

Date: / /

Loan Application Form

APPLICATION DETAILS

BROKER DETAILS

Broker name:	<input type="text"/>		Company name:	<input type="text"/>	
Phone number:	<input type="text"/> () <input type="text"/>	Fax number:	<input type="text"/> () <input type="text"/>	Registration/ Licence/Credit Representative number:	<input type="text"/>
FAST ID number:	<input type="text"/>	FASTLend ID number:	<input type="text"/>	Email address:	<input type="text"/>

FASTLEND BDM NAME

APPLICANT NAME

LOAN ID NUMBER

SUBMISSION CHECKLIST

APPLICATION

- Completed and signed (by applicants and broker) 100 Point ID Form (*new applicants only*)
- Privacy Act Consent
- Acknowledgement of entitlement to commission
- Fully completed **AND** signed Application Form
- Lock Rate Form (*fixed rate request only*)

EXECUTED
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>

INCOME DOCUMENTATION

PAYG APPLICANTS:

Full Time (permanent) or Part-time/Casual (or second job) with a minimum of 12 months continuous service
 Pay slips – 2 of the 3 most recent* computer generated pay slips

And at least one of the following:

- 3 months Bank Statements reflecting direct salary credit from employer
- Group Certificate / PAYG Income Summary for most recent financial year (TFN removed)
- Most recent financial year Tax Return and ATO Assessment Notice
- Letter from employer or Employment Contract (signed by employer and applicant)

*Most recent must not be more than one month old as at the application lodgement date

ATTACHED	N/A
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

SELF-EMPLOYED APPLICANTS:

- Tax Returns – ATO lodged Tax Returns for the last two financial years for individuals, business entities, companies or trusts
- Tax Assessment Notices
- Signed Low Doc Declaration Form (*Low Doc Program only*)
- BAS Statements (*Latest 6 months*)
- Account Statements (*Latest 3 months*)
- (All TFNs must be removed at time of submission)

Checklist continued on page 2.

SUBMISSION CHECKLIST *CONTINUED*

OTHER INCOME

Rental income – copy of lease agreement / bank statements / most recent rental statement from real estate agent
 Investment income (supported by last 2 financial years' Tax Returns)

ATTACHED

N/A

REFINANCE DOCUMENTS

Last 6 months refinance Statements Mortgage
 Last 6 months refinance Statements Personal Loan
 Last 6 months refinance Statements Other Debts
 Last 3 months refinance Statements Credit Card
 Copy of Rates Notice (paid and up to date) or copy of Title
 Water rates (paid and up to date)
 Signed Discharge Authority (out going lender)

SAVINGS HISTORY / GIFT

Last 3 months consecutive history and balance of funds to complete transaction
 Gift – Statutory Declaration (signed & witnessed by authorised person)
 Evidence of funds to complete transaction (i.e. equity from other security, borrowed funds)

PURCHASE DOCUMENTS

Full Contract of Sale
 Off The Plan Purchase: Full copy of Contract of Sale
 Transfer of Land document
 Vacant land loans: Full copy of Contract of Sale

CONSTRUCTION LOANS

Copy of the contract of sale vacant land (*where applicable*) or copy of Certificate of Title
 Copy of the Fixed Price Building Contract, executed by all parties
 Copy of plan of sub-division where up to 3 residences are to be constructed on title

FHOG

Original Certified copies of ID and Contract of Sale
 Original FHOG application form
 (Please refer to the relevant state requirements)

OTHER REQUIREMENTS

Copy of FASTLend Serviceability Calculator Worksheet

**PLEASE ENSURE ALL REQUIRED SUPPORTING DOCUMENTATION HAS BEEN PROVIDED TO AVOID PROCESSING DELAYS.
 PLEASE PROVIDE WRITTEN LOAN SUMMARY FOR ALL APPLICATIONS**

Broker signature:

Date completed:

/ /

CLIENT DETAILS

APPLICANT 1

Name (initials and surname only):

APPLICANT 2

Name (initials and surname only):

COMPANY &/OR TRUST

If applying for a Company and/or Trust loan, the following must be completed in full.

Company/Trust name:

Registered address:

State

P/code

Business address (if different from above):

State

P/code

Nature of business:

Full name of Trustee/s:

1.

2.

3.

4.

Full name of Beneficiaries:

1.

2.

3.

4.

LOAN DETAILS

Loan amount:

\$

LVR:

%

Anticipated settlement date:

/ /

Finance expiry date:

/ /

FUNDS POSITION

Purchase price

\$

Sale proceeds

\$

Refinance amount

\$

Savings

\$

Government costs (estimate)

\$

FHOG

\$

Mortgage insurance premium (estimate)

\$

Gift

\$

Other

\$

Other (eg. shares, redraw)

\$

Debt consolidation: Credit card

\$

Loan amount required

\$

Personal loan

\$

TOTAL FUNDS REQUIRED

\$

TOTAL FUNDS AVAILABLE

\$

APPLICATION DETAILS

Please complete the following for all applications.

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

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? 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

PERSONAL DETAILS:

APPLICANT 1

Existing FASTLend Customer: Yes No

Applicant status: Borrower Guarantor

Title (Mr/Mrs/Ms/Miss/Other):

Surname:

Given names:

Date of birth: / /

Marital status: Single Married Widowed Defacto Divorced

Number of dependents: Age/s:

Drivers licence number:

Are you a permanent resident of Australia: Yes No

Are you a First Home Owner: Yes No

PERSONAL DETAILS:

APPLICANT 2

Existing FASTLend Customer: Yes No

Applicant status: Borrower Guarantor

Title (Mr/Mrs/Ms/Miss/Other):

Surname:

Given names:

Date of birth: / /

Marital status: Single Married Widowed Defacto Divorced

Number of dependents: Age/s:

Drivers licence number:

Are you a permanent resident of Australia: Yes No

Are you a First Home Owner: Yes No

ADDRESS DETAILS:

Current address:

State P/code

Time at current address: Years Months

If under 2 years, please provide previous address details.

Previous address:

State P/code

Time at previous address: Years Months

Address after settlement:

State P/code

Current residential status: Own home Mortgaged

Renting Boarding Live with family Other

CONTACT DETAILS:

Postal address (if different from current residential address):

State P/code

Home phone number: ()

Work phone number: ()

Mobile number: ()

Preferred daytime contact number: Home Work Mobile

ADDRESS DETAILS:

Current address:

State P/code

Time at current address: Years Months

If under 2 years, please provide previous address details.

Previous address:

State P/code

Time at previous address: Years Months

Address after settlement:

State P/code

Current residential status: Own home Mortgaged

Renting Boarding Live with family Other

CONTACT DETAILS:

Postal address (if different from current residential address):

State P/code

Home phone number: ()

Work phone number: ()

Mobile number: ()

Preferred daytime contact number: Home Work Mobile

APPLICATION DETAILS

EMPLOYMENT DETAILS:

APPLICANT 1

Occupation:

Industry:

Employment status: PAYG employee Self employed Not employed
 Full time Part time Casual Contractor

If a wage or salary earner, please provide the following details.

Employer (company) name:

Contact (HR/Payroll contact) name and phone number:

 - ()

Employer address:

 State P/code

Time at current employment:

 Years Months

If under 2 years, please provide previous employment details.

Previous employers name:

Previous occupation and industry (if different from current):

Time at previous employment:

 Years Months

If self employed, please provide the following details.

Company name:

Company address:

 State P/code

Nature of business:

Company ABN:

Time in business:

 Years Months

Accountants name and contact phone number:

 - ()

EMPLOYMENT DETAILS:

APPLICANT 2

Occupation:

Industry:

Employment status: PAYG employee Self employed Not employed
 Full time Part time Casual Contractor

If a wage or salary earner, please provide the following details.

Employer (company) name:

Contact (HR/Payroll contact) name and phone number:

 - ()

Employer address:

 State P/code

Time at current employment:

 Years Months

If under 2 years, please provide previous employment details.

Previous employers name:

Previous occupation and industry (if different from current):

Time at previous employment:

 Years Months

If self employed, please provide the following details.

Company name:

Company address:

 State P/code

Nature of business:

Company ABN:

Time in business:

 Years Months

Accountants name and contact phone number:

 - ()

INCOME DETAILS*:

(All income is to be shown as annual amounts.)

Gross salary

 \$

Overtime

 \$

Property investments (rental)

 \$

Other investments (eg. shares)

 \$

Other

 \$

TOTAL INCOME

 \$

INCOME DETAILS*:

(All income is to be shown as annual amounts.)

Gross salary

 \$

Overtime

 \$

Property investments (rental)

 \$

Other investments (eg. shares)

 \$

Other

 \$

TOTAL INCOME

 \$

ASSETS AND LIABILITIES STATEMENT

If you do not own all assets or share all liabilities jointly, please complete individual financial statements.

This is the financial statement for: Applicant 1 Applicant 2 Both

ASSETS – What you own

* If asset is not wholly owned by applicants. Please indicate percentage of ownership.

REAL ESTATE:

PROPERTY	MARKET VALUE \$	SHARE %

ACCOUNTS - CASH FUNDS/SAVINGS/TERM DEPOSIT:

NAME OF FINANCIAL INSTITUTION	AMOUNT \$	SHARE %
Deposit paid (if purchasing)		

SUPERANNUATION:

FUND	AMOUNT \$	SHARE %

OTHER (eg. household contents, shares, motor vehicles):

DESCRIPTION	AMOUNT \$	SHARE %

TOTAL ASSETS

LIABILITIES – What you owe

* Please tick for any liabilities that will be refinanced as part of this application.

EXISTING MORTGAGES:

LENDERS NAME	MONTHLY REPAYMENT \$	AMOUNT OWING \$	REF*

PERSONAL LOANS/BANK FACILITIES/OVERDRAFTS:

LENDERS NAME & PURPOSE	MONTHLY REPAYMENT \$	AMOUNT OWING \$	REF*

CREDIT CARDS/STORE CARDS:

ISSUER & CARD TYPE	LIMIT \$	AMOUNT OWING \$	REF*

HIRE PURCHASES/LEASES/PERSONAL DEBTS:

DETAILS	MONTHLY REPAYMENT \$	AMOUNT OWING \$	REF*

OTHER (eg. HECS, Contingent Liabilities or Guarantees):

DETAILS	AMOUNT OWING \$	REF*

MONTHLY REPAYMENT \$ AMOUNT OWING \$

TOTAL LIABILITIES

LOAN SPECIFICATIONS

DOCUMENTATION OPTION

Full Doc Low Doc Loan increase? Yes No If so, new loan split? Yes No

LOAN REQUIREMENTS

LMI option:

Total loan amount: \$
LMI is to be capitalised? Yes No

Split loan:

Yes No (Maximum of 4 splits available. The minimum amount is \$20,000. Redraw facility is only available from the variable component. A construction loan can only be split once draw down has been completed.)

Loan purpose:

Purchase land Purchase property Construct property Renovate property
Refinance existing loan Consolidate debts

Loan documents to be sent to:

Solicitor/Conveyancer Broker Borrowers

SPLIT 1:

Amount: \$ Loan Term (25 or 30 years): Years

Equity Plus

Repayments: Weekly Fortnightly Monthly

Performance Plus

Variable: Principal + interest OR Interest Only Interest only term (1-10 years): Years

Fixed: Principal + interest OR Interest Only Interest only term (1-10 years): Years

Repayments: Weekly Fortnightly Monthly

SPLIT 2:

Amount: \$ Loan Term (25 or 30 years): Years

Equity Plus

Repayments: Weekly Fortnightly Monthly

Performance Plus

Variable: Principal + interest OR Interest Only Interest only term (1-10 years): Years

Fixed: Principal + interest OR Interest Only Interest only term (1-10 years): Years

Repayments: Weekly Fortnightly Monthly

SPLIT 3:

Amount: \$ Loan Term (25 or 30 years): Years

Equity Plus

Repayments: Weekly Fortnightly Monthly

Performance Plus

Variable: Principal + interest OR Interest Only Interest only term (1-10 years): Years

Fixed: Principal + interest OR Interest Only Interest only term (1-10 years): Years

Repayments: Weekly Fortnightly Monthly

SPLIT 4:

Amount: \$ Loan Term (25 or 30 years): Years

Equity Plus

Repayments: Weekly Fortnightly Monthly

Performance Plus

Variable: Principal + interest OR Interest Only Interest only term (1-10 years): Years

Fixed: Principal + interest OR Interest Only Interest only term (1-10 years): Years

Repayments: Weekly Fortnightly Monthly

PRODUCT OPTIONS

Cheque book (Equity Plus only):

Yes No

Debit Card:

Applicant 1 – Split Number: Applicant 2 – Split Number:

PROPERTY SECURITY FORM

If you are offering more than two properties as security for your loan, please complete an additional Property Security Form.

PROPERTY 1 DETAILS

Purchase price: \$ OR Estimated value: \$

Property address: State P/code

Title: Freehold Strata Other
Volume Folio Zoning

Name/s in which title is/will be held: (ALL persons registered on this title must complete this application form as co-borrower or guarantor.)

Address of title holders: State P/code

Property status: Vacant land Construction Established property New property Land size:

If construction: House and land Standard building contract Off the plan Other: Contract price: \$

Dwelling type: House Unit/Townhouse Apartment Serviced apartment

Please provide details of person to be contacted to arrange access to property for valuation purposes.

Contact name:

Home phone: () Work phone: ()

Mobile phone:

PROPERTY 2 DETAILS

Purchase price: \$ OR Estimated value: \$

Property address: State P/code

Title: Freehold Strata Other
Volume Folio Zoning

Name/s in which title is/will be held: (ALL persons registered on this title must complete this application form as co-borrower or guarantor.)

Address of title holders: State P/code

Property status: Vacant land Construction Established property New property Land size:

If construction: House and land Standard building contract Off the plan Other: Contract price: \$

Dwelling type: House Unit/Townhouse Apartment Serviced apartment

Please provide details of person to be contacted to arrange access to property for valuation purposes.

Contact name:

Home phone: () Work phone: ()

Mobile phone:

SOLICITOR/CONVEYANCER

(Mandatory for Purchase Transactions)

Company:

Address:

Contact name: () Work phone: ()

LOAN PURPOSE

PURPOSE FOR SEEKING CREDIT

For example: purchase home, buy land, building, investment property, refinance. Renovate, relocation, debt consolidation, study, holiday, car, boat, extra cash etc
What are the primary reasons for seeking credit and how will the funds be used?

1
2
3
4

Additional Notes:

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DECLARATION AND CONSENT

I/We declare that:

- (a) the information contained in this application, including all financial information, is true and correct;
- (b) I/we am/are over the age of 18;
- (c) I/we have not been declared a bankrupt or committed an act of bankruptcy.

I/We acknowledge that:

- (a) this application is not a loan approval and approval is subject to the credit provider's requirements;
- (b) if this application is approved it will be subject to the credit provider's loan term and conditions;
- (c) the introducer/broker may be paid and retain fees, margins and commission in respect of the credit arranged by the introducer/broker.

I/We authorise FASTLend to:

- (a) verify the information contained in this application;
- (b) arrange valuation of the security property/ies;
- (c) notify my/our solicitor or conveyancer in relation to this application.

To be signed by all applicants:

Print name:	<input type="text"/>	Signature:	<input type="text"/>	Date:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Print name:	<input type="text"/>	Signature:	<input type="text"/>	Date:	<input type="text"/>	<input type="text"/>	<input type="text"/>

NOMINATION FOR NOTICES *(if applicable)*

I/We acknowledge that all borrowers named on this application are entitled to receive copies of all notices or documents under the National Credit Code. I/We also understand that should I/we choose to nominate one borrower only to receive all notices or documents on behalf of all borrowers, the other borrowers will no longer receive information direct from the credit provider. I/We also understand that any person who has signed this form can advise the FASTLend Pty Ltd, in writing, at any time that they wish to cancel their nomination.

I/We nominate to receive notices and documents under the National Credit Code on behalf of me/us (applicants as below).

To be signed by all applicants:

Print name:	<input type="text"/>	Signature:	<input type="text"/>	Date:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Print name:	<input type="text"/>	Signature:	<input type="text"/>	Date:	<input type="text"/>	<input type="text"/>	<input type="text"/>

ACKNOWLEDGEMENT OF ENTITLEMENT TO COMMISSION

I/We Applicants
are aware that Introducer
will receive a fee or commission for referring me/us to FASTLend for a housing loan.

Signature:	<input type="text"/>	Date:	<input type="text"/>	<input type="text"/>	Signature:	<input type="text"/>	Date:	<input type="text"/>	<input type="text"/>
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Your right to privacy is important to us. This Disclosure and Consent Statement explains your privacy rights and our rights and obligations in relation to your personal information. The Privacy Act regulates the way the personal information you provide may be used. Please read the following carefully.

PRIVACY DISCLOSURE

NATURE OF THE CONSENT

This Privacy Act Consent (Consent) relates to a credit application (the Credit Application), made to FASTLend in which you are named as an applicant (the Applicant) or as a person (the Guarantor) who has applied to guarantee the Applicant's obligations.

Please read the Consent carefully. When you sign the Credit Application, you agree to the terms of the Consent.

The Consent relates to the collection, use and disclosure of credit information and other personal information about you. Credit information is information about you in a credit report from a credit reporting agency or information about your credit worthiness, credit standing, credit history or credit capacity.

For more information about privacy in general, you can visit the Federal Privacy Commissioner's website privacy.gov.au

LENDERS AND INSURERS

FASTLend will submit the Credit Application to a Lender or to Lenders to consider. The Lenders may act together or alone. Each Lender is identified in Part 1 of the Schedule (the Schedule) to this Consent.

The Lender may seek lenders mortgage insurance, title insurance or both, from one or more Insurers relating to:

- any credit (the Loan) the Lender may make available as a result of the Credit Application; or
- any security that supports or that may support repayment of the Loan.

Each Insurer is identified in part 2 of the Schedule. The Insurers may act together or alone.

NATURE OF INSURANCE

Lenders mortgage insurance insures the Lender against loss if a borrower defaults on a loan and the Lender takes action to recover the loan.

Title insurance insures the Lender against, amongst other things, loss in respect of mortgage fraud and priority issues or defects in title to a property mortgaged to the Lender to secure the repayment of a loan.

A lenders mortgage insurance policy and a title insurance policy cover risks the Lender undertakes relating to the Loan. It does not cover risks you undertake relating to the Loan.

COLLECTION OF INFORMATION

The Lender will collect personal information about you.

If a Lender applies to an Insurer for lender's mortgage insurance or title insurance in connection with:

- any credit (the Loan) the Lender may make available as a result of the Credit Application; or
- any security that supports or that may support repayment of the Loan,

the Insurer will collect personal information about you.

Each Lender and each Insurer may collect personal information about you from the Credit Application and verify that information, from sources referred to in the Credit Application (like your employer) and from other sources identified in this Consent.

Each Lender and each Insurer may only use the personal information they collect about you for the purposes set out in this Consent.

CREDIT REPORTING AGENCIES

Each Lender and each Insurer may give personal information about you to a credit reporting agency.

Each Lender and each Insurer may obtain a credit report about you from a credit reporting agency:

- if you are the Applicant, to assess the Credit Application;
- if you are the Applicant, to enable the Insurer to:
 - assess whether to provide insurance or to assess the risk of providing insurance to a Lender relating to the Loan; or
 - assess the risk of you defaulting on your obligations on a loan in respect of which the Insurer has provided insurance cover; or
- if you are a Guarantor, to assess whether to accept you as a guarantor for the Loan or the risk of you being unable to meet your liabilities as a guarantor.

Each Lender and each Insurer may use information concerning your commercial activities or commercial credit worthiness, in a credit report it obtains from a credit reporting agency, to consider the Credit Application or to consider whether to provide services relating to the Loan.

If the Credit Application is for commercial credit, each Lender and each Insurer may use information about you, in a credit report it obtains from a credit reporting agency, to consider the Credit Application or to consider whether to provide services relating to the Loan.

EXCHANGING INFORMATION WITH OTHER LENDERS

If you are an Applicant, FASTLend, each Lender and each Insurer may give to, and obtain from, any credit provider named in the Credit Application, or named in a credit report obtained from a credit reporting agency, credit information about you to assist FASTLend, each Lender or Insurer to assess the Credit Application, consider whether to provide services relating to the Loan or administer the Loan. This information may include any information in a credit report about you.

USE OF INFORMATION

FASTLend each Lender and each Insurer may use the personal information you provide in the Credit Application, or that they collect in relation to the Credit Application, to:

- if you are the Applicant, to assess the Credit Application;
- if you are the Applicant, enable the Insurer to:
 - assess whether to provide insurance or to assess the risk of providing insurance to a Lender relating to the Loan;
 - assess the risk of you defaulting on your obligations on a loan in respect of which the Insurer has provided insurance cover; or
- if you are a Guarantor, assess whether to accept you as a guarantor for the Loan or the risk of you being unable to meet your liabilities as a guarantor;
- enable the Insurer to undertake any purpose arising under a contract of mortgage or title insurance entered into between a Lender and an Insurer;
- administer or vary:
 - the Loan;
 - the insurance cover provided in respect of the Loan; or
 - any services relating to the Loan;
- assess and manage risks (including, amongst other things, credit scoring and reporting and other risks) relating to securitising loans;
- arrange securitisations of loans;
- analyse a loan or insurance portfolio;
- prevent fraud;
- recover claims paid by an Insurer, including, amongst other things, an Insurer enforcing the Loan in place of the Lender;
- provide or to continue to provide products or services to you;
- provide you with details of the latest offers or specials on products or services FASTLend or a Lender or by any of their related companies make available (unless you ask not to receive those offers);
- investigate and resolve complaints concerning the provision of services by FASTLend, a Lender or an Insurer or their related companies or associates.

Also, your personal information may be used for any other purpose set out in this Consent and in any way permitted by the Privacy Act or the National Privacy Principles set out in the Act.

DISCLOSURE OF INFORMATION

FASTLend, each Lender and each Insurer (each a “Discloser”) may disclose your personal information to:

- overseas organisations, but only for the purposes for which the Discloser may use the information;
- its related companies, but only for the purposes for which the Discloser may use the information;
- (in the case of Insurers only) their re-insurers;
- its service providers, but only to the extent necessary for them to perform services for the Discloser;
- its agents, contractors, and external advisers, but only to the extent necessary for them to perform services for the Discloser;
- third parties named in the Credit Application, like your employer, but only for the Discloser to make reasonable enquiries with respect to the Credit Application, the Loan, insurance and any services related to the Loan;

- your legal and financial advisers;
- government and other regulatory bodies, but only if the disclosure is required or authorised by law;
- ratings agencies, but only to the extent necessary to allow the ratings agency to rate particular investments;
- payment system operators, but only to the extent necessary to investigate or correct payments made with respect to the Loan;
- prospective guarantors named in the Credit Application but only for the purpose of a prospective guarantor determining whether or not to guarantee your obligations on the Loan;
- guarantors that guarantee your obligations on the Loan;
- valuers who value property to be mortgaged to secure your obligations with respect to the Loan;
- any party involved in securitising any Loan; and
- any credit provider, for the purposes of the Privacy Act, considering acquiring an interest in:
 - the Loan;
 - in any rights related to the Loan; or
 - in the business of FASTLend, a Lender or an Insurer.

Also, a Lender may disclose any information about the Loan to FASTLend for use in managing the Loan.

ACCESS TO PERSONAL INFORMATION

You may gain access to personal information (including any credit report) FASTLend or a Lender or an Insurer holds about you by contacting them. Their contact details are in the Schedule. If you contact any of them to seek access to your personal information, please ask for the Privacy Officer.

Access is subject to some exceptions permitted by law. You will be given reasons, if you are refused access to your personal information.

OTHER PERSONAL INFORMATION

If you provide information about an individual (like your employer) please make them aware that:

- this Consent also applies to the way in which their personal information may be:
 - used to assess the Credit Application or to assess the risks relating to providing insurance for a Loan; and
 - disclosed to others; and
- they may gain access to the personal information FASTLend, a Lender or an Insurer holds about them in accordance with this Consent.

WHAT IF THE CONSENT IS NOT SIGNED?

If you do not agree to the terms of this Consent:

- the Lender may not be able to process the Credit Application; and
- an Insurer may not be able to process the Lender's request for insurance. In that case, the Lender may not be able to process the Credit Application.

SCHEDULE

1. In this Notice, the "Lender" means each of the following companies, their successors and assigns and companies that are part of the same group of companies:

Advantage Financial Services Pty Ltd	ABN 36 130 012 930
Level 10, 101 Collins Street, Melbourne VIC 3000	Telephone: 03 8616 1600
AFSH Nominees Pty Limited (and associated entities)	ABN 51 143 937 437
Level 10, 101 Collins Street, Melbourne 3000	Telephone: 03 8616 1600
Challenger Mortgage Management Pty Ltd	ABN 72 087 271 109
Level 15, 255 Pitt Street, Sydney 2000	Telephone: 02 9994 7000
Challenger Non-Conforming Finance Pty Ltd	ABN 32 107 725 486
Level 15, 255 Pitt Street, Sydney 2000	Telephone: 02 9994 7000
Perpetual Trustees Victoria Limited	ABN 47 004 027 258
Level 28, 360 Collins Street, Melbourne VIC 3000	Telephone: 03 8628 0400

2. In this Notice, the "Insurer" means each of the following organisations and their respective successors and assigns and companies that are part of the same group of companies:

Genworth Financial Mortgage Insurance Pty Ltd	ABN 60 106 974 305
Level 26, 101 Miller Street, North Sydney 2060	Telephone: 02 8248 2500
QBE Lenders' Mortgage Insurance Limited	ABN 70 000 511 071
Level 21, 50 Bridge Street, Sydney 2000	Telephone: 1300 367 764
First American Title Insurance Company of Australia Pty Ltd	ABN 64 075 279 908
PO Box Q1465 QVB Post Office NSW 1230	Telephone 02 8235 4433

PRIVACY CONSENT**SIGNATURE OF APPLICANT/GUARANTOR**

I/we declare that I am/we are over the age of 18 and the information contained in this application is 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 the matters set out in the FASTLend Privacy Disclosure (page 10 – 12 of this application):

Print name:

Signature:

Date:

 / /

Print name:

Signature:

Date:

 / /

IDENTIFICATION CHECK: 100 POINT IDENTIFICATION CHECK

100 Point Identification Check **MUST** include at least one document with photo identification. Original documents **MUST** be sighted by an Authorised Broker and a clear copy of the documents must accompany this form.

ACCEPTABLE DOCUMENTS

** Only one birth certificate or passport per check accepted.*

Birth Certificate* or Citizen Certificate	70 points
Current Passport* or Expired Passport* (<i>Expired not cancelled, which was current in the preceding two years</i>)	70 points
Australian Drivers Licence	40 points
Student Photo ID Card (<i>Issued by an Australian Tertiary Education Institution</i>)	40 points
Pension Concession or Health Care Cards	40 points
Individual has been known to an Authorised Party for a minimum of 12 months	40 points
Name/address confirmed by current or previous employer	35 points
Land Rates Notice	35 points
Public utilities record	25 points
Medicare Card	25 points
Financial institution passbook, debit or credit card (<i>1 per institution</i>)	25 points

APPLICANT 1:

	Document 1	Document 2	Document 3	Document 4
Document type				
Date of birth (<i>if shown</i>)	/ /	/ /	/ /	/ /
Place of issue				
Date of issue	/ /	/ /	/ /	/ /
Document number				
Expiry date	/ /	/ /	/ /	/ /
	Points	Points	Points	Points
TOTAL POINTS				

Full name – surname first (*please print*):

Former name (surname first), *if applicable please provide proof of name change*:

Applicant signature:

Authorised Broker signature:

APPLICANT 2:

	Document 1	Document 2	Document 3	Document 4
Document type				
Date of birth (<i>if shown</i>)	/ /	/ /	/ /	/ /
Place of issue				
Date of issue	/ /	/ /	/ /	/ /
Document number				
Expiry date	/ /	/ /	/ /	/ /
	Points	Points	Points	Points
TOTAL POINTS				

Full name – surname first (*please print*):

Former name (surname first), *if applicable please provide proof of name change*:

Applicant signature:

Authorised Broker signature:

I am satisfied that the identity of the Applicant/s whose name, former name (if applicable), date of birth, residential address, and signature appears within this application has been verified in accordance with the criteria listed above. I also confirm that I have sighted the original documents in verifying the Applicants' identity and that true and complete copies of these are supplied with this application.

Authorised Broker signature:

Date completed: