

Finance Application



- Principal increase
 Pre-approval (asset yet to be determined)
 New application (stand alone deal)
 Variation

Personal details

Applicant 1

Borrower Guarantor *(Please tick one only)*

Company director Trustee of trust *(Please tick if applicable)*

Title Mr Mrs Ms Miss Other

Surname

First name

Middlename/s

Any other names known by

Date of birth Gender Female Male

Driver's Licence no.

Expiry date Marital status

Residential address *(not PO Box)*

Suburb State

Postcode Years there

Remote area *(Tick here if you live more than 250km from the nearest urban centre with a population of more than 2,500)*

Previous address *(if current less than 3 years)*

Suburb State

Postcode Years there

Mailing Address after settlement *(if different from above)*

Suburb State

Postcode Years there

Do you rent own mortgage board

Telephone (home) Telephone (work)

Mobile Fax

Email address

Spouse's name

Mother's Maiden name

Name of friend or relative living with you

Relationship

Friend or relative's phone number

No. of dependants *(please advise ages)*

Country of citizenship

Personal details

Applicant 2

Borrower Guarantor *(Please tick one only)*

Company director Trustee of trust *(Please tick if applicable)*

Title Mr Mrs Ms Miss Other

Surname

First name

Middlename/s

Any other names known by

Date of birth Gender Female Male

Driver's Licence no.

Expiry date Marital status

Residential address *(not PO Box)*

Suburb State

Postcode Years there

Remote area *(Tick here if you live more than 250km from the nearest urban centre with a population of more than 2,500)*

Previous address *(if current less than 3 years)*

Suburb State

Postcode Years there

Mailing Address after settlement *(if different from above)*

Suburb State

Postcode Years there

Do you rent own mortgage board

Telephone (home) Telephone (work)

Mobile Fax

Email address

Spouse's name

Mother's Maiden name

Name of friend or relative living with you

Relationship

Friend or relative's phone number

No. of dependants *(please advise ages)*

Country of citizenship

Employment details *(if applicable)*

Applicant 1

Name of current employer

Occupation

Employer ABN

Commencement date

Income (gross annual) \$

If less than 3 years, previous employer/s

Occupation

Length of service

Do you foresee any changes to your income that will **decrease** your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. pending retirement, work changes due to family circumstances, returning to study, etc).

 No Yes *(please specify)*
Employment details *(if applicable)*

Applicant 2

Name of current employer

Occupation

Employer ABN

Commencement date

Income (gross annual) \$

If less than 3 years, previous employer/s

Occupation

Length of service

Do you foresee any changes to your income that will **decrease** your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. pending retirement, work changes due to family circumstances, returning to study, etc).

 No Yes *(please specify)*
Self employment details *(if applicable)*

Name of business

ACN/ABN

Nature of business

ABN registration date

Years trading

Telephone

Fax

Mobile

Email address

Name of accountant's firm

Name of accountant

Telephone

Email address

Do you foresee any changes to your income that will **decrease** your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. pending retirement, work changes due to family circumstances, returning to study, etc).

 No Yes *(please specify)*
Trust details *(if applicable) All trustees of a trust must be a borrower to the loan and complete the individual Personal Details section.*

Full name of trust

Type of trust

Country where trust was established

Trust's business activity/purpose

Full name of each beneficiary **or** provide details of the membership class/es *(if there are more beneficiaries, provide details on a separate sheet)*1. 2. 3. 4. 5. 6. **Note:**

- Individual trustees must complete the individual Personal Details section.
- Corporate trustees must complete the Corporate Personal Details section as well as the Personal Details section for all directors.

Corporate details (if applicable) Complete if loan is to be in company name or is a corporate trustee

Borrower Guarantor (Please tick one only) Type of company Ltd Pty Ltd Other

Full name as registered with ASIC ACN/ABN

Business activity Telephone Fax

Email address

Registered address

Suburb State Postcode

Principal place of business (if different from registered address)

Suburb State Postcode

Note: • Each and every director of a corporate borrower must complete the individual Personal Details section.

Provide details of ALL individuals who are beneficial owners through one or more shareholdings of more than 25% of the company's issued capital.

Shareholder 1. Full name	<input type="text"/>	Residential address (not PO Box)	<input type="text"/>		
	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
				Country	<input type="text"/>
Shareholder 2. Full name	<input type="text"/>	Residential address (not PO Box)	<input type="text"/>		
	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
				Country	<input type="text"/>
Shareholder 3. Full name	<input type="text"/>	Residential address (not PO Box)	<input type="text"/>		
	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
				Country	<input type="text"/>
Shareholder 4. Full name	<input type="text"/>	Residential address (not PO Box)	<input type="text"/>		
	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
				Country	<input type="text"/>

Financial position Completion is mandatory for all individual, corporate or trustee applicants.

Every section of this statement must be completed. If a particular section is not applicable, write 'nil'. Use separate sheet if necessary.

ASSETS	Value	Monthly Income	LIABILITIES	Maximum Loan Limit	Monthly Payments	Financier	Tick ✓ if refinancing
Existing property (home)	<input type="text"/>		Existing mortgage (home)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Rental property 1	<input type="text"/>	<input type="text"/>	Existing mortgage (other properties)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Rental property 2	<input type="text"/>	<input type="text"/>	Existing mortgage (other properties)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Rental property 3	<input type="text"/>	<input type="text"/>	Existing mortgage (other properties)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Savings	<input type="text"/>	<input type="text"/>	Personal loan or hire purchase	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Bank/account details	<input type="text"/>		Car lease	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Motor vehicle/s	<input type="text"/>		Other debts (store a/c, rates, taxes, HECS, etc)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Other assets (furniture, boat, etc)	<input type="text"/>		Existing credit card limits	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Investments (funds, shares, etc)	<input type="text"/>	<input type="text"/>	Margin loan/ Other loans	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Super	<input type="text"/>	<input type="text"/>	Current rent paid p/m (if applicable)		<input type="text"/>		
TOTAL	<input type="text"/>	<input type="text"/>	TOTAL	<input type="text"/>	<input type="text"/>		

Are you a Guarantor for any other loan? No Yes (If YES provide details)

Do you foresee any material changes to your expenses that will decrease your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. interest only period finishing, honeymoon rate period ending, balloon payments, changes to family circumstances, etc.)

No Yes (If YES provide details)

Living expenses (Completion is mandatory – combined position of all applicants).

Basic living expenses \$ per month

Other living expenses \$ per month

(Food, water, electricity, gas, motor vehicle, transport, rates or strata, telephone, clothing, home building insurance)

(School fees, medical, childcare, internet/pay TV, other insurance entertainment and any other expenses)

Security property details First property

Investment Owner occupied (please tick one only) Property in the name of

Address of property

Suburb State Postcode

Detached house Duplex Townhouse Semi detached Unit Land Other

Purchase price (if purchase only) \$ OR Estimated market value (if refinancing only) \$

Name/s to be placed on title

Land size (if >2ha) Construction contract amount \$

Additional construction costs Total construction costs \$

Contact details to arrange valuation/access: Name

Telephone Mobile

Year built No. bedrooms No. bathrooms No. garages

Construction type Roof type

Alarm? Yes No Other improvements

Security property details Second property

Investment Owner occupied (please tick one only) Family guarantee¹ (please tick if applicable)

Address of property

Suburb State Postcode

Detached house Duplex Townhouse Semi detached Unit Land Other

Purchase price (if purchase only) \$ OR Estimated market value (if refinancing only) \$

Name/s to be placed on title

Land size (if >2ha) Construction contract amount \$

Additional construction costs Total construction costs \$

Contact details to arrange valuation/access: Name

Telephone Mobile

Solicitor/conveyancer details

First name Contact name

DX number Telephone Facsimile

Mailing address

Suburb State Postcode

Email

Settlement date / / Finance due date / /

¹ Only applicable to Basic Home Loan products with limited guarantees. Approval is subject to MBL's normal credit criteria. This feature is limited to variable P&I repayments. Loan and LVR limitations apply. The maximum LVR is 85%.

Accountant details

First name	<input type="text"/>	Contact name	<input type="text"/>		
DX number	<input type="text"/>	Telephone	<input type="text"/>	Facsimile	<input type="text"/>
Mailing address	<input type="text"/>				
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
Email	<input type="text"/>				
Settlement date	<input type="text"/> / <input type="text"/> / <input type="text"/>	Finance due date	<input type="text"/> / <input type="text"/> / <input type="text"/>		

Insurance

It is a condition of settlement that the security property is adequately insured prior to the settlement of your loan. You can apply for building, building and contents, contents and/or landlords insurance depending on your circumstances.

Would you like to be provided with an insurance quote?

No thanks. I will arrange insurance myself and provide a building insurance certificate of currency prior to settlement. *(If no, proceed to next section)*

Yes, building and contents Yes, building only Yes, contents only Yes, landlord's insurance

Yes No 1. In the last five years, have you or any other household member had any thefts, burglaries or made any insurance claims for home and/or contents?

Yes No 2. Has an insurance company cancelled or refused to renew your insurance or insurance for a household member living with you in the last five years?

Yes No 3. Have you or any other household member been convicted of a criminal offence?

Yes No 4. For owner occupied properties, is the home shared with anyone other than your family?

Yes No 5. Name and number of years insured with current insurer.
Continuous insurance held for year(s) Current insurer

Yes No 6. Please state your preferred amount of contents cover (owner occupied or landlord insurance)
 \$

Personal Insurance

As part of this application it is recommended that you have adequate life, income protection and TPD cover. By signing this you acknowledge that an AAP Financial Solutions representative has offered this to you and that you have declined to take up the option of seeking personal insurance cover.

Signature – Applicant 1

Signature – Applicant 2

Borrower's credit card details (if applicable)

Card 1 Type: AMEX Diners MasterCard Visa (Please tick one only)

Card number:

Name of cardholder Expiry date / /

Amount \$ Signature

Card 2 Type: AMEX Diners MasterCard Visa (Please tick one only)

Card number:

Name of cardholder Expiry date / /

Amount \$ Signature

Card 3 Type: AMEX Diners MasterCard Visa (Please tick one only)

Card number:

Name of cardholder Expiry date / /

Amount \$ Signature

Asset finance application

Goods to be leased New Used Demo (Please tick one only)

Year Make Model

Description of goods

Options

Accessories

For goods with wheels only:

Fuel: LPG Petrol Diesel Other (Please tick one only)

Type: SUV Sedan Wagon 4WD Utility Dual Cab Other

Engine: 4 cyl 6 cyl 8 cyl Other Transmission: Manual Automatic

State/Territory where goods will be predominately used

Trade-in details

Year Make Model

Type Registration Number Amount \$

Supplier details

Private sale Re-finance Sale & buy back Franchise dealer Other dealer

Supplier name

Address

Suburb State Postcode

Finance details

Cash price (incl GST)

Chattel Mortgage Hire Purchase Lease

List amount

Less deposit

Less trade-in value

Term

Repayments

Finance company name

Plus amount owing

Total amount financed

Payment method

Direct debit BPay

Mortgage checklist

		Refinancing	First Home Buyer	Investor	Constructing
Personal Identification (Require 100 points)					
Main Items	Points				
• Drivers Licence	40	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Passport	70	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Birth Certificate	70	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Medicare Card	25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Credit Card	25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• ATM/Debit Card	25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Council Rates Notice	25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Pension Concession Card	25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Health Care Card	25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Tertiary Student ID Card	25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Income Details – PAYG					
• 2 most recent payslips		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Recent Group Certificate		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Income Details – Self Employed					
• Last 2 years personal tax returns		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Last 2 years business tax returns		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• ATO assessments for the past 2 years		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Other income details		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Income Details – Other					
• Rental statements for investment properties		<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
• Proof of share dividends or interest earned		<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
• Centrelink letter confirming family tax benefits		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Centrelink letter confirming permanent government pensions		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Private pension group certificate or statement		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Proof of any other regular, ongoing income		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Cards					
• Statements for the last 6 months		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property Purchase/Refinancing					
• Contract of Sale – signed is preferable			<input type="checkbox"/>	<input type="checkbox"/>	
• Evidence of completion of sale proceeds			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Details of property – refer application		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Statement for your First Home Saver account			<input type="checkbox"/>		
Other Documentation					
• Existing loan documentation		<input type="checkbox"/>			
• Penalty costs for early payout or refinancing		<input type="checkbox"/>			
• Loan Bank Statements for the past 6 months		<input type="checkbox"/>		<input type="checkbox"/>	
• Most recent building insurance policy		<input type="checkbox"/>			
• Most recent council rates notice		<input type="checkbox"/>			
• Last 6 months of bank statements showing savings		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
• Copy of tenancy agreement		<input type="checkbox"/>		<input type="checkbox"/>	
• Real estate appraisal estimating rental income		<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
• Builders fixed price tender including all plans					<input type="checkbox"/>
• Copy of council approved plans					<input type="checkbox"/>
• Copy of insurance cover for building construction					<input type="checkbox"/>