

A PERSONAL DETAILS

APPLICANT 1 or GUARANTOR 1 (if applicable)

Title Surname

Given Name (s) D.O.B

Contact Details
 H () W ()
 M F ()

(Put a "X" in for box for your selection)

Marital Status Single Married Defacto Widowed Divorced

Age Of Children Drivers Licence No.

Current Home Address

Postcode Since

Current Postal Address

 Postcode

Email Address

Previous Address

 Postcode

APPLICANT 2 or GUARANTOR 2 (if applicable)

Title Surname

Given Name (s) D.O.B

Contact Details
 H () W ()
 M F ()

(Put a "X" in for box for your selection)

Marital Status Single Married Defacto Widowed Divorced

Age Of Children Drivers Licence No.

Current Home Address

Postcode Since

Current Postal Address

 Postcode

Email Address

Previous Address

 Postcode

B DETAILS OF NEXT OF KIN OR RELATIVE NOT LIVING WITH YOU (each applicant must nominate a different relative)

Name

Address
 Postcode

Relationship
 P ()

Name

Address
 Postcode

Relationship
 P ()

C Only complete if an individual or company acting as trustee for a family trust

Company Name and Trading Name and Details if applicable A.B.N.

Phone () Fax ()

Business Address

Full names of all Company Directors

D SOLICITOR & ACCOUNTANT

Solicitor

Contact Phone () Fax ()

Accountant

Contact Phone () Fax ()

| E LOAN SUMMARY | |
|--|---|
| PROPERTY 1 | Purchased <input type="checkbox"/> Refinance <input type="checkbox"/> |
| Principals + Interest <input type="checkbox"/> | <input type="text"/> yrs |
| Interest Only <input type="checkbox"/> | } <input type="text"/> yrs (1-5yrs) |
| Fixed Rate <input type="checkbox"/> | |
| Capped Rate <input type="checkbox"/> | |
| PROPERTY 2 | Purchased <input type="checkbox"/> Refinance <input type="checkbox"/> |
| Principals + Interest <input type="checkbox"/> | <input type="text"/> yrs |
| Interest Only <input type="checkbox"/> | } <input type="text"/> yrs (1-5yrs) |
| Fixed Rate <input type="checkbox"/> | |
| Capped Rate <input type="checkbox"/> | |
| PROPERTY 3 | Purchased <input type="checkbox"/> Refinance <input type="checkbox"/> |
| Principals + Interest <input type="checkbox"/> | <input type="text"/> yrs |
| Interest Only <input type="checkbox"/> | } <input type="text"/> yrs (1-5yrs) |
| Fixed Rate <input type="checkbox"/> | |
| Capped Rate <input type="checkbox"/> | |

| F PURPOSE | |
|----------------------------|--------------------------------|
| Purchased | \$ <input type="text"/> |
| Construction | \$ <input type="text"/> |
| Renovation | \$ <input type="text"/> |
| Debt Consolidation | \$ <input type="text"/> |
| Refinance | \$ <input type="text"/> |
| Costs | \$ <input type="text"/> |
| Other | \$ <input type="text"/> |
| Subtotal | \$ <input type="text"/> |
| Less Own Funds | \$ <input type="text"/> |
| Deposit Paid | \$ <input type="text"/> |
| First Home Owners Grant | \$ <input type="text"/> |
| Total Loan Required | \$ <input type="text"/> |

| G LOAN STRUCTURE AND SECURITY OFFERED | |
|--|--|
| PROPERTY 1 | |
| Address <input type="text"/> | Postcode <input type="text"/> |
| Name to be shown on Title Deed <input type="text"/> | |
| Use of Property: Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/> | Weekly Rental \$ <input type="text"/> |
| Being Purchased <input type="checkbox"/> Purchased Price \$ <input type="text"/> | Already Owned <input type="checkbox"/> Est Val \$ <input type="text"/> |
| Contact Name of Valuer to gain access <input type="text"/> | |
| Contact Phone Numbers Work () <input type="text"/> | Home () <input type="text"/> Mobile <input type="text"/> |
| PROPERTY 2 | |
| Address <input type="text"/> | Postcode <input type="text"/> |
| Name to be shown on Title Deed <input type="text"/> | |
| Use of Property: Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/> | Weekly Rental \$ <input type="text"/> |
| Being Purchased <input type="checkbox"/> Purchased Price \$ <input type="text"/> | Already Owned <input type="checkbox"/> Est Val \$ <input type="text"/> |
| Contact Name of Valuer to gain access <input type="text"/> | |
| Contact Phone Numbers Work () <input type="text"/> | Home () <input type="text"/> Mobile <input type="text"/> |
| PROPERTY 3 | |
| Address <input type="text"/> | Postcode <input type="text"/> |
| Name to be shown on Title Deed <input type="text"/> | |
| Use of Property: Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/> | Weekly Rental \$ <input type="text"/> |
| Being Purchased <input type="checkbox"/> Purchased Price \$ <input type="text"/> | Already Owned <input type="checkbox"/> Est Val \$ <input type="text"/> |
| Contact Name of Valuer to gain access <input type="text"/> | |
| Contact Phone Numbers Work () <input type="text"/> | Home () <input type="text"/> Mobile <input type="text"/> |

| HOME/PROPERTIES | | HOME/INVESTMENT LOANS | | | |
|------------------------|-------------------------|------------------------------|----------------------|-------------------------|--------------------------|
| PROPERTY ADDRESS | VALUE | LENDER | Monthly Payments | Total Owing | To be Paid Out |
| <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |
| <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |
| <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |
| <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |

| MOTOR VEHICLES/BOATS/MOTORCYCLES | | Personal Loans/ Leases/HP's | Monthly Payments | Total Owing | To be Paid Out |
|---|-------------------------|--------------------------------|----------------------|-------------------------|--------------------------|
| MAKE/MODEL/YEAR | VALUE | | | | |
| <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |
| <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |
| <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |

| BANK ACCOUNTS | | CREDIT CARDS/STORE ACCOUNTS | | | |
|----------------------|-------------------------|------------------------------------|----------------------|-------------------------|--------------------------|
| BANK NAME | BALANCE | LENDER | Credit Limit | Total Owing | To be Paid Out |
| <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |
| <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |
| <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |
| <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |

| ALL OTHER ASSETS | | ALL OTHER LIABILITIES | | | |
|-------------------------|-------------------------|------------------------------|----------------------|-------------------------|--------------------------|
| DESCRIPTION | VALUE | LENDER | Credit Limit | Total Owing | To be Paid Out |
| Superannuation | \$ <input type="text"/> | Rent Paid | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |
| Superannuation | \$ <input type="text"/> | Bank Overdraft | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |
| Furniture | \$ <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |
| Deposit Paid | \$ <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |
| Shares | \$ <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |
| Business Equity | \$ <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |
| Tools of Trade | \$ <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |
| <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |
| <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |
| <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |

J APPLICANTS ACKNOWLEDGMENT & AUTHORITY

The person(s) signing this application

- applies for the loan secured over the property as specified in this application
- consents to Breez Finance Corporation seeking verification of any of the statements contained herein
- agrees to provide, at the person's expense, a valuation of the specified property to be conducted by a qualified valuer nominated by Breez Finance Corporation
- understands that general insurance cover must be obtained on the mortgaged property for an amount not less than the value of the property including
- improvements, and from an insurer acceptable to Breez Finance Corporation
- authorises his/her solicitor or agent to accept notices on his/her behalf
- declares that he/she is over the age of 18
- agrees to be contacted by Breez Finance Corporation to discuss Insurance and Related Financial Products
- confirms that all statements made in this application are true and complete and are made for the purpose of obtaining a loan
- authorises Breez Finance Corporation to give a copy of the Loan Agreement to any Guarantor of the loan

K APPLICANTS DECLARATION

(Put a "Y" in all applicable boxes and insert the income amount)

- | | Yes | No |
|---|--------------------------|--------------------------|
| 1. Have you or your spouse ever been bankrupt or insolvent, or had your estate assigned for the benefit of creditors? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Have you, or has your spouse, ever been a shareholder or officer of a company of which a manager, receiver or liquidator been appointed? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Is there any unsatisfied judgment entered in any court against you, your spouse or any company with which you or your spouse are or were a shareholder or officer? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Have you or your spouse, or any company with which you or your spouse been associated, ever had a property foreclosed upon? | <input type="checkbox"/> | <input type="checkbox"/> |

Applicants Signature

Date

Applicants Signature

Date

L APPLICANTS DECLARATION FOR BUSINESS OR INVESTMENT PURPOSE LOANS

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 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.

Applicants Signature

Date

Applicants Signature

Date

M CREDIT CARD DETAILS

Please complete credit card details should you require Breez Finance Corporation to debit your credit card for payment of the valuation fee.

Name on card

Card Number

Expiry Date

Credit Card Type

Signature

Date

N NOTICES

Each debtor, mortgagor or guarantor is entitled to receive a copy of any notice or other document under the National Credit Code. By signing this form (below) the debtor, mortgagor or guarantor is giving up the right to be provided with information direct from the credit provider.

I/We nominate _____ (full name of person nominated) to receive notices and other documents under the National Credit Code on behalf of me/all of us.

Any person who has signed this form can advise the credit provider at any time in writing that the person wishes to cancel the nomination.

Applicants Signature

Date

Applicants Signature

Date

O STATEMENT BY APPLICANT(S) FOR CREDIT

**An important notice to Applicant(s) for Credit
(Section 18E(8)(c) Privacy Act 1988)**

Please read carefully.

All references to the 'Mortgage Manager' (below) mean and include the Mortgage Manager and any other financier who, at any time, provides or has any interest in the credit or who assesses the credit application.

The Mortgage manager may give personal information about you to a credit reporting agency, but only limited kinds of information is allowed by the Privacy Act 1988 (Commonwealth). This includes:

- identifying 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 Mortgage Manager is a credit provider to you;
- payments overdue for at least 60 days, when the Mortgage Manager has taken steps to recover;
- advice that payments are no longer overdue;
- cheques for an amount greater than \$100 drawn by you, which have been dishonored more than on;
- the option of the Mortgage Manager that you have committed a serious credit infringement;
- when the credit provided to you has been discharged;
- court judgments or bankruptcy orders made against you.

**1. Giving information to a Credit Reporting Agency
(Section 18E(8) Privacy Act 1988)**

The Mortgage Manager has informed me that it may give certain personal information about me to a Credit Reporting Agency. I understand that the Mortgage Manager can only give limited kinds of information which are set out in the Privacy Act 1988 and examples of which are listed on the top of this page.

**2. Exchanging information with other Credit Providers
(Section 18N(1)(b) Privacy Act 1988)**

I agree to the Mortgage Manager checking personal information about me with any Credit Providers 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;
- the collection of overdue payments;
- to notify a default by me.

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.

**3. Access to Commercial Credit Information
(Section 18L(4) Privacy Act 1988)**

For the purpose of assessing my application for credit, I consent to the Mortgage Manager 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.

4. Access to Consumer Credit Information for a Commercial Credit Application (Section 18k(1)(b) Privacy Act 1988)

If my application is for commercial credit, I consent to the Mortgage Manager, in order to assess my application, obtaining from a Credit Reporting Agency a credit report about me.

5. Authority for Mortgage Insurers

I authorise a mortgage insurer to obtain my/our credit report from a credit reporting agency and in accordance with Section 18N(1)(bb) I authorise the Credit Provider to disclose a report or information to a mortgage insurer to assess whether to insure or the risk of insuring the Credit Provider for the mortgage credit given to me/us or to assess the risk of default by me/us on the mortgage credit, or for any purpose arising under the contract of mortgage insurance between the Credit Provider and the mortgage insurer.

6. Authority for the Credit Provider to give information to Guarantor(s)

I authorise the Credit Provider to give information to the current or proposed guarantor(s) of a personal or commercial credit provided to me/ us by the Credit Provider, any credit report or personal information about my/our credit worthiness, credit standing, credit history or credit capacity relating to the credit facilities the subject to the guarantee(s) provided or to be provided to me/us. This extends to the disclosure of relevant information about the progress of the loan, including any arrears situations that may develop as well as enforcement of the guarantee.

7. When we may give personal information to other organisations

I agree that Breez Finance Corporation may supply personal information about myself to other organisations who provide services to Breez Finance Corporation that assist them to organise and supply our finance to us. I understand that Breez Finance Corporation may contract out some services that involve disclosing personal information about me to other organisations. Examples of such organisations are related entities, card and cheque book suppliers, electronic funds transfer switch companies, printing and mailing houses, insurers, valuers, legal advisors, councils, collection agents, conveyances and settlement agents, various third party suppliers of financial services (eg bank cheques etc). These organisations may only use the information to the extent required to provide the services that Breez Finance Corporation requires.

I understand that sometimes Breez Finance Corporation may be required to give some personal information about me to organisations to comply with their legal obligations. Examples of such organisations are auditors and legal advisors, APRA, Austrac and the Australian Taxation Office.

8. Insurance

I/We also authorize the Credit Provider, for the term of the Credit Contract, to obtain any information required and a Certificate of Currency from our current insurance company.

The Credit Provider may pass on a change of name, a new address, phone number or other personal information to another entity which may have dealings through it; such as dwelling insurance, or other insurance companies who provide the Credit Provider clients with general, car, travel, life, accident or loan protection insurance policies

9. Provide Information for Securitisation

Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation.

10. Information to and from Employers

I hereby authorise Breez Finance Corporation to obtain an employment verification check from my employer. I authorise Breez Finance Corporation to discuss and supply loan repayment information to enable my employer to activate salary credit of my loan repayments (by direction from me).

Full name of applicant 1

Signature of applicants 1

Date

Full name of applicant 2

Signature of applicants 2

Date