

Home Loan application

Section 1 Applicant Details -

Applicant 1

Mr Mrs Miss Ms Other _____

Surname

Given Name/s

Date of Birth

____ / ____ / ____ Male Female

Driver's Licence number State of Issue

_____ | _____

Marital Status

Single Married De Facto Other _____

Number of Dependants | _____

Email Address

Home telephone number Work telephone number

() ()

Mobile Number

Current address

_____ State Postcode

When did you move to the above address?

____ / ____ / ____

Current Residential Status:

Own home Mortgaged Living with family

Boarding Other _____

Renting (Please provide Landlord details)

Landlord's / Agent Name Contact number

_____ ()

If under 2 years at current address, please provide address

Previous address

_____ State Postcode

Lived there for Years Months

Permanent Australian resident? Yes No

Applicant 2

Mr Mrs Miss Ms Other _____

Surname

Given Name/s

Date of Birth

____ / ____ / ____ Male Female

Driver's Licence number State of Issue

_____ | _____

Martial Status

Single Married De Facto Other _____

Number of Dependants | _____

Email Address

Home telephone number Work telephone number

() ()

Mobile Number

Current address

_____ State Postcode

When did you move to the above address?

____ / ____ / ____

Current Residential Status:

Own home Mortgaged Living with family

Boarding Other _____

Renting (Please provide Landlord details)

Landlord's / Agent Name Contact number

_____ ()

If under 2 years at current address, please provide address

Previous address

_____ State Postcode

Lived there for Years Months

Permanent Australian resident? Yes No

What is the purpose of the loan?

- Purchase an Owner Occupied Property as your Principal place of Residence
- Purchase a Residential Investment Property
- Purchase a Holiday Home
- Purchase vacant land for construction of new home

Have you or any other Borrowers/ Applicants of this property ever owned a Property before? Yes No

Are you eligible for the First Home Owners Grant? Yes No

What is the property type you are purchasing?

- Existing Dwelling House to be constructed No dwelling (eg. Vacant Land)

Settlement Date: _____/_____/_____

Purchase Price	Est cost of legal fees	Total cost	Personal Contribution	Total Amount of loan
\$ _____	+ \$ _____	= \$ _____	- \$ _____	= \$ _____

To Refinance* from which financial institution _____ Current Balance/Limit \$ _____

*Please ensure you have considered the costs, risks and benefits of refinancing.

To Increase my existing Home Loan Account No. _____ by \$ _____

Consolidation

Other (Please specify type) _____ Amount \$ _____

What are your financial objectives for seeking credit?

Financial History (complete each question with details, if applicable)

Q.1 Has there ever been or are there now any financial judgements, bankruptcy notices, attachments or legal proceedings against any applicant?

Applicant 1 Yes (Provide details)

Applicant 2 Yes (Provide details)

Q.2 Have you had any difficulties in making your loan repayments in the past 2 years?

Applicant 1 Yes (Provide details)

Applicant 2 Yes (Provide details)

Q.3 Do you foresee any changes to financial situation in the next 12 months?

Applicant 1 Yes (Provide details)

Applicant 2 Yes (Provide details)

Assets – What you own

Please include all assets that you own individually, jointly (ie. Both applicants)

Home / Investment Properties

Owner(s)		Address	offered as security	Market Value
App 1	App 2			
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	\$ _____

Accounts (Bank, Credit Union, Building Soc, etc.)

Owner(s)		Financial Institution name	Balance
App 1	App 2		
<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____

Motor vehicle/s		All other assets (Shares, Managed Investments etc.)		Sundry assets	
Make	Value	Description	Value	Description	Value
	\$ _____		\$ _____	Home contents (insured value)	\$ _____
	\$ _____		\$ _____	Superannuation (est. current payout)	\$ _____
	\$ _____		\$ _____	Goodwill of business (est. value)	\$ _____

Own funds available to contribute to the purchase/construction \$ _____

Liabilities – What you owe, Rental & Monthly Expenses

Home/ Investment Property loans

Borrower(s)		Financial Institution	Principal home	Investment property	Current interest %	Loan Term remaining	Interest only period remaining	Current Limit \$	Amount owing \$	Pre Loan repayments \$	Post Loan Repayments \$
App 1	App 2										
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>							
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>							
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>							
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>							

Personal Loans & Business Loans (Finance co., other bank, leasing, margin lending) other debts & Liabilities

Owner(s) App 1 App 2	Financial Institution name	Purpose	Current limit	Amount Owing	Pre Loan Repayment	Post Loan Repayment
1 <input type="checkbox"/> <input type="checkbox"/>			\$	\$	\$	\$
2 <input type="checkbox"/> <input type="checkbox"/>			\$	\$	\$	\$
3 <input type="checkbox"/> <input type="checkbox"/>			\$	\$	\$	\$
4 <input type="checkbox"/> <input type="checkbox"/>			\$	\$	\$	\$

Credit /Store card(s)

App 1 App 2	Financial Institution name	Limit	Amount Owing
1 <input type="checkbox"/> <input type="checkbox"/>		\$	\$
2 <input type="checkbox"/> <input type="checkbox"/>		\$	\$
3 <input type="checkbox"/> <input type="checkbox"/>		\$	\$
4 <input type="checkbox"/> <input type="checkbox"/>		\$	\$

Monthly Rental Expenses

Monthly Rental Expenses.....	Pre Loan	Post Loan
	\$ _____	\$ _____

Monthly Living Expenses

Expense Category	Description	Pre Loan	Post Loan
Primary residence	Includes Home maintenance and repairs, electricity, gas, water, garden maintenance, council rates, housekeeper, other	\$	\$
Phone, Internet and Media	Includes landline, internet, mobile phone, subscription services (Foxtel, Netflix, Stan, Spotify), other	\$	\$
Food & Groceries	Includes grocery shopping including cigarettes/alcohol, restaurants and cafes, takeaway/delivery, other	\$	\$
Recreation & Holidays	Includes lifestyle and culture, newspapers/magazines/books, sports, hobbies, memberships (gym, fitness courses), gifts, holidays & airfares, donations, other	\$	\$
Clothing & Personal care	Includes clothes & shoes, hair & beauty, other	\$	\$
Medical & Health	Includes doctor, pharmacy, dentist, optical, physio/remedial/chiro/alternative therapies, other	\$	\$
Transport	Includes vehicle registration, fuel, vehicle maintenance, roadside assist, parking & tolls, public transport, taxi/ ride-sharing services, vehicle rentals/car-sharing services, other	\$	\$
Public Education / Childcare and Dependants	Includes other School fees (excluding private/non-government school fees), school uniform, school books, transport to school, school excursions and camps, childcare/pre-school/kinder, babysitting/nanny/au-pair, after-school activities, other dependant costs, self-education/professional development, pets, other	\$	\$
Insurance	Includes income protection insurance, business insurance, building/home/contents insurance, vehicle insurance, travel Insurance, ambulance cover, health insurance, other	\$	\$
Strata Fees / Body Corporate Fees	For owner occupied/ Primary residence and should not include Investment Property expense.	\$	\$
Private / non-government school fees	Tuition fees, school fees and sports fees for private schooling, including independent schools (Catholic or non-Catholic) and private tuition.	\$	\$
Child support/ maintenance payments	Financial support paid by one parent to the other, to help with the costs of a child aged under 18.	\$	\$
Life/ accident/illness insurance (excluding insurance held in Superannuation)	Exclude all insurances already captured under general living expenses and any insurances held in superannuation.	\$	\$
Investment property expenses	Includes home maintenance and repairs, land tax/body corporate/strata fees, building/home/contents insurance, garden maintenance, property management, landlord insurance, council rates, housekeeper, investment, utilities, other	\$	\$
Other		\$	\$

Your Monthly Income

(a) Salary*	Gross	Net
Applicant 1 income	\$ _____	\$ _____
Applicant 2 (if joint loan)	\$ _____	\$ _____
Overtime	\$ _____	\$ _____

(b) Other income* (Bonus income, Commission income, Study assistance, Family Allowance, Part-time work, Dividends, Interest etc.)

Income type	App 1	App 2	Gross	Net
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____

	Gross	Net
Existing rental income	\$ _____	\$ _____
Proposed rental income	\$ _____	\$ _____

(c) Self employed applicants*

Previous financial year	Net Profit	After tax profit
Applicant 1 income 20_____	\$ _____	\$ _____
Applicant 2 income 20_____	\$ _____	\$ _____

(d) Employment package* do not add into total income \$ _____

Package includes (eg. Salary sacrifice, car etc.)

***Note:** Please produce evidence of income, for example, two (2) recent payslips and 3 months of bank statements, or for self employed applicant, copies of the last two (2) years financial statements and Notice of Assessments.

Where you work

Applicant 1 - Employment

Full-time Part-time Self employed

Other _____

Employer's name

Employer's telephone number

Occupation/ Job title

When did you commence

Work with this employee?

Type of industry

____ / ____ / ____

Previous employment – if under two (2) years with present employer

Full-time Part-time Self employed

Other _____

Employer's name

Employer's telephone number

Worked there

Occupation / Job title

Full-time Part-time Self employed

Other _____

Employer's name

Employer's telephone number

Worked there

Occupation / Job title

Applicant 2 - Employment

Full-time Part-time Self employed

Other _____

Employer's name

Employer's telephone number

Occupation/ Job title

When did you commence

Work with this employee?

Type of industry

____ / ____ / ____

Previous employment – if under two (2) years with present employer

Full-time Part-time Self employed

Other _____

Employer's name

Employer's telephone number

Worked there

Occupation / Job title

Full-time Part-time Self employed

Other _____

Employer's name

Employer's telephone number

Worked there

Occupation / Job title

Protecting your Income

Do you have insurance to protect your lifestyle Yes No

Type of Insurance cover Life insurance Income Protection Mortgage Protection Disability Insurance

Other _____

How would your lifestyle needs be maintained if you and/or your partner were :

- Temporarily unable to earn an income through sickness/illness
- Permanently unable to ear income e.g. through death/permanent disability

Do you have home and contents insurance? Yes No

Legal Practitioner / Conveyancer

Details of the Legal Practitioner or conveyancer acting on your behalf

Name:

Address:

Email:

Contact:

Tel:	Mob:	Fax:	Ref:
------	------	------	------

<hr/>	<hr/>	<hr/>	<hr/>
-------	-------	-------	-------

Privacy Statement

Name of Broker (we, us, our)	Win Securities Limited ACN 007 346 223 Australian Credit Licence Number 240901
Our Contact Details	Address: 37 Reid Street, Wangaratta 3677 Tel: (03) 5721 5200 Fax: (03) 5721 4200

We need to collect personal information about you to provide you with our broking & related services. This privacy statement tells you how we collect your information, what we use the information for and who we share the information with. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

How information is collected from you

We will collect your information from you directly whenever we can, like from enquiries we make of you when you seek credit assistance from us. We may verify that information from sources referred to in the responses to those enquiries or in this privacy statement.

How information is collected from other sources

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it's reasonably necessary to do so, for example, where:

- we collect information from third parties about a loan or lease in relation to which you seek our services;
- we can't get hold of you and we rely on public information to update your contact details; or
- we exchange information with your legal or financial advisers or other representatives.

When the law authorises or requires collection of information

Some law may require us to collect personal information about you. For example, we may require your information to verify your identity under Australian Anti-Money Laundering law.

How your information may be used

We may use your information for purposes including:

- giving you credit assistance;
- giving you information about loan products or related services;
- considering whether you are eligible for a loan or lease or any related service you requested;
- assisting you to prepare an application for a lease or a loan;
- administering services we provide, for example, to answer requests or deal with complaints;
- administering payments we receive, or any payments we make, relating to your loan or lease;
- identifying you;
- telling you about other products or services we make available and that may be of interest to you, unless you tell us not to;
- telling you about other suppliers, with whom we have arrangements, that supply goods or services that may be of interest to you;
- allowing us to run our business efficiently and perform general administrative tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;

- as required by law, regulation or codes binding us; and
- any purpose to which you have consented.

You can let us know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.

What happens if you don't provide information

If you don't provide your information to us, it may not be possible to:

- assist in finding a loan or lease relevant to your circumstances;
- verify your identity or protect against fraud; or
- let you know about products or services that might be suitable for your financial needs.

Sharing Your Information

General

We may use and share your information with other organisations for any purpose described above.

Sharing with your representatives and referees

We may share your information with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants or real estate agents); and
- your referees, like your employer, to confirm details about you.

Sharing with third parties

We may share your information with third parties in relation to services we provide to you or goods or services in which we reasonably consider you may be interested. Those third parties may include:

- the mortgage aggregator through whom we may submit loan or lease applications to lenders or lessors on the mortgage aggregator's panel;
- the Australian Credit Licence holder that authorises us to engage in credit activities;
- referrers that referred your business to us;
- financial services suppliers with whom we have arrangements;
- valuers;
- lenders, lessors, lender's mortgage insurers and other loan or lease intermediaries;
- organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other misconduct;
- government or regulatory bodies as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- guarantors and prospective guarantors of your loan or lease;
- service providers, agents, contractors and advisers that assist us to conduct our business;
- any organisation that wishes to take an interest in our business or assets; and
- any third party to which you consent to us sharing your information.

Sharing outside of Australia

We are not likely to disclose your information to organisations overseas. However, we may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held.

Privacy Policy

You can find out more about how we manage your information by reading our Privacy Policy available by contacting us. Please see our contact details above. [Also, you can read and obtain a copy of that policy at our website address set out above.] Our Privacy Policy sets out how you can ask us to access and seek to correct information we hold about you and how you may complain against us about a privacy issue.

Information about other people

If you give information to us about another person (like your co-applicant) in relation to the services we provide, you will let that other person know that:

- we have collected their information to provide those services or for any other purpose set out in this privacy notice;
- we may exchange this information with other organisations set out in this privacy notice;
- we handle their personal information in the way set out in our Privacy Policy and this privacy notice and they can:
 - access or request a copy of that privacy policy or this privacy notice; or
 - access the information we hold about that other person,by using our contact details above; and

we may not be able to provide those services to you unless we obtain their information.