

## LOAN DETAILS

AMOUNT \$	PURPOSE OF LOAN <input type="checkbox"/> Personal/Home <input type="checkbox"/> Residential Investment <input type="checkbox"/> Business <input type="checkbox"/> Invest <input type="checkbox"/> Refinance (See page 3)
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## BORROWER/GUARANTOR DETAILS (IF ACTING AS THE TRUSTEE OF A TRUST THEN SPECIFY NAME OF TRUST)

Borrower
Guarantor

## PERSONAL DETAILS - APPLICANT 1

Borrower    Guarantor (please select one only)

Title	First Name	Middle Name	Surname
Sex	Drivers Licence No.	Expiry Date	Date Of Birth
Marital Status	No. Of Dependants	Age Of Dependants	
Residential Address	Suburb	State & Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Years At This Address	Residential Status <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Board		
Previous Address <small>(if current less than 3 years)</small>	Suburb	State & Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Years At This Address	Residential Status <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Board	Email Address	Email Statement <input type="checkbox"/> Yes <input type="checkbox"/> No
Postal Address <small>(if not same as residential address)</small>	Suburb	State & Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Telephone Number (Home)	Telephone Number (Work)	Mobile No.	Facsimile Number

## Employment Details

Employment Status	Occupation	Income (Net Amount & Period)	
Time In Employment	Name Of Employer	Employer Telephone No.	
Employer Address	Suburb	State & Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

## If Less Than 3 Years, Previous Employer(s) & Length of Service

Occupation	Employment Status	
Time In Employment	Name of Employer	Employer Telephone No.
Employer Address	Suburb	State & Postcode

## PERSONAL DETAILS - APPLICANT 2

Borrower  Guarantor (please select one only)

Title	First Name	Middle Name	Surname
Sex	Drivers Licence No.	Expiry Date	Date Of Birth
Marital Status	No. Of Dependants	Age Of Dependants	
Residential Address		Suburb	State & Postcode □□□□
Years At This Address	Residential Status <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Board		
Previous Address <small>(if current less than 3 years)</small>		Suburb	State & Postcode □□□□
Years At This Address	Residential Status <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Board	Email Address	Email Statement <input type="checkbox"/> Yes <input type="checkbox"/> No
Postal Address <small>(if not same as residential address)</small>		Suburb	State & Postcode □□□□
Telephone Number (Home)	Telephone Number (Work)	Mobile No.	Facsimile Number

### Employment Details

Employment Status	Occupation	Income (net amount & period)	
Time In Employment	Name Of Employer		Employer Telephone No.
Employer Address		Suburb	State & Postcode □□□□

### If Less Than 3 Years, Previous Employer(s) & Length of Service

Occupation		Employment Status
Time In Employment	Name of Employer	Employer Telephone No.
Employer Address		Suburb State & Postcode □□□□

### REFEREE DETAILS

Name		
Residential Address		Suburb State & Postcode □□□□
Telephone	Relationship to Borrower	

## SELF EMPLOYMENT DETAILS (IF APPLICABLE)

Name of Business	Nature of Business
ABN	Years of Trading

## CORPORATE DETAILS (IF BORROWER OR GUARANTOR IS A COMPANY)

Borrower     Guarantor (please select one only)

Company Name		ACN	Principal Activity
Telephone No.	Fax No.	Email Address	
Address		Suburb	State & Postcode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Director Full Name		Address	
Director Full Name		Address	

## TRUST DETAILS (IF BORROWER OR GUARANTOR IS ACTING AS TRUSTEE OF A TRUST)

Borrower     Guarantor (please select one only)

Trust Name

Trustees

Beneficiaries

## YOUR REQUIREMENTS, OBJECTIVES AND PURPOSE OF LOAN

For example: purchase home, buy land, build, purchase investment property, refinance, renovate, debt consolidation, study, holiday, car, boat, extra cash, etc  
 What are the primary reasons for seeking credit (how the funds will be used)?

1	\$
2	\$
3	\$

The purpose of the loan is -  Personal/Home     Residential Investment  
 -  Business     Investment  
 -  Refinance (See below)\*

Amount of Credit Sought	\$	Term of credit sought	years
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For how long are you looking to retain the loan? Please provide reasons below.     less than 2 years     2-5 years     5-10 years     10 years plus

\* If refinancing or consolidating debts, please provide details of the original purpose and amount of the debts that are being refinanced or consolidated:

- Who refinancing from
- Original purpose of loan
- Amount of loan refinance

## SECURITY PROPERTY DETAILS - FIRST PROPERTY

Usage <input type="checkbox"/> Investment <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Vacant Land <input type="checkbox"/> Built on		Title Details if Known (Volume/Folio)	
Property Type <input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Rural Residential <input type="checkbox"/> Rural			
Estimated Market Value \$		Purchase/Contract Price (if purchasing) \$	
Name(s) Currently on Title			
Address of property		Suburb	State & Postcode □□□□

### Solicitor/Conveyancer Details

Firm Name		Contact Name	
Address		Suburb	State & Postcode □□□□
Email	Telephone No		Facsimile No

### Contact Details to Arrange Valuation/Access

Name	Email Address	Telephone No
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## SECURITY PROPERTY DETAILS - SECOND PROPERTY (IF APPLICABLE)

Usage <input type="checkbox"/> Investment <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Vacant Land <input type="checkbox"/> Built on		Title Details if Known (Volume/Folio)	
Property Type <input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Rural Residential <input type="checkbox"/> Rural Other			
Estimated Market Value \$		Purchase/Contract Price (if purchasing) \$	
Name(s) Currently on Title			
Address of property		Suburb	State & Postcode □□□□

### Solicitor/Conveyancer Details

Firm Name		Contact Name	
Address		Suburb	State & Postcode □□□□
Email	Telephone No		Facsimile No

### Contact Details to Arrange Valuation/Access

Name	Telephone No	Email Address
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# LOAN APPLICATION / NEEDS ANALYSIS

## FINANCIAL POSITION - BORROWER (THE FOLLOWING ASSET AND LIABILITY INFORMATION PROVIDES A SNAPSHOT OF YOUR NET WORTH POSITION)

ASSET TYPE	VALUE (\$)	LIABILITY TYPE	LIMIT (\$)	MONTHLY REPAYMENT (\$)	AMOUNT OWING (\$)
<b>Principal Home</b> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both Address:		<b>Principal Home</b> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both Interest Rate %	Lender:		
<b>Investment Property</b> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both Address:		<b>Investment Property</b> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both Interest Rate %	Lender:		
<b>Investment Property</b> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both Address:		<b>Investment Property</b> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both Interest Rate %	Lender:		
<b>Holiday Home</b> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both Address:		<b>Holiday Home</b> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both Interest Rate %	Lender:		
<b>Motor Vehicle</b> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both Type:		<b>Motor Vehicle</b> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both Interest Rate %	Lender:		
<b>Motor Vehicle</b> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both Type:		<b>Motor Vehicle</b> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both Interest Rate %	Lender:		
<b>Investments</b> (eg shares, managed funds) <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both Type:		<b>Line of Credit</b> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both Interest Rate %	Lender:		
<b>Cash</b> <small>(eg: savings, term deposit)</small> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both		<b>Credit Cards And Retail Store Cards</b> <small>(total combined limits, etc)</small> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both			
<b>Superannuation</b> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both		<b>Margin Lending Or Other Invest. Loans</b> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both Interest Rate %	Lender:		
<b>Contents</b> (insured value) <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both		<b>Interest Free Debt</b> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both			
<b>Other assets</b> (eg boats, caravans, collections) <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both		<b>Overdrafts And Other Bank Facilities</b> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both			

# LOAN APPLICATION / NEEDS ANALYSIS

## FINANCIAL POSITION - BORROWER (THE FOLLOWING ASSET AND LIABILITY INFORMATION PROVIDES A SNAPSHOT OF YOUR NET WORTH POSITION)

ASSET TYPE	VALUE (\$)	LIABILITY TYPE	LIMIT (\$)	MONTHLY REPAYMENT (\$)	AMOUNT OWING (\$)
<b>Other</b> (provide details) <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both		<b>Loan as Guarantor</b> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both			
<b>Other</b> (provide details) <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both		<b>Hire Purchase</b> (total of all HP agreements) <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both			
<b>Other</b> (provide details) <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both		<b>Personal Debt</b> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both			
<b>Other</b> (provide details) <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both		<b>Lease</b> (total of all lease agreements) <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both			
<b>Other</b> (provide details) <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both		<b>HECS liability/Taxation debt</b> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both			
		<b>Other liabilities - provide details</b> <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Both			
<b>TOTAL ASSETS (A)</b>		<b>TOTAL LIABILITIES (B)</b>			
<b>NET WORTH (A - B)</b>					

# LOAN APPLICATION / NEEDS ANALYSIS

## FINANCIAL POSITION - GUARANTOR (THE FOLLOWING ASSET AND LIABILITY INFORMATION PROVIDES A SNAPSHOT OF YOUR NET WORTH POSITION)

ASSET TYPE	VALUE (\$)	LIABILITY TYPE	LIMIT (\$)	MONTHLY REPAYMENT (\$)	AMOUNT OWING (\$)
<b>Principal Home</b> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both Address:		<b>Principal Home</b> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both Interest Rate %			
			Lender:		
<b>Investment Property</b> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both Address:		<b>Investment Property</b> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both Interest Rate %			
			Lender:		
<b>Investment Property</b> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both Address:		<b>Investment Property</b> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both Interest Rate %			
			Lender:		
<b>Holiday Home</b> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both Address:		<b>Holiday Home</b> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both Interest Rate %			
			Lender:		
<b>Motor Vehicle</b> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both Type:		<b>Motor Vehicle</b> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both Interest Rate %			
			Lender:		
<b>Motor Vehicle</b> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both Type:		<b>Motor Vehicle</b> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both Interest Rate %			
			Lender:		
<b>Investments</b> (eg shares, managed funds) <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both Type:		<b>Line of Credit</b> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both Interest Rate %			
			Lender:		
<b>Cash</b> <small>(eg: savings, term deposit)</small> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both		<b>Credit Cards And Retail Store Cards</b> <small>(total combined limits, etc)</small> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both			
<b>Superannuation</b> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both		<b>Margin Lending Or Other Invest. Loans</b> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both Interest Rate %			
			Lender:		
<b>Contents</b> (insured value) <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both		<b>Interest Free Debt</b> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both			
<b>Other assets</b> (eg boats, caravans, collections) <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both		<b>Overdrafts And Other Bank Facilities</b> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both			

**FINANCIAL POSITION - GUARANTOR** (THE FOLLOWING ASSET AND LIABILITY INFORMATION PROVIDES A SNAPSHOT OF YOUR NET WORTH POSITION)

ASSET TYPE	VALUE (\$)	LIABILITY TYPE	LIMIT (\$)	MONTHLY REPAYMENT (\$)	AMOUNT OWING (\$)
<b>Other</b> (provide details) <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both		<b>Loan as Guarantor</b> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both			
<b>Other</b> (provide details) <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both		<b>Hire Purchase</b> (total of all HP agreements) <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both			
<b>Other</b> (provide details) <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both		<b>Personal Debt</b> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both			
<b>Other</b> (provide details) <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both		<b>Lease</b> (total of all lease agreements) <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both			
<b>Other</b> (provide details) <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both		<b>HECS liability/Taxation debt</b> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both			
		<b>Other liabilities - provide details</b> <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Both			
<b>TOTAL ASSETS (A)</b>		<b>TOTAL LIABILITIES (B)</b>	<b>NET WORTH (A - B)</b>		

# LOAN APPLICATION / NEEDS ANALYSIS

## SELF EMPLOYMENT DETAILS (IF APPLICABLE)

### YOUR INCOME IF PAYG BORROWER

Borrower 1			Borrower 2		
Annual Income	Gross	Net	Annual Income	Gross	Net
Base Income/salary	\$	\$	Base Income/salary	\$	\$
Bonuses (Period of receipt)	\$	\$	Bonuses (Period of receipt)	\$	\$
Regular overtime (Period of receipt)	\$	\$	Regular overtime (Period of receipt)	\$	\$
Rental income	\$	\$	Rental income	\$	\$
Investment income	\$	\$	Investment income	\$	\$
Government allowances	\$	\$	Government allowances	\$	\$
Other	\$	\$	Other	\$	\$
<b>Subtotal (1)</b>		<b>\$</b>	<b>Subtotal (2)</b>		<b>\$</b>
<b>TOTAL NET ANNUAL INCOME (1 + 2)</b>					<b>\$</b>

### BORROWER ANNUAL INCOME IF SELF-EMPLOYED

The following information is for:  Borrower 1  Borrower 2  Both

Borrower 1		Borrower 2	
Financial year ending	/ /	Financial year ending	/ /
Sales	\$	Sales	\$
Less costs of goods sold	\$	Less costs of goods sold	\$
Gross profit	\$	Gross profit	\$
Operating expenses	\$	Operating expenses	\$
<b>Net profit before tax</b>	<b>\$</b>	<b>Net profit before tax</b>	<b>\$</b>
ADD BACKS	\$	ADD BACKS	\$
One off expenses	\$	One off expenses	\$
Interest	\$	Interest	\$
Superannuation	\$	Superannuation	\$
Depreciation	\$	Depreciation	\$
Directors salaries and fees	\$	Directors salaries and fees	\$
Other	\$	Other	\$
<b>Subtotal</b>	<b>\$</b>	<b>Subtotal</b>	<b>\$</b>
Less tax	\$	Less tax	\$
<b>TOTAL</b>	<b>\$</b>	<b>TOTAL</b>	<b>\$</b>

<b>TOTAL NET ANNUAL INCOME</b> (Last financial year)	<b>\$</b>
<b>TOTAL NET ANNUAL INCOME</b> Total net annual income (PAYG) + total net annual income (self employed)	<b>\$</b>
<b>TOTAL NET MONTHLY INCOME (A)</b> (Total net annual income ÷ 12)	<b>\$</b>
<b>TOTAL NET ANNUAL INCOME</b> (Last financial year)	<b>\$</b>

### ACCOUNTANT'S DETAILS

Accounting Firm

Contact Name	Contact phone number
Email address	Facsimile number

# LOAN APPLICATION / NEEDS ANALYSIS

## BORROWER CASH FLOW POSITION

The following information provides a snapshot of your current cash flow position.

<b>TOTAL NET MONTHLY INCOME (A)</b> From page 9	\$
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## CURRENT MONTHLY LOAN REPAYMENTS/RENT

Rent	\$	Will this expenditure continue after settlement	<input type="checkbox"/> Yes <input type="checkbox"/> No
Existing Home Loan	\$	Will this expenditure continue after settlement	<input type="checkbox"/> Yes <input type="checkbox"/> No
Existing Investment Loan	\$	Will this expenditure continue after settlement	<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Cards/Store Cards (combined monthly payment)	\$	Will this expenditure continue after settlement	<input type="checkbox"/> Yes <input type="checkbox"/> No
Personal Loan/Car Loan	\$	Will this expenditure continue after settlement	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other Loans	\$	Will this expenditure continue after settlement	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Current monthly repayments (B)</b>	<b>\$</b>	<b>Current monthly repayments (C)</b> <small>*subtotal of all current expenditure marked as continuing after settlement</small>	<b>\$</b>
		<b>Repayments for the proposed loan (D)</b>	<b>\$</b>

## CURRENT MONTHLY LIVING EXPENSES

Food/housekeeping	\$		
Insurance <small>(eg motor vehicle, home contents/building, medical, life/income protection)</small>	\$		
Utilities <small>(eg rates, gas, electricity, telephone)</small>	\$		
Transport <small>(eg public transport, petrol, registration, repairs)</small>	\$		
Education <small>(eg school, college, university)</small>	\$		
Dependants support <small>(eg childcare, child maintenance)</small>	\$		
Other	\$		
<b>Current monthly living expenses (E)</b>	<b>\$</b>	<b>Current monthly living expenses# (F)</b>	<b>\$</b>
<b>TOTAL CURRENT MONTHLY EXPENDITURE (B+E=G)</b>	<b>\$</b>	<b>TOTAL FUTURE MONTHLY EXPENDITURE (C+D+F=H)</b>	<b>\$</b>
<b>TOTAL CURRENT MONTHLY NET SURPLUS (A-G)</b>	<b>\$</b>	<b>TOTAL FUTURE MONTHLY NET SURPLUS (A-H)</b>	<b>\$</b>

# Please provide details of any expected changes between current and future living expenses.

**BORROWER FINANCIAL SECURITY**

Have you had any difficulties in meeting your financial commitments in the past 2 years? If YES, provide details below	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Have you received advice from an accountant, solicitor or financial planner regarding your requirements or financial objectives? If YES, provide details below	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Has legal action been instituted against you or the co-applicant for default under any credit contract within the last 5 years? If YES, please provide details	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Are you the Guarantor for any other loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Have you, or the co-applicant, ever had a judgment against you, been bankrupt, insolvent, assigned your estate for the benefit of creditors or entered into a scheme of arrangement with your creditors? If YES please provide details.	<input type="checkbox"/> Yes <input type="checkbox"/> No
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# LOAN APPLICATION / NEEDS ANALYSIS

## GUARANTOR INCOME AND EXPENDITURE

### YOUR INCOME IF PAYG GUARANTOR

Guarantor 1			Guarantor 2		
Annual Income	Gross	Net	Annual Income	Gross	Net
Base Income/salary	\$	\$	Base Income/salary	\$	\$
Bonuses (Period of receipt)	\$	\$	Bonuses (Period of receipt)	\$	\$
Regular overtime (Period of receipt)	\$	\$	Regular overtime (Period of receipt)	\$	\$
Rental income	\$	\$	Rental income	\$	\$
Investment income	\$	\$	Investment income	\$	\$
Government allowances	\$	\$	Government allowances	\$	\$
Other	\$	\$	Other	\$	\$
<b>Subtotal (1)</b>		<b>\$</b>	<b>Subtotal (2)</b>		<b>\$</b>
<b>TOTAL NET ANNUAL INCOME (1 + 2)</b>					<b>\$</b>

### GUARANTOR ANNUAL INCOME IF SELF-EMPLOYED

The following information is for:  Guarantor 1  Guarantor 2  Both

Guarantor 1		Guarantor 2	
Financial year ending	/ /	Financial year ending	/ /
Sales	\$	Sales	\$
Less costs of goods sold	\$	Less costs of goods sold	\$
Gross profit	\$	Gross profit	\$
Operating expenses	\$	Operating expenses	\$
<b>Net profit before tax</b>	<b>\$</b>	<b>Net profit before tax</b>	<b>\$</b>
ADD BACKS	\$	ADD BACKS	\$
One off expenses	\$	One off expenses	\$
Interest	\$	Interest	\$
Superannuation	\$	Superannuation	\$
Depreciation	\$	Depreciation	\$
Directors salaries and fees	\$	Directors salaries and fees	\$
Other	\$	Other	\$
<b>Subtotal</b>	<b>\$</b>	<b>Subtotal</b>	<b>\$</b>
Less tax	\$	Less tax	\$
<b>TOTAL</b>	<b>\$</b>	<b>TOTAL</b>	<b>\$</b>

<b>TOTAL NET ANNUAL INCOME</b> (Last financial year)	<b>\$</b>
<b>TOTAL NET ANNUAL INCOME</b> Total net annual income (PAYG) + total net annual income (self employed)	<b>\$</b>
<b>TOTAL NET MONTHLY INCOME (A)</b> (Total net annual income ÷ 12)	<b>\$</b>
<b>TOTAL NET ANNUAL INCOME</b> (Last financial year)	<b>\$</b>

### ACCOUNTANT'S DETAILS

Accounting Firm	
Contact Name	Contact phone number
Email address	Facsimile number

# LOAN APPLICATION / NEEDS ANALYSIS

## GUARANTOR CASH FLOW POSITION

The following information provides a snapshot of your current cash flow position.

<b>TOTAL NET MONTHLY INCOME (A)</b> From page 9	<b>\$</b>
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## CURRENT MONTHLY LOAN REPAYMENTS/RENT

Rent	\$	Will this expenditure continue after settlement	<input type="checkbox"/> Yes <input type="checkbox"/> No
Existing Home Loan	\$	Will this expenditure continue after settlement	<input type="checkbox"/> Yes <input type="checkbox"/> No
Existing Investment Loan	\$	Will this expenditure continue after settlement	<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Cards/Store Cards (combined monthly payment)	\$	Will this expenditure continue after settlement	<input type="checkbox"/> Yes <input type="checkbox"/> No
Personal Loan/Car Loan	\$	Will this expenditure continue after settlement	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other Loans	\$	Will this expenditure continue after settlement	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Current monthly repayments (B)</b>	<b>\$</b>	<b>Current monthly repayments (C)</b> <small>*subtotal of all current expenditure marked as continuing after settlement</small>	<b>\$</b>
		<b>Repayments for the proposed loan (D)</b>	<b>\$</b>

## CURRENT MONTHLY LIVING EXPENSES

Food/housekeeping	\$		
Insurance (eg motor vehicle, home contents/building, medical, life/income protection)	\$		
Utilities (eg rates, gas, electricity, telephone)	\$		
Transport (eg public transport, petrol, registration, repairs)	\$		
Education (eg school, college, university)	\$		
Dependants support (eg childcare, child maintenance)	\$		
Other	\$		
<b>Current monthly living expenses (E)</b>	<b>\$</b>	<b>Current monthly living expenses# (F)</b>	<b>\$</b>
<b>TOTAL CURRENT MONTHLY EXPENDITURE (B+E=G)</b>	<b>\$</b>	<b>TOTAL FUTURE MONTHLY EXPENDITURE (C+D+F=H)</b>	<b>\$</b>
<b>TOTAL CURRENT MONTHLY NET SURPLUS (A-G)</b>	<b>\$</b>	<b>TOTAL FUTURE MONTHLY NET SURPLUS (A-H)</b>	<b>\$</b>

# Please provide details of any expected changes between current and future living expenses.

**GUARANTOR FINANCIAL SECURITY**

Have you had any difficulties in meeting your financial commitments in the past 2 years? If YES, provide details below	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Have you received advice from an accountant, solicitor or financial planner regarding your requirements or financial objectives? If YES, provide details below	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Has legal action been instituted against you or the co-applicant for default under any credit contract within the last 5 years? If YES, please provide details	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Are you the Guarantor for any other loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Have you, or the co-applicant, ever had a judgment against you, been bankrupt, insolvent, assigned your estate for the benefit of creditors or entered into a scheme of arrangement with your creditors? If YES please provide details.	<input type="checkbox"/> Yes <input type="checkbox"/> No
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## PROTECTING YOUR LIFESTYLE/ASSETS

Do you have any insurance to protect your lifestyle (eg life, total permanent disablement insurance, income protection etc)?  
How would your lifestyle needs be maintained if you and/or your partner were

- a. temporarily unable to earn an income, for example through sickness/illness
- b. permanently unable to earn income, for example through death/permanent disability

Yes  No

## CHANGES TO YOUR CURRENT CIRCUMSTANCES

Do you anticipate any material changes to your financial situation? For example, change in employment, income or expenditure?  
If YES, what are the reasons for the changes and what is the expected impact.

Yes  No

## FOR THE CREDIT ASSISTANCE PROVIDER

The list of verification requirements is not intended to be an exhaustive list of all of the types of evidence which can be used to confirm the client's financial position.

## VERIFICATION CHECKLIST

### Payg Borrowers

Recent payroll receipts/payslips

Recent PAYG summary

Recent Income Tax Return (ATO notice of Assessment)

Bank statements to evidence

• debt payment history  3 months  6 months  12 months

• salary payments  3 months  6 months  12 months

• regular savings pattern  3 months  6 months  12 months

Confirmation of employment with the employer (subject to the requirements of the Privacy Act 1988) Eg: letter from employer on company letterhead detailing base, gross and net income, length of service, status of employment (handwritten letters are unacceptable)

Other (please list)

## SELF-EMPLOYED / COMMERCIAL BORROWERS

Recent Income Tax Returns

Financial statements (profit & loss/balance sheet)

A statement from the client's accountant

Trust Deed

Business Activity Statements

Other (please list)

## REFINANCING CLIENTS

### Refinancing/Switching And Debt Consolidation

- Copy of existing contract/statement to verify
- product type
  - fixed vs variable rate
  - cost saving features
  - break costs
- 
- 6-12 months of statements to verify
- current interest rate and costs
  - repayment conduct
  - ongoing fees
- 
- Payout statement in relation to exit fees and amount of debt being refinanced

## SECURITY

- Purchase Contract       Rates Notice       Land Tax Assessment Notice       Lease(s)
- Insurance       Annual Maintenance Statement       Other (please list)

## YOUR PREFERRED FEATURES

Features	Required		
<b>INTEREST ONLY</b> It is important to make interest only repayments	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Optional
<b>LINE OF CREDIT</b> It is important to have a revolving facility that allows you to draw to a limit	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Optional
<b>TOP UP</b> It is important to have access to additional funds for future use subject to sufficient equity.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Optional
<b>PAY OFF QUICKLY/ADDITIONAL PAYMENTS</b> It is important that the loan is paid off quickly and that additional payments are allowed without penalty.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Optional
<b>RE-DRAW</b> It is important to have access to additional repayment funds should it be required.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Optional

## ADDITIONAL INFORMATION/COMMENTS

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Does the Murdoch Clarke Mortgage Fund loan product suit your needs?       Yes       No

## FOR THE CREDIT ASSISTANCE PROVIDER

Disclose to the client and note any significant costs and/or risks associated with the features being sought. For example, costs of refinancing, break costs, fees for credit assistance services, etc.

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**PRIVACY POLICY - STATEMENT AND CONSENT**

In this Privacy Statement and Consent, "Murdoch Clarke Mortgage Fund" "MCMF", "we" or "us" means Murdoch Clarke Mortgage Management Limited (ABN 84 115 958 560, Australian Financial Services Licence 296758 Australian Credit Licence Number 296758) as Responsible Entity of the Murdoch Clarke Mortgage Fund.

This statement must be read by each individual applying for credit from or through MCMF and by each individual who provides personal information to MCMF in connection to such an application (for example, a guarantor).

**About this Statement**

At MCMF the privacy of your personal information is important. MCMF is bound by the Australian Privacy Principles (APP's) contained in the Privacy Act 1988 (Cth) ("the Act"). Pursuant to the Act we are required to have a privacy policy. This Statement forms part of the MCMF Privacy Policy ("the Privacy Policy").

This statement explains how MCMF collects, uses and discloses personal information. Personal information is information about and which identifies individuals, including, for example, an individual who is an applicant and an individual who may simply be referred to in the application (such as a referee or guarantor). It includes information obtained from any source and, in respect of individual loan applicants and guarantors (if any), includes anything about credit worthiness, standing, history and capacity which, under or in accordance with Act, may lawfully be exchanged. The kinds of personal information held generally include: name, personal details, date of birth, tax file number, contact details and account details. Depending on your relationship with MCMF we may also hold credit information concerning your financial details, including your assets and liabilities, information about your employment details, employment circumstances, family commitments and social security eligibility, insurance cover, credit history, default information, investment preferences and aversion or tolerance to risk.

We will not use or disclose your personal information otherwise than as set out in this statement for a purpose you would reasonably expect, a purpose required or authorised by law, or a purpose otherwise disclosed to, or authorised by, you.

**How we collect your personal information**

We will only collect information by lawful and fair means and not in an unreasonably intrusive way.

This information is generally obtained directly from you, for example, when you contact us in person or telephone us. There may be instances when personal information is obtained from a third party (eg credit reporting agency or an insurer of goods that you provide for security purposes).

We generally do not collect sensitive information from you (eg: information concerning race, religion, political opinions, criminal record, etc) unless this is necessary to provide you with a specific product or service. If it is necessary, we will obtain your consent to provide the sensitive information for us to use and disclose in accordance with our Privacy Policy.

Our websites use cookies which allow us to identify your browser while you are using our site. Cookies do not identify you; they simply allow us to track usage patterns so that we can measure the level of interest in various areas of our site. All browsers allow you to be notified when you receive a cookie and elect to either accept it or not. Your Internet service provider should be able to assist you to set your preferences.

**How we hold or store information**

We will take reasonable steps to protect personal information we hold about you against loss and against access, use, modification or disclosure that is unauthorised. Only authorised users can access your personal information, and access is only for approved purposes.

Your personal information may be stored in hard copy documents, as electronic data, or in MCMF's software or systems. We maintain physical security over our paper and electronic data stores and premises. We also maintain computer and network security; for example, we use firewalls (security measures for the Internet) and other security systems such as user identifiers and passwords to control access to computer systems.

Subject to the reasons for collection of your personal information, hard copy documents containing personal information will be stored for various periods. Electronic data of personal information may be stored indefinitely and, if appropriate, will be removed at your request.

MCMF will require all staff with access to your personal information to maintain confidentiality concerning that information. All employees sign confidentiality agreements as a condition of working for MCMF.

**CORRECTION OF INFORMATION**

We endeavour to ensure that, at all times the personal information we hold is up to date and accurate. If the information is incorrect, you may request the correction of your information. If MCMF is satisfied that the relevant information is incorrect, it will make the requested correction.

Should you request any personal information to be deleted/destroyed, we shall delete it if we do not need the information to provide our services to you.

**Purposes for which we collect and use personal information**

- a. You agree that personal information about you, which may at any time be provided to us in connection with a facility for which application is made, may be held and used by us to assess and process the application, to establish, provide and administer the facility, execute your instructions and to manage our relationship with you.
- b. You agree that, in assessing an application for consumer credit or commercial credit or, if relevant, in assessing whether to accept you as a guarantor, we may seek and obtain consumer credit information and commercial credit information about you from a credit reporting agency, or personal information from another financial institution or credit provider and may give personal information about you to another financial institution or credit provider.
- c. You also agree that we may hold and use personal information about you, which may at any time be provided to us in connection with a facility for which you make application to us, for the purpose (as relevant) of:
  - considering any other application you may make to us;
  - complying with legislative and regulatory requirements;
  - performing administrative functions, including accounting, risk management, record keeping, archiving, systems development, credit scoring and staff training;
  - providing banking and other financial services, such as financial planning and insurance;
  - managing our rights and obligations in relation to external payment systems;
  - enabling MCMF to develop and identify products and services that may interest you; and
  - (unless you ask us not to) enabling MCMF to provide you with information about other products and services.
- d. If the facility for which your application is made is an "account", as defined in the Financial Transaction Reports Act 1986 or Anti-Money Laundering and Counter-Terrorism Financial Act 2006, the collection by us of some information to verify your identity and address is required by that Act. Otherwise, the collection of information about you is not required by law, but without it, we may not be able to provide you with the facility for which you apply.
- e. Where personal information which we collect about you is sensitive information (such as information about your race, religion, political opinions, criminal record, etc), you nevertheless consent to its collection by us.

**DISCLOSURE OF PERSONAL INFORMATION**

You agree that we may collect and use personal and credit information about you from, and disclose it to, the following, as appropriate, even if the disclosure is to an organisation overseas which is not subject to privacy obligations equivalent to those which apply to us:

- credit reporting agencies and debt collecting agencies for credit worthiness, standing, capacity and history;
- other financial institutions and credit providers
- our agents, contractors and external advisers whom we engage from time to time to carry out, or advise on, our functions and activities;
- your agents and contractors, including your finance broker, legal adviser, financial adviser, builder and settlement agent;
- your executor, administrator, trustee, guardian or attorney;
- your referees, including your employer;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- any person who introduces you to us;
- external payment systems operators;
- your and our insurers or prospective insurers and their underwriters;
- your guarantors and prospective guarantors;
- an organisation proposing to fund the acquisition of or acquire, any interest in any obligation you may owe us (whether under a loan, guarantee or security), that organisation's agents, persons involved in assessing the risks and funding of the acquisition and, after acquisition, the purchaser and any manager;
- potential purchasers for the purpose of them conducting due diligence investigations in the event that we propose to sell our business. Any such disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them. In the event that a sale of our business is effected, we may transfer your personal information to the purchaser of the business. As a customer you will be advised of any such transfer; and
- any person to the extent necessary, in our view, we are required by law to do so or in order to carry out any instruction you give to us.

**Consequences of not providing requested personal information**

If you do not consent to providing certain pieces of personal information referred to in this statement we may not be able to provide you with a particular product or service.

**Personal information about third parties**

You represent that, if at any time you supply us with personal information about another person (for example, a referee or a person to whom a payment is to be directed), you are authorised to do so. You agree to inform that person who we are, that we will use and disclose their personal information for the purposes set out above, and that they gain access to that information.

**PRIVACY COMPLAINTS**

If you have a complaint or concern about the collection or use of your personal information, you should first contact the Manager, MCMF on 03 6235 9311 or call into 10 Victoria Street, Hobart. In most situations we will be able to resolve the matter at that time.

Written complaints can be forwarded to

Director – Statutory Compliance  
Murdoch Clarke Mortgage Management Limited  
10 Victoria Street  
HOBART TASMANIA 7000

You can also email your complaint or concern to [info@mcmf.com.au](mailto:info@mcmf.com.au).

Should you remain unhappy with our final decision, MCMF is a member of the Financial Ombudsman Service (FOS), an external dispute resolution scheme approved by the Australian Securities and Investments Commission. FOS is an independent organisation offering free and accessible dispute resolution services to financial services consumers across Australia.

The Financial Ombudsman Service can be contacted by:

Telephone: 1300 78 08 08  
Fax: 03 9613 6399  
Post: GPO Box 3 Melbourne VIC 3001  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Website: [www.fos.org.au](http://www.fos.org.au)

Alternatively, if you have a complaint or concern about the collection or use of your personal information or a breach of privacy and we are unable to resolve your dispute, the matter can be referred to the Office of the Privacy Commissioner who may investigate your complaint further. They can be contacted on 1300 363 992 or at: GPO Box 5218 Sydney NSW 2001.

The Australian Securities and Investment Commission (ASIC) also has a freeline Infoline 1300 300 630, which you may use to make a complaint and obtain information about your rights. Alternatively, you can detail your complaint in an email to [infoasic.gov.au](mailto:infoasic.gov.au)

**Access to your personal information and contacting us**

- a. Subject to the provisions of the Act, you may access personal information which we hold about you at any time by asking us. We will endeavour to respond to any request for access within 14-30 days depending on the complexity of the information and/or request. You may request information by calling (03) 6235 9311 but depending on the circumstances and the complexity of your request we may require your request for access in writing. We may charge you a fee for accessing your personal information. You will be advised at the time of your application for access of the applicable fee. In some circumstances, the Act permits us to deny access. If we deny your request for access, we will let you know why.
- b. Notwithstanding anything else in this statement, you may, at any time, tell us that you do not wish to receive any direct marketing communication.

**Privacy Policy and Further Information**

If you wish to obtain a copy of the MCMF Privacy Policy or have a query relating to our privacy practices please contact us by:

- phone on 03 6235 9311 during business hours Monday to Friday
- email at [info@mcmf.com.au](mailto:info@mcmf.com.au)
- writing to the address below:

Director – Statutory Compliance  
Murdoch Clarke Mortgage Management Limited  
10 Victoria Street  
HOBART TASMANIA 7000

## BORROWER'S SIGNATURE

I/We the undersigned:

- supply the details contained in this application for the purpose of enabling Murdoch Clarke Mortgage Management Limited as the responsible entity of the Murdoch Clarke Mortgage Fund ("MCMF") to determine whether to grant me/us a loan;
- understand and acknowledge that the submission of this application does not imply any acceptance by MCMF to grant me/us a loan;
- understand that any decision of MCMF to accept this application is made in reliance on the information given by me/us in this application and that MCMF reserves the right to accept or refuse this application in its absolute discretion;
- authorise MCMF to make any inquiries in relation to this application MCMF considers necessary;
- hereby apply for the finance described herein to be secured by mortgage on the property/ies described herein and represent that all statements made in this application are true and made for the purpose of obtaining finance, and acknowledge verification may be obtained from any source named herein;
- further acknowledge that any advisor, broker, agent or other person who introduces the Borrower to MCMF is not an agent of MCMF and does not have the authority to bind MCMF or to vary the terms of the loan;
- authorise MCMF (when MCMF decide it is necessary) to engage a Registered Valuer to complete a valuation of the security property/ies and I/We undertake to reimburse MCMF for such valuation fees within 14 days of being requested in writing to do so;
- confirm and declare that all of the information provided as part of this application is true and correct even if the information is not in their own handwriting;
- confirm and declare that I/We have read and understood the Privacy Statement contained in this Loan Application/ Needs Analysis Form and by signing this Form give all of the consents referred to therein; and
- give my/our consent for collecting, using and disclosing my/our personal information in accordance with the MCMF Privacy Policy.

I agree to have my identity information verified with the Issuer or Official Record Holder via third party systems for the purpose of verifying my identity.

## APPLICANT DECLARATION AUTHORITY & ACKNOWLEDGEMENT

Dated the \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_

**Signed by Individual Borrower 1**

**Signed by Guarantor 1**

**Signed by Individual Borrower 2**

**Signed by Guarantor 2**

Signed by Company Borrower )  
ACN )  
in accordance with Section 127 )  
of the Corporations Act in the presence of: )

**Director**

**Director/Secretary**

**Full Name  
(to be signed by each Applicant and each guarantor)**

**Full Name**

Attention is drawn to the fact that if any false information or statements have been made in this application, the applicants may be subject to:

- (a) a penalty of imprisonment and/or fine; and
- (b) requirement to pay the full loan amount immediately on demand.

## DECLARATION AS TO PURPOSE OF PROVISION OF CREDIT

I/We declare that the credit to be provided to me/us by Murdoch Clarke Mortgage Management Limited as the Responsible Entity for the Murdoch Clarke Mortgage Fund 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 BUSINESS PURPOSES OR INVESTMENT PURPOSES OTHER THAN INVESTMENT IN RESIDENTIAL PROPERTY.**

**BY SIGNING THIS DECLARATION, YOU MAY LOSE YOUR PROTECTION UNDER THE NATIONAL CREDIT CODE.**

**Signed by First Borrower**

<input type="text"/>	<input type="text"/>
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**First Borrower Full Name [PLEASE PRINT]**

**Date [DD/MM/YY]**

**Signed by Second Borrower**

<input type="text"/>	<input type="text"/>
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**Second Borrower Full Name [PLEASE PRINT]**

**Date [DD/MM/YY]**

Signed by Company Borrower )  
ACN )  
in accordance with Section 127 )  
of the Corporations Act in the presence of: )

**Director**

**Director/Secretary**

**Full Name**

**Full Name**

### CREDIT ASSISTANCE PROVIDER

Name	Company Name
Registration/Licence/Credit Representative No	Phone No
Mobile No	Email Address

## COMPARISON RATE SCHEDULE

Variable Rate Mortgage Secured Interest Only Loan

Annual Percentage Rate (per annum)

Agribusiness Loan 7.99% Commercial Loan 8.69% Development Loan 10.19% SMSF Loan 8.99%

	TERM	COMPARISON RATE			
		AGRIBUSINESS	COMMERCIAL	DEVELOPMENT	SMSF
\$70,000	25 years*	8.12%	8.83%	10.50%	9.42%
\$100,000	25 years*	8.08%	8.79%	10.41%	9.29%
\$130,000	25 years*	8.06%	8.77%	10.36%	9.22%
\$150,000	25 years*	8.05%	8.76%	10.34%	9.19%
\$200,000	25 years*	8.04%	8.74%	10.30%	9.14%
\$225,000	25 years*	8.03%	8.73%	10.29%	9.12%
\$250,000	25 years*	8.03%	8.73%	10.28%	9.11%
\$275,000	30 years*	8.02%	8.73%	10.27%	9.10%
\$300,000	30 years*	8.02%	8.73%	10.27%	9.09%

\*Credit is available for this amount but may not be for the term specified in the schedule. The law requires that, for comparison purposes, the term specified for this amount must be used to calculate the comparison rate.

Warning: The comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

Date of issue: 15 April 2026