Introducer Signature

BROKER SIGN HERE

Date

1.10 Supplementary Pack

BROKER INTERVIEW

Applicant Acknowledgement

I /We:

- 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;
- confirm that the information in this application is true and correct;
- have read and understood this application

Name of Applicant/Guarantor/Director 1

Signature 

Date

Name of Applicant/Guarantor/Director 2

Signature 

Date

Cash Out Purpose Declaration

FOR AMOUNTS GREATER THAN $1,000,000

Applicant/Guarantor details

Full name of Applicant/Guarantor 1

Full name of Applicant/Guarantor 2

Supporting documentation guide

Below is a guide to the type of documentation required to evidence the cash-out purpose. Where there are **multiple purposes**, we may only require documentation for the individual category amounts > $100,000.

For example, $1,180,000 in total, with purpose 1. Purchase of a business $1,100,000 and purpose 2. Working Capital of $80,000. In this instance we require evidence for the business purchase.

Documentation guide for evidencing the purpose of use

A Copy of purchase contract, tax invoices, quotations, or legal agreement

B Quotations from tradesmen, building contract, receipts, or tax invoices for scope of works

C Copy of contract, legal agreement or evidence of funds being given initially by the relative e.g. bank statements

D Independent financial advice statement from financial planner detailing proposed investment or share trade buy certificate

E Tax invoice, quotation, order form and Business bank statement confirming banking details - funds to be deposited into this account

F Satisfactory evidence as advised by RedZed

Property purposes	**Amount**	**Requirement**
Purchase of residential or commercial property (not the security for this loan)	$	**A**
Buyout property ownership share from other partners or relatives	$	**A**
Construction, renovations, subdivision or development (not the security property for this loan)	$	**B**
Personal purposes		
Purchase of motor vehicle(s)	$	**A**
Purchase personal and household items including medical expenses, travel or holidays	$	**A**
Payout private loan or debt to family member/relative	$	**C**
Purchase shares and/or investments	$	**D**
Other (please specify)	$	**F**
Business purposes		
Purchase of office/business equipment, stock, motor vehicles, plant, machinery and equipment	$	**A**
Purchase of business, buyout or payback other business partners, or company shareholders	$	**A**
Business working capital	$	**E**
Other (please specify)	$	**F**
Total cash out	**$**	

Are there any further details or information that you would like to add about your cash out request or purpose of use?

Applicant Declaration

I/We declare the purpose of the loan proceeds requested as cash-out paid to me/us at loan settlement is as set out above

I/We acknowledge that it is on the basis of the information that I/we have provided in this declaration and in the Loan Application Form that RedZed will make a decision on whether or not to grant me/us a Loan.

Signature of Individual/Guarantor 1 CUSTOMER SIGN HERE Date

Signature of Individual/Guarantor 2 CUSTOMER SIGN HERE Date

2.0 Alt Doc Declaration & Verification

Only required for an Alt Doc application

To be used to support applications for finance, where one or more applicants are self-employed and unable to provide full tax returns.

In order to meet our obligations under NCCP including responsible lending obligations, the level of enquiries made to verify an applicant's financial position, may vary depending on the individual circumstances of the applicant(s).

In order to verify an applicant(s) declared income, we will require as a minimum the Income Declaration (Section 2.1) and the following documents:

EITHER

- [ ] Accountant Declaration Form Section 2.2

OR

- [ ] 6 months lodged BAS + Australian Tax Office Portal to confirm tax paid status

OR

- [ ] 6 months business trading account statements + Australian Tax Office Portal to confirm tax paid status

OR

- [ ] Directors salary credits with 6 months personal transaction statements + Australian Tax Office Portal to confirm tax paid status

We make our credit decision based on the application for finance in its entirety. Whilst the provision of the information in this pack may be sufficient to enable a lending approval, we reserve the right, where we consider it necessary, to seek additional information to complete our verification and meet our obligations.

If an Accountant's Declaration is used, please note that we will be contacting your accountant.

2.1 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.

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

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.

Full name of Applicant/Director 1 _____

Signature _____ Date _____

Full name of Applicant/Director 2 _____

Signature _____ Date _____

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

2.2 Accountant's Declaration

Self-Certified loans only

⚠ **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.

Signature of accountant _____ Date _____

3.0 Company / Trust Applicant

Trust Applicant

Name of Trust _____ Trust ABN _____

☐ **Individual Trustee Type** › Borrower Application sections 1.0 - 1.10 must also be completed

Full name of Individual Trustee 1 _____ Full name of Individual Trustee 2 _____

☐ **Company Trustee Type** › Complete Company Applicant section below

Trust Structure ☐ Discretionary ☐ Unit ☐ Hybrid

For Discretionary & Hybrid Trusts – Primary Beneficiaries of the Trust (>18 years of age)

Beneficiary name 1 _____ Beneficiary name 2 _____

Beneficiary name 3 _____ Beneficiary name 4 _____

For Unit Trusts – Unit Holders of the Trust

Full name of Unit Holder 1 _____ No. of Units _____ Full name of Unit Holder 2 _____ No. of Units _____

Full name of Unit Holder 3 _____ No. of Units _____ Full name of Unit Holder 4 _____ No. of Units _____

Company Applicant

Company / Trading Name _____

Registered Business Name _____

ABN _____ ACN _____

Date Business commenced trading _____ Main Business Activity _____

Trading / Business Address _____ State _____ Postcode _____

Registered Address (not PO Box) _____ State _____ Postcode _____

Mailing Address _____ State _____ Postcode _____

Business Office Phone _____ Mobile Phone _____ Email _____

Company Directors

⚠ **All individual company directors must complete section 1.0 - 1.10 as guarantors for this loan.**

Full name of Company Director 1 _____ Full name of Company Director 2 _____

Full name of Company Director 3 _____ Full name of Company Director 4 _____

Company Shareholders

Full name of Company Shareholder 1 _____ Full name of Company Shareholder 2 _____

Position _____ Owned _____% Position _____ Owned _____%

Full name of Company Shareholder 3 _____ Full name of Company Shareholder 4 _____

Position _____ Owned _____% Position _____ Owned _____%

3.1 Additional Loan Servicing Entity

Non-borrowing Company / Trust

⚠ **Complete where loan servicing is coming from an entity other than the Trust or Company applicant.**

Trust Servicing Entity

Trust Structure: ☐ Discretionary ☐ Unit ☐ Hybrid

Name of Trust _____ ABN _____

Trust Date of Establishment _____ Settler (if known) _____

For Discretionary & Hybrid Trusts – Primary Beneficiaries of the Trust (>18 years of age)

Beneficiary name 1 _____ Beneficiary name 2 _____

Beneficiary name 3 _____ Beneficiary name 4 _____

For Unit Trusts – Unit Holders of the Trust

Full name of Unit Holder 1	No. of Units	Full name of Unit Holder 2	No. of Units
Full name of Unit Holder 3	**No. of Units**	**Full name of Unit Holder 4**	**No. of Units**

Company Servicing Entity

Is this company a trustee for a trust? ☐ Yes ☐ No

Company Name _____

Trading Name _____ ABN _____

Date Business commenced trading _____ Main Business Activity _____

Trading / Business Address _____ State _____ Postcode _____

Business Office Phone _____ Mobile Phone _____ Email _____

Company Directors

⚠ **All individual company directors must complete section 1.0 - 1.10 as guarantors for this loan.**

Full name of Company Director 1 _____ Full name of Company Director 2 _____

Full name of Company Director 3 _____ Full name of Company Director 4 _____

Company Shareholders

Full name of Company Shareholder 1 _____ Full name of Company Shareholder 2 _____

Position _____ Owned _____% Position _____ Owned _____%

Full name of Company Shareholder 3 _____ Full name of Company Shareholder 4 _____

Position _____ Owned _____% Position _____ Owned _____%

3.2 Company / Corporate Entity Income & Assets

FOR THE COMPANY POSITION ONLY. Guarantors and Directors use the individual form in Section 1.2.

Income

Full Doc Company / Corporate entity profit before tax (Self-certified income - complete section 2.1) $ _____

For the most recent financial year Date from _____ to _____

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

Property assets	Address	Annual rent	Ownership	Value
Property 1 (owner occupied)		Not applicable	%	$
Property 2		$	%	$
Property 3		$	%	$
Property 4		$	%	$
Property 5		$	%	$
Property 6		$	%	$

Accounts	Financial institution		
Cash		%	$
Managed funds		%	$
Savings accounts		%	$
Listed shares		%	$
Superannuation		%	$

Motor vehicle(s)	Make / model / year		
Vehicle 1		%	$
Vehicle 2		%	$
Vehicle 3		%	$

Other assets (Description)		
	%	$
	%	$
	%	$

Total value of assets **$** _____

3.3 Company / Corporate Entity Liabilities

FOR THE COMPANY POSITION ONLY. Guarantors and Directors use the individual form in Section 1.3.

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

Mortgage Loans	Ownership	Current Limit	Current Interest Rate	Monthly Repayments	Financial Institution	Amount Owing	Missed Payments	Clearing at Settlement
Property 1	%	$	%	$		$		☐
Property 2	%	$	%	$		$		☐
Property 3	%	$	%	$		$		☐
Property 4	%	$	%	$		$		☐
Property 5	%	$	%	$		$		☐
Property 6	%	$	%	$		$		☐
Accounts								
Term Loan 1	%	$	%	$		$		☐
Term Loan 2	%	$	%	$		$		☐
Term Loan 3	%	$	%	$		$		☐
Line of Credit	%	$	%	$		$		☐
Vehicle Loan	%	$	%	$		$		☐
Personal Loan	%	$	%	$		$		☐
Commercial Bill	%	$	%	$		$		☐
Hecs & HELP	%	$	%	$		$		☐
Loan as Guarantor	%	$	%	$		$		☐
Margin Loan	%	$	%	$		$		☐
Other Loan	%	$	%	$		$		☐
Credit/store card(s)								
	%	$	%	$		$		☐
	%	$	%	$		$		☐
	%	$	%	$		$		☐
	%	$	%	$		$		☐
Credit/store card(s)								
Contingency Liability	%	$	%	$		$		☐
Hire Purchase	%	$	%	$		$		☐
Lease	%	$	%	$		$		☐
Outstanding Taxation	%	$	%	$		$		☐
Overdraft	%	$	%	$		$		☐
Other (eg Afterpay, Zip Pay, Openpay etc)	%	$	%	$		$		☐
	Total Limit	$			**Total Value Owing**	$		