

## Applicant Details

### Applicant 1

Applicant Type			
<input type="checkbox"/> Borrower		<input type="checkbox"/> Guarantor	
Title			
<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss
First Name			
Middle Name			
Surname			
Previous Name (if applicable)			
Date of Birth DD   MM   YYYY			
Marital Status			
Spouse (If applicable)		<input type="checkbox"/> Co-Applicant <input type="checkbox"/> Non-Loan Party	
Number of Dependents		Age of Dependents	
Mobile Phone		Work Phone	
Email		Drivers Licence Number	
Permanent Australian Resident		<input type="checkbox"/> Yes	<input type="checkbox"/> No

### Current Address (not a PO Box)

<input type="checkbox"/> Own Home	<input type="checkbox"/> Renting	<input type="checkbox"/> Boarding	<input type="checkbox"/> Rent free
Street			
Suburb		State	P/C
Date Commenced living at address			

### Previous Address (if current is less than 3 years)

Street			
Suburb		State	P/C
Date Commenced living at address			

### Post Settlement Address

Street			
Suburb		State	P/C

### Postal Address

Street			
Suburb		State	P/C

### Applicant 2

Applicant Type			
<input type="checkbox"/> Borrower		<input type="checkbox"/> Guarantor	
Title			
<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss
First Name			
Middle Name			
Surname			
Previous Name (if applicable)			
Date of Birth DD   MM   YYYY			
Marital Status			
Spouse (If applicable)		<input type="checkbox"/> Co-Applicant <input type="checkbox"/> Non-Loan Party	
Number of Dependents		Age of Dependents	
Mobile Phone		Work Phone	
Email		Drivers Licence Number	
Permanent Australian Resident		<input type="checkbox"/> Yes	<input type="checkbox"/> No

### Current Address (not a PO Box) Same as Applicant 1

<input type="checkbox"/> Own Home	<input type="checkbox"/> Renting	<input type="checkbox"/> Boarding	<input type="checkbox"/> Rent free
Street			
Suburb		State	P/C
Date Commenced living at address			

### Previous Address (if current < 3 years) Same as Applicant 1

Street			
Suburb		State	P/C
Date Commenced living at address			

### Post Settlement Address Same as Applicant 1

Street			
Suburb		State	P/C

### Postal Address Same as Applicant 1

Street			
Suburb		State	P/C

**Employment Details**

**Applicant 1**

**Employment Type**

<input type="checkbox"/> PAYG	<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Casual
<input type="checkbox"/> Self-employed	ABN: _____		
<input type="checkbox"/> On Probation	<input type="checkbox"/> Not Employed	<input type="checkbox"/> Receives income	

**Current Employment**

Occupation	_____
Employer/Company	_____

**Employer or Company Address**

Street	_____		
Suburb	_____	State	P/C _____
Date Started	_____		
Employer/Accountant Contact	Employer/Accountant Phone _____		
_____			

**Previous Employment**

if less than 6 months in current PAYG job or less than 2 years if self employed

Occupation	_____
Employer/Company	_____

**Employer or Company Address**

Street	_____		
Suburb	_____	State	P/C _____
Date Started	_____	Date Ended	_____
Employer/Accountant Contact	Employer/Accountant Phone _____		
_____			

**Additional Employment – If applicable**

<input type="checkbox"/> PAYG	<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Casual
<input type="checkbox"/> Self-employed	ABN: _____		
<input type="checkbox"/> On Probation	<input type="checkbox"/> Not Employed	<input type="checkbox"/> Receives income	

**Additional Employment**

Occupation	_____
Employer/Company	_____

**Employer or Company Address**

Street	_____		
Suburb	_____	State	P/C _____
Date Started	_____		
Employer/Accountant Contact	Employer/Accountant Phone _____		
_____			

**Applicant 2**

**Employment Type**

<input type="checkbox"/> PAYG	<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Casual
<input type="checkbox"/> Self-employed	ABN: _____		
<input type="checkbox"/> On Probation	<input type="checkbox"/> Not Employed	<input type="checkbox"/> Receives income	

**Current Employment**

Occupation	_____
Employer/Company	_____

**Employer or Company Address**

Street	_____		
Suburb	_____	State	P/C _____
Date Started	_____		
Employer/Accountant Contact	Employer/Accountant Phone _____		
_____			

**Previous Employment**

if less than 6 months in current PAYG job or less than 2 years if self employed

Occupation	_____
Employer/Company	_____

**Employer or Company Address**

Street	_____		
Suburb	_____	State	P/C _____
Date Started	_____	Date Ended	_____
Employer/Accountant Contact	Employer/Accountant Phone _____		
_____			

**Additional Employment – If applicable**

<input type="checkbox"/> PAYG	<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Casual
<input type="checkbox"/> Self-employed	ABN: _____		
<input type="checkbox"/> On Probation	<input type="checkbox"/> Not Employed	<input type="checkbox"/> Receives income	

**Additional Employment**

Occupation	_____
Employer/Company	_____

**Employer or Company Address**

Street	_____		
Suburb	_____	State	P/C _____
Date Started	_____		
Employer/Accountant Contact	Employer/Accountant Phone _____		
_____			

**Income**

**Applicant 1**

**PAYG** – Per Annum

Gross salary	
Gross regular overtime	
Bonus	
Overtime	
Car Allowance	
<b>Total PAYG Income</b>	

**Self Employed** - Business Income before tax

Current Financial Year	
Depreciation	
Addbacks	
<b>Total Current Financial year</b>	
Previous Financial Year	
Depreciation	
Addbacks	
<b>Total Previous Financial year</b>	
Fin'l Years income variance	
Income variance comments	

**Secondary Employment Income** (if applicable)

Gross salary	
Self Employed Income	

**Other Income** - Per nn

Government Benefits	
Dividends	
Interest	
Private Pension	
Family Allowance	
Existing Rental Income	

**Total Annual Income**

**Applicant 2**

**PAYG** – Per Annum

Gross salary	
Gross regular overtime	
Bonus	
Overtime	
Car Allowance	
<b>Total PAYG Income</b>	

**Self Employed** - Business Income before tax

Current Financial Year	
Depreciation	
Addbacks	
<b>Total Current Financial year</b>	
Previous Financial Year	
Depreciation	
Addbacks	
<b>Total Previous Financial year</b>	
Fin'l Years income variance	
Income variance comments	

**Secondary Employment Income** (if applicable)

Gross salary	
Self Employed Income	

**Other Income** - Per nn

Government Benefits	
Dividends	
Interest	
Private Pension	
Family Allowance	
Existing Rental Income	

**Total Annual Income**

### Applicant Details – Company or Trust (If required)

Please complete the following section if there is a company or trust applicant attached to this application.

#### Company Details

Applicant Type	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor	Company Name				
ABN		ACN		Company Type	<input type="checkbox"/> Pty Ltd	<input type="checkbox"/> Ltd	<input type="checkbox"/> Trustee
Trading Name				Nature of Business			
Date of registration		State		Phone Number			

#### Registered Office

Address		Suburb		State		P/C	
---------	--	--------	--	-------	--	-----	--

#### Principal Place of Business

Address		Suburb		State		P/C	
---------	--	--------	--	-------	--	-----	--

#### Applicant - Directors & Beneficial Owners (Shareholders)

Full Name		Role	<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder	<input type="checkbox"/> Unit Holder
Address		Suburb		State	P/C

#### Non-Applicant - Beneficial Owners

Full Name		Role	<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder	<input type="checkbox"/> Unit Holder
Address		Suburb		State	P/C

#### Trust Details

Trust Name		Type of Trust		Number of Beneficiaries	
Trustee		Settlor			

#### Beneficiaries - Full name and address of each beneficiary who hold >25% share of trust

Full Name		DOB				
Address		Suburb		State		P/C

Full Name		DOB				
Address		Suburb		State		P/C

Full Name		DOB				
Address		Suburb		State		P/C

Full Name		DOB				
Address		Suburb		State		P/C

**Assets & Liabilities**

**Property 1**

Owner Occupied  Investment

Address					Suburb			State		P/C	
Value		Ownership	<input type="checkbox"/>	pplicants	App 1	%	App 2	%	Rental p/w		

**Mortgage**  No  Yes, details below

Lender			Balance			Credit Limit			Repayment Type		
Interest Rate	% Repayment p/m				Remaining Loan Term			Remaining I/O term			
Clearing from this loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Cancel at settlement?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Are you in arrears?	<input type="checkbox"/> Yes	<input type="checkbox"/> No			

**Property 2**

Owner Occupied  Investment

Address					Suburb			State		P/C	
Value		Ownership	<input type="checkbox"/>	pplicants	App 1	%	App 2	%	Rental p/w		

**Mortgage**  No  Yes, details below

Lender			Balance			Credit Limit			Repayment Type		
Interest Rate	% Repayment p/m				Remaining Loan Term			Remaining I/O term			
Clearing from this loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Cancel at settlement?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Are you in arrears?	<input type="checkbox"/> Yes	<input type="checkbox"/> No			

**Property 3**

Owner Occupied  Investment

Address					Suburb			State		P/C	
Value		Ownership	<input type="checkbox"/>	pplicants	App 1	%	App 2	%	Rental p/w		

**Mortgage**  No  Yes, details below

Lender			Balance			Credit Limit			Repayment Type		
Interest Rate	% Repayment p/m				Remaining Loan Term			Remaining I/O term			
Clearing from this loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Cancel at settlement?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Are you in arrears?	<input type="checkbox"/> Yes	<input type="checkbox"/> No			

**Property 4**

Owner Occupied  Investment

Address					Suburb			State		P/C	
Value		Ownership	<input type="checkbox"/>	pplicants	App 1	%	App 2	%	Rental p/w		

**Mortgage**  No  Yes, details below

Lender			Balance			Credit Limit			Repayment Type		
Interest Rate	% Repayment p/m				Remaining Loan Term			Remaining I/O term			
Clearing from this loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Cancel at settlement?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Are you in arrears?	<input type="checkbox"/> Yes	<input type="checkbox"/> No			

**Assets**

Type	Details	Ownership		Value
Savings		<input type="checkbox"/> All Applicants	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	
Deposit		<input type="checkbox"/> All Applicants	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	
Superannuation		<input type="checkbox"/> All Applicants	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	
Effects/contents		<input type="checkbox"/> All Applicants	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	
Vehicle		<input type="checkbox"/> All Applicants	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	
Vehicle		<input type="checkbox"/> All Applicants	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	
Other		<input type="checkbox"/> All Applicants	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	
Other		<input type="checkbox"/> All Applicants	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	

**Liabilities**

Type	Institution	Credit Limit	Amount Owing	Repayment P/M	Ownership			
					<input type="checkbox"/> All Applicants	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2		
Clearing from this loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Cancel at settlement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you in arrears?	<input type="checkbox"/> Yes <input type="checkbox"/> No			

Type	Institution	Credit Limit	Amount Owing	Repayment P/M	Ownership			
					<input type="checkbox"/> All Applicants	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2		
Clearing from this loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Cancel at settlement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you in arrears?	<input type="checkbox"/> Yes <input type="checkbox"/> No			

Type	Institution	Credit Limit	Amount Owing	Repayment P/M	Ownership			
					<input type="checkbox"/> All Applicants	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2		
Clearing from this loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Cancel at settlement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you in arrears?	<input type="checkbox"/> Yes <input type="checkbox"/> No			

Type	Institution	Credit Limit	Amount Owing	Repayment P/M	Ownership			
					<input type="checkbox"/> All Applicants	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2		
Clearing from this loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Cancel at settlement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you in arrears?	<input type="checkbox"/> Yes <input type="checkbox"/> No			

Type	Institution	Credit Limit	Amount Owing	Repayment P/M	Ownership			
					<input type="checkbox"/> All Applicants	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2		
Clearing from this loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Cancel at settlement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you in arrears?	<input type="checkbox"/> Yes <input type="checkbox"/> No			

Type	Institution	Credit Limit	Amount Owing	Repayment P/M	Ownership			
					<input type="checkbox"/> All Applicants	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2		
Clearing from this loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Cancel at settlement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you in arrears?	<input type="checkbox"/> Yes <input type="checkbox"/> No			

**Other Liabilities –** (Rent/ Board, Child Support, Hecs, ATO debt)

Type	Monthly Repayment	Amount Owing	Ownership		Ongoing
			<input type="checkbox"/> All Applicants	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> All Applicants	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> All Applicants	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> All Applicants	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> All Applicants	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> All Applicants	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> All Applicants	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Arrears**

Please provide details of any mortgages or other liabilities that are in arrears (e.g. why, status etc)

**Expenses** – For applicants living in a joint household with a spouse or partner provide the total amount for household expenses.

**Applicant(s) whose expenses are included below:**

Type	Monthly Expense	Comments
<b>Food Expenses</b>		
<b>Food and Supermarket</b> (Supermarket, Butcher, Deli/Bakery, Other)	\$	
<b>Discretionary Expenses</b>		
<b>Entertainment</b> (Sports & Fitness, Coffee & Tea, Take-away & eating out, Movies & Events, Other)	\$	
<b>Clothing, Shoes &amp; Accessories</b> (Footwear, Cosmetics & toiletries, Hair and Beauty, Other)	\$	
<b>Telephone, internet, pay TV &amp; media streaming</b> (Home Phone & Internet, Pay TV, Mobile, Other)	\$	
<b>Pets</b> (Pet Insurance food, Grooming, Vet fees & Care, Other)	\$	
<b>Other</b> (Overseas Holidays, Gifts, Insurances not classified elsewhere)	\$	
<b>Children and Educational Expenses</b>		
<b>Public Education Costs</b> (Preschool / Kinder Fees, Primary / Secondary School fees, Uniforms, Other)	\$	
<b>Private Education Costs</b> (Preschool / Kinder Fees, Primary / Secondary School fees, Uniforms, Other)	\$	
<b>Tertiary &amp; Vocational education - excluding HECS</b> (TAFE/University Fees, Professional association fees, Union dues, Other)	\$	
<b>Childcare</b> (Childcare, Nannies, Non-compulsory pre-school, Other)	\$	
<b>Health and Insurance</b>		
<b>Private Health Insurance</b> (Private hospital, medical & dental, life, sickness & personal accident, income protection)	\$	
<b>Doctors, Dentist, Pharmacy, Glasses</b> (Medical & Health (excluding Health Insurance) GP & Specialist, Physio, Dental)	\$	
<b>Basic Insurance</b> (General Insurance (Including Home & Contents on Primary . . . CC Residence) Travel, Other)	\$	
<b>Transport Expenses</b>		
<b>Recreational Vehicle Running Costs</b> (Motorcycle, caravan, trailer, boats etc.)	\$	
<b>Essential Vehicle Running Costs</b> (Motor vehicle running costs e.g. fuel, servicing, repairs, registration, parking, tolls)	\$	
<b>Essential Vehicle Insurance</b> (Motor vehicle insurance (other than recreational vehicles e.g. motorcycles, caravans, trailers, boats etc.)	\$	
<b>Transport</b> (Transport (public transport, taxi, ride sharing service, air fares (excluding holiday)	\$	
<b>Property Expenses</b>		
<b>Primary Residence Running Costs</b> (Rates, utilities, repairs/ maintenance, security and pest control services)	\$	
<b>Primary Residence Body Corp</b> (O.OCC Strata, Body Corporate, Land Tax)	\$	
<b>Investment Property Running Costs</b> (Building/Landlord insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance)	\$	
<b>Secondary Residence Running Costs</b> (Building/contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance)	\$	
<b>Total Monthly Expenses</b>		



### Objectives and Loan Features

Please state primary reasons for seeking credit and how this loan may help you fulfill your long-term goals.

Immediate Needs & Objectives – within the next two years (e.g. holiday, purchases, renovations, savings, protect the family etc.)

Longer Term – between 2 to 10 years’ time (e.g. repay mortgage, buy a new car, education expenses, purchase investment property, retirement planning etc.)

### Your Financial Security

What is your level of financial experience?

What is your level of concern about movements in interest rates?

How important is loan flexibility to you? (e.g. ability to redraw on additional repayments or to have an Offset Account to offset savings against loan interest, pay off the loan faster, etc.)

What is your level of concern about your current job security?

What is your level of concern about negative property value fluctuations?

Do you expect a change to your income situation in the foreseeable future?

Do you expect your expenses to increase in the foreseeable future?

Do you have an emergency fund, liquid asset or insurance to assist with repayment of debt in the event of a loss of income?

Would you be able to maintain your commitments & lifestyle if you or your partner were unable to earn an income?

Do you have adequate insurance to meet your loan repayments in the event you are unable to work? (e.g. life insurance, loan protection insurance, income protection insurance)

Do you have a will?

Are you aware of any circumstances that may impact upon your ability to meet your financial commitments?

### Loan Details

#### Funds to Complete

Funds Required (A)		Funds Available (B)	
Purchase/Builder's contract price		Proposed loan amount	
Refinance amount		First home owners grant (FHOG)	
Stamp duty		Sale proceeds funds	
Loan fees		Savings	
Legal fees		Deposit paid	
Other		Other	
<b>Total</b>		<b>Total</b>	

#### Funding Position

Total Funds Required (A)	Total Funds Available (B)	Funds Surplus/Deficit (B-A)

### Loan Requirements

Total loan amount required		Loan Term		Years
Purpose of this loan	<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Investment		
Approximate value of loan security property/properties		Deposit		

**Please Note** – You will need to review and confirm your loan requirements with a [Prospect Finance Group](#) representative

### Security 1

<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Investment	Pre-Approval - where contract of sale not held	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Address		Suburb	State	P/C
Property Value (estimate)		Purchase Price	Contract Date	
Ownership	<input type="checkbox"/> All Applicants; or	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2	<input type="checkbox"/> Guarantor
Title	<input type="checkbox"/> Torrens/Freehold	<input type="checkbox"/> Strata	<input type="checkbox"/> Leasehold	<input type="checkbox"/> Other:
Zoning	<input type="checkbox"/> Residential	<input type="checkbox"/> Rural Residential	<input type="checkbox"/> Rural	<input type="checkbox"/> Other:
Property Type - house, apartment, vacant land, unit, high density unit				
Ownership type	<input type="checkbox"/> Sole	<input type="checkbox"/> Joint Tenants	<input type="checkbox"/> Tenants in Common	

### Security 2

<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Investment	Pre-Approval - where contract of sale not held	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Address		Suburb	State	P/C
Property Value (estimate)		Purchase Price	Contract Date	
Ownership	<input type="checkbox"/> All Applicants; or	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2	<input type="checkbox"/> Guarantor
Title	<input type="checkbox"/> Torrens/Freehold	<input type="checkbox"/> Strata	<input type="checkbox"/> Leasehold	<input type="checkbox"/> Other:
Zoning	<input type="checkbox"/> Residential	<input type="checkbox"/> Rural Residential	<input type="checkbox"/> Rural	<input type="checkbox"/> Other:
Property Type - house, apartment, vacant land, unit, high density unit				
Ownership type	<input type="checkbox"/> Sole	<input type="checkbox"/> Joint Tenants	<input type="checkbox"/> Tenants in Common	

### Applicant & Guarantor Declaration

1. Do you have any outstanding amounts with the Australian Taxation Office?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Have you ever been bankrupt or entered into an arrangement to pay your creditors?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Are there any unsatisfied Court Judgements against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. Have you ever been a shareholder or an officer of any company to which a manager, receiver, administrator, or liquidator has been appointed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5. Has a mortgagee ever sold your property to recover a debt owing by you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6. If you are seeking finance to complete the purchase of the security property, do you intend to borrow any other money for this purpose?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
7. Has an application for the above loan been submitted by you or any other person to another lender?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
8. Do you require an interpreter for written or spoken English?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
9. Do you anticipate making any lump sum repayments of more than \$10,000 to your loan in the first five years? If so, please provide details	<input type="checkbox"/> Yes	<input type="checkbox"/> No
10. By signing this application I/we hereby consent to the giving of a copy of the credit contract to any guarantors (whether named in this contract or not)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
11. I/we acknowledge and agree that if valuation/s of the property/ies proposed as security has/have been commenced I/we will not be entitled to a refund of any valuation fee/s paid even if the proposed loan does not proceed.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes to any of the above questions from 1-9 please give details:		

### Applicant 1

### Applicant 2

Full Name		Full Name	
Signature:		Signature:	
Date		Date	

### Referrer Details

Were you referred to PFG?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
---------------------------	------------------------------	-----------------------------

If yes,

Name of referrer individual			
Name of referrer company			
Is the referrer company a mortgage broker	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If no, please answer below

Did the Referrer obtain your consent prior to passing on your details?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Did the Referrer charge you a fee to anyone in relation to the referral?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Did the Referrer disclose to you any benefits, including commission, that they may receive because of this referral?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If you met the Referrer 'face to face' at their place of business, was their business conducted from a non-standard premise? eg temporary stalls in shopping centres, airport lounges	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Did the PFG Loan Writer contact you outside 15 business days from the date of your initial referral consent?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

### Settlement Information

Will the applicant be representing themselves?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Solicitor Name:	
Solicitor address				
Contact name:		Phone		Email

### Accountants Details

Accountants Name				
Accountants Address				
Contact name:		Phone		Email

### Business Purpose Declaration

I/We declare that the credit assistance is to be provided to me/us by Prospect Finance Group Pty Ltd ABN 92 632 468 056 is to be applied wholly or predominantly for business and/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 and/or investment purposes, other than investment in residential property. By signing this declaration, you may lose your protection under the National Credit Code

Applicant 1		Applicant 2	
Full Name		Full Name	
Signature:		Signature:	
Date		Date	

### Notice of Nomination

**This is optional. It may be completed where there is more than one applicant for a loan which is for personal purposes.**

I/We Nominate (Full name of person nominated)	
To receive notices and other documents under the National Credit Code on behalf of me/us	

#### IMPORTANT

- o Each applicant who has completed this fact find is entitled to receive a copy of any notice or document under the code.
- o By completing this section and signing this form you are forgoing your right to be provided with information from Prospect Finance Group and our credit providers. (Notices will only be sent to the nominated party)
- o Should you wish to cancel your nomination, any party who has signed this fact find may do so anytime by contacting Prospect Finance Group.

## Privacy Consent

'We', 'us' and 'our' refer to Prospect Finance Group Pty Limited ACN 654 024 558 also trading as Prospect Home Loans, Australian Credit Licence 531593 may use the personal information about you for the purposes of credit, insuring credit and for direct marketing of products and services offered by our business partners.

By signing this document you consent to us and some other entities 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 <http://prospectfinancegroup.com.au/privacy-policy>. 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 arrange and manage finance. Some of the funders we use are listed at the end of this consent. In this consent, 'we' includes us and those funders. 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 policy can be obtained from the link above, or by contacting us on 03 8563 9478. The link to the privacy policy for our funders is shown at the end of this consent. These privacy policies contain information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. They also contain information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, 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:** We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and 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:** 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.

- your referees, such as your employer, to verify information you have provided;
- any person considering acquiring an interest in our business or assets;
- and
- any organisation providing online verification of your identity.

**Exchange information:** We may exchange personal and credit information with the following types of entities, some of which may be located overseas. 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 required 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; and
- 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.

**Privacy Consent (Continued)**

Lenders Mortgage Insurers (LMIs) We may exchange personal and credit information with the LMIs listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities with which we can exchange information.

The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, dealing with claims, enforcing any mortgage and recovering proceeds, conducting risk and credit assessments, fraud prevention, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI.

The LMIs that we may disclose your personal information and credit information to are:

- **Genworth Financial Mortgage Insurance Pty Ltd** ACN 106 974 305 who can be contacted and a copy of the privacy policy obtained on 1300 655 422 or genworth.com.au; and
- **QBE Lenders Mortgage Insurance Limited** ACN 000 511 071 who can be contacted and a copy of their privacy policy obtained on 1300 367 764 or qbelmi.com

Funders we may use include:

- Any major Australian Bank Lenders and non bank lenders as well as private lenders on our penal.

The privacy and credit reporting policies of the LMIs and funders contain information on how the LMIs collect, use and disclose your personal and credit information, how you may access the personal information and credit information those entities hold about you, seek correction of that information, and how you may complain about a breach of your privacy and how the LMIs will deal with your complaint.

The LMIs and funders may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada, the United Kingdom and the Philippines.

More information on overseas disclosure may be found in the entities' privacy policies.

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

- **Equifax.com**
- **Dun & Bradstreet (Australia) Pty Ltd** - dnb.com.au
- **Experian** - experian.com.au

**Acknowledgement**

By signing below, as applicant or guarantor, I acknowledge and declare that I have read and understood this Privacy Consent. I consent to the collection, storage, use and disclosure of my personal information and credit information in accordance with this Privacy Consent.

<b>Applicant 1</b>		<b>Applicant 2</b>	
Full Name		Full Name	
Signature:		Signature:	
Date		Date	