



MORTGAGE LOAN APPLICATION

About Your Application . . .

The completed application will tell us about your personal and business background; it will let us know your loan requirements and details of the property you will be lodging by way of security for this loan; and it will demonstrate to us that you can financially support this loan.

We appreciate the opportunity to consider your application for this loan. You should complete this form in as much detail as possible; we will then make every effort to process it without delay and let you know the outcome.

Australian Credit Licence No. 240901

37 Reid Street (PO Box 1221) Wangaratta VIC 3678

P: (03) 5721 5200

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E: info@winsec.com.au

www.winsec.com.au

Applicant Details

	Details for applicant (1)	Details for applicant (2)
Type of applicant	<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
Title	<input type="checkbox"/> Dr <input type="checkbox"/> Miss <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Prof <input type="checkbox"/> Sir	<input type="checkbox"/> Dr <input type="checkbox"/> Miss <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Prof <input type="checkbox"/> Sir
Surname		
Given Names		
Date of birth		
Driver's licence number		
Marital status of applicant	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> De facto <input type="checkbox"/> Separated	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> De facto <input type="checkbox"/> Separated
Full name of spouse		
Dependants	Number: Ages:	Number: Ages:
Contact details	Home: Work:	Home: Work:
	Mobile: E-mail:	Mobile: E-mail:
Are you an Australian resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Current address of applicant		
	Postcode	Postcode
Period at current address	Months:	Months:
Current status of residence	<input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With parents	<input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With parents
Previous address of applicant (if less than 12 months in the above address)		
	Postcode	Postcode
Period at previous address	Months:	Months:
Address of applicant after settlement of this loan		
	Postcode	Postcode
Current status of residence after settlement of this loan	<input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With parents <input type="checkbox"/> To be purchased	<input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With parents <input type="checkbox"/> To be purchased

Company (if Applicant/Borrower is a Company all fields are compulsory)

Company Name as registered by ASIC		
ACN		
Registered As	<input type="checkbox"/> Proprietary <input type="checkbox"/> Public	<input type="checkbox"/> Proprietary <input type="checkbox"/> Public
Trading Name		
Nature of Business		
Names of Directors	1. 2.	1. 2.
	3 4	3 4
Principal Place of Business (PO Box is not acceptable)		
	Postcode	Postcode
Time at Address		
Registered office address (PO Box is not acceptable)		
	Postcode	Postcode
Name of each beneficial owner (if a proprietary company)	1.	2.
Residential address of each beneficial owner (PO Box not acceptable)	1.	2.

Trust Details (if Trust involved in the application all fields are compulsory)

Full name of Trust		
Full Business / Trading name (if any) of the Trustee		
Type of Trust		
Country in which Trust was Established		
Full name of Trustee(s)	1	2
If Trustee is an individual provide - full name		
Date of birth of Trustee's (if an individual)		
Residential address		
Full name of Beneficiary(ies)	1	2
If Trustee is a company provide - registered company name		
Registered As	<input type="checkbox"/> Proprietary <input type="checkbox"/> Public	<input type="checkbox"/> Proprietary <input type="checkbox"/> Public
ACN/ABN		
Principal Place of Business (PO Box is not acceptable)		
Name of each beneficial owner (if a proprietary company)	1	2

Employment Information (if period of current employment is less than 3 years complete previous employer details)

Occupation			
Employment type	PAYG	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor
	SELF EMPLOYED	<input type="checkbox"/> Sole trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership	<input type="checkbox"/> Sole trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership
	OTHER	<input type="checkbox"/> Home duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed	<input type="checkbox"/> Home duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed
Employer's name			
Employment start date			
Are you on probation?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Employer's address			
	Postcode	Postcode	
Previous occupation			
Previous employer's name			
Period of employment			
Income details – Gross income p.a.			
Employer 1.	\$	\$	
Employer 2.	\$	\$	
Rental	\$	\$	
Other	\$	\$	

Background on Applicant/Borrower

Brief description of the borrower's employment or investment background. Please comment on any adverse credit history or taxation liabilities

Personal Financial Statement

What You Own / Assets		What You Owe / Liabilities			
Details	Market value \$	Lender	Amount Owning (& Limit if LOC) \$	Monthly Repayments \$	To be paid out at settlement (tick if yes)
1. Principal residence at:		1.			<input type="checkbox"/>
2. Other Real estate:		2.			<input type="checkbox"/>
3.		3.			<input type="checkbox"/>
Deposit paid on property purchase (if applicable)		Personal loan/ Hire purchase			<input type="checkbox"/>
Motor vehicle(s) owned by applicant		Overdrafts and other bank facilities			
Boat		1.			<input type="checkbox"/>
Savings/Investments/Term Deposits		2.			<input type="checkbox"/>
Superannuation		Loans as guarantor			<input type="checkbox"/>
Marketable personal effects		Credit / Store Cards -			<input type="checkbox"/>
Home contents		1. Limit \$			<input type="checkbox"/>
Personal equity in business (give details)		2. Limit \$			<input type="checkbox"/>
Stock and machinery - tools of trade		3. Limit \$			<input type="checkbox"/>
1. Other assets (give details)		Rent/Lease			<input type="checkbox"/>
2.		1. Other (HECS contingent liabilities give details)			<input type="checkbox"/>
		2.			<input type="checkbox"/>
					<input type="checkbox"/>
Total=		Total=			

Funds Position

Funds position					
How loan is to be financed:					
Purchase Price	-	\$	Sale Proceeds	-	\$
Refinance	-	\$	Own Funds (Source)	-	\$
Home Improvements	-	\$	Gift	-	\$
Legal fees	-	\$	Loan Amount	-	\$
Stamp fees	-	\$	Other	-	\$
Loan fees	-	\$			
Other	-	\$			
Total	-	\$	Total	-	\$
Do you have any contingent liabilities or guarantees?		Applicant (1)		Applicant (2)	
Name of applicant and relationship					
Amount \$					
Lender					
				Yes	No
Have you, or your spouse, ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?				<input type="checkbox"/>	<input type="checkbox"/>
Have you, or your spouse, ever been shareholders or officers of any company of which a manager, receiver, and/or liquidator has been appointed?				<input type="checkbox"/>	<input type="checkbox"/>
Is there any unsatisfied judgement entered in any court against you, your spouse, or any company of which either you or your spouse are or were a shareholder or officer?				<input type="checkbox"/>	<input type="checkbox"/>
Has any application in respect of this loan ever been submitted by you or any other person to any other lender? If so, give details				<input type="checkbox"/>	<input type="checkbox"/>
Is the property under old systems title?				<input type="checkbox"/>	<input type="checkbox"/>
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"/>
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"/>

Loan Serviceability

Describe from what source interest only loan payments will be met.

Property 1

Security offered – first mortgage over (describe improvements):

Located at:

Postcode

Condition: Excellent Good Fair Needs repairs Age _____ years
Usage: Vacant Presently occupied by applicant To be occupied by applicant To be leased Leased for _____ years
Title details: Volume _____ Folio _____ Lot _____
Plan _____ Title _____ Zoning _____

Name in which security property will stand:

Details of individual to be contacted for access to the property for valuation purposes:

Name: _____ Ph (W): _____ Ph (H): _____
Valuation fee: _____ Payable to: _____

Property 2

Security offered – first mortgage over (describe improvements):

Located at:

Postcode

Condition: Excellent Good Fair Needs repairs Age _____ years
Usage: Vacant Presently occupied by applicant To be occupied by applicant To be leased Leased for _____ years
Title details: Volume _____ Folio _____ Lot _____
Plan _____ Title _____ Zoning _____

Name in which security property will stand:

Details of individual to be contacted for access to the property for valuation purposes:

Name: _____ Ph (W): _____ Ph (H): _____
Valuation fee: _____ Payable to: _____

Property 3

Security offered – first mortgage over (describe improvements):

Located at:

Postcode

Condition: Excellent Good Fair Needs repairs Age _____ years
Usage: Vacant Presently occupied by applicant To be occupied by applicant To be leased Leased for _____ years
Title details: Volume _____ Folio _____ Lot _____
Plan _____ Title _____ Zoning _____

Name in which security property will stand:

Details of individual to be contacted for access to the property for valuation purposes:

Name: _____ Ph (W): _____ Ph (H): _____
Valuation fee: _____ Payable to: _____

Name of your Solicitor

Address:	
Name of person acting for you:	Ph:

Name of your Accountant

Address:	
Name of person acting for you:	Ph:

I/We apply for credit. 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 consent to the disclosure of this application and any loan information (including statements of account, requests for payment etc) before, during or after the loan to any guarantor. I/We agree to pay any loan application fee, all fees and charges incurred to process the application, to obtain the valuation report about the security property and legal expenses to prepare loan and security documents. I/We acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan.

Signature

Print Name

Date

Signature

Print Name

Date

Loan Purpose Checklist

**Extremely important notice to all applicant(s).
Each applicant must complete this section.**

It is possible that your proposed loan may be regulated by the National Credit Code ("NCC"). The NCC may apply 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 use, or
- d. purchase, renovate or improve residential property for investment purposes; or
- e. Refinance personal, domestic or household credit or to purchase, renovate or improve residential property for investment purposes.

PART A

In order to determine whether or not the provisions of the NCC will apply to this loan, the Lender requires you to provide the following information:

- | | | |
|---|------------------------------|-----------------------------|
| 1. Are any of the applicant(s) natural persons as described above? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Is the only applicant(s) a corporation? If yes, do not complete Part B and Part C. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 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"/> Yes | <input type="checkbox"/> No |

PART B

The purpose of this 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 =	\$

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? Yes No

If you believe that the proposed loan is **NOT** provided wholly or predominantly for personal, domestic or household use, or to purchase, renovate, refinance, or improve residential property for investment purposes, then you must also complete the Declaration of Purpose.

Important Notice: 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 NCC, 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 applicant(s).

Signature

Print Name

Date

Signature

Print Name

Date

BUSINESS PURPOSE DECLARATION

(section 13 (5) of the National Credit Code, regulation 68, National Consumer Credit Protection Regulations)

TO:

WIN SECURITIES LIMITED
(the "Lender")

Loan of \$ to be secured by mortgage over property at

.....

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.

I/We declare that I signed this declaration before entering into the abovementioned loan

.....
Signature of person making Declaration

.....
Signature of person making Declaration

.....
Full name of person making Declaration

.....
Full name of person making Declaration

..... / /20

(Date declaration signed)

..... / /20

(Date declaration signed)

Points Identification Form

Identification check for all investment applications and /or mortgage applications

Full name of Applicant (surname first)

Formerly known as (surname first)
(Attach evidence of name change)

Applicant's date of birth

Applicant's residential address

Document type (please tick type used)	Point value	Document/Account number	Name of issuing body	Place of issue	Date of issue	Expiry date	Certified copy/ Clear and legible copy attached	
Only 1 allowed	<input type="checkbox"/> Birth Certificate	70					<input type="checkbox"/>	
	<input type="checkbox"/> Current Passport						<input type="checkbox"/>	
	<input type="checkbox"/> Expired passport (expired which has not been cancelled and which was current in the preceding two years)							<input type="checkbox"/>
	<input type="checkbox"/> Citizenship certificate							<input type="checkbox"/>
<input type="checkbox"/> Drivers Licence	70						<input type="checkbox"/>	
<input type="checkbox"/> Student photo ID card (issued by an Australian Tertiary Education Institution)	40						<input type="checkbox"/>	
<input type="checkbox"/> Pension concession card or Health care card	40						<input type="checkbox"/>	
<input type="checkbox"/> Name/address confirmed by current/previous employer (within last two years)	35						<input type="checkbox"/>	
<input type="checkbox"/> Public utilities record	25						<input type="checkbox"/>	
<input type="checkbox"/> Medicare card	25						<input type="checkbox"/>	
<input type="checkbox"/> Financial Institution passbook, account statement, debit or credit card (one per institution only)	25						<input type="checkbox"/>	
<input type="checkbox"/> The individual has been known to the Authorised Party for a minimum of 12 months	40						<input type="checkbox"/>	
<input type="checkbox"/> Rates Notice or Title Search	35						<input type="checkbox"/>	
Total number of points (must be at least 100 points)								

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

Signature of authorised party

Name of authorised party

Date

LA18

Office Use Only:

Authorised Party _____

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

Standard Risk

Higher Risk

Privacy Consent form

By signing this document you consent to us Win Securities Limited our related bodies corporate, affiliates and agents) and some other entities collecting, using, holding and disclosing personal information and credit-related information about you. You can find out more about how we and other entities deal with your privacy by viewing our privacy policy at www.winsec.com.au We and our Insurers may seek and obtain further personal information (including sensitive information) and credit-related information about you during the course of our dealings with you. The terms of this consent apply to the collection, use and disclosure of that information. If you do not provide us with this consent or provide us with your personal information and credit-related information we may not be able to arrange credit for you or provide other services.

How we handle your personal and credit-related information We may collect, use, hold and disclose personal information, and credit-related information about you for the purposes of processing your application for credit, arranging or providing credit to you, assessing whether to accept a guarantee of credit from you, managing that credit, direct marketing of products and services by us, complying with laws and managing our relationship with you and allowing us to perform administrative tasks. We may collect this information from you or from third parties.

We are also required to collect your personal information to comply with our obligations under Australian law, including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

Credit information includes information such as your identity information, the type, terms and maximum amount of credit provided to you, repayment history information, default information (including overdue payments), court information, new arrangement information, personal insolvency information and details of any serious credit infringements. *Credit eligibility information* is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it. Collectively, we refer to this as *credit-related information*.

Personal information includes any information or an opinion about an identified individual, or an individual who is reasonably identifiable. The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation, and any other information we may need to identify you including publically available information from public registers and social media. If you are applying for finance we may also collect the number and ages of your dependants and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses. If you use our website or mobile applications we may collect information about your location or activity including IP address, telephone number and whether you have accessed third party sites, the date and time of visits, the pages that are viewed, information about the device used and other user location information. We may collect some of this information using cookies (for more information please see the Website Terms of Use/Policy at www.winsec.com.au)

Access to personal information and Privacy Policies You may gain access to the personal information and credit-related information that we hold about you or obtain a copy of our privacy or credit reporting policy at www.winsec.com.au or by contacting us on **1300 137 456** Links to the privacy policies and credit reporting policies of our Mortgage Insurers and credit reporting bodies (CRBs) are contained in the Schedule. The privacy policies and credit reporting policies contain information about how you may access or seek correction of your personal information and credit-related information, how that information is managed, how you may complain about a breach of your privacy and how that complaint will be dealt with. They also contain information on *'notifiable matters'* including things such as the information we use to assess your creditworthiness, the fact that CRBs may provide your personal information and credit-related information to credit providers to assist in an assessment of your credit worthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement – including our right to report a default or a serious credit infringement to CRBs, your right to request that CRBs not use your credit-related information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit-related information about you if you believe you are a victim of fraud.

Consumer and commercial credit-related information We may exchange your commercial and consumer credit-related information with entities listed in the Schedule to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit-related information about you from a CRB providing both consumer and commercial credit-related information.

Exchange information with credit providers We may exchange your personal information and credit-related information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Disclose information to guarantors We and the Insurers listed below may disclose your personal information and credit-related information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you, or who indemnifies you in any way.

Exchange information We may exchange personal information and credit-related information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information. The types of entities include:

- CRBs, including for a credit guarantee purpose;
- finance brokers, mortgage managers, and persons who assist us to provide our products to you;
- any person or entity who represents you including 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 the approval or management of your lease or loan – for example if a complaint is lodged about us
- 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 or our business;
- where we are authorised to do so by law, such as under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006* (Cth), government and law enforcement agencies or regulators;
- entities to whom we outsource some of our functions or that provide information and infrastructure systems;
- trade insurers, other insurers, valuers and debt collection agencies;
- auditors, insurers, re-insurers and health care providers;
- other borrowers or guarantors (if more than one) or borrowers or prospective borrowers of any credit you guarantee or propose to guarantee;
- any person where we are required by law to do so or where you have provided us consent;
- any of our associates, related entities or contractors such as claims related providers including assessors and investigators that help us with claims;
- your referees, such as your employer, to verify information you have provided;
- any person considering acquiring an interest in our business or assets;
- associated businesses that may want to market products to you;
- other financial institutions, for example to process a claim for mistaken payment; and
- any organisation providing online verification of your identity.

Customer identification We and our Insurers may disclose personal information about you to an organisation, including a CRB to verify your identity. The organisation will give us a report of whether or not the information we have matches information held by the organisation. If we use these methods and are unable to verify your identity in this way we will let you know. We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate, and any other identification documents to match those details with the relevant registries using third party systems and record the results of that matching.

Storage and Security We and our Insurers may store your personal information and credit-related information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

Credit Reporting Bodies We and our Insurers may exchange your personal information and credit-related information with the CRBs listed below. The information may be included in reports that the CRBs give other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

SCHEDULE

Lender

- Win Securities Limited or jointly with any member of the PFG

Credit Reporting Bodies (CRBs)

- Equifax – www.equifax.com.au
- Dun & Bradstreet (Australia) Pty Ltd – www.dnb.com.au
- Experian Australia Credit Services Pty Ltd – www.experian.com.au

Signatures of Borrower(s)/Guarantor(s) and date

I consent to the use and disclosure of my personal information and credit-related information as set out above.

Signature

Print Name

Date

Signature

Print Name

Date

Signature

Print Name

Date

Signature

Print Name

Date
