

Residential (Coded) Borrower's Application Form



Date

Finance Organisation/Broker Details

Contact Name ACL/CRN

Name of Firm Aggregator

Phone Email

Section A

Loan Requirements and Objectives

Loan Purpose

Loan Repayment Strategy Required Settlement Date
(e.g. refinance, sale of property, etc)

Interest Payment ☐ Capitalised ☐ Monthly in Arrears Term (Months)

Purchase Property \$

Refinance/Debt Consolidation

Lender/s		☐ Personal ☐ Business	\$
		☐ Personal ☐ Business	\$
		☐ Personal ☐ Business	\$
		☐ Personal ☐ Business	\$
		☐ Personal ☐ Business	\$

Cash out

Renovations \$

Personal Investment \$

Business Use \$

Other (please provide details) \$

Net Funds Required (As Per The Above) \$

Loan Submission Notes

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Section B Individuals

Applicant 1

Title Name
Current Home Address
Phone Email
Date of Birth No. of Dependents Occupation
Marital Status Relationship to Applicant 2

Applicant 2

Title Name
Current Home Address
Phone Email
Date of Birth No. of Dependents Occupation
Marital Status Relationship to Application 1

Section C Trust Details

For the purpose of this Application, are you a trustee? ☐ Yes ☐ No No. of Trust Beneficiaries
Trust Name
No. of Trust Beneficiaries

Section D Advisor Details

Solicitor Details

Contact Name Name of Firm
Registered Address
Phone Email

Accountant Details

Contact Name Name of Firm
Registered Address
Phone Email

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Section E Security Property Offered for the Loan Required

Property 1

Address

Registered Owner/s

Estimated value or purchase price

Status of Property: ☐ Already Owned ☐ Being Purchased

Rental value per week (if applicable)

Use of Property: ☐ Owner Occupied ☐ Investment

Existing Mortgage Details

Lender	Credit Limit		Current Balance
		1st RM	
		2nd RM	

Property Access Details

Name

Relationship Phone

Property 2

Address

Registered Owner/s

Estimated value or purchase price

Status of Property: ☐ Already Owned ☐ Being Purchased

Rental value per week (if applicable)

Use of Property: ☐ Owner Occupied ☐ Investment

Existing Mortgage Details

Lender	Credit Limit		Current Balance
		1st RM	
		2nd RM	

Property Access Details

Name

Relationship Phone

Property 3

Address

Registered Owner/s

Estimated value or purchase price

Status of Property: ☐ Already Owned ☐ Being Purchased

Rental value per week (if applicable)

Use of Property: ☐ Owner Occupied ☐ Investment

Existing Mortgage Details

Lender	Credit Limit		Current Balance
		1st RM	
		2nd RM	

Property Access Details

Name

Relationship Phone

For any additional applicants, please print extra copies of this page.

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Section F Personal Statement of Position

Applicants MUST complete the following statement and sign to be considered for credit. Please duplicate this page as required.

Applicant 1
Applicant 2

Assets
Liabilities
Table with columns for Asset Type, Value, Liability Type, Amount Owning, Monthly Repayments, and To Be Repaid. Includes sections for Principal Home Address, Investment Property Address, Motor Vehicle Type, Cash Institution, Superannuation Institution, Invts/Shares/Term Deposits Institution, Future/Household Items, Gifts, Deposits Paid, Other Vehicles, and Other Assets (list). Also includes sections for Principal Home Lender, Investment Property Lender, Motor Vehicle Lender, Cash Card Lender, Personal Loan Lender, Overdrafts, and Liabilities - Other.

Acknowledgment and Consent

Each applicant or guarantor must complete their own statement and sign below. By signing below, I acknowledge and agree that the information supplied is complete and accurate.

Signature of Application 1/Guarantor 1
Signature of Application 2/Guarantor 2
Date

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Section G Income Addendum

Income Details

Applicant 1
Annual
Gross salary / wages (PAYG)
Gross taxable income (self-employed)
Regular Overtime
Family Allowance
Dividends
Rental Income - existing
Rental Income - new
Other
Applicant 2
Annual
Gross salary / wages (PAYG)
Gross taxable income (self-employed)
Regular Overtime
Family Allowance
Dividends
Rental Income - existing
Rental Income - new
Other

Note: Please produce evidence of income, for example, two (2) recent payslips, or for self-employed applicant, copies of two (2) years financial statements.

Monthly Living Expenses

Household 1 Household 2
Primary Residence Property Utilities, Rates & Costs
Groceries
Clothing & Personal Care
Transport
Medical & health
Education (Excluding Private School fees)
Education - Private School Fees
Child Maintenance
Childcare
Insurance (Excluding Private Health, Life & IP)
Private Health, Life & IP Insurance
Telephone, Internet, Pay TV & Media Streaming
Recreation & Entertainment
Memberships
Other Living Expenses
TOTAL \$

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Section H

Financial History

1.

Have you ever been declared bankrupt, insolvent, have any court judgments registered against you, entered into any arrangement for the benefit of creditors or have any criminal convictions recorded against you?

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

2.

Have you ever been a shareholder or officer of any company in relation to which a manager, receiver or liquidator has been appointed or have there been any court judgments against such a company?

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

3.

Are you the director or shareholder of any companies?

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

4.

Are you under any financial pressure from a family member, friend or third-party to apply for a lending product?

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

5.

Have you personally, or as an officer of any company, defaulted on a previous loan?

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

6.

Have you or your spouse ever been registered with the Credit Reference Association of Australia (CRAA) as in default?

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

7.

Are you aware of any future changes that would negatively impact you being able to repay the loan with ASCF at the end of the loan term?

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

8.

Would you consider your financial judgement to be impaired as a result of an illness or external factors?

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

9.

Do you operate or do you intend to operate any form of farming activity on any of the securities being offered to ASCF which could fall under the Farm Debt Mediation Legislation?
Please note Australian Secure Capital Fund Ltd may base its credit decision around this response.

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

Contact Us

Lending Services

Open 9:00am - 5:00pm AEST Monday - Friday
Phone: 1300 269 419 (Australia Only)
Phone: +61 3506 3690

Website

ascf.com.au

Post your application to:

Australian Secure Capital Fund
PO Box 1475
Milton QLD 4064

OR

Email your application to:

loans@ascf.com.au

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Section I Declaration & Signatures

By signing the Application Form, you consent to Australian Secure Capital Fund Ltd, Service Providers, and other entities referred to in this document (collectively referred to as 'us', 'we', 'our') collecting, holding, and disclosing personal and credit related information about you.

Privacy Policy

Our privacy policy (ascf.com.au/privacy) contains information about how you may:

- Access your personal information held by Australian Secure Capital Fund Ltd;
- Seek correction of that information; and
- How to make a complaint about a breach of the Australian Privacy Principles or about how Australian Secure Capital Fund Ltd deals with such complaints.

We may seek or obtain further personal information and credit related information about you during the course of our dealings with you. The terms of this consent apply to the collection, use and disclosure of that information. If you do not provide this consent or your personal and credit related information, we may not be able to arrange finance for you or provide other services.

For more information about how we deal with your privacy, refer to the Australian Secure Capital Fund Ltd Privacy Policy ascf.com.au/privacy or contact us directly on 1300 269 419.

Personal and Credit-Related Information

Personal information includes any information or opinion from which your identity is apparent or reasonably apparent. This can include (but is not limited to) your name; date of birth (DOB); occupation; living expenses, place of residence (both current and prior).

Credit information may include (but is not limited to) the type and amount of credit provided; repayment history; default information (including overdue payments) and court information.

Credit eligibility information is credit reporting information supplied to us by a Credit Reporting Body (CRB) and any information we derive from it. We refer to these collectively as "credit-related information".

Collection and Use of Personal Information

We may collect, use, hold and disclose your personal and credit-related information for the purposes of providing credit to you, managing that credit, and managing our relationship with you.

We may use this information, and if you are an existing customer, any other information we already hold about you for:

- Verifying the information provided in this application and assessing the application for consumer or commercial credit;
- Reporting and data analytics, including regulatory, management statistical or research purposes; and
- Facilitating the provision of a loan to the applicant(s), to enable us to establish and manage a loan, including the collection and overdue payments.

The collection of this information is required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and authorised under the Privacy Act 1988 (Cth).

We also collect your personal information:

- To assess and process an application for any product or service that you submit or for which you are a signatory, guarantor, or representative;
- For internal processes including risk management and pricing;
- To administer our relationship with you;
- To meet our obligations in relation to external payment, credit reporting systems, Government bodies and our funding arrangements;

- To identify and (unless you tell us not to) tell you about products that may interest you; and
- To comply with regulatory requirements.

The information we collect about you may also include sensitive information such as information about your health where we collect it for a specific purpose, for example, in assessing an application you make for hardship relief.

Disclosure and Exchange of Information

We may exchange personal information or credit-related information about you with:

- Any person named in the application, including your employer, estate agent, referee or accountant;
- our related entities, other persons to verify that it is correct (e.g., with your employer);
- organisations for verifying your identity;
- your agents, advisers, referees, executors, administrators, trustees, beneficiaries (if you are a trustee), or attorneys;
- law enforcement, regulatory and Government bodies;
- anyone who introduces you to us;
- payment system operators;
- you and our insurers or prospective insurers and their underwriters;
- any person we consider necessary to execute your instructions;
- broker groups;
- other organisations for the supply of services and (unless you tell us not to) marketing of products;
- other persons where this is permitted by law;
- any financial institution to or from which a payment is made in relation to any account you have or operate;
- your current and prospective co-borrowers, current and prospective signatories participants or transferees in a securitisation or other funding scheme (including ratings agencies);
- or persons considering purchasing or who purchase or manage loans and their advisers;
- financial institutions, and debt collecting agencies;
- other credit providers (including information provided by or derived from a CRB such as a consumer credit report) for the following purposes:
 - To assess an application for credit;
 - To consider whether or not to accept you as a guarantor or security provider;
 - To collect overdue payments, to manage credit, to help you avert default on credit obligations and take action in the event of your fraud or other serious credit infringement; and
 - To provide or manage securitised or transferred loans.

We may provide information to CRBs. This information may be used by the CRB to verify your identity. If you fail to meet payment obligations in relation to consumer credit or if you commit a serious credit infringement, then we may be entitled to disclose this to the CRB. You can request a CRB not use any credit reporting information about you, if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

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Section J Declaration & Signatures Continued

Zoom Call Consent

You confirm that you may be contacted by Australian Secure Capital Fund Ltd to verify the information provided in your loan application. You acknowledge that this information may be kept as an official record by Australian Secure Capital Fund Ltd for the purposes of providing credit. You understand that failure to verify the information that is listed in this application may impact your ability to be provided credit.

Broker Acknowledgment & Consent

You authorise the broker named in this application to be your authorised agent, and allow them to obtain information about your loan account and loan disbursements, or to enquire about the status of any progress payment activity.

Your broker has no authority to act on your behalf in any capacity. We may, in our absolute discretion, communicate or otherwise deal with you directly in relation to any matter concerning the loan application.

You acknowledge that prior to your signing of this loan application, your broker informed you that we would pay them a commission if the application is approved, and the loan drawn. Your broker also informed you of the amount of commission to the extent that it is ascertainable will be disclosed in your Letter Of Offer. We may periodically disclose to the broker your loan account number and the account balance for the purpose of allowing your broker to verify our commission payment/s to them.

Declaration

By signing this form, you agree that:

- The information provided by you is true and correct in every particular;
- We may obtain a valuation of the security property at your expense if instructed to do so;
- We are entitled to retain all initial upfront fees, including the fee paid for the valuation. Whether we ultimately decide to grant or refuse your application for credit, the valuation will always remain our property;
- If we provide the credit requested in this application you will execute the mortgages that we require over the properties offered as security;
- We and our intermediaries may be paid fees, margins and commissions in respect of the credit arranged by us and provided by you;
- In making its credit decision, Australian Secure Capital Fund Ltd is relying on the information that you provided in this application. Please make sure that the information is correct. Obtaining finance by deception, fraud or dishonesty, which includes making false statements as to income, are crimes which may be punishable by imprisonment;
- You understand that the information exchanged can include anything about your credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to exchange under the Privacy Act;
- You hereby apply to establish credit facilities with Australian Secure Capital Fund Ltd and agree to abide by the above terms and conditions;
- You understand that a credit check will be undertaken as part of this application and that you have read and understood the acknowledgment and authority regarding the Privacy Protection of Information.

Please ensure that all details are completed in full. Only fully completed applications will be assessed by Australian Secure Capital Fund Ltd.

Signature of Applicant 1/Guarantor 1

Full name of Applicant 1/Guarantor 1

Date

Signature of Applicant 2/Guarantor 2

Full name of Applicant 2/Guarantor 2

Date