

Introducer stamp

Application for Mortgage Finance

In completing this document, please attach copies of the relevant pages for additional information.

Introducer details

Broker ID

Introducer name and principal group (if applicable)

Telephone (W) Fax

Mobile

Email address

Borrower details

Borrower 1

Individual

Company

Trust

Title (Dr/Mr/Mrs/Ms/Miss) Given name(s) Surname Date of birth DD/MM/YY

Company/Trust Name

ABN/ACN Driver's licence number

Street address

PO Box

Suburb/town State Postcode

Telephone (H) (W)

Mobile Fax

Email address

Borrower 2

Individual

Company

Trust

Title (Dr/Mr/Mrs/Ms/Miss) Given name(s) Surname Date of birth DD/MM/YY

Company/Trust Name

ABN/ACN Driver's licence number

Street address

PO Box

Suburb/town State Postcode

Telephone (H) (W)

Mobile Fax

Email address

Security property details (continued)

Property type
 House Unit Vacant land Inner city apartment

 Other (please specify)
Local authority zoning Please complete additional attachments specific to the sector

 Residential Rural residential Rural
 Commercial Industrial Other (please specify)
Title
 Freehold Strata Other (please specify)
Condition of property
 Excellent Good Fair Poor

Property 2
Address
Suburb/town **State** **Postcode**
Contact name for valuation purposes
Name **Telephone (daytime)**
Estimated value
Property type
 House Unit Vacant land Inner city apartment

 Other (please specify)
Local authority zoning Please complete additional attachments specific to the sector

 Residential Rural residential Rural
 Commercial Industrial Other (please specify)
Title
 Freehold Strata Other (please specify)
Condition of property
 Excellent Good Fair Poor

Credit matrix

Please tick as appropriate*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	AAA	AA	A	BBB	BB
Paid defaults	Nil	Up to 2 or \$10k paid more than 12 months ago	Up to 3 or \$25k paid within the last 12 months	Up to 5 or \$50k paid within the last 12 months	No limit
Paid judgements or writs	Nil	Up to 2 or \$10k paid more than 12 months ago	Up to 3 or \$25k paid within the last 12 months	Up to 5 or \$25k paid within the last 12 months	No limit
Unpaid defaults	Nil	Nil	Up to 2 or \$10k	Up to 2 or \$25k	No limit
Unpaid judgements or writs	Nil	Nil	Up to 2 or \$10k	Up to 2 or \$25k	No limit
Current or past mortgage arrears	None	0–12 months 1 payment	0–12 months 2 payments	0–12 months 2 payments	No limit/Foreclosure
Bankruptcy/Part 10	Never	Discharged more than 5 years ago	Discharged more than 3 years ago	Discharged more than 12 months ago	Discharged less than 12 months ago
Settlement required under 2 weeks	No	No	Yes	Yes	Yes

* You must satisfy all seven criteria in the relevant category.

Statement of assets and liabilities (one for each Borrower and each Guarantor)

This page may be photocopied if additional pages are needed.

Title (Dr/Mr/Mrs/Ms/Miss)	Given name(s)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Assets/Real Estate

Address

<input type="text"/>	Value <input type="text"/>
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Other assets

1	<input type="text"/>	Value <input type="text"/>
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2	<input type="text"/>	Value <input type="text"/>
---	----------------------	----------------------------

Total	<input type="text"/>
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Liabilities/Existing Mortgages

<input type="text"/>	Value <input type="text"/>
----------------------	----------------------------

Other liabilities

1	<input type="text"/>	Value <input type="text"/>
---	----------------------	----------------------------

2	<input type="text"/>	Value <input type="text"/>
---	----------------------	----------------------------

Total	<input type="text"/>
-------	----------------------

Title (Dr/Mr/Mrs/Ms/Miss)	Given name(s)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Assets/Real Estate

Address

<input type="text"/>	Value <input type="text"/>
----------------------	----------------------------

Other assets

1	<input type="text"/>	Value <input type="text"/>
---	----------------------	----------------------------

2	<input type="text"/>	Value <input type="text"/>
---	----------------------	----------------------------

Total	<input type="text"/>
-------	----------------------

Liabilities/Existing Mortgages

<input type="text"/>	Value <input type="text"/>
----------------------	----------------------------

Other liabilities

1	<input type="text"/>	Value <input type="text"/>
---	----------------------	----------------------------

2	<input type="text"/>	Value <input type="text"/>
---	----------------------	----------------------------

Total	<input type="text"/>
-------	----------------------

Title (Dr/Mr/Mrs/Ms/Miss)	Given name(s)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Assets/Real Estate

Address

<input type="text"/>	Value <input type="text"/>
----------------------	----------------------------

Other assets

1	<input type="text"/>	Value <input type="text"/>
---	----------------------	----------------------------

2	<input type="text"/>	Value <input type="text"/>
---	----------------------	----------------------------

Total	<input type="text"/>
-------	----------------------

Liabilities/Existing Mortgages

<input type="text"/>	Value <input type="text"/>
----------------------	----------------------------

Other liabilities

1	<input type="text"/>	Value <input type="text"/>
---	----------------------	----------------------------

2	<input type="text"/>	Value <input type="text"/>
---	----------------------	----------------------------

Total	<input type="text"/>
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Individuals – Declarations (must be completed by Individual Borrowers/Guarantors)

Business or investment purposes declaration (must be completed by Individual Borrowers/Guarantors)

I/We declare that the credit to be provided to me/us by Provident Capital Limited is to be applied wholly, or predominantly for business or investment purposes (or for both purposes).

IMPORTANT: You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may lose protection under the Uniform Consumer Credit Code.

Print full name: Borrower/Guarantor 1	Signature	Date / /
Print full name: Borrower/Guarantor 2	Signature	Date / /

Financial Declaration

I/we declare that

- I/we am/are applying to Provident Capital for a loan of \$
- I/we am/are aware that the monthly interest payments will be approximately \$
- I am/we are of the opinion that I am/we are able to pay the interest and repay the loan in accordance with its terms and can do so without hardship.
- I am/we are not aware of any factors which may affect my/our ability to make payments or which may cause any hardship in doing so.
- I/we understand that the above monthly interest payment figure is only an estimate and may vary (i) after Provident Capital completes its credit assessment and (ii) according to changes to the amount borrowed and/or changes to interest rates.
- I/we acknowledge that Provident Capital is relying on the information in this application in considering whether to provide finance to me/us.
- All the information set out in this application is correct.

Print full name: Borrower/Guarantor 1	Signature	Date / /
Print full name: Borrower/Guarantor 2	Signature	Date / /

Companies Financial Declaration (must be completed by Companies and Trusts)Company Name Trust Name

I/we declare that

- 1 I/we am/are (i) officers of the company or (ii) trustee(s) of the trust and authorised to make this declaration
- 2 The company/trust is applying to Provident Capital for a loan of \$
- 3 I/we am/are aware that the monthly interest payments will be approximately \$
- 4 I am/we are of the opinion that the company/trust is able to pay the interest and repay the loan in accordance with its terms and can do so without hardship.
- 5 I am/we are not aware of any factors which may affect the company's/trust's ability to make repayments or which may cause any hardship in doing so.
- 6 The company/trust has lodged its Business Activity Statements with the Australian Taxation Office on time and are up to date.
- 7 I/we understand that the above monthly interest payment figure is only an estimate and may vary (i) after Provident Capital completes its credit assessment and (ii) according to changes to the amount borrowed and/or changes to interest rates.
- 8 I/we acknowledge that Provident Capital is relying on the information in this Application in considering whether to provide finance to the company/trust.
- 9 All the information set out in this application is correct.

Credit and personal information privacy

The Privacy Act 1988 ('Act') regulates the obtaining, use and disclosure of certain personal and credit information about you. For more information, please refer to Provident Capital's brochure called Privacy and Your Personal Information. Please read the following consent carefully and obtain appropriate professional advice if it contains anything you do not clearly understand.

Consent

In this document:

- ~ '**commercial credit arrangement**' means any arrangement concerning *commercial credit* in connection with *my application*;
- ~ '**application**' means, as applicable, *my application* to *Provident* as a borrower under a *commercial credit arrangement* or *my application* to *Provident* to guarantee a proposed borrower under a *commercial credit arrangement*;
- ~ '**commercial credit**' means credit provided or to be provided by *Provident* to be applied wholly or predominantly for business or investment purposes (or for both purposes);
- ~ '**credit report**' has the same meaning as it does in the Act;
- ~ '**I**', '**me**' and '**my**' include, as applicable, *we*, *us* and *our*;
- ~ '**permitted information**' means any personal information, credit information or credit report about *me* that is permitted to be obtained, used or disclosed in accordance with and to the extent permitted by Part IIIA of the Act;
- ~ '**Provident**' means, as applicable, *Provident Capital Limited* ACN 082 735 573 and any related corporation.

I agree that in connection with;

- ~ *my application*;
- ~ the making of a *commercial credit arrangement*;
- ~ the ongoing management and administration of a *commercial credit arrangement*;
- ~ the collection of any amounts payable to *Provident* under a *commercial credit arrangement* that are overdue for payment; and
- ~ the collection or recovery of any debts or other amounts payable to *Provident* under a *commercial credit arrangement*;

Provident may do any of the following:

- ~ obtain and use *permitted information* from a credit reporting agency;
- ~ obtain and use *permitted information* from another credit provider or any lawful source of such information;
- ~ disclose *permitted information* in its possession to:
 - ~ a credit reporting agency;
 - ~ another credit provider in accordance with *my* written authority;
 - ~ a prospective guarantor of a proposed *commercial credit arrangement* to enable that prospective guarantor to determine whether or not to offer the proposed guarantee;
 - ~ *my* guarantor of a *commercial credit arrangement* as may be

- ~ requested by the guarantor from time to time or in relation to the enforcement or proposed enforcement of the guarantee;
- ~ a mortgage insurer in connection with the provision or proposed provision of mortgage insurance;
- ~ a person or body generally recognised and accepted in the community as being appointed or established for the purposes of settling any dispute that may arise between *Provident* and *me* in connection with a *commercial credit arrangement*;
- ~ any appropriate State or Territory Minister, Department or authority to assist with the facilitation of *commercial credit arrangement* or the management or supervision of schemes or arrangements under which such assistance is given;
- ~ a supplier of goods or services to *me* to enable that supplier to determine whether or not to accept payment from *me* by means of credit card or electronic funds transfer;
- ~ a person or body considering taking an assignment of or discharging on *my* behalf a debt owed by *me* to *Provident*;
- ~ a person or body engaged by *Provident* to manage a *commercial credit arrangement*, including the collection of any overdue payments and the collection or recovery of any debts or other amounts payable to *Provident* under a *commercial credit arrangement*;
- ~ a corporation, including its professional advisers, in connection with the purchase or assignment of an obligation owed to or security taken by *Provident* in relation to a *commercial credit arrangement*;
- ~ another credit provider with security over all or part of the same security as *Provident* under a *commercial credit arrangement* and where *I* am at least 60 days overdue in making a payment under either the *commercial credit arrangement* or the other credit provider's loan to enable *Provident* and the other credit provider to decide what action to take in relation to the overdue payment;
- ~ to any person where the disclosure is required or authorised by law;
- ~ any person in accordance with *my* written authority;
- ~ the person through whom *I* have made *my* application
- ~ to any person authorised in writing by *me* to operate any account with *Provident* resulting from *my* application.

Individual Borrowers and Guarantors

Print full name: Borrower/Guarantor 1	Signature	Date / /
Print full name:	Signature	Date / /

Companies

Print full name: Borrower/Guarantor 2	Signature	Date / /
Office: Director/Sole Director		
Print full name	Signature	Date / /
Office: Director/Secretary		

