

Application for Finance

Residential and Commercial

Print clearly in capital letters using black or blue ink. If insufficient space, please attach additional pages. Do not sign this application form unless all necessary sections have been fully and accurately completed.

1. INDIVIDUAL APPLICANTS AND / OR GUARANTORS

Applicant / Guarantor 1

Applicant Guarantor
 Title Surname

 Given Names

 Date of Birth Driver Licence No.
 / / (dd/mm/yyyy)
 Australian Citizen Permanent Resident
 Non-resident Temporary Resident
 Marital Status Dependants Number Ages

Applicant / Guarantor 2

Applicant Guarantor
 Title Surname

 Given Names

 Date of Birth Driver Licence No.
 / / (dd/mm/yyyy)
 Australian Citizen Permanent Resident
 Non-resident Temporary Resident
 Marital Status Dependants Number Ages

Contact Details

Tel. Home Tel. Business Tel. Mobile

 Email Address

Contact Details

Tel. Home Tel. Business Tel. Mobile

 Email Address

Residential Address

Unit No. Street No. Street Name Street Type

 Suburb

 State Postcode Time at current address
 Years Months
 Residential Status
 Living with family Own Home Mortgaged
 Boarding Renting Others (Please specify below)

Residential Address

Unit No. Street No. Street Name Street Type

 Suburb

 State Postcode Time at current address
 Years Months
 Residential Status
 Living with family Own Home Mortgaged
 Boarding Renting Others (Please specify below)

Previous Address (If < 2 years Current)

Unit No. Street No. Street Name Street Type

 Suburb

 State Postcode Time at current address
 Years Months

Previous Address (If < 2 years Current)

Unit No. Street No. Street Name Street Type

 Suburb

 State Postcode Time at current address
 Years Months

Residential Mailing Address

If same as residential address, please tick the box P.O. Box
 Unit No. Street No. Street Name Street Type

 Suburb State Postcode

Residential Mailing Address

If same as residential address, please tick the box P.O. Box
 Unit No. Street No. Street Name Street Type

 Suburb State Postcode

2. CORPORATE / TRUST APPLICANTS AND / OR GUARANTORS

Applicant
 Guarantor
 Trading Entity
 SPV

Company Name GST Registered
 Yes No

ABN

Name of all Directors

Name of all Shareholders (and %)

Correspondence Address Postcode

Registered Office Postcode

Trust Applicants Name of Trust (If applicable) Date of Establishment (dd/mm/yyyy)
 Yes No / /

Name of all Beneficiaries

Type of Trust: Discretionary Trust Unit Trust SMSF Trust Other (Please describe)

Trust ABN GST Registered
 Yes No

3. SMSF CORPORATE TRUSTEE

PROPERTY TRUSTEE

If guarantors are Trustees of SMSF, please state in SMSF Trust

Name <input type="text"/> ACN <input type="text"/> Start Date <input type="text"/> / <input type="text"/> / <input type="text"/> (dd/mm/yyyy) Registered Address <input type="text"/> Unit No. <input type="text"/> Street Name <input type="text"/> <input type="text"/> Suburb <input type="text"/> Street Type <input type="text"/> <input type="text"/> Postcode Business Address <input type="text"/> Unit No. <input type="text"/> Street Name <input type="text"/> <input type="text"/> Suburb <input type="text"/> Street Type <input type="text"/> <input type="text"/> Postcode	<input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> / <input type="text"/> (dd/mm/yyyy) <input type="text"/> Unit No. <input type="text"/> Street Name <input type="text"/> <input type="text"/> Suburb <input type="text"/> Street Type <input type="text"/> <input type="text"/> Postcode <input type="text"/> Unit No. <input type="text"/> Street Name <input type="text"/> <input type="text"/> Suburb <input type="text"/> Street Type <input type="text"/> <input type="text"/> Postcode
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SMSF TRUST

PROPERTY TRUST

Name <input type="text"/> ABN <input type="text"/> Start Date <input type="text"/> / <input type="text"/> / <input type="text"/> (dd/mm/yyyy) Are Guarantors SMSF Trustees? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> / <input type="text"/> (dd/mm/yyyy) <i>If the Bare Trust is still to be established, please nominate the name above.</i>
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4. EMPLOYMENT DETAILS

Applicant / Guarantor 1

Current Employment Status

PAYG Full time Part time Casual Contractor
 Self-employed Student Home duties Retired
 Unemployed Other (Please specify)

Employer

Phone	Occupation	Start Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

Employment sector / nature of business

ABN if Self Employed

ABN Name if Self Employed

If current employment is < 6 months:

Is applicant on probation? If yes, date probation ends:
 Yes No / / (dd/mm/yyyy)

Does applicant have a HECS/HELP debt?
 Yes No Amount owing

If employed or in business for < 2 years, please provide previous employment details below:

Previous Employment Status

PAYG Full time Part time Casual Contractor
 Self-employed Student Home duties Retired
 Unemployed Others (Please specify)

Previous Employer

Phone	Occupation	No. of Years
<input type="text"/>	<input type="text"/>	<input type="text"/>

Employment sector / nature of business

Applicant / Guarantor 2

Current Employment Status

PAYG Full time Part time Casual Contractor
 Self-employed Student Home duties Retired
 Unemployed Other (Please specify)

Employer

Phone	Occupation	Start Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

Employment sector / nature of business

ABN if Self Employed

ABN Name if Self Employed

If current employment is < 6 months:

Is applicant on probation? If yes, date probation ends:
 Yes No / / (dd/mm/yyyy)

Does applicant have a HECS/HELP debt?
 Yes No Amount owing

If employed or in business for < 2 years, please provide previous employment details below:

Previous Employment Status

PAYG Full time Part time Casual Contractor
 Self-employed Student Home duties Retired
 Unemployed Others (Please specify)

Previous Employer

Phone	Occupation	No. of Years
<input type="text"/>	<input type="text"/>	<input type="text"/>

Employment sector / nature of business

5. INCOME DETAILS

Applicant 1	ANNUAL	Applicant 2	ANNUAL
Gross salary / wages (PAYG)	\$ <input type="text"/>	Gross salary / wages (PAYG)	\$ <input type="text"/>
Gross taxable income (self-employed)	\$ <input type="text"/>	Gross taxable income (self-employed)	\$ <input type="text"/>
Regular Overtime	\$ <input type="text"/>	Regular Overtime	\$ <input type="text"/>
Family Allowance	\$ <input type="text"/>	Family Allowance	\$ <input type="text"/>
Dividends	\$ <input type="text"/>	Dividends	\$ <input type="text"/>
Rental income - existing	\$ <input type="text"/>	Rental income - existing	\$ <input type="text"/>
Rental income - new	\$ <input type="text"/>	Rental income - new	\$ <input type="text"/>
Other <input type="text"/>	\$ <input type="text"/>	Other <input type="text"/>	\$ <input type="text"/>
Accountant Name	<input type="text"/>	Accountant Name	<input type="text"/>
Tel. Account Number	<input type="text"/>	Tel. Account Number	<input type="text"/>

6. MONTHLY LIVING EXPENSES

	Household 1	Household 2
*Primary Residence Property Costs (May include utilities, rates, maintenance and furnishings) *If you are moving into a new primary residence, declare the proposed costs for the new property	\$ <input type="text"/>	\$ <input type="text"/>
Investment Property Costs (May include utilities, rates, maintenance and furnishings)		
o Current Investment Property Costs (for your current investment property/s)	\$ <input type="text"/>	\$ <input type="text"/>
o Proposed Investment Property Costs (for your investment property/s being purchased)	\$ <input type="text"/>	\$ <input type="text"/>
Groceries	\$ <input type="text"/>	\$ <input type="text"/>
Clothing & Personal Care	\$ <input type="text"/>	\$ <input type="text"/>
Transport (May include registration, public transport, petrol and tolls)	\$ <input type="text"/>	\$ <input type="text"/>
Medical & Health (May include doctors, pharmaceuticals but excluding Private Health)	\$ <input type="text"/>	\$ <input type="text"/>
Education (May include books and uniforms)	\$ <input type="text"/>	\$ <input type="text"/>
Education (Private School Fees)	\$ <input type="text"/>	\$ <input type="text"/>
Childcare	\$ <input type="text"/>	\$ <input type="text"/>
Insurance (Home or Vehicle)	\$ <input type="text"/>	\$ <input type="text"/>
Insurance (Private Health, Life or Income Protection)	\$ <input type="text"/>	\$ <input type="text"/>
Telephone, Internet, Pay TV & Media Streaming	\$ <input type="text"/>	\$ <input type="text"/>
Recreation & Entertainment (May include restaurants, alcohol or travel)	\$ <input type="text"/>	\$ <input type="text"/>
Memberships (May include gym, subscriptions or sporting groups)	\$ <input type="text"/>	\$ <input type="text"/>
Non-Compulsory Superannuation Contributions	\$ <input type="text"/>	\$ <input type="text"/>
Maintenance/Alimony	\$ <input type="text"/>	\$ <input type="text"/>
Other Living Expenses (Please provide overview below)	\$ <input type="text"/>	\$ <input type="text"/>
<div style="border: 1px solid black; height: 40px; width: 100%;"></div>		
TOTAL	\$ <input type="text"/>	\$ <input type="text"/>

7. ASSETS & LIABILITIES

Assets

(*If there is inadequate space to detail your full Assets & Liabilities position, please annex additional signed statement)

	Address	Value (\$)	Monthly Income (\$)	Personal	Business
Owner Occupied	1. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Owner Occupied	2. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment Property(s)	3. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
	4. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
	5. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
	6. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
	7. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Motor Vehicle 1		<input type="text"/>		<input type="checkbox"/>	<input type="checkbox"/>
Motor Vehicle 2		<input type="text"/>			
Home Content & Other Personal Assets (E.g. furniture, personal effects, boat, etc)		<input type="text"/>			
Other Business Assets		<input type="text"/>			
Savings		<input type="text"/>	<input type="text"/>		
Superannuation		<input type="text"/>	<input type="text"/>		
Shares		<input type="text"/>	<input type="text"/>		
Insurance	<input type="checkbox"/> Life Policy <input type="checkbox"/> TPD <input type="checkbox"/> Income	<input type="text"/>			
TOTAL PERSONAL ASSETS		\$ <input type="text"/>	<input type="text"/>		
TOTAL BUSINESS ASSETS		\$ <input type="text"/>	<input type="text"/>		

Liabilities

	Facility Limit (\$) (Including available redraw)	Amount Owing (\$)	Interest Rate (%)	Monthly Payment (\$)	Financier	To be refinanced	Asset number
Owner Occupied (Primary Residence)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Owner Occupied	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment Property(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal Loans	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	
Credit Card(s)	<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="checkbox"/>	
	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	
Rent / Board Paid (if applicable)			<input type="text"/>				
Other Personal Debts	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	
Other Business Debts	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	
TOTAL PERSONAL LIABILITIES \$	<input type="text"/>	<input type="text"/>		<input type="text"/>			
TOTAL BUSINESS LIABILITIES \$	<input type="text"/>	<input type="text"/>		<input type="text"/>			

8. LOAN REQUIREMENTS AND OBJECTIVES – LOAN FEATURES

Residential Commercial SMSF Construction Retained Stock
 Loan Document Type: Full Doc Alt Doc Lease Doc Total Amount Required \$
 Term of the loan Principal and interest years Interest only years
 If Interest only required: Reason for requesting an interest only period (i.e. tax benefits based on financial advice, upcoming expenses, flexibility of cash flow or upcoming security sale).

 Do you have any additional requirements? Redraw Ability to make additional payments Other (Please specify)

9. LOAN REQUIREMENTS AND OBJECTIVES – LOAN PURPOSE

Purchase Price \$
 Existing New Off-the-plan
Refinance / Debt Consolidation \$
 Debt 1 \$ Personal Business
 Debt 2 \$ Personal Business
 Debt 3 \$ Personal Business
 Debt 4 \$ Personal Business
 Debt 5 \$ Personal Business
Your contribution to Purchase or Refinance:
 Savings \$
 Gifts \$
 Other \$
 Loan Sought \$
TOTAL CONTRIBUTION \$

Cash out - Personal

Home Improvements \$
 Purchase Goods \$
 Holiday / Travel \$
 Divorce Settlement \$
 Personal Investments (shares etc) \$
 Property Purchase \$
 Further lending required \$
 Address
 Security Type
 Other \$

Cash out – Business Purpose

Working Capital \$
 Buy Asset/Investment \$
 Purchase Business \$
 Marketing / Advertising Expenses \$
 Other \$

Construction

Land Value \$ Build Description Single Duplex Multi Unit
 Build Cost \$ If multi-unit, no. of units
 Estimated Completed Value \$

10. BUSINESS OR INVESTMENT PURPOSE DECLARATION ONLY

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 not sign this declaration unless 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.

Signature of Applicant/Guarantor/Director

Name in full

Date (dd/mm/yyyy)

 / /

Signature of Applicant/Guarantor/Director

Name in full

Date (dd/mm/yyyy)

 / /

11. CONSTRUCTION LOANS

I/We confirm GST will be applicable on this development/purchase
Please note: An outline of the GST Margin Scheme cost based prepared by an accountant to be supplied with the application.

I/We confirm that GST will not be applicable on this development/purchase due to;

12. PARTICULARS OF PROPERTY BEING MORTGAGED

Security 1

Security Address Postcode

Registered Proprietor/s Est Market Value \$

Occupancy: Primary Residence Other Owner Occ Investment

Property Type: Residential Dwelling Residential Vacant Land Residential Unit

Serviced / Managed Apartment sqm Retail Shop Commercial Office

Rural / Residential acres Commercial Vacant Land Industrial Unit

Rural (> 100 acres) acres Other

Have you at any time, built on, developed or refurbished this property? Yes No

Contact for access: Name Phone

Security 2

Security Address Postcode

Registered Proprietor/s Est Market Value \$

Occupancy: Primary Residence Other Owner Occ Investment

Property Type: Residential Dwelling Residential Vacant Land Residential Unit

Serviced / Managed Apartment sqm Retail Shop Commercial Office

Rural / Residential acres Commercial Vacant Land Industrial Unit

Rural (> 100 acres) acres Other

Have you at any time, built on, developed or refurbished this property? Yes No

Contact for access: Name Phone

13. PRIVACY CONSENT

By signing this document you consent to us and our related bodies corporate collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at orde.com.au/privacy. If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services. We are required to collect your personal information by the *National Consumer Credit Protection Act 2009* (Cth) and the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you.

Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. *Personal information* includes any information from which your identity is apparent.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy and credit reporting policy can be obtained at orde.com.au/privacy or by contacting us on 03 8657 2500. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information we hold, how we manage that information and our complaints process. It also contains information on 'notifiable matters' including things such as how credit reporting may affect your ability to obtain credit, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Consumer and commercial credit information You agree that we may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit, for the purpose of considering whether to accept you as a guarantor and to manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

Exchange information with credit providers You agree that we may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Exchange information with guarantors You agree that we may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

Exchange information We may exchange personal and credit information with the following types of entities, some of which may be located overseas including in the USA, Canada, India, Ireland, the United Kingdom or the Philippines. Please see our privacy policy for more information.

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender
- Businesses assisting us with funding for loans
- Trade insurers
- Any person where we are authorised by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

Customer identification We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

We may exchange your personal and credit information with the following credit reporting bodies:

Equifax Pty Ltd - equifax.com.au/privacy

Illion Australia Pty Ltd - illion.com.au/privacy-policy

Experian - experian.com.au/privacy-policy-terms-conditions

Signature of Applicant/Guarantor/Director

Name in full

Date (dd/mm/yyyy)

 / /

Signature of Applicant/Guarantor/Director

Name in full

Date (dd/mm/yyyy)

 / /

14. SOLICITOR'S DETAILS

Solicitor / Conveyancer Company Name

Tel. Business

Solicitor / Conveyancer Full Name

Tel. Mobile

Solicitor / Conveyancer Email

15. CREDIT HISTORY

Are any of the applicants currently experiencing financial stress from existing commitments or made an application for hardship with their existing lender?

Yes No

Have any of the applicants ever been declared bankrupt or insolvent, or entered into a scheme of arrangement with creditors?

Yes No

Has any application in respect of this loan ever been submitted by you or any other person to any other lender?

Yes No

Have any of the applicants had any court judgements entered against them or defaulted on any previous loans?

Yes No

Have any of the applicants or their spouse, ever been shareholders or officers of any company to which a manager, receiver, and/or liquidator has been appointed

Yes No

If you have answered yes to any of these questions, please provide details below:

16. GENERAL

By signing this form, you agree and declare that:

- the information in this application and the documents provided are in all respects correct and complete to the best of your knowledge and belief. You acknowledge that we will rely on this information in deciding whether to lend to you;
- ORDE Financial have the right to confirm the details of the information provided in this application;
- any valuations obtained by us are our property for our own use and we are not obliged to make a copy available to you;
- we are entitled to retain all initial upfront fees, including the fee paid for the valuation regardless of whether we decide to grant or refuse your application for finance; and
- we do not expect any significant change to our financial position or circumstances that would adversely impact our ability to meet loan repayments should an application for finance proceed.

17. SIGNATURES

Signature of Applicant/Guarantor/Director*

Name in full

Date (dd/mm/yyyy)

 / /

Signature of Applicant/Guarantor/Director*

Name in full

Date (dd/mm/yyyy)

 / /

*Signed for and on behalf of a corporate applicant – please affix company seal if necessary