DIRECT CREDIT
HOMELOANS AUSTRALIA

Australian Credit License Number 392727

MORTGAGE LOAN APPLICATION

About Your Application . . .

The completed application will tell us about your personal and business background; it will let us know your loan requirements and details of the property you will be lodging by way of security for this loan; and it will demonstrate to us that you can financially support this loan.

We appreciate the opportunity to consider your application for this loan. You should complete this form in as much detail as possible; we will then make every effort to process it without delay and let you know the outcome.

Loan Required		Funds Position / Deposit availiable	
Purchase price	$	**Deposit paid**	$
Refinance existing mortgage	$	**Sale proceeds**	$
Construction costs	$	**Savings**	$
Debt Consolidation	$	**FHOG**	$
Government registration fee's	$	**Gift**	$
Borrowing Costs estimated	$	**Other (*eg. Sale of shares, redraw*)**	$
Cash out	$	**Equity in existing property**	$
Payout ATO Debt	$		
Other	$		
TOTAL FUNDS REQUIRED	$	**TOTAL FUNDS AVAILABLE**	$

Loan Details

Total Loan amount requested	$	**Estimated Loan to Value Ratio**	%
Anticipated settlement date:	/ /	**Finance expiry date:**	/ /

Lenders Risk Fee or LMI	$	**Product - Ie Full doc / Alt Doc?**	
Legal, Admin or Settlement fee	$	**Anticipated interest rate**	%

Requirements and Objectives

To be completed by Broker or Direct Credit Home Loans underwriter

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Clients' Objectives & Requirements (including medium to long term requirements and priorities)

Suitability

Does the loan meet the client's objectives & requirements as identified by you in your preliminary assessment? ✔ Yes ◯ No

If no, how have you addressed this?

Proposed Loan Structure and features

Credit Impairment

Do the applicant(s) have any credit impairment? ◯ Yes ✔ No

If **yes** please provide an explanation as to circumstances responsible for these issues and measures taken to mitigate future issues.
Please comment on whether the client is currently experiencing financial stress and if they have sought hardship relief with a current lender.

Comments/Explanations:

How many Defaults/Judgments/Court Actions have the applicants had? 0

How many mortgage repayments have been fully or partially missed in the past six months? 0

Comments/Explanations:

Debt Consolidation Benefit

$	**A** Combined current monthly repayments to be consolidated (amount applicant(s) **should** be paying)
$	**B** Combined monthly average paid against these debts in past six months (**actual** payments made)
$	**C** Proposed new loan repayment
$	**D** Monthly benefit of consolidating debts (combined average paid minus proposed new loan (B-C))

Income

How is the income derived? (type of work & means of payment)

Consistency of income (comment on seasonal impacts, period of increased/decreased income)

Verification of Income - ☐ Full Doc Self employed ☐ Full Doc PAYG ☐ Alt Doc Self Employed ☐ Other - Add commentary above

Requirements and Objectives

To be completed & signed by Borrower/s

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Consistency of Income

Did you experience reduced income in the past 12 months that affected your ability to meet your obligations? (If yes, please provide an explanation)

Account features required - Please select

100% Offset account	☐	If 100% offset account is selected, please review T&C's at www.directcredit.com.au/offset-accounts-explained	
Redraw facility	☐	Principal and Interest Repayments	☐
Online access	☐	Interest Only Repayments ☐	I/O Term - Yrs ☐

Serviceability

How do you the applicant(s) plan to service the proposed debt on an ongoing basis? How is the income derived? (type of work & means of payment) Record here any known circumstances that may affect serviceability / ability to make monthly repayments.

Exit Strategy

Where your working life is expected to conclude prior to the expiry of the loan, what is your proposed exit strategy?

Security

Who will be (or are) the owners of the security offered? Please provide comment on any unique features, vacant land, acreage etc

Other/General - Please note any specific loan features you require and any further commentary that may assist us assess your application.

	Applicant/Guarantor 1	Applicant/Guarantor 2
Date completed	DD / MM / YYYY	DD / MM / YYYY
Will any of the Applicants/Guarantors need the services of an interpreter?*	✔ No ◯ Yes Language: _____	✔ No ◯ Yes Language: _____
Was the interview with the Applicants/ Guarantors conducted in English?	◯ No Language: _____ ◯ Yes	◯ No Language: _____ ◯ Yes

Borrower 1 Name _____ Borrower 1 Signature _____

Borrower 2 Name _____ Borrower 2 Signature _____

Customer Application

DIRECT CREDIT

Borrower Details (if more than 2 applicants, please copy extra pages and complete details for each additional applicant).

Applicant/Guarantor 1

Complete if borrower is a company/trust. Company details to be completed on page 6.

Individual Guarantor

Male Female Prefer not to say

Title Given names

Surname

Trust Details (if applying as Individual as Trustee)

Date of Birth Marital Status

____ /____ /____ Married Single De Facto Other

Tel Work ( )

Mobile

Email

Drivers Licence Number

Licence Card number Expiry Date

Do you have any dependents? Yes No

If yes, age of each dependent Age Age Age Age

Current Residential Status

Own Rent Board Living with Family

Residential address

At this address Date From ___ /___ /___ Date to ___ /___ /___

If less than 2 years, please complete previous address details

At this address Date from ___ /___ /___ Date to ___ /___ /___

Postal address

Are you a first time home buyer? Yes No

Please note we are not an agent for the First Home Owner Grant (FHOG). You will need to apply for the grant directly.

Australian Citizen/Permanent Resident? Yes No

(If no we are unable to proceed with your application)

Have you ever been bankrupt? No Yes date of discharge __ /__ /__

Nearest relative in Australia not living with you and not a party to this loan:

Name

Phone number

Relationship

Applicant/Guarantor 2

Complete if borrower is a company/trust. Company details to be completed on page 6.

Individual Guarantor

Male Female Prefer not to say

Title Given names

Surname

Trust Details (if applying as Individual as Trustee)

Date of Birth Marital Status

____ /____ /____ Married Single De Facto Other

Tel Work ( )

Mobile

Email

Drivers Licence Number

Licence Card Number Expiry Date

Do you have any dependents? Yes No

If yes, age of each dependent Age Age Age Age

Current Residential Status

Own Rent Board Living with Family

Residential address

At this address Date From ___ /___ /___ Date to ___ /___ /___

If less than 2 years, please complete previous address details

At this address Date from ___ /___ /___ Date to ___ /___ /___

Postal address

Are you a first time home buyer? Yes No

Please note we are not an agent for the First Home Owner Grant (FHOG). You will need to apply for the grant directly.

Australian Citizen/Permanent Resident? Yes No

(If no we are unable to proceed with your application)

Have you ever been bankrupt? No Yes date of discharge __ /__ /__

Nearest relative in Australia not living with you and not a party to this loan:

Name

Phone number

Relationship

Customer Application

DIRECT CREDIT

Applicant/Guarantor 1

SELF-EMPLOYED (complete this section if you are self-employed)

Occupation

Industry

Trading name ◯ Sole Trader ◯ Partnership ◯ Company

Business address

GST registered? ◯ Yes ◯ No ABN

The business has been in operation since Month Year

Has your income been consistent over the last 2 yrs? ◯ Yes ◯ No

If no, what are the reasons?

Income verification ◯ Full Doc ◯ Self-Certified

If self-certified, you will need to complete section Alt Doc Declaration & Verification Pack

PAYG (complete this section if you are a PAYG applicant) Current employment type

◯ Full time ◯ Part time ◯ Casual ◯ Temporary

Occupation

Industry

Name of current employer

Employer address

Time with current employer: Date from __/__/__ Date to __/__/__

If less than 2 years, please complete previous employment details.

Previous occupation

Previous employer business name & address

Time with current employer: Date from __/__/__ Date to __/__/__

Income Table - PAYG/Verified income (all figures to be gross annual)

Base (PAYG)	$
Other -Eg Rent	$
Total	$

Will your employment change in the short term? ◯ Yes ◯ No

ALL APPLICANTS TO COMPLETE THIS SECTION

Are you aware of any factors which may adversely affect your ability to meet your current and future financial obligations?
If yes, please provide details

List expected changes to your income/expenditure in the next 12 months (e.g. newborn, moving, balloon payments, or other fixed expenses) How will this affect your financial position?

Applicant/Guarantor 2

SELF-EMPLOYED (complete this section if you are self-employed)

Occupation

Industry

Trading name ◯ Sole Trader ◯ Partnership ◯ Company

Business address

GST registered? ◯ Yes ◯ No ABN

The business has been in operation since Month Year

Has your income been consistent over the last 2 yrs? ◯ Yes ◯ No

If no, what are the reasons?

Income verification ◯ Full Doc ◯ Self-Certified

If self-certified, you will need to complete section Alt Doc Declaration & Verification Pack.

PAYG (complete this section if you are a PAYG applicant) Current employment type

◯ Full time ◯ Part time ◯ Casual ◯ Temporary

Occupation

Industry

Name of current employer

Employer address

Time with current employer: Date from __/__/__ Date to __/__/__

If less than 2 years, please complete previous employment details.

Previous occupation

Previous employer business name & address

Time with current employer: Date from __/__/__ Date to __/__/__

Income Table - PAYG/Verified income (all figures to be gross annual)

Base (PAYG)	$
Other - Eg Rent	$
Total	$

Will your employment change in the short term? ◯ Yes ◯ No

ALL APPLICANTS TO COMPLETE THIS SECTION

Are you aware of any factors which may adversely affect your ability to meet your current and future financial obligations?
If yes, please provide details

List expected changes to your income/expenditure in the next 12 months (e.g. newborn, moving, balloon payments, or other fixed expenses) How will this affect your financial position?

Asset & Liability Position

DIRECT CREDIT

Assets/Liabilities

		Applicant 1	Applicant 2 (Percentage of Ownership)	Value/Limit	Amount Owing	Interest Rate	Financial Institution	Missed Payments (last 6 months)	Monthly Repayment	Debt to be Cleared
Property owner occupied - Address		%	%	$	$	%			$	
Investment property 1 - Address		%	%	$	$	%			$	
Investment property 2 - Address		%	%	$	$	%			$	
Investment property 3 - Address		%	%	$	$	%			$	
Car 1 - Make / Model / Year		%	%	$	$	%			$	
Car 2 - Make / Model / Year		%	%	$	$	%			$	
Other financial assets		%	%	$	$	%			$	
Credit/Store card	Limit $	%	%	$	$	%			$	
Credit/Store card	Limit $	%	%	$	$	%			$	
Credit/Store card	Limit $	%	%	$	$	%			$	
Credit/Store card	Limit $	%	%	$	$	%			$	
Other		%	%	$	$	%			$	

Other Assets

	Applicant 1	Applicant 2	Value
Total saving - Institutions			$
Total shares - Institutions			$
Other assets - Details (boats, caravans, etc)			$
Superannuation - Details			$
Superannuation - Details			$
Home contents - Details			$
Insurance policies - Details (life, etc)			$
Total net business assets - Details			$

Other Liabilities

		Applicant 1	Applicant 2
Details (eg. tax debt, family loans)	$		
Details (eg. tax debt, family loans)	$		
HECS / HELP Liability	$		
Rent (after loan is advanced)/ Board	$		
Child Support / Maintenance	$		
Buy Now Pay Later products (eg Zip Pay/After Pay)	$		

	Value	Amount Owing
Total	$ 0	$ 0

Company / Trust Asset & Liability Position

This section only needs to be completed if the applicant to the loan includes a Company, Trust or Corporate Trustee. The Company Directors providing their guarantee to this application need to complete Section 1 of this application form as Guarantors.

Please ensure ALL company directors and/or primary beneficiaries complete Section 1 as Guarantors

Company Name

ABN

Trust Name (if applicable)

GST registered ◯ Yes ◯ No

Time in business Years Months

Registered Business Address

Business phone ( )

Mobile phone

Who are the Company Director / shareholders?

Name	Owned	Position
	%	
	%	
	%	
	%	

Who are the primary beneficiaries of the Trust?

Name	Relationship	
		◯ Age 18+
		◯ Age 18+
		◯ Age 18+
		◯ Age 18+

Company asset & liability position

Asset/Liability	Value/Limit	Amount Owing	Current Interest Rate	Monthly Repayment	Financial Institution	Missed payments last 6 months	Tick to Clear
Property 1 - Suburb	$	$	%	$			◯
Property 2 - Suburb	$	$	%	$			◯
Equipment - Details	$	$	%	$			◯
Equipment - Details	$	$	%	$			◯
Car 1 - Make / Model / Year	$	$	%	$			◯
Car 2 - Make / Model / Year	$	$	%	$			◯
Cash Savings	$	$	%	$			◯
Credit card	Limit $	$	%	$			◯
Credit card	Limit $	$	%	$			◯
Other	$	$	%	$			◯
Tax Debt		$					◯

Declaration

Name of Director 1 Signature of Director 1 Date ___/___/___

Name of Director 2 Signature of Director 2 Date ___/___/___

SMSF Application Asset & Liability Position

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This section only needs to be completed if the applicant to the loan includes a Self Managed Super Fund & Bare Trust

Please ensure ALL company directors and/or primary beneficiaries complete Section 1

SMSF Name

SMSF Trustee name

Bare Trust name and Trustee

Date Registered SMSF

Date Registered Bare Trust

SMSF Trustee ABN Number

Registered Address

Who are the Corporate Directors / shareholders?

Name	Owned	Position
	%	
	%	
	%	
	%	

Who are the primary Members of the SMSF?

Name	Relationship	
		Age 18+
		Age 18+
		Age 18+
		Age 18+

SMSF Asset & Liability position

Asset/Liability	Value/Limit	Amount Owing	Current Interest Rate	Monthly Repayment	Financial Institution	Missed payments last 6 months	Tick to Clear
Property 1 - Details	$	$	%	$			
Property 2 - Details	$	$	%	$			
Property 3- Details	$	$	%	$			
Property 4- Details	$	$	%	$			
Commercial property - Details	$	$	%	$			
Commercial Property - Details	$	$	%	$			
Cash Management Account details	$	$	%	$			
Shares	Limit $	$	%	$			
Other	Limit $	$	%	$			
Other	$	$	%	$			

Declaration

Name of Director 1 | Signature of Director 1 | Date ___/___/___

Name of Director 2 | Signature of Director 2 | Date ___/___/___

Living Expenses Declaration

DIRECT CREDIT

1. CUSTOMER DETAILS

Applicant 1 Full Name	
Applicant 2 Full Name	

2. LIVING EXPENSES

Please provide an overview of your monthly fixed expenditure across the following 17 categories.

Expense		Household 1
Primary Residence Property Costs (May include utilities, rates, maintenance and furnishings)	$	
Investment Property Costs (May include utilities, rates, maintenance and furnishings)	$	
Groceries	$	
Clothing & Personal Care	$	
Transport (May include registration, public transport, petrol and tolls)	$	
Medical & Health (May include doctors, pharmaceuticals but excluding Private Health)	$	
Education (May include books and uniforms)	$	
Education (Private School Fees)	$	
Childcare	$	
Insurance (Home, Vehicle or Pet)	$	
Insurance (Private Health, Life or Income Protection)	$	
Telephone, Internet, Pay TV & Media Streaming	$	
Recreation & Entertainment (May include restaurants, alcohol or travel)	$	
Memberships (May include gym, subscriptions or sporting groups)	$	
Non-Compulsory Superannuation Contributions	$	
Maintenance/Alimony	$	
Other Living Expenses (Please provide overview below)	$	
Total Household Living Expenses	$	0

3. DECLARATION

By signing this form I declare:

- This is a true reflection of my current monthly living expenses; and
- There is no foreseeable change to these expenses as a result of this loan application

Full Name _____ Full Name _____

Signature _____ Signature _____

Date Date

Security Details

DIRECT CREDIT

Security Property 1 - Details

Property ◯ Already owned ◯ New purchase

Purpose ◯ Owner Occupied ◯ Investment ◯ Vacant Land

Address of security

Estimated value of security

Names on title

Title details

Volume Folio Other

Contact name for valuation

Phone number ( )

Purchases only

Conveyancer name

Contact name

Email Address

Phone number

Security Property 2 - Details

Property ◯ Already owned ◯ New purchase

Purpose ◯ Owner Occupied ◯ Investment ◯ Vacant Land

Address of security

Estimated value of security

Names on title

Title details

Volume Folio Other

Contact name for valuation

Phone number ( )

Purchases only

Conveyancer name

Contact name

Email Address

Phone number

Valuation Process

Please note: It is a requirement that all loan applications include an independent security valuation.

All valuations for loans are ordered through an Online application conducted by Valocity Pty Ltd or Valex - RP Data Pty Ltd.
Valuation costs are paid to the valuation firm that conducts the security appraisal, Valocity Pty Ltd or Valex - RP Data Pty Ltd. Costs are for the account of the applicant(s) and these may vary where a property needs to be quoted.

Indicative standard residential valuation costs are:

$385 (inc GST) for metro residential properties with estimated value up to $1 Million
$990 (inc GST) for metro residential properties with estimated value between $1 Million and $2 Million

Fees will be individually quoted for properties with the following features;

* A property with an estimated value above $2 Million
** Non standard property with specific features (Ie Duplex or multiple properties on 1 title) or is identified as a likely potential development site
*** Property that is in a non-metro location
**** Construction loans where progress inspections are required

Commercial valuations and NDIS securities are quoted upon application

If a valuation is canceled after it has been ordered there may be a cancellation fee charged by the valuer.

Borrower Declaration

DIRECT CREDIT

I/We hereby declare the following;

- I/We apply for credit. I/We and any guarantors are all aged over 18 years.
- The information set out in this application or otherwise provided about me/us and any guarantors is true and correct and can be relied on.
- I/We consent to the disclosure of this application and any loan information (including statements of account, requests for payment etc) before, during or after the loan to any guarantor.
- I/We agree to pay: any loan application fee; all fees and charges incurred to process the application; all fees and charges to obtain the valuation report about the security property; and all legal expenses to prepare loan and security documents.
- I/We acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan.
- Has any applicant ever been a shareholder or officer of any company of which a manager, receiver, and/or liquidator has been appointed? Yes ☐ No ☐
- Has any application in respect of this loan ever been submitted by any applicant or any other person (including another broker) to any other lender? Yes ☐ No ☐
- Is there any unsatisfied judgement entered in any court against any applicant, or any company of which any applicant is or was a shareholder or officer?OR have there been any Judgements garnishees or other legal proceedings against any applicant in the past (7) years? Yes ☐ No ☐
- Are any of the applicants experiencing financial stress from existing commitments? Yes ☐ No ☐
- If a 100% Offset account has been requested, please confirm that you have reviewed and acknowledge the terms and conditions outlined at www.directcredit.com.au/offset-accounts-explained Yes ☐ No ☐
- Have any of the applicant or their spouse, ever been declared bankrupt or insolvent, or entered into a scheme of arrangement with creditors? Yes ☐ No ☐
- A politically Exposed Person (PEP) is an individual, immediate family member or close associate of an individual who holds, or has held , a prominent public position (either domsitically or internationally) in a government body or an international organisation. For example, heads of state of a country or government, government minister or equivalent senior politician, judicial or high ranking military officials, senior foreign representatives or directors, chief executive officer or chief financial officer or a position with comparable influence, in an international organisation.With regards to the above definition, do you believe you are, or have been previously, a Politically Exposed Person? Yes ☐ No ☐

  If you disagree or answer yes with any of the above, you must provide details and explanation below;

-

Electronic / Digital Signatures consent (If this application is signed via Docusign portal)

I / We confirm that the electronic signature provided by me on this Direct Credit Home Loans Application form is true, related to me and authorized by me via the docusign portal whereby this application was signed.

I / We acknowledge that Direct Credit Home Loans, Its lenders and associated corporate bodies will accept receipt of my electronic signature. I / We hereby and authorize and give consent to those parties to accept my electronic signature for the purposes of proceeding with my application

I / We consent to Electronic / Digital signatures - Applicant 1 ☐ Applicant 2 ☐

Signature	Name of signatory	Date
Signature	Name of signatory	Date

Fee Authority

DIRECT CREDIT

Direct Credit Home Loans Australia Fee Agreement

Customer/s Name/s……

Loan Type requested: **P&I** ◉ **Interest Only** ○ **Fixed** ○ **Variable** ◉

Loan Amount Requested: $..... **Loan Splits** ◉ **1** ○ **2** ○ **3** ○ **4**

Application fee $880**.....** **Please refer to Direct Credit for fee amount**

Valuation Fee - At Cost. Please call for a quote

I/We authorise Direct Credit Home loans Australia to give to and receive from such parties as are necessary to the arranging of this finance application, such information about me/us which is deemed necessary to the arrangement in accordance with the signed privacy form and this deed dated below.

Direct Credit Home loans Australia will if possible have valuation costs added to the loan. If the loan does not proceed for any reason or valuation falls short, Direct Credit Home loans Australia is entitled to demand payment of any valuation fee due. Upon the issue of a "Letter of Terms & Conditions" or "Letter of Offer" or an equivalent written outline of unconditional lending appropriate to the practice of the lending institution, the application fee of is due and payable to Direct Credit Home loans Australia**.** Fees are payable from loan proceeds at settlement.

Should the application for Finance be withdrawn, the application fee and other associated costs (including but not limited to any lender's legal costs associated with production of mortgage documents) incurred by Direct Credit Home loans Australia will also become payable on demand.

Should the loan be repaid in the first 2 years from date of advance, a credit assistance fee of 1.1% of the original loan amount will be payable upon demand, unless otherwise agreed in writing with Direct Credit Home Loans Australia P/L - ABN 62 089 595 488

Recovery costs and interest at the applicable Court scale shall also be payable in addition to these listed fees/costs/expenses if collection action is deemed necessary by Direct Credit Home loans Australia P/L - ABN 62 089 595 488 - Australian Credit License 392727.

I / We Give permission for the lender to deduct the Application fee & Valuation fee from the Loan account and forward payment on my/our behalf to Direct Credit Home Loans Australia Pty Ltd

……	……	……
Name	Signature	Date
……	……	……
Name	Signature	Date

Loan Purpose Declaration Form

DIRECT CREDIT

The loan you have applied for may be regulated by the National Credit Code ('the Code').

Generally, the Code applies where:

a. Credit is provided under a contract;

b. The borrower (debtor / mortgagor) is a natural person or strata corporation; or

c. The credit is provided or intended to be provided wholly or predominantly:

   i. for personal, domestic or household purposes; or

   ii. to purchase, renovate or improve residential property for investment purposes; or

   iii. to refinance credit that has been provided wholly or predominantly to purchase, renovate or improve residential property for investment purposes.

PART A

In order to determine whether or not the provisions of the Code will apply to this loan, the lender requires you to provide it with the following information.

▪ Are any of the borrowers a natural person?	☑ Yes	☐ No
▪ Are any of the borrowers a corporation?	☐ Yes	☑ No
▪ Are any of the borrowers a strata corporate (i.e. a corporation incorporated under the strata legislation, or whose issued shares confer a right to occupy land for residential purposes)?	☐ Yes	☑ No

PART B

The purpose/s of this proposed loan is/are:

To purchase, construct, renovate or improve a residential property for owner occupation	$
To refinance an owner-occupied residence for personal use	$
To refinance an owner-occupied residence for Investment / business use	$
To purchase, construct, renovate or improve a residential property for investment purposes	$
To refinance a residential property for investment purposes	$
To refinance credit that has been provided to purchase, construct, renovate or improve a residential property for investment purposes	$
To refinance the construction of a residence to be owner-occupied	$
To finance the construction of a non-residential property for investment purposes	$
To provide a Line of Credit for personal use	$
To provide a Line of Credit for renovating or improving a residential property for investment purposes	$
To provide a Line of Credit for business / investment purposes other than renovating or improving a residential property for investment purposes	$
To have available credit to make personal purchases	$
To provide funds for future investment use	$
To provide funds for future investment use for constructing, renovating or improving a residential property for investment purposes	$
To provide funds for future business / investment purposes other than constructing, renovating or improving a residential property for investment purposes	$
Other	$
TOTALS	$ 0

Nomination For Receipt Of Information

DIRECT CREDIT

Nomination for Receipt of Information
The National Credit Code requires each borrower or guarantor to receive a copy of any notice or document in relation to their loan. However joint applicants or guarantors may nominate one of them to receive any notice or document in relation to their loan which would otherwise be sent to all of them. To arrange this please complete the nomination below.

I/We wish to nominate ☐ Applicant/Guarantor 1 ☐ Applicant/Guarantor 2

IMPORTANT:
Any person who has selected this nomination can at any time elect to cancel it by notifying The Lender & DCHLA in writing. Upon cancellation, that person will then start to receive copies of all documents and notices in relation to their loan.

I/We consent to the receipt of notices and other documents electronically and understand that upon giving this consent:

a. You may no longer send paper copies of notices and other documents to me/us;
b. I/We should regularly check our nominated email address for notices and other documents.
c. You may send the notice and other documents by email, or provide a notice in an email that the documents are displayed on and can be retrieved from a website;
d. I/We have facilities to print the notice and other documents sent to we/us electronically; and
e. I/We may withdraw our consent to the giving of notices and other documents by electronic means at any time.

I/We Consent: ☐ Applicant/ Guarantor 1 ☐ Applicant/Guarantor 2

Name of Applicant/Guarantor/Director 1 _____

Signature X _____ Date ____/____/____

Name of Applicant/Guarantor/Director 2 _____

Signature X _____ Date ____/____/____

Delivery of Mortgage Documents

Documents will be sent via eSign where eligible. DCHLA will advise if your application is eligible for the loan documents to be delivered and executed using the eSign process.

I/We do not wish to use eSign ☐

Please select your prefered address for delivery should eSign not be available*: ◯ Introducer address ◯ Applicant's address ◯ Applicant's Solicitor address

Prefered Address

Address _____ State _____ Postcode _____

Business Purpose Declaration

National Credit Code Business Purpose Declaration - for unregulated loans only

To: The loan servicer or loan provider noted in the privacy form attached to this application. Proposed loan of $
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.

Name of Applicant/Guarantor/Director 1 _____

Signature X _____ Date ____/____/____

Name of Applicant/Guarantor/Director 2 _____

Signature X _____ Date ____/____/____

Privacy and Credit Reporting Statement

DIRECT CREDIT

I/We acknowledge that I/we have made an application for credit from the Lender noted in the Schedule and that I/we have provided personal information and credit-related information to the Lender in connection with that application for credit. In this statement, "personal information" has the same meaning as it does in the Privacy Act 1988 (Cth) (Privacy Act) and "credit-related information" means credit information, credit eligibility information and CP derived information as those terms are defined in the Privacy Act.

Credit eligibility information is credit reporting information supplied to us by a credit reporting body (CRB) and any information that we derive from it. Collectively, we refer to this as 'credit-related information'. The privacy policies contain information about how you may access or seek correction of your personal Information and credit-related information, how that information is managed, how you may complain about a breach of your privacy and how that complaint will be dealt with. They also contain information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, the fact that CRBs may provide your personal Information and credit related information to credit providers to assist in an assessment of your credit worthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement - including our right to report a default or a serious credit infringement to CRBs, your right to request that CRBs not use your credit-related information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit-related information about you if you believe you are a victim of fraud.

The Lender generally collects, uses, holds and discloses the personal information and credit-related information that I/we provide for the purposes of assessing my/our credit-worthiness and for providing credit to me/us. The personal and credit-related information that the Lender may collect, use, hold and disclose includes my/our identity particulars including name, sex, address and previous two addresses, date of birth, name of employer, and details listed under any of my/our government-issued identity documents, including drivers licence or passport details; my/our application for credit or commercial credit; the fact that I/we have applied for credit and the amount; details of the amount and type of credit that have been provided to me/us by third parties or which I/we have guaranteed; any credit rating or credit assessment score that the Lender calculates about me/us or that a credit reporting body might provide to the Lender about me/us; details of any credit-related court proceedings or insolvency applications that relate to me/us; the fact that the Lender is a current credit provider to me/us; the fact that the loan repayments are overdue or that my/our loan repayments are no longer overdue; credit provided to me/us by the Lender has been paid or otherwise discharged and any other personal information or credit-related information that the Lender may collect about me/us either now or in the future.

I/We acknowledge and consent to the Lender also collecting personal and credit-related information about me/us from third parties. In such circumstances, I/we accept that the Lender will only be required to take such steps as are reasonable in the circumstances to ensure that I/ We are made aware of the matters contained in this privacy and credit reporting statement. The Lender may collect and use personal and credit-related information about me/us for the purposes of:

- providing credit to me/us and ensuring the repayment of that credit;
- where I/we offer to guarantee credit being provided to a third party, any purpose related to the giving of that guarantee;
- assessing the risk of me/us being unable to meet a liability to repay the credit provided to me/us or that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery;
- managing and administering my/our relationship with the Lender;
- if I/we give our consent, for marketing purposes (either by the Lender or by third parties) to promote the products and services provided by the Lender or other organisations to me/us;
- verifying my/our identity and the validity of government-issued identity documents that I/we have provided; and
- complying with legislative and regulatory requirements.

I/We acknowledge that without the provision of my/our personal or credit-related information to the Lender, the Lender may be unable to process or accept my/our application for credit or to operate or manage the credit provided to me/us. I/We also acknowledge that the Lender may need to verify my/our identity (including where required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) or other applicable laws) and that it is impracticable for me/us to remain anonymous or use a pseudonym when dealing with the Lender.

The Lender may disclose personal or credit-related information of the kind it collects about me/us to:

- its related companies;
- debt collection agents and credit management agencies;
- credit reporting bodies and other credit providers;
- its service providers;
- its agents, contractors, and external advisers;
- my/our referees, including my/our employer;
- my/our legal and financial advisers;
- real estate agents (where the credit relates to the purpose of property);
- government bodies and other regulatory authorities (including where this is required or authorised by law);
- ratings agencies;
- payment system operators;
- guarantors and prospective guarantors;
- title insurers;
- external dispute resolution bodies;
- all parties involved in securitisation of the Lender's loans;
- other financial institutions and credit providers; and
- other parties named as a Lender.

Credit reporting bodies collect a range of credit-related information about individuals and use that information to provide credit reports to their customers relating to individuals who have applied for credit (or are guaranteeing credit). The credit reporting bodies that the Lender may disclose my/our credit-related information to and/or obtain my/our credit-related information from are:

- illion Data Registries Pty Ltd (whose contact details are available at www.illion.com.au/contact-us) ***(illion)***;
- Equifax Australia Information Services & Solutions Pty Ltd (whose contact details are available at www.equifax.com.au/contact) ***(Equifax)***; and
- Experian Australia Credit Services Pty Ltd (whose contact details are available at www.experian.com.au/contact-us/) ***(Experian)***

These credit reporting bodies may include my/our credit-related information in reports provided to other credit providers to assist them to assess my/our credit worthiness. I/We acknowledge and consent to these credit reporting bodies (together with their related bodies corporate and their third party service providers) collecting, holding, using and disclosing my/our personal and credit-related information for identity verification purposes.

If I provide government-issued identity documents, including drivers licence or passport details, the Lender and/or any of the credit reporting bodies (or their related bodies corporate) that the Lender deals with may disclose this information in order to verify the document's validity with the Document Verification Service managed by the Commonwealth Attorney General's Department. Additionally, if I/ we do not make any repayments or other installments of the credit provided by the Lender to me/us, if I/ we commit fraud or try to do so, or if I/we otherwise commit a serious credit infringement, the Lender may also disclose this information to these credit reporting bodies. I/We acknowledge that this may affect my/our ability to obtain credit in the future. If we disclose your credit information to CRBs, we will use agreed standard common descriptors to describe the type of consumer credit we have provided to you. Your consent is not required for us to disclose your personal information to CRBs to perform a credit check

I/We acknowledge that I/we may obtain a copy of the credit reporting bodies' credit reporting policies by contacting them using the contact details set out above.

I/We acknowledge being informed that if:

- I/We believe that I/we have been a victim of fraud or identity theft, I/we have a right to contact the credit reporting bodies and ask them not to disclose my/ our credit related information and that I/we should contact the credit reporting bodies using the contact details set out above if I/we wish to make such a request; and
- I/We have the right to request that credit reporting bodies do not use any credit-related information about me/us that is held by them for the purposes of pre-screening any direct marketing by credit providers (including the Lender) and that I/we should contact the credit reporting bodies using the contact details set out above if I/ we wish to make such a request.

The Lender may hold personal and credit-related information about me/us in, or may disclose this information to third party service providers located in, one or more overseas countries. My/Our personal and credit-related information may be held in the United Kingdom, Japan, United States, New Zealand, India, Mexico, Philippines and Germany.

The personal information you provide to the Lender as evidence of your identity (including as contained in documents evidencing your identity) (***Identity Information***) may be disclosed to illion for the purposes of verifying your identity

Privacy and Credit Reporting Statement

- checked by illion with the relevant government agency via the Document Verification Service ***(DVS)***; or
- with your consent, assessed by illion as to whether your Identity Information matches records held in illion's credit reporting database.

You can find more information about the DVS at

https://www.idmatch.gov.au or by telephoning/writing to:

Document Verification Service Attorney-General's Department
3–5 National Circuit, BARTON ACT 2600
Call: 02 6141 6666
Email: DVS.Manager@ag.gov.au

If you consent:

- the Lender may disclose your full name, residential address and date of birth to illion and request them to provide an assessment of whether that information matches (in whole or in part) personal information held by them in their credit reporting database;
- illion may prepare and provide to the Lender such an assessment; and
- for the purposes of providing such an assessment, illion may use your name, residential address and date of birth and the names, residential addresses and dates of birth it holds about other individuals.

If you do not consent to the disclosure of Identity Information to illion for the purposes of verifying your identity, you may request that we verify your identity by using original or certified copies of your drivers licence or passport and any other documents we reasonably request.

I/we represent and warrant to the Lender that I/we are duly authorised to provide my/our personal and credit-related information to the Lender for these purposes.

I/We acknowledge and consent to:

- my/our personal and credit-related information being collected, used, held and disclosed for identity verification purposes and as otherwise described in this Privacy and Credit Reporting Statement;
- my/our personal and credit-related information being subject to an 'Information Match Request' in relation to relevant 'Official Record Holder' information held in the DVS and to a corresponding 'Information Match Result' being provided via the use of third party systems, as each of those terms is defined by the Attorney-General; and
- my/our personal and credit-related information being provided to a credit reporting body for the purpose of verifying my/our Identity Information.

The Identity Information you provide to the Lender will also be checked with various government departments via their websites. I/We acknowledge that my/our Identity Information may be checked with government agencies, including but not limited to the Department of Immigration & Citizenship and the Department of Foreign Affairs and Trade. I/We acknowledge that, if the relevant check proceeds on the relevant government agency website, this will be regarded as having assisted the Lender and credit reporting bodies (and their related bodies corporate) in verifying my/our personal and credit-related information.

Your Identity Information will also be used to check whether you are listed on a list of Politically Exposed Persons or on any other Australian or international government sanctions list. I/We acknowledge and consent to my/our personal information being used and disclosed to service providers (wherever located), including Mergermarket Consulting (Singapore) Pte Ltd trading as Acuris Risk Solutions, for the purpose of checking whether I/we are listed on any Politically Exposed Persons list or other government sanctions lists.

If you do not provide your driver licence or passport details or your Identity Information is not verified by illion or the DVS, we may not be satisfied as to your identity and you may not be able to provide you with our services

By signing the acknowledgment below, I/we agree and consent to:

- the Lender collecting, holding, using and disclosing the personal information and credit-related information about me/us for the purposes set out above; and
- the parties involved in the securitisation of the Lender's loans collecting, holding, using and disclosing any personal information or credit-related information that they receive about me/us from the Lender for the purposes of risk assessment and management involved in the securitisation and complying with any applicable legislation and regulatory requirements, subject to any restrictions imposed on the Lender under the Privacy Act.

The Lender will otherwise collect, hold, use and disclose my/our personal information in accordance with its Privacy Policy, which sets out how I/we may access and correct the personal information that the Lender holds about me/us and how to lodge a complaint relating to the Lender's treatment of my/our personal information. The Lender's Credit Reporting Policy sets out how the Lender will collect, hold, use and disclose any credit-related information about me/us, how I/we may access and correct the credit related information that the Lender holds about me/us and how to lodge a complaint relating to the Lender's treatment of my/our credit related information.

Schedule1. In this Notice, the "Lender, Loan Servicer or Insurer" means each and every one of the following organisations (whether acting individually or together):

Lenders and Loan Servicer details

RedZed Lending Solutions Pty Ltd (and its related bodies corporate) (together "RedZed")
ABN 31 123 588 527 GPO Box 1693, Melbourne VIC 3001 PH 1300 722 462
Redzed's Privacy and Credit Reporting Policy is available at www.redzed.com.au/faqs

Resimac Limited ACN 002 997 935 (Resimac Group)
Level 9, 45 Clarence Street, Sydney, NSW 2000 Phone 1300 764 447
Web: www.resimac.com.au, Its privacy policy is set out at www.resimac.com.au/privacy

BC Invest Loans Pty Ltd - Lender
ACN 646 785 211
Level 1 274 Coventry Street
South Melbourne Victoria 3205
www.bcinvest.co

Origin Mortgage Management Services Pty Ltd ACN 601 349 071
On behalf of Columbus Capital Pty Limited ACN 119 531 252
Australian Credit License 337303: www.originmms.com.au

Sintex Consolidated Pty Limited T/as Loanworks ACN 065 917 535
Australian Credit License 385129 Australian Financial Services License 385129
Level 3, 458 Wattle Street, Ultimo NSW 2007
Telephone: (02) 9278 9700 Website: https://www.loanworks.com.au/
Its privacy policy is set out at https://www.loanworks.com.au/privacy-policy-lending/
Email: enquiries@loanworks.com.au Note: Sintex Consolidated Pty Ltd is the trust manager and servicer

Perpetual Trustee Company Limited (and associated entities)
ABN 42 000 001 007
L12, Angel Place, 123 Pitt Street, Sydney NSW 2000.
PH 02 9229 9000

Permanent Custodians Limited ACN 001 426 384
Australian Credit License 235129 Australian Financial Services License 235129
Address: L 2, 35 Clarence Street, Sydney NSW 2000 Telephone: (02) 9551 5000
Email: complianceriskaustralia@bny.com
Its privacy policy is set out at https://www.bny.com/corporate/au/en/privacy-policy.html

Perpetual Corporate Trust Limited
ACN 000 341 533
Level 12, 123 Pitt Street, SYDNEY NSW 2000
PH 02 9229 9000

BC Asset Management Pty Ltd - Loan Servicer
ACN 636 310 168
Level 1, 274 Coventry Street
South Melbourne Victoria 3205
www.bcsecurities.com.au

AMAL Asset Management Pty Ltd - Backup Loan Servicer
ABN 31 065 914 918
Level 9, 9 Castlereigh Street
Sydney New South Wales 2000
www.amal.com.au

Direct Credit Home Loans Australia Pty Ltd (DCHLA) - Loan Servicer
ABN 62 089 595 488 ACL 392727
L4 Benson House, 2 Benson St, Toowong Qld 4069. PH 07 3726 1124
DCHLA's Privacy Policy is available at www.directcredit.com.au/about-us/privacy-statement/

ORDE Financial Pty Ltd ACN 634 779 990 162 Collins St, Melbourne VIC 3000 Tel: 03 8657 2500 Its privacy policy is set out at www.orde.com.au/ privacy policy or by telephoning the above number.

ORDE Mortgage Custodian Pty Ltd ACN 638 083 548 Level 3, 162 Collins St, Melbourne, VIC 3000 Tel: 03 8657 2500 It's privacy policy is set out at www.orde.com.au/privacy-policy

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DIRECT CREDIT
HOMELOANS AUSTRALIA

Insurers

Helia Group Limited (ABN 72 154 890 730).
Helia Insurance Pty Limited (ABN 60 106 974 305).
Level 26, 101 Miller Street, North Sydney NSW 2060.
www.helia.com.au

QBE Lenders' Mortgage Insurance Limited
ABN 70 000 511 071 Level 21, 50 Bridge Street, Sydney NSW 2000 www.qbelmi.com.au

First American Title Insurance Company of Australia Pty Ltd
ABN 64 075 279 908 PO Box Q1465, QVB Post Office NSW 1230 www.firsttitle.com.au

Signature/s of Applicants / Guarantors

Please tick if you consent to the Lender requesting Illion / Document Verification Service (DVS) to provide an assessment of whether your Identity Information matches records in its credit reporting database for the purpose of verifying your identity as detailed above.

I/We consent - Applicant/Guarantor 1 Yes ● No ○ I/We consent - Applicant/Guarantor 2 Yes ○ No ○

Please tick if you do not consent to the Lender using or disclosing my personal information for the additional purpose of telling me about other products or services of the organisations listed above.

Applicant/Guarantor 1 Do not consent ☐ Applicant/Guarantor 2 Do not consent ☐

I/We declare that I am/We are over the age of 18 and the information contained in this application are true and correct in every particular and it is upon this basis that I/we make this application for credit. I / We also confirm our agreement to all matters set out above:

X _____
Signature applicant 1

_____
(Name printed)

Date _____/ _____/ _____

X _____
Signature applicant 2

_____
(Name printed)

Date _____/ _____ /_____

Our Privacy & Credit Reporting Policy contains more information about how we deal with your privacy. Our Privacy & Credit Reporting Policy is available at https://www.directcredit.com.au/privacy-statement/