

ORACLE LENDING SOLUTIONS LOAN APPLICATION FORM:

PERSONAL DETAILS					
1			2		
Title	First Name	Middle Name/s	Title	First Name	Middle Name/s
Surname			Surname		
Other Names commonly known by (if any)			Other Names commonly known by (if any)		
Permanent Australian Resident? Yes / No			Permanent Australian Resident? Yes / No		
Current Home Address		Years/Months	Current Home Address		Years/Months
		/			/
Current Residential Status (Rent / Home Owner / Home Mortgage / Board / Other)			Current Residential Status (Rent / Home Owner / Home Mortgage / Board / Other)		
Previous Address		Years/Months	Previous Address		Years/Months
		/			/
Telephone Numbers Home Work Mobile			Telephone Numbers Home Work Mobile		
Date of Birth / /	Drivers Licence No.	Exp. Date	Date of Birth / /	Drivers Licence No.	Exp. Date
Marital Status	Number of Dependants	Ages of Dependents	Marital Status	Number of Dependants	Ages of Dependents
Email Address:			Email Address		
Name, Phone and Address of the nearest relative not living with you			Name, Phone and Address of the nearest relative not living with you		
Mother's Maiden Name			Mother's Maiden Name		

COMPANY / BUSINESS / TRUST DETAILS		
(If applicable)		
Company/ Trustee Name and Registered Address		
Business Telephone No.	Business Facsimile No.	ABN / ACN
Nature of Business		Years Trading

EMPLOYMENT

1	Occupation		2	Occupation	
Present Employer			Present Employer		
Address		Telephone No.	Address		Telephone No.
Total Annual Income \$ Permanent / Casual / Part-time			Total Annual Income \$ Permanent / Casual / Part-time		
Length of Service (Years/ Months)		Overtime / Penalty Time	Length of Service (Years/ Months)		Overtime / Penalty Time
Previous Employer (if current less than 2 years)		Length of Service Years / Months /	Previous Employer (if current less than 2 years)		Length of Service Years / Months /
Address		Telephone No.	Address		Telephone No.
Other Employer/ Income Type	Gross Income and Frequency \$		Other Employer/ Income Type	Gross Income and Frequency \$	
Other Income Address		Telephone No.	Other Income Address		Telephone No.
If Self Employed Name/Address/Phone Number of Accountant:			If Self Employed Name/Address/Phone Number of Accountant:		

LOAN REQUIRED

Loan Purpose		Product		First Home Buyer? Yes / No
Amount \$	Rate %	Term	Settlement Date	L/V/R %
Rate (Please circle) Fixed / Discounted	Rate Period	Please circle: P & I Interest Only Interest Only Capitalised		

Loan 2 Purpose (if applicable)		Product		
Amount \$	Rate %	Term	Settlement Date	
Rate (Please circle) Fixed / Discounted	Rate Period	Please circle: P & I Interest Only Interest Only Capitalised		

Loan 3 Purpose (if applicable)		Product		
Amount \$	Rate %	Term	Settlement Date	

Rate (Please circle) Fixed / Discounted	Rate Period	Please circle: P & I Interest Only Interest Only Capitalised		
---	--------------------	--	--	--

PROPERTY OFFERED AS SECURITY

Property One	Purchase Price or Market Value (if refinancing) \$	Title Details Volume	Folio
Address			State and Postcode
Contact person for Valuer		Company	Telephone No.

Property Two	Purchase Price or Market Value (if refinancing) \$	Title Details Volume	Folio
Address			State and Postcode
Contact person for Valuer		Company	Telephone No.

Property Three	Purchase Price or Market Value (if refinancing) \$	Title Details Volume	Folio
Address			State and Postcode
Contact person for Valuer		Company	Telephone No.

FINANCIAL POSITION

ASSETS		LIABILITIES		
Property	Estimated Value \$	Existing Home Loan Bank	Monthly Payments \$	Total Loan Outstanding \$
Other Property	\$	Other Loans	\$	\$
Other Property	\$	Other Loans	\$	\$
Other Property	\$	Other Loans	\$	\$
Bank Balances (Bank details)	\$	Other Loans	\$	\$
Bank Balances (Bank details)	\$	Credit Card	Limit \$	\$
Motor Vehicle (Make / Model / Year)	\$	Credit Card	Limit \$	\$
Other Motor Vehicles/Boat/Caravan etc	\$	Credit Card	Limit \$	\$
Value of Business, Goodwill, Stock	\$	Credit Card	Limit \$	\$
Investments, Shares, Superannuation	\$	Other	\$	\$
Contents / Furniture (insured value)	\$	Other	\$	\$

- 7. Authorise and consent to [title] confirming details provided in this application with any person or persons who may reasonably be expected to confirm such details.
- 8. Acknowledge that this agreement and Privacy Disclosure shall continue to have effect for the duration of the loan contract, should my/our application be approved.

Applicant Name 1:.....	Applicant Name 2:.....
Signature:.....	Signature:.....
Signature of Witness:.....	Signature of Witness:.....
Name/Address/Occupation of Witness:.....	Name/Address/Occupation of Witness:.....

BUSINESS PURPOSE DECLARATION

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 for both purposes). Circle to indicate account as applicable:

Loan 1 Loan 2 Loan 3

Important

You should **not** sign this declaration unless this loan is wholly or predominantly (at least 50%) for business or investment purposes.
By signing this declaration you may **lose** your protection under the Consumer Credit Code.

NAME:..... SIGNATURE:..... DATE:...../...../.....

NAME:..... SIGNATURE:..... DATE:...../...../.....

STAMP DUTY DECLARATION

(complete only if the following statement is correct) (SA Mortgages only)

I/We declare that **all** of the money being advanced under this loan and which is secured by the mortgage being granted has, is or will **only** be used by me and/or one of us to either;

- (a) buy a home or land to build my/our home that I/we will or do live in most of the time; and/or
- (b) pay for building or making additions or improvements to my/our home that I/we will or do live in most of the time; and/or
- (c) repay a loan used to buy the home, land or make the improvements to my/our home that I/we or do live in most of the time.

IMPORTANT

If you do use the money for any purpose at all other than (a), (b) or (c) above
you will be liable to pay a higher rate of Stamp duty.

NAME:..... SIGNATURE:..... DATE:...../...../.....

NAME:..... SIGNATURE:..... DATE:...../...../.....

- SEE NEXT PAGE FOR PRIVACY AND CREDIT AUTHORISATIONS -

Loan Application

PRIVACY AND CREDIT AUTHORISATIONS PRIVACY ACT AUTHORISATIONS / AGREEMENTS

Authorisation to Act on Behalf of Individuals: In compliance with the Commonwealth Privacy Act, applicant parties to a finance application should complete and give its return to the below- named introducer/broker for the purposes of the Privacy Act.

NAME OF INTRODUCER:

1. Acknowledgement of Disclosure of Credit Information to a Credit Reporting Agency.

I/We acknowledge that Section 18E (8) (c) of the Privacy Act allows for a credit provider which the above named introducer may approach in arranging my/our finance (hereinafter the Approached Credit Provider), to give a credit reporting agency certain personal information about my/our application for finance.

The information which may be given to an agency is covered by Section 18E (1) of the Act and includes:

- Such permitted particulars about me/us which allow me/us to be identified;
- The fact that I/we have applied for finance and the amount;
- The fact that the above named credit provider is a current credit provider to me/us;
- Payments which become overdue more than 60 days, and for which collection action has commenced;
- Advice that payments are no longer overdue;
- Cheques drawn by me/us which have been dishonored more than once;
- In specified circumstances, that in the opinion of the approached credit provider, I/we have committed a serious credit infringement;
- That finance provided to me/us by the approached credit provider has been paid or otherwise discharged.

By virtue of this declaration I/we understand that the above named introducer has informed me/us of the disclosure policy to a credit reporting agency of information about me/us by Approached Credit Providers and I/we so authorise such disclosures.

2. Agreement/Authority for Credit Provider to perform Certain Permitted Actions Concerning a Finance Application of Transaction

I/We agree that, if it is considered relevant in assessing my/our application for personal credit, the Approached Credit Provider may obtain a report about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons (Section 18 (4)).

I/We agree that, if it is considered relevant in assessing my/our application for commercial credit, the Approached Credit Provider may obtain from a credit reporting agency credit report containing personal credit information about me/us (Section 18K (1) (b)).

I/We agree that the Approached Credit Provider may give to and seek from any credit providers named in the accompanying finance application and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency or a commercial credit reporting agency respectively, information about my/our personal or commercial credit arrangements for the purpose of assessing my/our finance application or collecting any overdues; I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or received from each other under the Privacy Act (Section 18N (1) (b)).

3. Authorisation to Act on behalf of Individuals.

For the purpose of arranging finance which is the subject of my/our application, the details of which appear below, I/we authorise:

- the above named introducer
- any credit provider named by the credit reporting agency
- a mortgage manager, or any organisation acting on behalf of the Bank involved in processing a loan application or managing a loan by or on account with the Bank

to obtain a report about my/our consumer or commercial credit worthiness from a credit reporting agency or a commercial credit reporting business (Section 18I(3)) or from a credit provider named in this application or referred to in such reports (Section 18N(1)(g)).

I/we also authorise the above named introducer/credit provider/mortgage manager to give to and receive from such parties as are necessary to the arranging of this finance, such personal information about me/us which is necessary to the arrangement/

This information may be exchanged for any of the following purposes:

- to assess an application by me/us for credit and for the purpose of processing a loan application or managing the loan by or on behalf of the Bank
- to notify other credit providers of a default by me/us
- to exchange information with other credit providers as to the status of this loan where I am/we are in default with other credit providers
- to assess my/our credit worthiness

4. Guarantor Parties Agreement

I/We agree that the Approached Credit Provider may seek a credit report concerning me/us from a credit reporting agency to assess whether to accept me/us as a guarantor of the finance commitments for the abovenamed Applicant Parties (Section 18K(1)(c)) and in doing so I/we acknowledge that such credit provider may give personal information about me/us as per paragraph 1 of this authority.

I/We agree that if the credit provider approves the borrower(s) application for credit this agreement remains in force until the credit facility covered by the borrower(s) application ceases.

5. Acknowledgement by Applicant/Customer and or Proposed Guarantor about the collection, recording, use and disclosure of personal information by the Approached Credit Provider.

I/we, the Applicant/Customer and/or Proposed Guarantor, acknowledge that:

- during the course of assessing the application for finance, the Approached Credit Provider will collect, record and securely store personal information about me/us; and
- some of the personal information collected may be obtained from third parties including Credit Reporting Agencies, other credit providers, trade suppliers and public records; and
- information about the identity, location and contact particulars of the Approached Credit Provider can be obtained from the above named Introducer
- except in limited circumstances, I/we are able to access details of the personal information the Approached Credit Provider holds about me/us by sending a request, either via Oracle Lending Solutions or directly to the Approached Credit Provider
- The information may be used for the purposes of providing credit and for direct marketing of products and other service offered by Oracle Lending Solutions or an organisation we are affiliated with or represent. I/we have the right to request not to receive direct marketing material
- the information is being collected primarily so that the Approached Credit Provider can consider the finance application; and
- without the information sought being collected, an Approached Credit Provider will be unable to process the application for finance; and
- subject to the provisions of the Privacy Act, some of the personal information collected by the Approached Credit Provider may be disclosed to other parties, but only so that the Approached Credit Provider can process the application for finance. Disclosure to outside parties may also be made if it is required or authorised by law or the disclosure information relates to organisations to which we outsource functions. The types of organisations to whom information might be disclosed include:
 1. mailing and printing houses, IT providers
 2. a credit reporting agency;
 3. other credit providers;
 4. a supplier(s) and/or insurer of the goods or security which are the subject of the finance application, and
 5. a solicitor, accountant, conveyancer and/or valuer engaged by the Approached Credit Provider to act on its behalf.
 6. account holders and operators

In most cases you can gain access to your personal information. Should you wish to do so, or if you have any queries about your personal information, please contact Oracle Lending Solutions or your Credit Provider.

6. Giving Information to a Guarantor/Third Party Security Provider

I/We authorise the credit provider to give to a current or proposed Guarantor/s Third Party Security Provider and credit report, notice or documents, or personal information about my credit worthiness, credit standing, credit history or credit capacity relating to the credit facilities, which are the subject of the guarantee or security (as the case may be) which have been or which are proposed to be provided to the credit provider. This extends to the disclosure of copies of notices or documents relating to the application (including any actual or proposed credit) and to the disclosure of relevant information about the progress of the loan, including details of any variation of a credit contract, copies of statements and details of any arrears that may develop, as well as enforcement of the guarantee and/or security.

7. Bankers Opinion

I/We authorise the credit provider to give to another bank and to receive a banker's opinion for the Purposes connected with my/our business, trade or profession

8. Details of Application

Amount: \$

Purpose:

Applicants Name:

Applicants Name:

.....Date...../...../.....

(Borrower's Signature)

.....Date...../...../.....

(Borrower's Signature)

Guarantor Name (if any):

Guarantor Name (if any).....

.....Date...../...../.....

(Guarantor's Signature)

.....Date...../...../.....

(Guarantor's Signature)

This authorisation remains in force until the finance transaction is arranged, whereupon it will be replaced by an Authorisation/Agreement in favour of the Approached Credit Provider that provides the finance covered by the finance application.