

Home Loan Application Form

Application Number

1. REQUIREMENTS & OBJECTIVES

I/we are seeking credit or reviewing my/our credit contract for the purpose of:

Our borrowing objectives and specific features requested are:

How does the product meet the customer's requirements & objectives (e.g. Competitive rate for non-resident lending to minimise ongoing expenses)

Refinance reasons & benefits (if applicable)

Refinance Costs

Client is applying for an interest only period in their loan, the reason/s for this being

☐ Temporary reduction in income		☐ Create funds for investment purposes	
☐ Large non-recurring expenses		☐ Principal reductions in an offset facility	
☐ Variable income		☐ Taxation, financial or accounting reasons	
☐ Maximise cash flow		☐ Plan to convert to investment property	
☐ Other reason			

NOTE: Interest only loan repayments will not pay off any principal during the interest only term; the repayments required to pay out the loan will increase after the interest only period ends to cover both interest and principal reductions; and you may pay more over the life of the loan than if there was no interest only term.

1.1 CREDIT ASSISTANCE PROVIDER DECLARATION

This assessment is valid for 90 days from the date of this assessment, or 120 days if the credit is for the purchase of a residential property secured by a mortgage.

Credit Assistance Provider Declaration: 1. The income & expense information provided within the application are those obtained from the applicant/s during my preliminary assessment. 2. I have made reasonable enquiries and based on the information provided to me by the applicant/s the recommended product is not unsuitable on the basis that it is consistent with the applicant/s requirements and objectives and the applicant can comply with their financial obligations without substantial hardship 3. For interest only term loans and line of credit: a) The interest only period aligns with the applicants requirements b) I have explained the following additional risks and costs of an interest only term to the applicant/s: interest only repayments will not pay off any principal during the interest only term; the repayments required to pay out the loan will increase after the interest only period ends to cover both interest and principal reductions; and the applicant may pay more over the life of their loan than if there was no interest only term. 4. The applicant is not disadvantaged by any conflict of interest in relation to any incentives or commissions that I may receive for writing this loan. 5. No conflict of interest exist between the applicant and myself (eg. The transaction is at arm's length and the applicant is not a friend, partner or family member. If a conflict exists, it has been detailed above.)

Name of Applicant(s)/Guarantor(s)

----------------------	----------------------

Providers Name

Company Name

----------------------	----------------------

Reg. / Lic. / Credit Rep. No.

Email Address

		☐ Same as Mobile or
----------------------	----------------------	--

Work Phone Number

Mobile Number

WeChat ID

Signature

1.2 CLIENT ACKNOWLEDGEMENT

This assessment has been based on the requirements and objectives, income and expenses which you have provided to us. You should check carefully that the information is accurate and up-to-date and does not leave out any material details which may impact your ability to meet the payment requirements in the credit contract for which you have applied. This includes any foreseeable changes to your circumstances that may otherwise impact on your ability to meet your contractual obligations.

Document Verification Service (DVS) Consent

☐ I confirm that I am authorised to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder via third party systems and services for the purpose of confirming my identity.

Home Loan Application Form

2. LOAN APPLICATION DETAILS

Total Loan Amount	Loan Term	LVR	Anticipated Settlement Date (DD/MM/YY):
\$	Yr	%	/ /

Loan 1

Loan Purpose: ☐ Owner Occupied ☐ Investment ☐ Business

Loan Type: ☐ Purchase
☐ Construction
☐ Refinance, & its costs \$ Are we refinancing your existing loan(s)? ☐ Yes ☐ No
☐ Equity Release

Loan Product

☐ Full Doc ☐ Alt Doc

Loan Amount

\$ Repayment Type ☐ Principal & Interest ☐ Interest Only ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Yr

Interest Rate Type

☐ Variable ☐ Fixed, fixed for ☐ 1 ☐ 2 ☐ 3 Yr Offset facility* ☐ Yes ☐ No

*Only available to Variable Rate loan

Loan 1 - Split 2 (if applicable)

Loan Amount

\$ Repayment Type ☐ Principal & Interest ☐ Interest Only ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Yr

Interest Rate Type

☐ Variable ☐ Fixed, fixed for ☐ 1 ☐ 2 ☐ 3 Yr Offset facility* ☐ Yes ☐ No

*Only available to Variable Rate loan

Loan 1 - Split 3 (if applicable)

Loan Amount

\$ Repayment Type ☐ Principal & Interest ☐ Interest Only ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Yr

Interest Rate Type

☐ Variable ☐ Fixed, fixed for ☐ 1 ☐ 2 ☐ 3 Yr Offset facility* ☐ Yes ☐ No

*Only available to Variable Rate loan

Loan 1 - Split 4 (if applicable)

Loan Amount

\$ Repayment Type ☐ Principal & Interest ☐ Interest Only ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Yr

Interest Rate Type

☐ Variable ☐ Fixed, fixed for ☐ 1 ☐ 2 ☐ 3 Yr Offset facility* ☐ Yes ☐ No

*Only available to Variable Rate loan

Loan 1 - Split 5 (if applicable)

Loan Amount

\$ Repayment Type ☐ Principal & Interest ☐ Interest Only ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Yr

Interest Rate Type

☐ Variable ☐ Fixed, fixed for ☐ 1 ☐ 2 ☐ 3 Yr Offset facility* ☐ Yes ☐ No

*Only available to Variable Rate loan

Home Loan Application Form

3. APPLICANT DETAILS - INDIVIDUAL

Applicant Type

- ☐ Borrower ☐ Guarantor — Guarantor Access
☐ Full Access Information
☐ Only Access

☐ Mr ☐ Mrs ☐ Ms ☐ Miss

Surname

Given Name

Date of birth (DD/MM/YY): / /

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

Number of Children

Ages of Children

Home Phone

Work Phone

Mobile Phone

Email Address

- ☐ Australian Citizen
☐ Australian Permanent Resident, visa subclass:
☐ Australian Temporary Resident, visa subclass:
☐ Non-Resident

Are you a Politically Exposed Person? ☐ Yes ☐ No

A Politically Exposed Person (PEP) is a person, or an immediate family member of a person, who holds a prominent public position or function in a government body or international organisation. PEP status is defined and regulated under Australia's Anti-Money Laundering & Counter-Terrorism Financing Act 2006 (Cth).

Current Address

Suburb

State

Country

Postcode

At this address for (YY/MM): Yr Mth

☐ Own Home ☐ Renting ☐ Boarding ☐ Living with parents

Previous Address (if current address is less than 2 years)

Suburb

State

Country

Postcode

At this address for (YY/MM): Yr Mth

Australian Address ☐ Same as current

Address

Suburb

State

Country

Postcode

APPLICANT 1

Applicant Type

- ☐ Borrower ☐ Guarantor — Guarantor Access
☐ Full Access Information
☐ Only Access

☐ Mr ☐ Mrs ☐ Ms ☐ Miss

Surname

Given Name

Date of birth (DD/MM/YY): / /

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

Number of Children

Ages of Children

Home Phone

Work Phone

Mobile Phone

Email Address

- ☐ Australian Citizen
☐ Australian Permanent Resident, visa subclass:
☐ Australian Temporary Resident, visa subclass:
☐ Non-Resident

Are you a Politically Exposed Person? ☐ Yes ☐ No

Current Address

Suburb

State

Country

Postcode

At this address for (YY/MM): Yr Mth

☐ Own Home ☐ Renting ☐ Boarding ☐ Living with parents

Previous Address (if current address is less than 2 years)

Suburb

State

Country

Postcode

At this address for (YY/MM): Yr Mth

Australian Address ☐ Same as current

Address

Suburb

State

Country

Postcode

APPLICANT 2

4. EMPLOYMENT DETAILS

APPLICANT 1

Current Employment

☐ Salary
 ☐ Full Time
 ☐ Part Time
 ☐ Casual

☐ Self-employed

☐ Others

On Probation: ☐ Yes ☐ No

Job Position:

Employers/Company name

Employers Full Address

Employer/Accountant Contact Name

Employer/Accountant Phone

Date Started (DD/MM/YY): / /

Secondary Employment *(if applicable)*

☐ Salary
 ☐ Full Time
 ☐ Part Time
 ☐ Casual

☐ Self-employed

☐ Others

On Probation: ☐ Yes ☐ No

Job Position:

Employers/Company name

Employers Full Address

Employer/Accountant Contact Name

Employer/Accountant Phone

Date Started (DD/MM/YY): / /

Previous Employment *(if less than 2 years at Current Employment)*

☐ Salary
 ☐ Full Time
 ☐ Part Time
 ☐ Casual

☐ Self-employed

☐ Others

On Probation: ☐ Yes ☐ No

Job Position:

APPLICANT 2

Current Employment

☐ Salary
 ☐ Full Time
 ☐ Part Time
 ☐ Casual

☐ Self-employed

☐ Others

On Probation: ☐ Yes ☐ No

Job Position:

Employers/Company name

Employers Full Address

Employer/Accountant Contact Name

Employer/Accountant Phone

Date Started (DD/MM/YY): / /

Secondary Employment *(if applicable)*

☐ Salary
 ☐ Full Time
 ☐ Part Time
 ☐ Casual

☐ Self-employed

☐ Others

On Probation: ☐ Yes ☐ No

Job Position:

Employers/Company name

Employers Full Address

Employer/Accountant Contact Name

Employer/Accountant Phone

Date Started (DD/MM/YY): / /

Previous Employment *(if less than 2 years at Current Employment)*

☐ Salary
 ☐ Full Time
 ☐ Part Time
 ☐ Casual

☐ Self-employed

☐ Others

On Probation: ☐ Yes ☐ No

Job Position:

Home Loan Application Form

4. EMPLOYMENT DETAILS (cont'd)

APPLICANT 1 (cont'd)

Employers/Company name	
Employers Full Address	
Employer/Accountant Contact Name	Employer/Accountant Phone
/ /	/ /
Date Started (DD/MM/YY):	Date Ceased (DD/MM/YY):

APPLICANT 2 (cont'd)

Employers/Company name	
Employers Full Address	
Employer/Accountant Contact Name	Employer/Accountant Phone
/ /	/ /
Date Started (DD/MM/YY):	Date Ceased (DD/MM/YY):

It is a requirement that you must put all your income, savings and other assets & liabilities into this Application Form. If you don't disclose them in this form and there is a payment to your loan with money you have not told us about, we must report that money to the Australian government. We will not tell you if we have to report unknown money coming into your loan.

5.1 INCOME DETAILS - EMPLOYMENT

Current Employment Income

Base Pay (Gross p.m.)	
Commission (Gross p.m.)	
Regular Bonus (Gross p.m.)	
Regular Overtime (Gross p.m.)	
Allowances (Gross p.m.)	
Self-employed Income (Gross p.a.)	

Secondary Employment Income *(if applicable)*

Base Pay (Gross p.m.)	
Commission (Gross p.m.)	
Regular Bonus (Gross p.m.)	
Regular Overtime (Gross p.m.)	
Allowances (Gross p.m.)	
Self-employed Income (Gross p.a.)	

Current Employment Income

Base Pay (Gross p.m.)	
Commission (Gross p.m.)	
Regular Bonus (Gross p.m.)	
Regular Overtime (Gross p.m.)	
Allowances (Gross p.m.)	
Self-employed Income (Gross p.a.)	

Secondary Employment Income *(if applicable)*

Base Pay (Gross p.m.)	
Commission (Gross p.m.)	
Regular Bonus (Gross p.m.)	
Regular Overtime (Gross p.m.)	
Allowances (Gross p.m.)	
Self-employed Income (Gross p.a.)	

5.2 INCOME DETAILS - OTHER INCOME

Current Employment Income

Government Benefits (Gross p.m.)	
Dividends (Gross p.m.)	
Interest (Gross p.m.)	
Private Pension (Gross p.m.)	
Family allowance (Gross p.m.)	
Existing Rental Income (Gross p.m.)	
Other, please state	Gross p.m.

Current Employment Income

Government Benefits (Gross p.m.)	
Dividends (Gross p.m.)	
Interest (Gross p.m.)	
Private Pension (Gross p.m.)	
Family allowance (Gross p.m.)	
Existing Rental Income (Gross p.m.)	
Other, please state	Gross p.m.

6. ASSETS & LIABILITIES

PROPERTY & MORTGAGE

Owner-occupied

Address	Value
Mortgage ☐ No ☐ Yes, details below ☐ To be refinanced	
Lender	Repayment (p.m.)
Amount Owning	Repayment Type ☐ P&I ☐ IO

Home Loan Application Form

6. ASSETS & LIABILITIES (cont'd)

Investment 1

Address		Value	\$	Rental (p.m.)	\$
Mortgage	☐ No ☐ Yes, details below ☐ To be refinanced				
Lender		Repayment (p.m.)	\$	Amount Owing	\$

Investment 2

Address		Value	\$	Rental (p.m.)	\$
Mortgage	☐ No ☐ Yes, details below ☐ To be refinanced				
Lender		Repayment (p.m.)	\$	Amount Owing	\$

Investment 3

Address		Value	\$	Rental (p.m.)	\$
Mortgage	☐ No ☐ Yes, details below ☐ To be refinanced				
Lender		Repayment (p.m.)	\$	Amount Owing	\$

Investment 4

Address		Value	\$	Rental (p.m.)	\$
Mortgage	☐ No ☐ Yes, details below ☐ To be refinanced				
Lender		Repayment (p.m.)	\$	Amount Owing	\$

ASSETS

Investment	Institution/Company	Value	Ownership
Deposit accounts 1		\$	☐ App1 ☐ App2
Deposit accounts 2		\$	☐ App1 ☐ App2
Deposit accounts 3		\$	☐ App1 ☐ App2
Superannuation 1		\$	☐ App1 ☐ App2
Superannuation 2		\$	☐ App1 ☐ App2

Other Assets	Institution/Company	Value	Ownership
Type		\$	☐ App1 ☐ App2
Type		\$	☐ App1 ☐ App2
Type		\$	☐ App1 ☐ App2
Type		\$	☐ App1 ☐ App2

LIABILITIES

Credit Card	Institution	Credit Limit	Amount Owing	Ownership
Credit Card 1		\$	\$	☐ App1 ☐ App2
Credit Card 2		\$	\$	☐ App1 ☐ App2
Credit Card 3		\$	\$	☐ App1 ☐ App2

Others	Institution/Company	Repayment (p.m.)	Amount Owing	Ownership
Loans & Commitments 1		\$	\$	☐ App1 ☐ App2
Loans & Commitments 2		\$	\$	☐ App1 ☐ App2

Rental Expenses

Household 1	Rent (p.m.) \$	Will this continue after settlement? ☐ Yes ☐ No
Household 2	Rent (p.m.) \$	Will this continue after settlement? ☐ Yes ☐ No

If you wish to declare additional assets or liabilities, please complete Appendix 3.

Home Loan Application Form

7. LIVING EXPENSES (MONTHLY)

Type/Items	Household 1	Household 2
Primary Residence Running Costs (excluding Strata Fees & Property Tax)	\$	\$
Primary Residence Body Corporate, Strata Fees & Property Tax	\$	\$
Telephone, internet, pay TV and streaming subscriptions	\$	\$
Groceries	\$	\$
Recreation and entertainment	\$	\$
Clothing and personal care	\$	\$
Medical and health (excl. Health / Ambulance Insurances)	\$	\$
Transport	\$	\$
Public / Government Primary and Secondary Education	\$	\$
Private Schooling and Tuition	\$	\$
Childcare	\$	\$
General Basic Insurances	\$	\$
Personal Insurances (Health, Accident, Life etc.)	\$	\$
Investment Property (inc. Holiday homes) Running Costs (including Strata, Property Tax)	\$	\$
Child and Spousal Maintenance	\$	\$
Other Living Expense: _____	\$	\$
Total	\$	\$

8. FUNDS POSITION

Purchase Price	\$	Deposit Paid	\$
Construction Cost	\$	Sale Proceeds	\$
Refinance Amount	\$	Savings	\$
Government Costs (estimate)	\$	FHOG	\$
Loan Fees	\$	Gift	\$
Other	\$	Other	\$
Debt Consolidation	\$	Loan Amount Required	\$
Total Funds Required	\$	Total Funds Available	\$

9. SECURITIES DETAILS

Security 1

Property Type: ☐ Apartment/Townhouse ☐ Detached house ☐ Land plus construction
Purpose: ☐ Owner-occupied ☐ Investment

Purchase Price \$		Estimated Value \$		Proposed Rent (p.w) \$	
Valuation Contact Name			Valuation Contact Phone		
Address					
Suburb		State		Country	
				Postcode	

Ownership Type: ☐ Being purchased ☐ Already owned ☐ Refinance Applicant 1 % Applicant 2 %

Home Loan Application Form

9. SECURITIES DETAILS (cont'd)

Security 2

Property Type: ☐ Apartment/Townhouse ☐ Detached house ☐ Land plus construction
Purpose: ☐ Owner-occupied ☐ Investment

Purchase Price \$		Estimated Value \$		Proposed Rent (p.w) \$	
Valuation Contact Name			Valuation Contact Phone		
Address					
Suburb		State		Country	
Suburb		State		Postcode	
Ownership Type: ☐ Being purchased ☐ Already owned ☐ Refinance					
Applicant 1				%	
Applicant 2				%	

Security 3

Property Type: ☐ Apartment/Townhouse ☐ Detached house ☐ Land plus construction
Purpose: ☐ Owner-occupied ☐ Investment

Purchase Price \$		Estimated Value \$		Proposed Rent (p.w) \$	
Valuation Contact Name			Valuation Contact Phone		
Address					
Suburb		State		Country	
Suburb		State		Postcode	
Ownership Type: ☐ Being purchased ☐ Already owned ☐ Refinance					
Applicant 1				%	
Applicant 2				%	

Security 4

Property Type: ☐ Apartment/Townhouse ☐ Detached house ☐ Land plus construction
Purpose: ☐ Owner-occupied ☐ Investment

Purchase Price \$		Estimated Value \$		Proposed Rent (p.w) \$	
Valuation Contact Name			Valuation Contact Phone		
Address					
Suburb		State		Country	
Suburb		State		Postcode	
Ownership Type: ☐ Being purchased ☐ Already owned ☐ Refinance					
Applicant 1				%	
Applicant 2				%	

10. DISCLOSURE

1. Have any of the applicants been declared bankrupt? ☐ Yes ☐ No
2. Have any of the applicants been a shareholder, or officer of any company in which a manager, receiver or liquidator has been appointed? ☐ Yes ☐ No
3. Have any applicants got an unsatisfied judgement entered in a court against them? ☐ Yes ☐ No
4. Has this application been submitted to any other lender? ☐ Yes ☐ No
5. If you have answered yes to any of the above questions, please provide details here:

--

6. Has the borrower identified anything that may adversely affect their ability to meet current & future obligations? ☐ Yes ☐ No
7. What is the foreseeable change?

--
8. When is it likely to occur and for how long?

--
9. What is the plan to meet ongoing financial obligations?

--
10. Exit strategy? (if borrower reaches retirement age during term loan)

--

11. PRIVACY DISCLOSURE AND ELECTRONIC COMMUNICATION CONSENT AND ACKNOWLEDGEMENT

Your right to privacy is important to us. This disclosure and consent statement explains your privacy rights and our rights and obligations in relation to your personal information. The Privacy Act regulates the way personal information you provide may be used. Please read the following carefully.

This Privacy Disclosure and Electronic Communication Consent relates to a credit application (this "Credit Application") you make to Brighten Commercial Pty Ltd or Brighten Home Loans Pty Ltd ("Brighten") for a loan (your "Loan") or in which you offer to guarantee the Applicant's loan obligations. It includes your consents to disclose certain information to other organisations as described below. Your Loan may be for consumer or commercial credit. In this Privacy Disclosure and Electronic Communication Consent, references to "we", "us" or "our" are to Brighten.

In this Privacy Disclosure and Electronic Communication Consent, "credit eligibility information" means information an organisation described below obtained from a credit reporting body or that is based on information obtained from a credit reporting body.

Privacy Notice

This Privacy Disclosure and Electronic Communication Consent tells you how certain organisations collect information about you, what they use the information for and who they share the information with. If any of those organisations collect information that can be used to identify you, it will take reasonable steps to notify you of that collection.

Organisations that collect information about you

The following organisations may collect information about you relating to this Credit Application or your Loan or your guarantee of the loan:

- Brighten Commercial Pty Ltd ACN 625 549 126;
- Brighten Home Loans Pty Ltd ACN 620 839 983;
- any entity who arranges or provides funding to us for your loan;
- the mortgage broker or introducer (referrer) through whom you made this Credit Application;

A full list of these organisations and their contact details are included in the schedule.

How information is collected from you

We will collect information about you from you directly whenever we can. Most information will be collected from this Credit Application and from the records we maintain about the products or services you receive from us. We may verify that information from sources referred to in this Credit Application or in this privacy notice and consent.

How information is collected from other sources

Sometimes we will collect information about you from other sources as the Privacy Act 1988 (Cth) permits. We will do this only if it's reasonably necessary to do so.

When the law authorises or requires collection of information

There are laws that may require us to collect personal information about you. For example, we may require information about you to verify your identity under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth). Personal information includes any information or an opinion about an identified individual or an individual who is reasonably identifiable. The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation and any other information we may need to identify you, including publicly available information from public registers and social media. If you are applying for finance, we may also collect the ages and number of your dependents and cohabitants, the length of time at your current address, your employment details, and proof of earnings and expenses. Credit information includes information such as your identity information, the type, terms and maximum amount of credit provided to you, repayment history information, default information (including overdue payments), court information, new arrangement information, personal insolvency information, and details of any serious credit infringements. Credit eligibility information is credit reporting information supplied to us by credit reporting body and any information that we derive from it. Collectively, we refer to this as credit-related information.

Customer identification

We may disclose personal information about you to an organisation providing verification of your identity, including credit reporting bodies, and organisations such as Document Verification Service which provide online verification of your identity.

The organisation will give us a report of whether that personal information matches personal and credit-related information held by the organisation. If we use these methods and are unable to verify your identity in this way we will let you know. We may also use information about your passport, state or territory driver licence, medicare card, citizenship certificate, birth certificate, and any other identification documents to match those details with the relevant registries using third party systems and record the results of that matching.

How your information may be used

We may use information about you for purposes including:

- giving you information about loan products or related services;
- considering whether you are eligible for a loan or any related service you requested; processing this Credit Application and providing you with a loan or related service;
- administering your loan or any related service, for example, to answer requests or deal with complaints;
- identifying you;
- telling you about other products or services we or our business partners make available and that may be of interest to you, unless you tell them not to;
- allowing us to run our business efficiently and to perform administrative and operational tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by law, regulation or codes binding us; and
- any purpose to which you have consented.

You can let us know at any time if you no longer wish to receive direct marketing offers from us by emailing info@brighten.com.au. We will process your request as soon as practicable. Also, we may use credit-related information about you to:

- enable an insurer to assess the risk of providing insurance to us or to address our arrangements with the insurer;
- assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations;
- consider hardship requests; and
- assess whether to securitise loans and to arrange securitising loans we make.

What happens if you don't provide information?

If you don't provide your information to us, it may not be possible:

- to provide you with the product or service you want. For example, if information is not disclosed to an insurer, it may not be able to process our request for insurance. In that case, we may not be able to assess this Credit Application;
- verify your identity or protect against fraud; or
- for us to let you know about other products or services that might be suitable for your financial needs.

Sharing your information with other organisations

We will use and share information about you with other organisations described above for the purposes described above.

Sharing with related companies

We may share information about you with our related companies and business partners for the purposes described above.

Sharing with your representatives and referees

We may share information about you with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants, brokers or real estate agents); and
- your referees, such as your employer, to confirm details about you.

Sharing with credit reporting bodies

We may disclose information about you to a credit reporting body in relation to this application or your loan or your guarantee, including overdue payments. A credit reporting body may include information about you in reports that it gives other organisations (like other lenders) to help them assess your credit worthiness.

Sharing with third parties

We and our business partners may disclose information about you to third parties. Those third parties may include:

- valuers, other insurers, re-insurers, claim assessors and investigators;
- brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager;
- other financial institutions, like banks;
- organisations that are involved in debt collecting or in purchasing debts; organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct;
- organisations involved in surveying or registering a security property or which otherwise have an interest in a security property;
- Government or regulatory bodies (including ASIC and the Australian Tax Office) as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- rating agencies to the extent necessary to allow the rating agency to rate particular investments;
- organisations involved in securitising your loan, including re-insurers, underwriters, loan servicers, trust managers, trustees and security trustees;
- guarantors and prospective guarantors of your loan;
- the borrowers or the prospective borrowers of the guarantee;
- any organisation that wishes to take an interest in our business or assets;
- payment system operators to allow us to investigate or correct payments on your loan; and
- service providers (including data consultants and IT contractors), agents, contractors and advisers that assist us to conduct our business.
- organisations that maintain, review and develop our business systems, procedures and technology infrastructure;
- organisations that produce cards, cheque books or statements for us in relation to your loan or the loan you guarantee; organisations that assist with product planning, research and development; and
- mailing houses and telemarketing communicate with you.

Sharing outside of Australia

We may disclose your personal information to overseas entities including related entities and service providers located overseas including but not limited to the Philippines, the USA, Canada, India, Ireland, China, Hong Kong or the United Kingdom. Overseas entities may be required to disclose information to the relevant foreign authorities under a foreign law. More information on overseas disclosure may be found in the entities' privacy policies.

We may store information about you (including personal and credit-related information) in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practical to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection. We currently have agreements with service providers in the Philippines.

Overseas organisations may be required to disclose information shared with them under a foreign law. In those instances, the organisation, described above, that disclosed the information to the overseas organisation will not be responsible for that disclosure.

We:

- will only share any credit-related information about you with a credit reporting body if that body has a business operation in Australia; and
- are unlikely to share credit eligibility information with organisations that do not have business operations in Australia.

Accessing your information

You can ask us to access information that we hold about you. You have special rights to access credit eligibility information. You can find out how to access information about you (including credit eligibility information) by reading our Privacy Policy via <https://brighten.com.au/privacy-policy/>.

Correcting your information

You can ask us to correct information we hold about you. You have special rights to correct credit-related information about you. You can find out how to correct information about you (including credit-related information) by reading our Privacy Policy via <https://brighten.com.au/privacy-policy/>.

Complaints

If you have a complaint against us about a privacy issue, please tell us about it. You can find out how to make a complaint (including special rights for credit-related information complaints) and how we will deal with a complaint, by reading our Privacy Policy via <https://brighten.com.au/privacy-policy/>.

Privacy Policy

You can find out more about how we manage information about you by reading our Privacy Policy.

Consent

By signing this form, you consent to us (our related bodies corporate, affiliates and agents) and the other entities detailed in the Schedule collecting, using, holding and disclosing personal information and credit-related information about you.

Information about other people

If you give information about another person (like your employer, spouse, referee or solicitor) in relation to this application or a loan you get from us, you will let that other person know that:

- we have collected their information to assess this Credit Application and for any other purpose set out in this privacy notice;
- we may exchange this information with other organisations set out in this privacy notice;
- we handle their personal information in the way set out in our Privacy Policy and this privacy notice and they can:
- access or request a copy of our Privacy Policy or privacy notice;
- or access the information we hold about them, by using the contact details for us in the schedule; and
- you may not be able to get credit us or we may not accept your application to act as a guarantor of a loan unless we obtain their information.

More about the credit reporting body we use

Contact details

We may give information about you to one or more credit reporting bodies in relation to this application or your loan. Currently, we deal with Equifax. Their contact details are in the Schedule. The credit reporting agencies have credit reporting policies about how they handle information about you. You can obtain copies of their policies at the websites set out in the Schedule.

If you think you have been the victim of a fraud

If you believe that you have been or are likely to be the victim of fraud (including identity fraud), you can request a credit reporting body not to use or disclose the information they hold about you.

If you don't want your information used by them for direct marketing / pre-screening purposes, you can ask a credit reporting body not to use information about you to undertake pre-screening assessments of individuals to determine whether those individuals are eligible to receive direct marketing from a particular credit provider. Please contact the credit reporting body, if you want to ensure that the credit reporting body does not use information about you for pre-screening assessments.

So that my application can be assessed, I consent to you and your service provider, Equifax Verification Exchange[®]: collecting, using and disclosing my personal information to my employers (or to payroll or other service providers who might act on behalf of my employers) to identify me; and collecting and using my employment income, history and related information from such parties to allow you to verify those matters. I consent to Equifax Verification Exchange[®] using and disclosing my personal information in accordance with its Verification Exchange Collection Statement.

The Verification Exchange Collection Statement reference is a hyperlink to <https://www.equifax.com.au/hrolutions/pdf/ve-collection-statement.pdf>

Schedule 1

Lender

Brighten Commercial Pty Ltd ACN 625 549 126
PO BOX H338, Australia Square, NSW 1215, Australia
Brighten Home Loans Pty Ltd ACN 620 839 983
PO BOX H338, Australia Square, NSW 1215, Australia
Web: www.brighten.com.au

Our privacy policy is set out at <https://brighten.com.au/privacy-policy/>

Credit Reporting Body

Equifax Pty Ltd
Tel: 1300 762 207
Web: www.mycreditfile.com.au
Privacy Policy: <https://www.equifax.com.au/privacy>

Declaration

I/we declare that I am/we are over the age of 18 and the information contained in this application is true and correct in every particular and it is upon this basis that I/we make the application for credit. I/ we also confirm that I/we consent to you collecting, using, and exchanging my/our personal information as described in the Privacy Disclosure and Electronic Communication Consent.

NOTE: Signature boxes are on the next page after Application fee and declaration of purpose.

Home Loan Application Form

12.1 PAYMENT DETAILS

An application fee is payable before your loan can be assessed, the amount of the application fee is:

\$

This includes the estimated cost of the valuation/s fees plus an additional amount to compensate us for the cost of assessing your application. All estimated costs will set out in our Proposal Disclosure Documents. By signing this application form you authorise us to debit the credit card for the application fee and any other fees disclosed in the Proposal Disclosure Documents, even if you do not to proceed with the application.

Payment Method

☐ Credit Card ☐ Visa Card ☐ MasterCard ☐ American Express

Name on Card

Card No.

Expiry Date (MM/YY):

CW

☐ Bank Transfer

12.2 DECLARATION OF PURPOSE

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 or investment 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: business purposes; or investment purposes other than investment in residential property. By signing this declaration you may lose protection under the National Credit Code.

Signature

Date (MM/YY):

12.3 NOMINATION TO RECEIVE NOTICES

1. For regulated loans only if more than one borrower. 2. Notices and documents will be sent to your nominated postal address. It is your responsibility to advise us of any changes of address. 3. If ALL joint debtors live at the same address one of them may be nominated to receive any notice or other document, copies of which would otherwise be sent to all of them. To arrange this you must complete this nomination. 4. Each borrower is entitled to receive a copy of notices and other documents under the National Credit Code; 5. By signing this application form, you are giving up the right to be provided with this information direct from us. You may cancel this nomination at any time by advising us in writing.

I/we nominate

to receive any notices, and other documents under the National Credit Code on behalf of me/all of us.

12.4 CONSENT TO RECEIVE NATIONAL CREDIT CODE NOTICES AND OTHER INFORMATION ELECTRONICALLY

Each Applicant and Guarantor consents to the receipt of legal notices (including notices received under the National Credit Code) and other documents from us electronically.

Each Applicant and Guarantor agrees to, and understands that by giving this consent:

- you may no longer receive paper copies of notices or other documents;
- you must regularly check your nominated email address for notices and other documents;
- we may send you notices by email, or provide an electronic notice that the documents are displayed or can be retrieved from a website;
- you may withdraw your consent to the giving of notices and other documents by electronic means at any time; and
- you have facilities to enable you to print the notice or other documents sent to you electronically.

13. SIGN HERE

The applicant(s), borrower(s) and guarantor(s) acknowledge and agree that they have read, understood and agree with each and every part of this application (including the Fact Find & Preliminary Assessment, Declaration of Purpose and Authorisation for Application Fee, Privacy Disclosure and Electronic Communication Consent and (if completed) the Nomination to Receive Notices.

APPLICANT 1

Full Name

Email

X

Signature

Date (DD/MM/YY)

APPLICANT 2

Full Name

Email

X

Signature

Date (DD/MM/YY)

Appendix 1

Please complete the following section if there a corporate applicant attached to this application.

3A. APPLICANT DETAILS - COMPANY (for Company applicant only)

Company Details

Applicant Type ☐ Borrower ☐ Guarantor — Guarantor Access
☐ Full Access Information
☐ Only Access

Preferred contact ☐ Yes ☐ No

Company Type ☐ Inc ☐ NL ☐ Ltd ☐ Pty Ltd

Company Name

ACN

ABN

Trading Name

Nature of Business

Fax Number

Email Address

☐ Mr ☐ Mrs ☐ Ms ☐ Miss

Contact Name

Phone Number

Registered Office

Address

Suburb

State

Country

Postcode

Principal Place of Business

☐ Same as registered office

Address

Suburb

State

Country

Postcode

Yr

Mth

At this address for (YY/MM)

Applicant - Directors & Beneficial Owners (Shareholders)

Name

Address

Suburb

State

Country

Postcode

Non-Applicant - Beneficial Owners

Name

Address

Suburb

State

Country

Postcode

Appendix 2

Please complete the following section if there a trust applicant attached to this application.

3B. APPLICANT DETAILS - TRUST (for Trust applicant only)

Company Details

Applicant Type ☐ Borrower ☐ Guarantor — ☐ Guarantor Access
☐ Full Access Information
☐ Only Access

Preferred contact ☐ Yes ☐ No

Trust Name

Trading Name

Country

Nature of Business

Settlor

Settlor Full Name

Guarantor Type ☐ Income ☐ Income & Security ☐ Security Only

Beneficiaries

Full Name

/ /
Date of Birth (DD/MM/YY)

Trustee

Type of Trustee ☐ Individual ☐ Company

Full Name

/ /
Date of Birth (DD/MM/YY)

Residential Address

Address

Suburb State Country Postcode

Principal Place of Business

☐ Same as registered office

Address

Suburb State Country Postcode

Beneficial Owners

Name

Address

Suburb State Country Postcode

ADDITIONAL ASSETS & LIABILITIES
ASSETS
Investment 1

Address Value \$ Rental (p.m.) \$

Mortgage ☐ No ☐ Yes, details below ☐ To be refinanced

Lender Repayment (p.m.) \$ Amount Owing \$

Investment 2

Address Value \$ Rental (p.m.) \$

Mortgage ☐ No ☐ Yes, details below ☐ To be refinanced

Lender Repayment (p.m.) \$ Amount Owing \$

Investment 3

Address Value \$ Rental (p.m.) \$

Mortgage ☐ No ☐ Yes, details below ☐ To be refinanced

Lender Repayment (p.m.) \$ Amount Owing \$

Investment	Institution/Company	Value	Ownership
Deposit accounts 1		\$	☐ App1 ☐ App2
Deposit accounts 2		\$	☐ App1 ☐ App2
Deposit accounts 3		\$	☐ App1 ☐ App2

Other Assets	Institution/Company	Value	Ownership
Type		\$	☐ App1 ☐ App2
Type		\$	☐ App1 ☐ App2
Type		\$	☐ App1 ☐ App2

LIABILITIES

Credit Card	Institution	Credit Limit	Amount Owing	Ownership
Credit Card 1		\$	\$	☐ App1 ☐ App2
Credit Card 2		\$	\$	☐ App1 ☐ App2
Credit Card 3		\$	\$	☐ App1 ☐ App2

Others	Institution/Company	Repayment (p.m.)	Amount Owing	Ownership
Loans & Commitments 1		\$	\$	☐ App1 ☐ App2
Loans & Commitments 2		\$	\$	☐ App1 ☐ App2
Loans & Commitments 3		\$	\$	☐ App1 ☐ App2