



OFFICE USE ONLY

AML/CTF ACT 2006 IDENTIFICATION REQUIREMENTS

APPLICANT 1**ID Requirement: (circle one)** Current Driver's Licence / Passport**Verification Requirements:** Full Name *and either* Date of Birth *or* Residential Address**APPLICANT 2 (if required)****ID Requirement: (circle one)** Current Driver's Licence / Passport**Verification Requirements:** Full Name *and either* Date of Birth *or* Residential Address

Home Loan Application

Thank you for choosing ASG Home Loans: To accelerate your application please

- a. Ensure all questions are answered
- b. Tick the appropriate boxes
- c. If a question is not applicable write: N/A
- d. Ensure all areas in 'white' are completed
- e. If the second applicant details are the same as the first write: SAME
- f. Ensure the application is signed in all areas, where required
- g. Ensure application is returned with photocopies of required supporting documentation. For your convenience tick checklist items on page 8.

Your Loan Amount

1. Loan amount required \$ _____

2. Purpose of Loan : (what will the funds be used for) _____

Personal Details

Applicant 1
(Primary Applicant)

3. Title Mr Mrs Ms Miss Dr Surname _____

First name _____ Middle name _____

4. Current address _____

Postcode _____ Time at address _____ yrs

5. Phone details: indicate preferred contact number Best time to call _____ am/pm

Home phone () Work phone () Mobile phone

Fax () Email address w. _____ H. _____

6. Date of birth _____ Drivers licence number _____

7. Marital status _____ Age of dependents _____

Applicant 2

8. Title Mr Mrs Ms Miss Dr Surname _____

First name _____ Middle name _____

9. Current address _____

Postcode _____ Time at address _____ yrs

10. Phone details: indicate preferred contact number Best time to call _____ am/pm

Home phone () Work phone () Mobile phone

Fax () Email address w. _____ H. _____

11. Date of birth _____ Drivers licence number _____

12. Marital status _____ Age of dependents _____



Select Your Loan Option

13. Loan term 10 years 15 years
 20 years 25 years No change (variation only)
14. Will all or part of this loan be used for business or investment purposes? Yes No
If yes, how much? Business Specify the amount \$ and/or
 Investment Specify the amount \$
15. Are the borrowings going to be in: Personal names Company name Trust name
16. Interest rate Variable Rate OR Fixed for 1Year 2Years 3Years (Not available for Mortgage Saver Bonus Option)

Additional Information

17. What is your preferred settlement date?
18. Are you an existing ASG member? Yes No

Employment Details

- Applicant 1**
19. Are you self-employed, a company or a trust? No: go to Q20 Yes: go to Q31
20. Occupation
21. Current employer's name
22. Time at current employment yrs/mths
23. Previous occupation
24. Previous employer Time at previous employer yrs/mths
- Applicant 2**
25. Are you self-employed, a company or a trust? No: go to Q26 Yes: go to Q38
26. Occupation
27. Current employer's name
28. Time at current employment yrs/mths
29. Previous occupation
30. Previous employer Time at previous employer yrs/mths



Employment Details (Only complete if you are Self-Employed, a Company or a Trust)

Applicant 1	31. Name of business/ company/trust	ABN	
	32. Trading address	Postcode	
	33. Nature of business	Time in operation	yrs/mths
	34. Accountant's business name		
	Person to contact		
	Phone ()	Fax ()	Email:
	35. Previous employer's name		
	36. Occupation		
37. Time at previous employment	yrs/mths		

Applicant 2	38. Name of business/ company/trust	ABN	
	39. Trading address	Postcode	
	40. Nature of business	Time in operation	yrs/mths
	41. Accountant's business name		
	Person to contact		
	Phone ()	Fax ()	Email:
	42. Previous employer's name		
	43. Occupation		
44. Time at previous employment	yrs/mths		

Income Details (For Individuals)

45.		Monthly gross income
Applicant 1	Base wage/salary	\$
	Other income (ie. regular overtime/allowances/pensions), specify :	
Applicant 2	Base wage/salary	\$
	Other income (ie. regular overtime/allowances/pensions), specify :	
	Your total monthly gross income	\$
For Self Employed	(Yearly)	
Applicant 1	Gross profit (before tax)	\$
	Net profit (after tax)	\$
Applicant 2	Gross profit (before tax)	\$
	Net profit (after tax)	\$
	Total income	\$



Financial Position - Assets & Liabilities Statement

46. What you own today	suburb/state of property	Financial institution(s)	Value/Amount
Property Type eg home			\$
investment			\$
holiday house			\$
Savings			\$
			\$
			\$
Superannuation			\$
			\$
Car(s): Type			\$
			\$
Home Contents			\$
Share Portfolio			\$
Antiques			\$
Other, specify			\$
Total owned			\$

47. What you owe today	Credit Limit	Monthly Repayments	Financial institution(s)	Total outstanding
Existing mortgage/s	\$	\$		\$
	\$	\$		\$
	\$	\$		\$
Personal Loans	\$	\$		\$
	\$	\$		\$
Leases	\$	\$		\$
Credit/store cards	\$	\$		\$
	\$	\$		\$
	\$	\$		\$
Other, specify	\$	\$		\$
Total owing				\$

Security Property Details

Please write TO BE ADVISED if you have not yet chosen a property.

Security Property 1

48. Property address

Postcode

49. Estimated value \$ or purchase price \$

50. Type of property Residential, owner occupied Rural Residential investment
 Commercial Vacant land

51. Specify the full names of the individuals, company or trust who will be on the Title of the property

1.

2.

52. Who should the valuer contact to access the property?

Contact name Phone ()



**Security
Property 2**

53. Property address		Postcode	
54. Estimated value \$		or purchase price \$	
55. Type of property	<input type="checkbox"/> Residential, owner occupied	<input type="checkbox"/> Rural	<input type="checkbox"/> Residential investment
	<input type="checkbox"/> Commercial	<input type="checkbox"/> Vacant land	
56. Specify the full names of the individuals, company or trust who will be on the Title of the property			
1.			
2.			
57. Who should the valuer contact to access the property?			
Contact name	Phone ()		

Your Solicitor's/Conveyancer's Details

58. Business name and address of the solicitor/conveyancer you will be using. If acting for yourself, write SELF.			
Business name			
Address			
	Postcode		
Contact name			
Phone ()	Fax ()	Email:	

Privacy - Personal Information

Statement by applicant(s) for credit. Please read carefully before signing.

This Privacy Statement relates to this Application Form and any Direct Debit Request Form.

Collecting Personal Information

The information requested on this Application Form and the Direct Debit Request Form constitutes most of the personal information that the Society will collect from you during the application process. We will also obtain credit information from a Credit Reporting Agency. It may also be necessary to verify information with your employer and/or accountant.

If all questions on the application form are not fully answered, the Society may not be able to assess your application properly.

You do not have to complete a direct debit request if you do not wish to.

The Purpose of Collection

The information you provide will be used to confirm your identity as required by law and to assess your credit application and to help the Society provide membership benefits to you if your application is approved.

The information is also:

- used to assess what you may need from amongst the Society's range of benefits and services and to provide you with information about them.
- collated to create statistical information, but only for internal use, and

- used to send quarterly loan statements, and other membership related material.

Disclosing Information to Other Organisations

The information the Society collects from you may be disclosed:

- in the normal course of business;
- to authorised agents, associated organisations or any other organisation with whom the Society has or forms a joint venture agreement.
- to a Credit Reporting Agency.
- to a Mortgage Insurer.
- to one of the Society's Valuers.
- to the Society's Solicitors.
- to your Accountant and/or Employer.

The Society undertakes to you:

- that it will not sell, rent or trade any of your personal information to any person other than those referred to in this Statement.
- that it will not disclose information about you to anyone else unless the disclosure:
- is required by law
- is authorised by law, or
- you have consented to the disclosure



Privacy - Personal Information (continued)

Accessing Your Personal Information

You can ask the Society:

- to confirm whether or not it holds any of your personal information;
- to provide you with access to all readily retrievable personal information that it holds about you.

If the Society is able to, it will give you that access. If the Society refuses your request for access it will give you the reason for that refusal.

Correcting Your Personal Information

If the Society has any personal information about you which is incorrect or out of date, you can ask it to correct that information. The Society will take reasonable steps to correct the information free of charge.

Changes to this Privacy Statement

This Privacy Statement is not a static document, and the Society may make changes to it at any time for any reason. The Society will publish these changes on its website.

Contacting the Society

If you would like further information about the contents of this privacy statement or if you think the Society has breached any promise made in this statement, please contact the Society by:

Telephone: (03) 9276 7777

Email: privacy@asg.com.au

Post: ASG Friendly Society
23-35 Hanover Street
Oakleigh Vic 3166

Privacy - Credit Information

Statement by applicant(s) for credit. Please read carefully before signing.

- a. The Australian Scholarships Group Friendly Society Limited (ABN 21 087 648 879) (The Society) has informed me that it may give certain personal information about me to any credit reporting agency. I understand that The Society can only give limited kinds of information which are set out in the Privacy Act 1988 Section 18E(1) and includes:
 - Identity particulars - this only includes your name, sex, date of birth, current known address, two immediately previous addresses, your current or last known employer, and your driver's licence number.
 - The fact that you have applied for credit and the amount.
 - The fact that The Society is a credit provider to you.
 - Payments overdue for at least 60 days when The Society has taken steps to recover.
 - Advice that payments are no longer overdue.
 - Cheques drawn by you for an amount greater than \$100.00 which have been dishonoured more than once.
 - The opinion of The Society that you have committed a serious credit infringement.
 - When the credit provided to you has been discharged.
- b. I agree to The Society checking personal information about me with any credit provider named in my credit application, and with other credit providers that may be named in a credit report issued by a credit reporting agency, for any of the following purposes:
 - to assess my credit worthiness.
 - to assess an application by me for credit.
 - to help me avoid defaulting on my credit obligations.
 - to notify a default by me.
 - The collection of overdue payments.I understand that this information can include any information about my credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give to or receive from each other under the Privacy Act 1988.
- c. In order to assess my application for credit, I consent to The Society obtaining a report containing information about my commercial activities or commercial credit worthiness, from a business which provides information about the commercial credit worthiness of persons.
- d. If The Society proposes to arrange the funding for the credit I am applying for by means of an arrangement involving mortgage securitisation, I consent to The Society disclosing information about my personal credit worthiness to persons or bodies involved in funding mortgage credit by means of securitisation, in order to enable those persons or bodies to perform tasks which are necessary in the funding of the mortgage credit by such means.
- e. If my application is for commercial credit, I consent to The Society, in order to assess my application, obtaining from a credit reporting agency a credit report about me containing consumer credit information.
- f. If my application is for commercial credit, I consent to a trade insurer obtaining a credit report about me containing consumer credit information, in order to assess whether to insure the credit provider for the credit given to me, or the risk of providing insurance, or to assess the risk of default by me on this credit.
- g. In order to process my application, I/we authorise The Society in accordance with Section 18N(1) bb to disclose a report or information to a Mortgage Insurer to assess whether to insure The Society for the loan given to me/us, or to assess the risk of default by me/us on the loan, or for any purposes arising under the contract of mortgage insurance between The Society and the Mortgage Insurer.
- h. In order to assess my application to guarantee a loan to the applicant(s), I consent to The Society obtaining, from a credit-reporting agency, a credit report containing consumer credit information about me.



General Information (to be completed)

Please read and complete the statements below by ticking the appropriate boxes.

Have you (any Applicant or Guarantor):

59. Ever been declared bankrupt or insolvent, or made arrangements with creditors under a Part X arrangement of the Bankruptcy Act: (If yes please provide a copy of discharge papers) Yes No
60. Ever been directors/officers of any company to which a manager, receiver, controller, administrator and/or liquidator has been appointed? Yes No
61. In the last 5 years been the director of a company (other than in question 31 & 38) Yes No

Declaration as to Purpose of Credit

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).

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** your protection under the Consumer Credit Code

Signature of Applicant 1

Signature of Applicant 2

Applicants Declaration

I/We apply for an ASG home loan or an increase in the loan amount of my/our existing ASG home loan. I/We understand that an ASG home loan will be available only on ASG's approval of this application based on the Australian Scholarships Group Friendly Society Limited (ABN 21 087 648 879) (The Society) standard lending guidelines.

I/We confirm that the information contained in this application and the financial information supporting this application are true and correct.

I/We authorise The Society to arrange a valuation of the security property's by The Society approved licensed Valuer.

I/We understand that lenders mortgage insurance (to protect The Society, not the borrower(s)) may be required for my/our loan.

I/We agree to The Society arranging lenders mortgage insurance.

I/We agree to pay such legal and valuation expenses as are incurred by The Society whether the application is granted or refused.

I/We hereby declare that the amount shown as being available from my/our own resources has not or will not be borrowed from any party or parties.

62. **Signature of Applicant 1** _____ Date _____

63. **Signature of Applicant 2** _____ Date _____

Guarantor 1
(if applicable)

64. Full Name _____

Signature _____ Date _____

65. Address _____

Postcode _____

Date of Birth _____ Driver's Licence No. _____

Guarantor 2
(if applicable)

66. Full Name _____

Signature _____ Date _____

67. Address _____

Postcode _____

Date of Birth _____ Driver's Licence No. _____



Joint Nomination and Consent

If you are making application jointly you may give us your instructions concerning the servicing of notices under the Consumer Credit Code in either of the following options:

Joint Nomination

Each Borrower, Mortgagor and Guarantor is separately entitled under the Consumer Credit Code to receive a copy of a notice or other documentation. However, by signing this nomination form you are giving up the right to be provided with the information direct from the Society. Only a person who is a Borrower can be nominated or you may nominate your legal practitioner to receive notices on your behalf. Any person who has signed this nomination form can advise the Society at any time that they wish to cancel their nomination.

I/We nominate

of

to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us;

Signature of Applicant 1

Signature of Applicant 2

OR

Consent Form

If you reside at the same address you can consent to receiving a single copy of a notice or other document addressed jointly to you. Each Borrower, Mortgagor or Guarantor is entitled to receive a copy of any notice or other document under the Consumer Credit Code and, by signing this consent, they are giving up the right to be provided with information separately from the Society. Any person who has signed this consent can advise the Society at any time that they wish to cancel their consent.

We consent to notices and other documents under the Consumer Credit Code to us sent jointly to us at :

Signature of Applicant 1

Signature of Applicant 2

Home Loan Checklist (Required Supporting Documentation)

68. Completed Home Loan Application Form.
69. Completed and signed Joint Nomination or Consent Form (Which forms part of the Home Loans Application Form)
70. Purpose of Deposit Declaration
71. Copy of current Driver's Licence for all applicants (must be clearly visible)
72. Contract Documents (if purchasing)
 - Established House: copy of the signed Contract Note and Vendor's Statement
 - House to be built: copy of Building agreement, including Council approved plans and specifications, copy of signed Contract Note and Vendor's Statement for land.
73. Evidence of Savings. Eg. copy of last 6 months bank statements
74. Evidence of Income
 - Employed applicants: Letter from employer(s) or 2 current payslips showing monthly gross income and net income (after tax). Details of any regular over-time or allowances should be included.
 - Self-employed applicants: Copies of the last two years' **full** tax returns (include profit and loss account and balance sheet, plus personal returns.)
75. For an investment property, forward confirmation of rental income (eg tenancy agreement, rental statements or a letter from the Real Estate Agent).
76. Last 6 months mortgage statements, if refinancing.
77. Details of current Superannuation Benefits and/or Life Insurance Death Cover.
78. Copy of current rates notice.
79. Copy of complete Certificate of Title. (if refinancing)

Important: Please ensure you sign the application form on pages 7&8 of this document and return it with the required supporting documentation outlined above to: ASG Home Loans 23-35 Hanover Street Oakleigh Vic 3166

