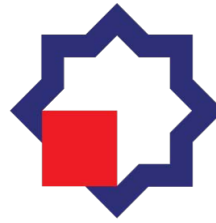


Residential Loan Application



**DIRECT
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Broker Details*

Submit completed application pack and all supporting documents to:

Option 1 Email: admin@directcredit.com.au

Introducer Business Name (Your Business)*

Aggregator Name (if applicable)

Introducer Name (You)*

Introducer Email Address* _____

BDM Name

Introducer Phone Number* _____

Number of pages _____ Date DD / MM / YYYY

Your Australian Credit License (ACL) Authorisation

Complete if you have been appointed as a Credit Representative

Are you a Credit Representative to your above mentioned aggregator? Yes > complete section A No > complete section B

SECTION A

Aggregator's ACL Number*

Your Credit Representative Number*

SECTION B

Name of ACL Holder (licencee under which you operate)*

ACL Number*

Your Credit Representative Number*

Complete if you are a Representative (Director/Employee) of the ACL holder

Name of ACL Holder (licencee you operate under)*

You are a Director of this licensee*

Yes No

ACL Number*

You are an employee of this licensee*

Yes No



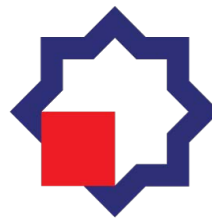
Note: Wherever there is inadequate room to adequately explain the Applicant's position, please annex an additional signed statement.



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The following pages are intended solely for the named addressee and are confidential. If this transmission has been received by anyone other than the named addressee, please telephone us immediately on 1800 0000 800

Residential Loan Application



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Checklist

Application Form

- Broker Section **fully completed**
- AND**
- Borrower Section fully completed, signed and witnessed

Income Evidence

PAYG applicants any two (2) of the following documents are required


- YTD payslip covering a minimum of 2 pay cycles (dated within 6 weeks of application)
- AND**
- Most recent group certificate or tax assessment notice
- OR**
- Letter of employment (on company letterhead detailing gross and net base salary, length and mode of employment)
- OR**
- Bank statement confirming salary deposits

Self-Employed applicants - Full Doc

- Most recent individual/company/trust tax return (please remove all Tax File Numbers from the tax return)
*If for an accounting period that ended more than 6 months ago 2 most recently lodged BAS also required.
- AND (only for individuals)**
- Australian Tax Office Notice of Assessment (please remove all Tax File Numbers from the tax return)
*Builders and developers must provide 2 years financials.

Self-Employed applicants - Alt Doc

- Alt Doc Application Declaration **section 2.1** completed, signed, dated and witnessed*
- AND**
- Accountant's Declaration **section 2.2** completed, signed and dated. (Introducers are encouraged to contact the Accountant to verify the declared income as part of this option)
- OR**
- Australian Tax Office portal to confirm tax is paid up to date
- AND EITHER**
- 6 months lodged BAS
- OR**
- 6 months business trading statements


 **To assist with verification of the declared income, we may seek additional income verification**

If income from Government

- Centrelink statement (dated within 6 weeks of application)

If income from Rental/Lease

- Copy of lease/rental statement or Real Estate Agent's letter of appraisal (dated within 3 months of application)

 **Bank statement confirming 6 months rent required for private rental agreements**

Expense/Liability Evidence

- Most recent statements (3 months) for applicants main transactional banking account
- AND**
- Most recent monthly statement for all **unsecured/vehicle** debts (where impairment exists we recommend 6 months)
- For a refinance application, please also provide:**
- Copy of council rates notice on security properties
- AND**
- 6 months statements on all mortgage facilities being refinanced (issued within 6 weeks of application)
- AND**
- Most recent statement on all mortgage facilities not being refinanced

Identification Documents

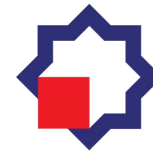
- Customer Identification Form
- Required for all applicants or guarantors, as well as Verification of Identification (VOI) completed using one of either:
- Australia Post VOI Form
- OR**
- MaxID Process (Instructed by Direct Credit)
- OR**
- ZipID VOI Form (Completed by Direct Credit)

Other supporting documents

- Completed and signed serviceability calculator*
- AND**
- Copy of Trust Deed (for all Trust applications)
- AND**
- Signed Contract of Sale/Purchase Contract/Vendor Statement including section 32 or copy of title (for purchase applications)
- AND**
- Credit Quote (or mandate) signed and dated (if you are charging a fee for service)
- AND**
- Supplementary Pack

 **Note: Wherever there is inadequate room to adequately explain the Applicant's position, please annex an additional signed statement.**

Finance Summary



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RedZed Product Type*
(please select)

- SE Prime
 Reward
 Recharge
 Full Doc
 Refresh
 Other (e.g. promotion)
 Alt Doc

Key Dates Finance clause expiry date DD / MM / YYYY Anticipated settlement date DD / MM / YYYY

Loan Purpose*
 Purchase
 Purchase & Refinance
 Refinance
 Refinance & Debt Consolidation
 Cash Out / Equity Release

Finance Details

A Property Purchase* (not including Stamp Duty)	\$
B Purchase Stamp Duty*	\$
C Mortgage Refinance*	\$
D Debt Consolidation*	\$
Cash Out Breakdown (Requirements can vary according to product and/or amount required, please refer to Product Guide for requirements. A Statutory Declaration is required for cash out amounts greater than \$250,000)	
Purpose*	\$
Purpose*	\$
Purpose*	\$
Purpose*	\$
E Total Cash Out*	\$
F Brokerage Fee (credit quote must be supplied)*	\$
G Customers Contribution*	\$
H Total Loan amount required excluding risk fee (A+B+C+D+E+F-G)*	\$
I Product Risk Fee Amount*	\$
Capitalise Application Fee? (please refer to the Lending Guide on restrictions relating to capitalising the risk fee)*	<input type="radio"/> Yes <input type="radio"/> No
Indicative Available Funds* (Before Loan fees and charges are deducted at settlement)	\$

If capitalised risk fee option **no** has been selected ➤ Use the amount in **H** | Apply this figure for servicing calculator
 If capitalised risk fee option **yes** has been selected ➤ Add capitalised risk application amount (**H+I**) | Apply this figure for servicing calculator

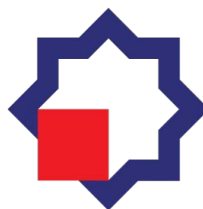
Split Loan? (max two split loans allowed)* Yes No

Loan Structure

	Split Loan 1*	Split Loan 2*
Loan Amount*	\$	\$
Proposed Loan Term* (min 15 - max 30 years)	Years	Years
Interest Only (min 1 - mix 5 years. Investment loans only)	Years	Years
LVR*	%	%
Anticipated Interest Rate*	%	%
Product Risk Fee Percentage* (as per Product Rate Card)	%	%



Supplementary Pack



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Valuation Instructions*

- Order Valuation Upfront / Valuation Attached
- Direct Credit to order the valuation upon issuing conditional approval

Interview Method*

- Option 1 I confirm that I have conducted a face-to-face interview with the applicant(s).
- Option 2 I confirm that I have conducted a video/digital online interview (eg. Zoom, Skype, MS Teams etc) and have arranged for their identification documents to be certified by an authorised person (refer to website for the list of authorised persons).
- Option 3 I confirm that I have conducted a phone interview and have arranged for their identification documents to be certified by an authorised person (refer to website for the list of authorised persons).
- Option 4 This application was sourced from a third party broker (please complete below).
 - a** The referring broker is authorised to engage in credit activities and has complied with the requirements of the National Consumer Credit Protection Act.
 - b** I confirm that the referring broker has not been banned from engaging in credit activities.
 - c** The referring broker has conducted a face-to-face interview with the applicant(s).
 - d** I, as the accredited Introducer, hold a binding referral agreement with the referring broker or their business of employment.

Referring broker name _____

Referring broker company _____

I confirm that:

- In accordance with the Agreement that I operate under, I have conducted an independent interview with each of the applicant(s), verified their application particulars and discussed Direct Credit's product parameters including all fees and charges.
- The applicant(s) identification documents have been certified by an authorised person (refer to website for list of authorised persons).

Accredited Introducer Name*

Accredited Introducer Signature*

Additional Notes