



A division of Trustar Mortgage Pty. Ltd. A.C.N. 096 784 226 &
Trustar Investment Pty. Ltd. A.C.N. 087 247 569

Suite 210, Level 2, 451 Pitt Street, SYDNEY NSW 2000
P. O. Box K82, HAYMARKET NSW 1240
Phone: (02) 9282 9299 Fax: (02) 9282 9255

Loan Application Form

Introducer Use Only			
Date:	Your Reference Number:	Proposed Settlement Date:	
Applicant/s Name:			
Security Address:			
Security Value:	Loan Amount:	LVR:	%

Introducer details			
Name:	Introducer ID:		
Contact Phone:	Fax:	E-mail:	

Fees and Charges				
Establishment Fee	\$	Legal Fee	\$	<input type="checkbox"/> Paid <input type="checkbox"/> Payable
Method of Payment	<input type="checkbox"/> Cash <input type="checkbox"/> Cheque <input type="checkbox"/> Credit Card			

Please complete Credit Card details for payment by credit card (We accept Master card and Visa card only)

Credit Card Type: <input type="checkbox"/> Master Card <input type="checkbox"/> Visa Card	Card Number:	Amount: \$
Expiry Date:	Card Holder's Name:	Signature:

Comments/Remarks				
Postal Address after Settlement	Address	Suburb	State	Postcode

- This Checklist
- Application Form
- Loan Purpose Checklist (part of the application form)
- Privacy Act Consent Form (part of the application form)
- Declaration of Purpose (part of the application form)
- Valuation(s) Acknowledgement
- Borrower/s 100 points Identification Check

REFINANCES ONLY

- Loan statements for all debts being refinanced. (Evidence of satisfactory loan conduct over past 6 months for refinance.)
- Copy of Council Rates Notice or Certificate of Title (Title particulars need to be provided)
- Discharge authority

PURCHASES ONLY

- Evidence of Equity (Bank statements etc confirming evidence of satisfactory savings record over the past 6 months and balance of funds to complete the transaction.)
- Copy of front page of Contract executed by vendors at least

SERVICES ABILITY WORKSHEET

FULL DOC LOAN - INCOME DOCUMENTATION (Documentation Required)

(a) P.A.Y.G.

- 2 Current Pay Slips (not more than 1 month old)

Also include at least one of the following

- P.A.Y.G. Payment Summary for the last financial year
- Australian income tax returns for the last financial years
- A letter from the borrower's employer
- Current Employment Contract signed by employee & employer

(b) Self Employed

- Australian tax returns for individual and business entities for the last two financial years (inclusive of balance sheet and profit & loss statement)
- Tax assessment notice as required
- Letter from Accountant certifying accounts (in support of the above)
- Confirmation of Rental income for investment property (if it is not being used as security in this transaction)

(c) Companies and Trusts

- Australian tax returns and tax assessment notices for the last two financial years (inclusive of balance sheet and profit & loss statement)
- Australian tax returns and tax assessment notices for Directors / Guarantors for the last two financial years
- Letter from Accountant certifying accounts (independently obtained by you from the preparer)
- Confirmation of Rental income for investment property (if it is not being used as security in this transaction)

LO DOC LOAN - INCOME DOCUMENTATION (Documentation Required)

LoDoc/Quick Doc Declaration of Financial Position

Also include 2 of the following Documents for PAYG borrower

- 2 Current Pay Slips (not more than 1 month old)
- P.A.Y.G. Payment Summary for the last financial year or
- Australian income tax returns for the last financial years or
- A letter from the borrower's employer

EASYDOC/QUICK EQUITY LOAN - INCOME DOCUMENTATION (Documentation Required)

EasyDoc/Quik Equity Declaration of Financial Position

Also include 2 of the following Documents for PAYG borrower

- 2 Current Pay Slips (not more than 1 month old)
- P.A.Y.G. Payment Summary for the last financial year or
- Australian income tax returns for the last financial years or
- A letter from the borrower's employer

TRUST APPLICATION DETAILS (if applicable)

Trust Name				
Full Name of Trustee(s)	1.	2.	3.	4.
Full Name of Beneficiary(ise)	1.	2.	3.	4.

COMPANY APPLICATION DETAILS (if applicable)

Type of Applicant	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Trustee/ Guarantor			
Company Name				Company A.C.N. or ABN
Full Registered Address				
Incorporation Date	Period at Current Address	Current Status of Registered Office		
		<input type="checkbox"/> Own premises <input type="checkbox"/> Renting <input type="checkbox"/> Other		
Previous Address (If less than 12 months in current address)				
Full Name of Directors	1.	2.	3.	4.

PERSONAL DETAILS

<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Trustee/ Guarantor				<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Trustee/ Guarantor			
1	Title	Surname		2	Title	Surname	
Given Name				Given Name			
Date of Birth		Marital Status		Date of Birth		Marital Status	
		N# of Dependant Children				N# of Dependant Children	
Driver's License		Phone (H) (Mobile)		Driver's License		Phone (H) (Mobile)	
Home Address				Home Address			
Suburb/State/Postcode			Years there	Suburb/State/Postcode			Years there
Are You An Australian Resident?		Current Status of Residence		Are You An Australian Resident?		Current Status of Residence	
<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> W. Parents		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> W. Parents	
Previous Address				Previous Address			
Suburb/State/Postcode			Years there	Suburb/State/Postcode			Years there
Postal Address After settlement				Postal Address After Settlement			
Suburb/State/Postcode				Suburb/State/Postcode			
Name of nearest relative not living with you (must not be an applicant)				Name of nearest relative not living with you (must not be an applicant)			
Relationship of Relative				Relationship of Relative			
Current Address of Relative				Current Address of Relative			
Contact Details of Relative	Home:	Work:		Contact Details of Relative	Home:	Work:	
	Mobile:	Email:			Mobile:	Email:	

EMPLOYMENT DETAILS

PAYG	<input type="checkbox"/> Full Time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract				PAYG	<input type="checkbox"/> Full Time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract			
Self Employed	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership				Self Employed	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership			
Others	<input type="checkbox"/> Home Duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed				Others	<input type="checkbox"/> Home Duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed			
Present Employer					Present Employer				
Occupation			Length of Service		Occupation			Length of Service	
Employer's Address					Employer's Address				
Contact Person			Telephone Number		Contact Person			Telephone Number	
Previous Employer (only if less than 2 years)					Previous Employer (only if less than 2 years)				
Occupation			Length of Service		Occupation			Length of Service	

INCOME DETAILS (per annum)			
Salary (gross)	\$	Salary (gross)	\$
Business Income	\$	Business Income	\$
Rental Income	\$	Rental Income	\$
Others	\$	Others	\$
Total=	\$	Total=	\$

FINANCIAL DETAILS					
Assets			Liabilities/Debts		
Details	Market Value	Details	Amount Owning	Monthly Repayments	Paid out at settlement (tick if yes)
1. Principal residence at	\$	1. Mortgage Loan	\$	\$	<input type="checkbox"/>
2. Real estate:	\$	2.	\$	\$	<input type="checkbox"/>
3.	\$	3.	\$	\$	<input type="checkbox"/>
4.	\$	4.	\$	\$	<input type="checkbox"/>
1. Bank Saving	\$	Personal Loan	\$	\$	<input type="checkbox"/>
2.	\$	1. Overdrafts / LOC	\$	\$	<input type="checkbox"/>
3.	\$	2.	\$	\$	<input type="checkbox"/>
4.	\$	Credit Card Limit	\$	\$	<input type="checkbox"/>
Investment Saving	\$		\$	\$	<input type="checkbox"/>
Home Contents	\$	Leasing/Hire Purchase	\$	\$	<input type="checkbox"/>
Motor Vehicle/s	\$	Rent	\$	\$	<input type="checkbox"/>
Deposit Paid	\$	HECS	\$	\$	<input type="checkbox"/>
Other Assets	\$	All other debts	\$	\$	<input type="checkbox"/>
	\$		\$	\$	<input type="checkbox"/>
Total Assets =	\$	Total Liabilities =	\$	\$	

FUNDS POSITION			
Purchase Price	\$	Sale Proceeds	\$
Refinance	\$	Own Funds (Source)	\$
Home Improvements	\$	Gift	\$
Legal Fees	\$	Loan Amount	\$
Stamp Fees	\$	Redraw	\$
Loan Fees	\$	Others	\$
Others	\$		\$
Total =	\$	Total =	\$

Do You Have Any Contingent Liabilities Or Guarantees?	Applicant (1)	Applicant (2)
Name Of applicant And Relationship		
Amount	\$	\$
Lender		

The Following Apply To GUARANTORS ONLY	
Name Of Your Bank	Branch Address
Name Of Bank Manager	Telephone No.

LOAN DETAILS			
<input type="checkbox"/> New Purchase <input type="checkbox"/> Re-finance <input type="checkbox"/> Fast Refinance <input type="checkbox"/> Top Up		Product Name	Term of Loan Years
Loan A	Loan Amount \$	Type of Loan <input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest only for Years	Type of Rate <input type="checkbox"/> Variable Rate % <input type="checkbox"/> Fixed Rate % for Years
Loan B	Loan Amount \$	Type of Loan <input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest only for Years	Type of Rate <input type="checkbox"/> Variable Rate % <input type="checkbox"/> Fixed Rate % for Years
Loan C	Loan Amount \$	Type of Loan <input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest only for Years	Type of Rate <input type="checkbox"/> Variable Rate % <input type="checkbox"/> Fixed Rate % for Years

SECURITY PROPERTY DETAILS

Property	Address / Suburb / State / Postcode	Property Priority	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment
1	Market Value \$ _____ Contact details for access to the property for valuation purposes Name: _____ Ph (W): _____ Ph (H): _____		
Property	Address / Suburb / State / Postcode	Property Priority	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment
2	Market Value \$ _____ Contact details for access to the property for valuation purposes Name: _____ Ph (W): _____ Ph (H): _____		

SOLICITOR DETAILS

Name of Firm					
Address					
Contact Person	Phone	Fax	DX		

	Yes	No
1. Have you /or your spouse ever been declared bankrupt or insolvent, or has either of your estates been assigned for the benefit of creditors ie. A Part X arrangement under the Bankruptcy Act?	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you /or your spouse ever been directors/officers of any company to which a manager, receiver, controller, administrator and/or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
3. Is there any unsatisfied judgement entered in any court against you /or your spouse, or any company of which you or your spouse are or were a director/officer?	<input type="checkbox"/>	<input type="checkbox"/>
4. Has any applicant in respect of this loan ever been insolvent, bankrupt or ever been a party to a Part IX, Part X arrangement or is there an unsatisfied statutory demand in bankruptcy outstanding?	<input type="checkbox"/>	<input type="checkbox"/>
5. Has any application in respect of this loan been submitted by you or any other person on your behalf to any other lender and been declined? If so, give details	<input type="checkbox"/>	<input type="checkbox"/>
6. Is the property under old systems title?	<input type="checkbox"/>	<input type="checkbox"/>
7. Are all borrowers eligible for the First Home Owner Grant? (If 'Yes', amount of Grant \$ _____)	<input type="checkbox"/>	<input type="checkbox"/>
8. Do you want to capitalise any LMI premium (where applicable) to your loan facility?	<input type="checkbox"/>	<input type="checkbox"/>
9. Has any applicant in respect of this loan ever been a party to a loan, credit card, rental agreement or other credit facility that has been in arrears greater than one payment?	<input type="checkbox"/>	<input type="checkbox"/>

AGREEMENT AND DECLARATION

I/We hereby apply for a loan and certify that I/We and any guarantors are all aged over 18 years. The information set out in this application or otherwise provided about me/us and any guarantors is true and correct and will be relied on.
 I/We agree to pay all costs reasonably incurred by you in consequence of this application, to the extent that such payments are not prohibited by law.
 I/We authorise you to arrange a valuation of the security offered, provided that the approval 'in principal' of this loan has been obtained by you, and I/we understand that such a valuation will be required from an approved license valuer, and that no refund of application fees will be made in the event that the valuation does not meet your requirement.
 My/Our solicitor/conveyancer is authorised to accept any notification on my/our behalf.
 I/We also acknowledge having received a Privacy Consent and Acknowledgment Form to be signed by the proposed guarantors and us and attach executed copies of this document with this application.
 I/We acknowledge that Trustar Mortgage may be paid and retain fees, margins and commissions.

Signature of Applicant **1.X** **2.X** **Date:**...../...../.....

DECLARATION OF PURPOSE

(Section 11, Consumer Credit Code Regulation 10, Consumer Credit Regulation)

TO: PERPETUAL TRUSTEES VICTORIA LIMITED
 (Credit Provider)

RE: LOAN OF \$ _____ expiring **15 OCT 20**

Full Borrower Name (1) _____

Full Borrower Name (2) _____

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 or investment purposes (or for both purposes).

IMPORTANT

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes.

By signing this declaration you may **lose** your protection under the Consumer Credit Code.

I/We agree to provide declarations of purpose of the credit whenever required by the Credit Provider.

Full Name and Signature of Persons Making The Declaration

Signature X _____ **Print Name** _____ **Date** _____

Signature X _____ **Print Name** _____ **Date** _____

LOAN PURPOSE CHECK LIST

EXTREMELY IMPORTANT NOTICE TO THE LOAN APPLICANT (S) EACH BORROWER MUST COMPLETE THIS SECTION

It is possible that your proposed loan may be regulated by the Consumer Credit Code ("the Code"). The Code applies (inter alia) where:

- (a) **Credit is provided under a contract;**
- (b) **The applicant (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and**
- (c) **The purpose for which credit is provided is wholly or predominantly of a personal, domestic, or household nature.**

PART A

In order to determine whether or not the provisions of the Code will apply to this loan, the lender requires you to provide it with the following information:		YES	NO
1.	Are any of the applicant(s) natural persons as described above?	<input type="checkbox"/>	<input type="checkbox"/>
2.	Are any of the applicant(s) a corporation? If yes, do not complete Part B and Part C.	<input type="checkbox"/>	<input type="checkbox"/>
3.	Are any of the applicant(s) a strata corporation (being a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)?	<input type="checkbox"/>	<input type="checkbox"/>

PART B

The purpose of this proposed loan is:		LOAN AMOUNT SOUGHT \$
1.	To purchase a property for personal use.	\$
2.	To purchase a property for investment purposes.	\$
3.	To refinance a property for personal use.	\$
4.	To refinance a property for investment purposes.	\$
5.	To purchase vacant land for personal use.	\$
6.	To purchase vacant land for investment purposes.	\$
7.	To refinance vacant land for personal use.	\$
8.	To refinance vacant land for investment purposes.	\$
9.	To purchase vacant land and construct a property for personal use.*	\$
10.	To purchase vacant land and construct a property for investment purposes.*	\$
11.	To refinance vacant land and construct a property for personal use.*	\$
12.	To refinance vacant land and construct a property for investment purposes.*	\$
13.	To provide funds for a future personal use.	\$
14.	To provide funds for a future business/investment purpose.	\$
Total Loan:		\$

*Not available for Non-Conforming

PART C

Are any of the applicant(s) likely to receive an income tax deduction in respect of at least 50% of the total interest payable on the amount proposed to be borrowed? <input type="checkbox"/> Yes <input type="checkbox"/> No
--

If you believe that the proposed loan is NOT provided wholly or predominantly for personal, domestic or household purposes, then you must also complete the Declaration of Purpose.

If you declare that the loan has a business or investment purpose, but the lender's subsequent enquiries reveal that the loan is regulated under the Code, then the lender may be obliged to re-assess the loan and to arrange to have the loan re-documented. Any costs incurred by this process are to be borne by the borrower.

Signature X _____	Print Name _____	Date _____
Signature X _____	Print Name _____	Date _____
Signature X _____	Print Name _____	Date _____
Signature X _____	Print Name _____	Date _____

PRIVACY ACT 1988 CONSENT

I/We acknowledge that I/we have made an application for credit from Trustar Mortgage. Trustar Mortgage may use the personal information I/we provide for the purpose of providing credit and subject to the provisions of the Privacy Act, I/we may have access to personal information collected and held by Trustar Mortgage, and the Lenders and Insurers noted in the Schedule. I/We may contact these companies for access to my/our personal information held (if any) by contacting the Privacy Officer at the address or in the manner disclosed in the Schedule.

Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise Trustar Mortgage to give and obtain from credit providers named in this credit application, and credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

The Lender will or may seek lenders mortgage insurance from one or more insurers in respect of the repayment of any finance that the Lender may provide or in respect of any mortgage that may be given to secure the repayment. In this Notice, each of the insurers listed in the Schedule is referred to as "insurer" so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively.

I/we note that lenders mortgage insurance insures the Lender against loss on default under a mortgage finance arrangement the Lender has with me/us. I/We do not receive the benefit of the lenders mortgage insurance policy.

Where the Lender applies to the Insurer for insurance in connection with:

- any finance sought by me/us from the Lender (whether sought by I/we alone or with others); or
- any mortgage and/or guarantee given or to be given by me/us (whether alone or with others) to secure the repayment of any finance provided or to be provided by the Lender;

The Insurer will be collecting personal information about me/us.

The Lender and Insurer will be collecting any such personal information about me/us for the purposes of:

- assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by me/us from the Lender;
- assessing the risk of me/us defaulting on your obligations to the Lender in respect of which the Insurer may provide (or has provided) lenders mortgage insurance;
- assessing the risk of me/us being unable to meet a liability 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;
- the subsequent administration or variation of any lenders mortgage insurance cover provided;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- complying with legislative and regulatory requirements.

Without the provision of my/our personal information to the Lender and Insurer, the Insurer may be unable to process or accept the Lender's application for lenders mortgage insurance and the Lender may be unable to provide the mortgage finance requested.

By signing the acknowledgment below, I/we agree and consent to the Lender and Insurer using and disclosing the personal information it collects about me/us for the purposes set out above (subject to any restrictions imposed on the Lender and Insurer by Privacy Act 1988):

The Lender and Insurer will usually or may disclose personal information of the kind it collects about me/us to:

- its related companies;
- re-insurers;
- credit reporting agencies;
- its service providers;
- its agents, contractors, and external advisers;
- my/our referees, including my/our employer;
- my/our legal and financial advisers;
- government and other regulatory bodies;
- ratings agencies;
- payment system operators;
- guarantors and prospective guarantors;
- title insurers;
- all parties involved in securitization; and
- other financial institutions and credit providers.

In this Notice, a reference to Trustar Mortgage, the Lender or the Insurer includes a reference to their respective successors and permitted assigns.

By signing the acknowledgment below, I/we agree and consent (subject to the restrictions imposed on the Insurer by the Privacy Act) to any such disclosures of your collected personal information by the Lender and Insurer, regardless of when or how the information was collected, even though some of the organisations may be overseas.

If and to the extent that the Lender and Insurer does so in a manner and for purposes that conform with the Privacy Act, by signing the acknowledgment below, I/we agree and consent to:

- the Lender and Insurer obtaining information about my/our commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Insurer using that information in assessing the application of the Lender for lenders mortgage insurance;
- to the Lender and Insurer giving to and receiving from any credit providers named in the application for finance, and any credit providers named in a credit report issued by a credit reporting agency, information about my/our credit worthiness, provided that the information is given or received for the purpose of assessing the Lender's application for lenders mortgage insurance; and
- to the Lender and Insurer obtaining a commercial and/or consumer credit report containing personal information about me/us from a credit reporting agency and to the Insurer using that report or any information derived from the report in assessing the Lender's application for lenders mortgage insurance in respect of either consumer credit or commercial credit provided by the Lender, and for any other purposes permitted under the Privacy Act.

SCHEDULE

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

Challenger Mortgage Management Pty Ltd (and associated entities) Level 10, 101 Collins Street, Melbourne 3000	ABN: 72 087 271 109 Telephone: 03 8616 1600
Challenger Non-Conforming Finance Pty Ltd (and associated entities) Level 10, 101 Collins Street, Melbourne 3000	ABN: 32 107 725 486 Telephone: 03 8616 1600
Perpetual Trustees Victoria Limited (and associated entities) Level 28, 360 Collins Street, Melbourne VIC 3000	ABN: 47 004 027 258 Telephone: 03 8628 0400
J.P. Morgan Trust Australia Limited (and associated entities) Level 35, AAP Centre, 259 George Street, Sydney 2000	ABN: 49 050 294 052 Telephone: 02 9250 4147

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

Genworth Financial Mortgage Insurance Pty Ltd Level 23,259 George Street, Sydney 2000	ABN: 60 106 974 305 Telephone: 02 8248 2500
PMI Mortgage Insurance Ltd Level 23,50 Bridge Street, Sydney 2000	ABN: 70 000 511 071 Telephone: 02 9231 7777
Vero Lenders Mortgage Insurance Limited Level 5, 465 Victoria Avenue Chatswood 2065	ABN: 55 001 825 725 Telephone: 02 9978 9000

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:

Signature X _____	Print Name _____	Date _____
Signature X _____	Print Name _____	Date _____
Signature X _____	Print Name _____	Date _____
Signature X _____	Print Name _____	Date _____

100 Point Identification Check

Identification check for all individual borrowers and mortgagors and directors of corporate borrowers and corporate mortgagors

To be completed by the mortgage broker/mortgage manager (Authorised Party) taking a Loan Application

Full name of Individual (surname first) _____ Account Number _____

Formerly known as (surname first) _____ Evidence of change of name sighted (e.g marriage certificate) _____

Document Type <i>(please tick type used)</i>	<input type="checkbox"/> * Birth certificate <input type="checkbox"/> * Current Passport <input type="checkbox"/> * Expired Passport (expired which has not been cancelled and which was current in the preceding two years) <input type="checkbox"/> Citizenship Certificate	<input type="checkbox"/> Driver License <input type="checkbox"/> Student photo ID card (issued by an Australian Tertiary Education Institution) <input type="checkbox"/> Pension concession card or Health care card <input type="checkbox"/> The individual has been known to the Authorised Party for a minimum of 12 months	<input type="checkbox"/> Name/address confirmed by current /previous employer (within last 2 years)	<input type="checkbox"/> Public utilities record (1 only) <input type="checkbox"/> Medicare card <input type="checkbox"/> Financial Institution passbook, debit or credit card (1 per institution only)	<input type="checkbox"/> Other
Point value	70	40	35	25	25

	1 st Document	2 nd Document	3 rd Document	4 th Document
Type of Document				
Name of issuing body				
Date of issue				
Place of issue				
Expiry date				
Document/Ac-count number				
Date of birth				
Address				

Date Completed _____ Total Point (Minimum 100 Points) _____

Authorised Party _____

Completed by Authorised Party (print name) _____ Signature of Authorised _____

• = Only 1 allowed

100 Point check must include as least one document with photo identification. Original documents MUST be sighted and a copy of the documents must accompany this form.

I am satisfied that the individual who signs this is the person I identified using the form.

I confirm that the identification is true identification of _____ Signature of Individual _____
(Complete)

To be signed by Mortgage Manager

Authorised Party _____

We have complied with the requirements of the AML/CTF legislation

100 Point Identification Check

Identification check for all individual borrowers and mortgagors and directors of corporate borrowers and corporate mortgagors

To be completed by the mortgage broker/mortgage manager (Authorised Party) taking a Loan Application

Full name of Individual (surname first) _____ Account Number _____

Formerly known as (surname first) _____ Evidence of change of name sighted (e.g marriage certificate) _____

Document Type <i>(please tick type used)</i>	<input type="checkbox"/> * Birth certificate	<input type="checkbox"/> Driver License	<input type="checkbox"/> Name/address confirmed by current /previous employer (within last 2 years)	<input type="checkbox"/> Public utilities record (1 only)	<input type="checkbox"/> Other
	<input type="checkbox"/> * Current Passport	<input type="checkbox"/> Student photo ID card (issued by an Australian Tertiary Education Institution)		<input type="checkbox"/> Medicare card	
	<input type="checkbox"/> * Expired Passport (expired which has not been cancelled and which was current in the preceding two years)	<input type="checkbox"/> Pension concession card or Health care card		<input type="checkbox"/> Financial Institution passbook, debit or credit card (1 per institution only)	
	<input type="checkbox"/> Citizenship Certificate	<input type="checkbox"/> The individual has been known to the Authorised Party for a minimum of 12 months			
Point value	70	40	35	25	25

	1 st Document	2 nd Document	3 rd Document	4 th Document
Type of Document				
Name of issuing body				
Date of issue				
Place of issue				
Expiry date				
Document/Ac-count number				
Date of birth				
Address				

Date Completed _____ Total Point (Minimum 100 Points) _____

Authorised Party _____

Completed by Authorised Party (print name) _____ Signature of Authorised _____

• = Only 1 allowed

100 Point check must include as least one document with photo identification. Original documents MUST be sighted and a copy of the documents must accompany this form.

I am satisfied that the individual who signs this is the person I identified using the form.

I confirm that the identification is true identification of _____ Signature of Individual _____
(Complete)

To be signed by Mortgage Manager
Authorised Party _____
We have complied with the requirements of the AML/CTF legislation