



Residential Loan Application

Broker Details

Submit completed application pack and all supporting documents to Fax: 1300 722 097 or Email: applications@redzed.com

Introducer Business Name (Your Business)

Aggregator Name (if applicable)

Introducer Name (You)

Introducer Email Address

ACL Holder (Licence you operate under)

ACL Number

Introducer Phone Number

BDM Name

Number of pages

Date

Authorisation you have (to the Licensee)

Authorised Rep

Credit Rep

Number

Checklist

Application Form

- Broker Section **fully completed**
- Completed Credit Card Authority (if RedZed is to order valuation)
- Borrower Section fully completed, signed and witnessed

Income Evidence

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

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

Self-Employed applicants - Full Doc

- 2 years certified tax returns and financial statements (profit & loss and balance sheets)
- ATO Notice of Assessment

Self-Employed applicants - Alt Doc

- "Alt Doc Declaration & Verification Pack" completed, signed, dated & witnessed
- Accountant's Declaration (this is the last page of the "Alt Doc Declaration & Verification Pack")

Where an Accountant's Declaration is unavailable

- ATO portal to confirm tax is paid up to date, plus;
- 6 months lodged BAS, or;
- 6 months business trading statements

Other income - any one (1) of the following documents is required

- Centrelink statement (dated within 6 weeks of application)
- Copy of lease/rental statement or Real Estate Agent's letter of appraisal (dated within 3 months of application)

N.B Bank statement confirming 6 months rent required for private agreement

Identification Documents

- Face-to-Face** RedZed Customer Identification Checklist, or;
- Non Face-to-Face** RedZed Customer Verification Form, and;
- Non Face-to-Face** Australia Post VOI Form, or;
- Non Face-to-Face** ZipID VOI Form

Other Documents

- AML Checklist attached for each applicant (download from website)
- Completed serviceability calculator
- Remove all Tax File Numbers
- Copy of Trust Deed (for all Trust applications)
- Signed Contract of Sale/Purchase Contract including Section 32 or copy of title
- Credit Quote Signed & Dated (if you are charging a Fee for Service)
- Valuation completed by a RedZed Panel Valuer & addressed to RedZed Lending Solutions Pty Ltd (if you order it upfront)
- 6 months statements on all mortgage facilities being refinanced (issued within 6 weeks of application)

Expense/Liability Evidence

- Most recent statement on all **mortgage** facilities not being refinanced
- Most recent monthly statement for all **unsecured/vehicle** debts (where impairment exists we recommend 6 months)
- Most recent statements (3 months) for applicants main transactional banking account
- Copy of council rates notice on security properties

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



Finance Summary

Applicant Name (Individual or Company)

Trust Details

RedZed Product Type (please select) Ultra Reward Recharge Refresh Other (e.g. promotion)

Key Dates Finance clause expiry date Anticipated settlement date

Risk Fee Capitalisation Instructions (Please refer to Lending Guide for restrictions relating to capitalising the risk fee) Capitalise risk fee Yes No

Valuation Instructions

- Valuation via RedZed panel valuer enclosed, must have 2 internal & 2 external photos (customer paid)
- RedZed to order valuation upon conditional approval (RedZed Credit Card Authority must be completed)

Delivery Of Mortgage Documents (sent to introducer unless otherwise notified)

Introducer Address

or

Applicant's Current Street Address

Loan Purpose Purchase Purchase & Refinance Refinance Refinance & Debt Consolidation

Finance Details

Property Purchase	\$
Mortgage Refinance	\$
Debt Consolidation	\$
Repay Outstanding Defaults	\$
Cash Out (please provide details page 3)	\$
Risk Fee	\$
Other Fees & Charges	\$
Brokerage (credit quote must be supplied)	\$
Other	\$
Minus Customer's Contribution	\$
Total Loan Required	\$

Loan Account (1)	\$
Total Loan Term	Years
Interest Only Term	Years
LVR	%
Anticipated Interest Rate*	%
Risk Fee	%
Loan Account (2)	\$
Total Loan Term	Years
Interest Only Term	Years
LVR	%
Anticipated Interest Rate*	%
Risk Fee	%

* Please note you can opt to reduce your commission and pass the benefit onto your borrower.

Purpose of credit sought

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



Finance Summary

Suitability

Does the RedZed loan meet the client's objectives & requirements as identified by you in your preliminary assessment? Yes No
If no, how have you addressed this?

Further comments

Is there a cash out component to the loan? Yes No

\$	Purpose
\$	Purpose
\$	Purpose
\$	Purpose
\$	Total

* Please Note: Cash out requirements can vary according to product and/or amount required, please refer to Lending Guidelines for requirements.

Credit Impairment

If the client(s) has any credit impairment 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?

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

Comments/Explanations:

Debt Consolidation Benefit (consider using our Debt Consolidation Benefit Calculator which can be downloaded from the website)

\$	1. Combined current monthly repayments to be consolidated (amount applicant(s) should be paying)
\$	2. Combined monthly average paid against these debts in past six months (actual payments made)
\$	3. Proposed new loan repayment
\$	4. Monthly benefit of consolidating debts through RedZed loan* (combined average paid minus proposed new loan (2 - 3 = 4))

Income

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

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

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



Finance Summary

Serviceability

How does the applicant(s) plan to service the proposed debt on an ongoing basis? Record here any known circumstances that may affect serviceability/ability to make monthly repayments.

Exit Strategy

Where an applicant's working life is expected to conclude prior to the expiry of the loan, what is the exit strategy?

Security

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

Other/General

Date interview completed with Applicant/Guarantor 1 ___/___/___ Applicant/ Guarantor 2 ___/___/___

Will any of the Applicants/Guarantors need the services of an interpreter? No Yes (language: _____)

Was the interview with the Applicants/Guarantors conducted in English? Yes No (language: _____)

Interviewing Declaration

Option 1. I confirm that I have conducted a face to face interview with the applicant(s).

Option 2. I confirm that I have conducted a phone interview and have arranged for their identification documents to be certified by an authorised person (refer to website for list of authorised persons).

Option 3. This application has come to me via a third party broker referral **(if Option 3 please complete below)**.

Referring broker name

Referring broker company

I confirm that:

- 1) The referring broker is authorised to engage in credit activities and has complied with the requirements of the National Consumer Credit Protection Act
- 2) Referring broker has conducted a face to face interview with the applicant(s)
- 3) I, as the accredited RedZed accredited Introducer, hold a binding referral agreement with the referring broker or their business of employment
- 4) In accordance with the RedZed Master Introducer agreement that I operate under, I have conducted an independent interview with each of the applicant(s), verified their application particulars and discussed RedZed product parameters including all fees and charges.
- 5) The applicant(s) identification documents have been certified by an authorised person (refer to website for list of authorised persons).

RedZed Accredited Introducer Name

RedZed Accredited Introducer Signature



1.1 Customer Application

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. Company details to be completed on page 11.

Individual Guarantor

Title Given names

Surname

Trust Details (if applying as Individual as Trustee)

Date of Birth Marital Status

Tel. Home ()
Tel. Work ()
Mobile
Email
Driver's Licence

Do you have any dependents? Yes No

If yes, age of each dependent

Current Residential Status
 Own Rent Board Living with Family

Residential address

Time at this address Years Months

If less than 2 years, please complete previous address details

Time at this address Years Months

Postal address

Are you a first time home buyer? Yes No

Permanent resident of Australia? Yes No

Have you ever been bankrupt? Yes No

If yes, date of discharge

Nearest relative not living with applicant:
Name
Phone number
Relationship

Applicant/Guarantor 2

Complete if borrower is a company. Company details to be completed on page 11.

Individual Guarantor

Title Given names

Surname

Trust Details (if applying as Individual as Trustee)

Date of Birth Marital Status

Tel. Home ()
Tel. Work ()
Mobile
Email
Driver's Licence

Do you have any dependents? Yes No

If yes, age of each dependent

Current Residential Status
 Own Rent Board Living with Family

Residential address

Time at this address Years Months

If less than 2 years, please complete previous address details

Time at this address Years Months

Postal address

Are you a first time home buyer? Yes No

Permanent resident of Australia? Yes No

Have you ever been bankrupt? Yes No

If yes, date of discharge

Nearest relative not living with applicant:
Name
Phone number
Relationship



1.2 Customer Application

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 for: Years Months

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 2.1 of this application: RedZed Lending Solutions '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: Years Months

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

Previous occupation

Previous employer business name & address

Time with previous employer: Years Months

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

Base (PAYG)	\$
Other (please specify)	\$
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 for: Years Months

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 2.1 of this application: RedZed Lending Solutions '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: Years Months

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

Previous occupation

Previous employer business name & address

Time with previous employer: Years Months

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

Base (PAYG)	\$
Other (please specify)	\$
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?



1.3 Asset & Liability Position

Assets/Liabilities

	Applicant		Value/Limit	Amount Owning	Interest Rate	Financial Institution	Missed Payments (last 6 months)	Monthly Repayment	Debt to be Cleared
	1	2							
Property owner occupied - Address	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>
Investment property 1 - Address	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>
Investment property 2 - Address	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>
Investment property 3 - Address	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>
Car 1 - Make / Model / Year	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>
Car 2 - Make / Model / Year	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>
Other financial assets	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>
Credit/Store card	Limit	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>
Credit/Store card	Limit	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>
Other	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>

Other

	Applicant		Value	Actual debt	Applicant		Details (eg. tax debt, family loans)
	1	2			1	2	
Total saving - Institutions	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Total shares - Institutions	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Other assets - Details (boats, caravans, etc)	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Superannuation - Details	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Superannuation - Details	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Home contents - Details	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Insurance policies - Details (life, etc)	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Total net business assets - Details	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Total			<input type="text"/>	<input type="text"/>			



1.4 Living Expenses

MANDATORY - YOUR AVERAGE MONTHLY LIVING EXPENSES

Please complete each box below with a monthly figure. If a category does not apply to you please put in \$0

Current monthly expenses	Monthly Repayment	Applicant		
		1	2	Joint
Groceries	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Clothing & Personal care	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Education expenses (school fees, books, uniforms, camp fees, music lessons etc)	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child Care	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Insurance Premiums (health, home & contents, car, life, TPD, etc)	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Medical/Health Expenses	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Recreation/Entertainment (restaurants, memberships, holidays)	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Communication expenses (i.e telephone, internet, pay TV, other subscriptions)	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Home Property Costs (utilities, council rates, maintenance etc)	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investment Property Costs (utilities, council rates, maintenance, land tax etc)	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transport (fuel, public transport, registrations, parking, tolls etc)	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other expenses	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Total	\$ <input type="text"/>			

Future changes to monthly expenses

After taking out this loan, do you envisage an increase or decrease to your monthly living expenses? If so please provide comments below.

Increase per month \$

Decrease per month \$

Please note:

As part of this application process you will be required to provide the following statement/renewals with this application.

- Mortgages: 6 months statements on mortgages being refinanced and the last issued statement on all other mortgages
- Other Debts (e.g. credit cards, car loans, personal loans): most recent statement
- Most recent statements (3 months) for applicants main transactional banking account
- A copy of council rates on security properties



1.5 Security Details

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

Solicitor/Conveyancer name
 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

Solicitor/Conveyancer name
 Phone number ()

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 RedZed Lending Solutions in writing. Upon cancellation, that person will then start to receive copies of all documents and notices in relation to their loan.

National Credit Code Business Purpose Declaration - for unregulated loans only

To: Perpetual Trustee Company Limited ('Credit Provider') 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 Date

Name of Applicant/Guarantor/Director 2

Signature Date



1.6 Credit Card Authorisation

Credit Card Authority (Security Appraisal Fee)

Name of Applicant/Guarantor/Director 1

Name of Applicant/Guarantor/Director 2

To cover the valuation of address:

To cover the valuation of address

I hereby authorise RedZed Lending Solutions Pty Ltd (ABN 31 123 588 527) to debit my credit card \$375 for each property requiring a valuation. Where the cost of the valuation exceeds \$375, I will be charged at cost. I acknowledge that this fee is not refundable.

Card type Visa Mastercard Expiry date /

Card number

Card Verification Value*

*Your Card Verification Value (CVV) is a three-digit number printed on the signature panel on the back of your Visa or Mastercard immediately after the card's account number. It should be the last three digits on the right.

Cardholder name (please print)

Cardholder signature

Please note: Cardholder must be one of the borrowers on the loan application

Office Use Only					
Date	Amount	Accepted	Declined	Ref. No.	Processed by
<input type="text"/>	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>



Privacy and Credit Reporting Statement

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.

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 creditworthiness 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, drivers licence number and details listed under any of my/our government-issued identity documents; 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 a 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 Australia Pty Ltd (whose contact details are available at www.checkyourcredit.com.au/ContactUs);
- Equifax Pty Ltd (whose contact details are available at www.equifax.com.au/contact); and
- Experian Australia Credit Services Pty Ltd (whose contact details are available at www.experian.com.au/contact-us/).

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. If I provide government-issued identity documents, the Lender 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 instalments 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.

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 prescreening 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.



Privacy and Credit Reporting Statement

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 UK, Japan and the United States.

The personal information contained in documents you provide to the Lender as evidence of your identity will be checked with the relevant government agency via the Document Verification Service. You can find more information about the Document Verification Service at <https://www.dvs.gov.au/Pages/default.aspx> 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 do not provide your driver licence or passport number or your document is not verified by the Document Verification Service, 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.

Signature of Applicant/Guarantor

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 the matters set out above:

Signed Applicant/Guarantor 1:

.....
Signature

.....
(Name printed)

Date/...../.....

Signed Applicant/Guarantor 2:

.....
Signature

.....
(Name printed)

Date/...../.....

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 my/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.

The Lender's Privacy and Credit Reporting Policy is available at www.redzed.com/faqs

Schedule

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

RedZed Lending Solutions Pty Ltd
(and its related bodies corporate) (together "RedZed")
ABN 31 123 588 527
GPO Box 1693, Melbourne 3001
T 1300 722 462

Perpetual Trustee Company Limited (and associated entities)
ABN 42 000 001 007
Level 12, Angel Place, 123 Pitt Street, Sydney 2000
T 02 9229 9000

2. A reference to the "Lender" includes any mortgage broker or originator engaged by me/us to submit a loan application to RedZed.

Please tick if you do not consent to the lender using or disclosing your personal information for the additional purpose of telling you about products or services of RedZed or other organisations.

Do not consent



Alt Doc Declaration & Verification

Only required for an Alt Doc application

To be used to support applications for finance, where one or more applicants are self-employed and unable to provide full tax returns.

In order to meet our obligations under NCCP including responsible lending obligations, the level of enquiries made to verify an applicant's financial position, may vary depending on the individual circumstances of the applicants(s).

In order to verify an applicant(s) declared income; we will require as a minimum, one of the following supporting documents:

- Option 1.** RedZed Accountants Declaration (found on page 10 of this document); or
- Option 2.** 6 months Business Activity Statements (BAS); or
- Option 3.** 6 months business trading statements.

We make our credit decision based on the application for finance in its entirety. Whilst the provision of the information in this pack may be sufficient to enable a lending approval, we reserve the right, where we consider it necessary, to seek additional information to complete our verification and meet our obligations.

If an Accountant's Declaration is used, please note that we will be contacting your accountant.



2.1 Income Declaration

Guarantor only applicable for Company/Corporate Applications

Applicant/Guarantor 1

Full Name

Name of Business that your income is derived from

ABN Type of Business (Activity/Industry)

Applicant/Guarantor 2

Full Name

Name of Business that your income is derived from

ABN Type of Business (Activity/Industry)

Annual Taxable Income Table (the total income you have derived annually from your business)

The income that is declared below represents the **actual income** earned for the twelve (12) month period ending ___/___/___

Personal Income

This should represent your self-employed income, from the business noted above, and could include your salary, directors drawings, trust distributions and share of profits etc. This figure **should not** include income from other sources (e.g. rent) or non-recurring income such as capital gains.

Salary/Directors Fees/Trust Distributions \$

Your share of any net business profit \$

Total Personal Income (from your business) \$

Other regular annual income (e.g. rent) \$

Please supply relevant documentation (e.g. lease agreement)

Salary/Directors Fees/Trust Distributions \$

Your share of any net business profit \$

Total Personal Income (from your business) \$

Other regular annual income (e.g. rent) \$

Please supply relevant documentation (e.g. lease agreement)

Company Income (Company Applicants Only)

This should reflect your company's Net Profit Before Tax over the 12 month period noted above (after the deduction of all business expenses). This figure **should not** include income from other sources, non-recurring income (e.g. capital gains) or salaries to the related parties noted above.

Company Net Profit Before Tax \$

Alt Doc Application Declaration

The lender recommends that all proposed Applicants/Guarantors seek independent legal and financial advice prior to obtaining a loan. If the Applicants / Guarantors are in any doubt regarding their ability to repay this loan, do not borrow the money.

LENDER Perpetual Trustee Company Limited &/or RedZed Lending Solutions ("Lender or You")

Loan amount applied for (excluding capitalised risk fee) Term Anticipated monthly repayment \$

We have asked You to rely on our representations that We are able to repay this loan. We promise You that:

- (a) We are aware of our financial obligations under our proposed loan with You and We are fully able to meet our obligations under this loan;
- (b) We are satisfied that our obligation to You will not adversely impact on our ability to meet all our other financial obligations (including living expenses) as and when they fall due;
- (c) We request You to assess this facility without standard documentary evidence of our income and financial position as such documentary evidence is not readily available or would not be a true representation of our financial position;
- (d) We are aware that the interest rate payable to You is higher than the rate which would be payable if We qualified for an alternative loan product by the provision of satisfactory documentary evidence of our income and financial position;
- (e) We have reviewed this declaration and confirm its accuracy, including any parts of the document that are not completed in our handwriting;
- (f) We consent to the Lender or its representatives contacting my/our accountant named in Section 2.2 to discuss my/our declaration and financial position; and
- (g) We consent to my/our accountant named in Section 2.2 providing the Lender with information required to confirm my/our income.

We acknowledge that You are relying on this Declaration in considering or not to approve our loan application.

Full name of Applicant/Guarantor 1

Signature Date

Witness' name (Must not be a party to this loan)

Witness' signature Date

Full name of Applicant/Guarantor 2

Signature Date

Witness' name (Must not be a party to this loan)

Witness' signature Date



2.2 Accountant's Declaration

Self-Certified loans only

This statement is to be completed and signed by the applicant(s) current accountant or tax agent in support of the applicant(s) income declaration made to RedZed Lending Solutions.

To Perpetual Trustee Company Limited (ABN: 42 000 001 007) & RedZed Lending Solutions Pty Ltd (ABN: 31 123 588 527)

Re: Name of Applicant(s) - Application for finance

Accountant Name Accountant Firm / Trading Name

ABN Phone Number

Business address

Industry Body Member Registered tax agent Yes No BAS/Tax Agent Number

I am the accountant/tax agent for the above named applicant(s) and have acted for them in this capacity since ____ / ____

I still act for them in this capacity

I confirm the applicant has been operating his/her current business _____ ABN _____ since approximately ____ / ____.

I am aware the applicant(s) have completed a self-declaration of income as part of their application for finance.

I understand the applicant(s) have applied for a loan, repayable by monthly instalments of \$ _____ over _____ years at a variable interest rate of _____ % p.a.

I am not aware of any planned changes that would adversely affect their income as declared.

Based on my recent knowledge of the financial position of my client and my client's business, I do not know of any factors that would either affect the applicant's ability to make the above repayments or cause them substantial financial hardship.

I confirm the applicant(s) are registered tax payers with the Australian Tax Office. I was involved in the preparation and lodgement of their most recent lodged tax return with the tax office.

I acknowledge that you may want to discuss aspects of the applicant(s) business and declared income with me.

I confirm I am not related to any of the applicants, nor have any obvious conflicts of interest in completing this declaration.

A referral fee for the placement of this loan is being paid to me Yes No

Comments (additional disclaimers)

Accountant Disclaimer

RedZed lending Solutions acknowledges that this accountant's declaration has been provided in good faith and takes into account the knowledge of the client's circumstances as at the date provided. We understand that you do not provide any guarantee around the applicants likelihood to make repayments under any loan provided based on this declaration and that you have not provided any recommendations as to the appropriateness or otherwise of the proposed loan. This is valid for 90 days from the specified date.

Signature of accountant Date



3.1 Company Details

This section only needs to be completed if the applicant to the loan includes a Company 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 <input type="text"/>	ABN <input type="text"/>
Trust Name (if applicable) <input type="text"/>	GST registered <input type="radio"/> Yes <input type="radio"/> No
Business Address <input type="text"/>	Time in business <input type="text"/> Years <input type="text"/> Months
	Business phone (<input type="text"/>) <input type="text"/>
	Mobile phone <input type="text"/>

Who are the shareholders?

Name <input type="text"/>	Owned <input type="text"/> %	Position <input type="text"/>
Name <input type="text"/>	Owned <input type="text"/> %	Position <input type="text"/>
Name <input type="text"/>	Owned <input type="text"/> %	Position <input type="text"/>

Who are the primary beneficiaries?

Name <input type="text"/>	Relationship <input type="text"/>
Name <input type="text"/>	Relationship <input type="text"/>
Name <input type="text"/>	Relationship <input type="text"/>

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 <input type="text"/>	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> %	<input type="text"/> \$	<input type="text"/>	<input type="text"/>	<input type="radio"/>
Property 2 - Suburb <input type="text"/>	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> %	<input type="text"/> \$	<input type="text"/>	<input type="text"/>	<input type="radio"/>
Equipment - Details <input type="text"/>	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> %	<input type="text"/> \$	<input type="text"/>	<input type="text"/>	<input type="radio"/>
Equipment - Details <input type="text"/>	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> %	<input type="text"/> \$	<input type="text"/>	<input type="text"/>	<input type="radio"/>
Car 1 - Make / Model / Year <input type="text"/>	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> %	<input type="text"/> \$	<input type="text"/>	<input type="text"/>	<input type="radio"/>
Car 2 - Make / Model / Year <input type="text"/>	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> %	<input type="text"/> \$	<input type="text"/>	<input type="text"/>	<input type="radio"/>
Cash Savings <input type="text"/>	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> %	<input type="text"/> \$	<input type="text"/>	<input type="text"/>	<input type="radio"/>
Credit card <input type="text"/>	Limit <input type="text"/> \$	<input type="text"/> \$	<input type="text"/> %	<input type="text"/> \$	<input type="text"/>	<input type="text"/>	<input type="radio"/>
Credit card <input type="text"/>	Limit <input type="text"/> \$	<input type="text"/> \$	<input type="text"/> %	<input type="text"/> \$	<input type="text"/>	<input type="text"/>	<input type="radio"/>
Other <input type="text"/>	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> %	<input type="text"/> \$	<input type="text"/>	<input type="text"/>	<input type="radio"/>
Tax Debt <input type="text"/>		<input type="text"/> \$					<input type="radio"/>

Declaration

Name of Director 1 <input type="text"/>	Signature of Director 1 <input type="text"/>	Date <input type="text"/>
Name of Director 2 <input type="text"/>	Signature of Director 2 <input type="text"/>	Date <input type="text"/>