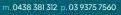
Proposed Transaction								
Transaction Type:	Purchase	Refinance Use E	equity Increase	Construction	Gifts	Other		
Loan Purpose:	Owner-Occupied Investment Commercial SMSF Other							
Property Type:	House \							
Approximate Purchase Price:	Min \$		Max \$					
Have you bought a property / signed a contract?	Yes No	First Home Buyer	Yes No					

Personal Details												
	Applicant 1			Mal	е	Female	Applicant 2				Male	Female
Title:	Mr.	Mrs.	Ms. [Or. O	ther		Mr.	Mrs.	Ms.	Dr.	Othe	er
Full Name (including middle name):												
Home Phone:												
Mobile Phone:												
Work Phone:												
Email Address:												
Date of Birth:			/ /						/	/		
Drivers Licence No. & Expiry:						/						/
Marital Status:	Single	Married	Defac	cto			Single	Married	i	Defacto		
Dependant Children & Age:	Child Age 1	Child Age 2	Chi Age	ild e 3	Chil Age		Child Age 1	Child Age 2		Child Age 3		Child Age 4
Current Residential Address:	Street:						Street:					
Current Residential Address:	Suburb:			State:	P	/C:	Suburb:			;	State:	P/C:
Date Moved In:			/ /						/	/		
Own Home / Renting / Other:	Own	Weekly Re	nt \$		With	Parents	Own	Weekly F	Rent \$			With Parents
Previous Rental Address: (if you have lived less than 3 years at current address)	Street:						Street:					
, , , , , , , , , , , , , , , , , , , ,	Suburb:			State:	P	/C:	Suburb:			\$	State:	P/C:
Date Moved In / Out:		/ /		/ /				/ /		/	/	
Mailing Address (if different):												

Credit History		
	Have you ever had any financial judgment or legal proceedings issued against you? Yes No	Have you ever had any financial judgment or legal proceedings issued against you? Yes No
	Have you had any late or missed payments from any current loans / credit cards? Yes No	Have you had any late or missed payments from any current loans / credit cards? Yes No















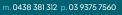


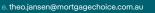
Current Employment		
	Applicant 1	Applicant 2
Current Employment:	Full Time Part Time Casual Self Employe	d Full Time Part Time Casual Self Employed
Date Started:	/ /	/ /
Gross Income:	\$ YR MTH FT	WK \$ YR MTH FT WK
Occupation:		
Employment - Name & Address:	Name:	Name:
	Street:	Street:
	Suburb: State: P/C:	Suburb: State: P/C:
Contact Name & Phone (to verify income):	Name:	Name:
	Phone:	Phone:
Under Probation?:	Yes - Time Left:	No Yes - Time Left: No
Previous Employment (If less tha	on 3 years in Current Employment)	
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	in 5 years in content Employmenty	
Previous Employment Type:	Full Time Part Time Casual Self Employe	d Full Time Part Time Casual Self Employed
		d Full Time Part Time Casual Self Employed
Previous Employment Type:	Full Time Part Time Casual Self Employe	
Previous Employment Type: Previous Date Started / Finished:	Full Time Part Time Casual Self Employe	/ / / / /
Previous Employment Type: Previous Date Started / Finished: Previous Gross Income:	Full Time Part Time Casual Self Employe	/ / / / /
Previous Employment Type: Previous Date Started / Finished: Previous Gross Income: Previous Occupation: Previous Employment	Full Time Part Time Casual Self Employe / / / / \$ YR MTH FT	/ / / / / WK \$ YR MTH FT WK
Previous Employment Type: Previous Date Started / Finished: Previous Gross Income: Previous Occupation: Previous Employment	Full Time Part Time Casual Self Employer / / / / \$ YR MTH FT Name:	/ / / / / WK \$ YR MTH FT WK Name:
Previous Employment Type: Previous Date Started / Finished: Previous Gross Income: Previous Occupation: Previous Employment	Full Time Part Time Casual Self Employer / / / / \$ YR MTH FT Name: Street:	/ / / / / WK \$ YR MTH FT WK Name: Street:
Previous Employment Type: Previous Date Started / Finished: Previous Gross Income: Previous Occupation: Previous Employment Name & Address: Previous Employment	Full Time Part Time Casual Self Employer / / / / \$ YR MTH FT Name: Street: Suburb: State: P/C:	
Previous Employment Type: Previous Date Started / Finished: Previous Gross Income: Previous Occupation: Previous Employment Name & Address: Previous Employment	Full Time Part Time Casual Self Employer / / / / \$ YR MTH FT Name: Street: State: P/C: Name: Phone: Phone:	

Liabilities / Debts										
Personal Loans, Car Loans, HECS etc.	Bank / Institution	Loan Start Balance	rt Balance Amount Owing		wing Monthly Repayment		Held by		Pay Out / Close	
		\$	\$		\$	App 1	App 2	Yes	No	
		\$	\$		\$	App 1	App 2	Yes	No	
		\$			\$	App 1	App 2	Yes	No	
Credit Cards:	Bank / Institution	Limit		Amount C	Owing	Held k	ру	Pay Out / 0	Close	
		\$		\$		App 1	App 2	Yes	No	
		\$		\$		App 1	App 2	Yes	No	
		\$		\$		App 1	App 2	Yes	No	















Property Owned				
Owner Occupied Property (if applicable)	Purchase Price \$		Year Purchased	Estimated Market Value \$
Address			Current Lender	Date Loan Established / /
Loan Details Fixed Variable	P&I I/O	No. of Loans	Available Redraws	Current Loan Balance \$
Cross Secured Yes No Owl	nership Appl	% App2 %	Interest Rate %	Min. Monthly Repayment \$
Number of: Bedroom/s Bathrooms	Contact Name	Contact No.		
Investment Property #1 (if applicable)	Purchase Price \$		Year Purchased	Estimated Market Value \$
Address			Current Lender	Date Loan Established / /
Loan Details Fixed Variable	P&I I/O	No. of Loans	Available Redraws	Current Loan Balance \$
Cross Secured Yes No Own	nership Appl	% App2 %	Interest Rate %	Min. Monthly Repayment \$
No. of: Bed Bath Car Valuation	n Access - Name		Contact No.	Rental Income \$ MTH FT WK
Investment Property #2 (if applicable)	Purchase Price \$		Year Purchased	Estimated Market Value \$
Address			Current Lender	Date Loan Established / /
Loan Details Fixed Variable	P&I I/O	No. of Loans	Available Redraws	Current Loan Balance \$
Cross Secured Yes No Owl	nership Appl	% App2 %	Interest Rate %	Min. Monthly Repayment \$
No. of: Bed Bath Car Valuation	n Access - Name		Contact No.	Rental Income \$ MTH FT WK

Assets											
Savings - Bank / Institution	Account Type				Amour	nt				Held	by
	Saving Term De	eposit	Term	Deposit	\$	\$				App 1	App 2
	Saving Term De	eposit	Term	Deposit	\$	\$				App 1	App 2
	Saving Term De	eposit	Term	Deposit	\$				App 1	App 2	
Shares Held With			eld		Value					Held by	
					\$					App 1	App 2
					\$					App 1	App 2
Superannuation Company	Value Salary Sacrifice Conf			ontributio	ions If Yes, Amount per Month			Held by			
	\$	\$		Yes No		No \$				App 1	App 2
	\$		Yes		No		\$		App 1	App 2	
Car Make, Model & Year				Estimated	d Value	Leas	e / Owned	Lease E	xpiry Date	Held	by
				\$			L O	/	/	App 1	App 2
				\$			L O	/	/	App 1	App 2
Any Other Major Assets (specify & estimate value)					Replacement Value of Home Contents				Held	by	
\$						\$				App 1	App 2
\$						\$				App 1	App 2













Monthly Living Expenses Template

This template has been designed to calculate your monthly living expenses during the home loan application process. To calculate the monthly living expenses, which is the amount of money needed to maintain a reasonable standard of living, only consider expenses that will continue to be incurred after the loan is funded.

Monthly Living Expenses	Total
Groceries	\$
Clothing & Personal Care	\$
Transport	\$
Telephone, Internet, Pay TV & Streaming	\$
Recreation & Entertainment	\$
Childcare	\$
Pet Care	\$
Medicinal & Health	\$
Health Insurance	\$
General Basic Insurance	\$
Sickness, Accident & Life Insurance	\$
Public School Education	\$
Private School Education & Tutoring	\$
Higher Education	\$
Primary Residence Running Costs	\$
Primary Residence Strata Fees & Taxes	\$
Investment Property Running Costs	\$
Secondary Residence Running Costs	\$
Other - Must be Specified	\$
Total	\$









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Owner / Partner

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Privacy Consent Notification

The privacy of personal information you provide to us is important. This Privacy Consent governs the collection, use and disclosure of your personal information by Mortgage Choice Pty Ltd and Smartline Operations Pty Ltd.

- The personal and credit related information you provide will be held by us. Personal information may include any sensitive information (including health information), and may include any information you tell us about any vulnerability you may have.
- 2. You appoint us your agent to act as an 'access seeker' to obtain your credit related information from a credit reporting body (CRB) on your behalf and for the purpose of assisting you with your application for credit. You authorise us to disclose any credit related information we obtain, including personal information, to prospective financiers in connection with your application for credit.
- We may use credit related information and any other personal information you provide to arrange or provide credit and other services.
- **4.** We may exchange the information with the following types of entities, some of which may be located overseas:
 - CRBs, including for a credit guarantee purpose;
 - Persons who provide credit or other products to you, or to whom an application has been made for those products;
 - Anybody who represents you, such as financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers;
 - Any industry body, government authority, tribunal, court or otherwise in connection with any complaint regarding our services;
 - Any investors, agents or advisers, trustees, ratings agency or businesses assisting us with funding for credit made available to you or any entity that has an interest in your finance;
 - Where we are authorised to do so by law, such as under the Anti-Money or Laundering and Counter Terrorism Financing Act 2006 (Cth), government and law enforcement agencies or regulators;
 - Any person, where you have provided us with consent; Any of our associates, related entities, referrers, contractors, or persons who assist us to provide our products and services to you;
 - · Auditors, insurers, re-insurers;
 - Entities to whom we outsource some of our functions or that provide information and infrastructure systems; Associated businesses that may want to market products to you;
 - Other guarantors or borrowers (if more than one) or borrowers or prospective borrowers of any credit you guarantee or propose to guarantee;
 - Your referees, such as your employer, to verify information you have provided;
 - Any person considering acquiring an interest in our business or assets;
 - Any organisation providing online verification of your identity.
- 5. In the event that a lender refuses your application for credit, we may also disclose your personal information and credit related information (including any credit report about you and any other credit eligibility information we hold about you) to other lenders and credit reporting agencies for the purposes of arranging or providing credit to you. You authorise us to obtain a copy of your credit report from a credit reporting agency

- in accordance with the rules set out in the Privacy Act 1988 regarding access seekers. You consent to us providing information contained in that report (including any credit related information) to any lender who may be able to provide credit to you.
- 6. 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 our website <u>www.mortgagechoice.com.au</u> or from the Credit Representative with whom you are dealing. Our Privacy Policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process.
- 7. The information we request is important in the process of arranging finance and providing other services. If you are not comfortable providing this information, it may restrict our ability to assist you.

By signing below, you agree that we may collect, use and disclose your information as specified above.

Client Aut	horisation
Name	
Sign	
Date: /	1

Name							
Sign							
Date:	/	/					

Mortgage Choice Pty Ltd and Smartline Operations Pty Ltd 511 Church Street, Richmond VIC 3121 Telephone: 13 77 62