



# Documents Required for this Application

## Credit Assessment Documents

Please tick applicable category below



Attached Documents

✓

<input type="radio"/> <b>PAYG: Borrower/ Guarantor</b>	Payslips - 2 most recent payslips (letter from employer can support payslips)	
	Latest Group Certificate(s) <ul style="list-style-type: none"> <li>▪ If the employment term is less than 2 years, the last 2 years tax assessment notices and tax returns and/or Group Certificates are required</li> </ul>	
<input type="radio"/> <b>Self Employed &amp; Company</b>	Signed tax returns (personal, business and company) for last 2 years	
	Tax Assessment Notices (personal and business/partners) for last 2 years	
	Last 2 years financial statements (balance sheets, profit and loss statements)	
	Trust deed (if applicable)	
<input type="radio"/> <b>Lo Doc Easy Doc</b>	Lo Doc/Easy Doc declaration form	
<input type="radio"/> <b>Construction Loan</b>	Fixed price building contract and tender from a licensed builder	
	Council approved (stamped) building plans and specifications	

## General Documents Required



Attached Documents

✓

Serviceability/Capacity Test	
Signed identification statements with photocopies of documents certifying originals have been sighted	
For ALL loans being refinanced: - copies of last 6 months statements AND copy of most recent rates notice	
For loans to fund purchases: - front page of the purchase contract	
Existing or proposed rental income: - rental statement OR third party agent's written opinion with expected rental return	
Gifts: Statutory Declaration stating that the funds are not borrowed nor repayable	
Where genuine savings required (6 months bank statements required for verification)	
<b>First Home Owners Grant:</b> If FHOg application to be submitted via Iden for grant funds to be available as part of settlement proceeds, we require the completed ORIGINAL FHOg application form.	

**Loan Structure**

Loan Accounts	Split 1	Split 2	Split 3	Split 4
Purpose	<input type="radio"/> Owner Occupied	<input type="radio"/> Owner Occupied	<input type="radio"/> Owner Occupied	<input type="radio"/> Owner Occupied
	<input type="radio"/> Investment	<input type="radio"/> Investment	<input type="radio"/> Investment	<input type="radio"/> Investment
	<input type="radio"/> Purchase	<input type="radio"/> Purchase	<input type="radio"/> Purchase	<input type="radio"/> Purchase
	<input type="radio"/> Refinance	<input type="radio"/> Refinance	<input type="radio"/> Refinance	<input type="radio"/> Refinance
	<input type="radio"/> Future Investment	<input type="radio"/> Future Investment	<input type="radio"/> Future Investment	<input type="radio"/> Future Investment
	<input type="radio"/> VISA/NIVA#	<input type="radio"/> VISA/NIVA#	<input type="radio"/> VISA/NIVA#	<input type="radio"/> VISA/NIVA#
Split Amount	\$	\$	\$	\$
Funder				
Product				
Interest Structure	<input type="radio"/> Interest Only <span style="float:right">Years <input type="text"/></span>	<input type="radio"/> Interest Only <span style="float:right">Years <input type="text"/></span>	<input type="radio"/> Interest Only <span style="float:right">Years <input type="text"/></span>	<input type="radio"/> Interest Only <span style="float:right">Years <input type="text"/></span>
	<input type="radio"/> Principal & Interest	<input type="radio"/> Principal & Interest	<input type="radio"/> Principal & Interest	<input type="radio"/> Principal & Interest
	<input type="radio"/> Variable Rate	<input type="radio"/> Variable Rate	<input type="radio"/> Variable Rate	<input type="radio"/> Variable Rate
	<input type="radio"/> Fixed Interest <span style="float:right"><input type="text"/></span>	<input type="radio"/> Fixed Interest <span style="float:right"><input type="text"/></span>	<input type="radio"/> Fixed Interest <span style="float:right"><input type="text"/></span>	<input type="radio"/> Fixed Interest <span style="float:right"><input type="text"/></span>
Payment Frequency	<input type="radio"/> Weekly <input type="radio"/> Monthly	<input type="radio"/> Weekly <input type="radio"/> Monthly	<input type="radio"/> Weekly <input type="radio"/> Monthly	<input type="radio"/> Weekly <input type="radio"/> Monthly
	<input type="radio"/> Fortnightly	<input type="radio"/> Fortnightly	<input type="radio"/> Fortnightly	<input type="radio"/> Fortnightly
Interest Rate	%	%	%	%
Lenders Mortgage Insurance (LMI) to be capitalised into Loan amount? <span style="float:right">Yes / No</span>				
<b>TOTAL LOAN AMOUNT</b>	\$ <input type="text"/>		<b>DATE REQUIRED TO SETTLE</b>	<input type="text"/>

**FUNDS POSITION ( Please complete to show how transaction is to be financed)**

Funds Required	
Purchase Price	\$ <input type="text"/>
Refinance present debt	\$ <input type="text"/>
Construction Loan - Land	\$ <input type="text"/>
- Construction	\$ <input type="text"/>
Additional funds	\$ <input type="text"/>
Legal Costs	\$ <input type="text"/>
Stamp Duty - Land	\$ <input type="text"/>
- Loan	\$ <input type="text"/>
Mortgage Insurance (if applicable)	\$ <input type="text"/>
NIVA # / VISA amount	\$ <input type="text"/>
<b>Total Required</b>	\$ <input type="text"/>

Funds Available	
Deposit paid	\$ <input type="text"/>
Savings	\$ <input type="text"/>
Sale Proceeds	\$ <input type="text"/>
Gift (declaration required)	\$ <input type="text"/>
Equity/Existing Redraw Available	\$ <input type="text"/>
Other Borrowings	\$ <input type="text"/>
Loan Amount Applied for FHO	\$ <input type="text"/>
<b>Total Available</b>	\$ <input type="text"/>

This section **MUST** be completed if the applicant is a Corporate Borrower / Trust

**CORPORATE BORROWER / COMPANY DETAILS**

Borrower     Guarantor    Company Name

ABN Number     Date of Incorporation  Years    Months

Nature of Business     Years Trading

Registered Address:     Phone:   
    Fax:

State     Postcode     E-mail:

Directors Names

<input type="text"/> 1	<input type="text"/>	Shareholding %	<input type="text"/>
<input type="text"/> 2	<input type="text"/>	Shareholding %	<input type="text"/>
<input type="text"/> 3	<input type="text"/>	Shareholding %	<input type="text"/>
<input type="text"/> 4	<input type="text"/>	Shareholding %	<input type="text"/>

**IF THE APPLICANT IS A TRUST**

Full Name of Trust

Full name of Trustees:

<input type="text"/> 1	<input type="text"/>	<input type="text"/> 2	<input type="text"/>
<input type="text"/> 3	<input type="text"/>	<input type="text"/> 4	<input type="text"/>

Full name of beneficiaries:

<input type="text"/> 1	<input type="text"/>	<input type="text"/> 2	<input type="text"/>
<input type="text"/> 3	<input type="text"/>	<input type="text"/> 4	<input type="text"/>

**PERSONAL PARTICULARS OF DIRECTORS / SHAREHOLDERS / BENEFICIARIES ACTING AS GUARANTORS  
TO BE COMPLETED ON FOLLOWING PAGE**

**Personal Details** (where more than 2 borrowers/guarantors, please use additional copies of pages 5 and 6)

**Applicant 1**       Borrower       Guarantor  
 Trustee       Trustee/ Guarantor

Title       Surname

Other Names

Sex       Date Of Birth

Drivers License #

Australian Citizen            Permanent Resident     

Marital Status      Single       Married       Defacto

No. of adults in Household       No. of Dependents       Ages

**Applicant 2**       Borrower       Guarantor  
 Trustee       Trustee/ Guarantor

Title       Surname

Other Names

Sex       Date Of Birth

Drivers License #

Australian Citizen            Permanent Resident     

Marital Status      Single       Married       Defacto

No. of adults in Household       No. of Dependents       Ages

**Address Details**

Street Address

Suburb

State       Postcode

Time there  Years       Months

Residential Status       Own       Buying       Renting       Boarding

Home Ph

Work Ph

Mobile

Email

Postal Address (after Settlement or if different from above)

Street Address

Suburb

State       Postcode

Time there  Years       Months

Residential Status       Own       Buying       Renting       Boarding

Home Ph

Work Ph

Mobile

Email

Postal Address (after Settlement or if different from above)

**\*Please fill in previous address if < 2 years at current address**

Street Address

Suburb

State       Postcode

Time there  Years       Months

Street Address

Suburb

State       Postcode

Time there  Years       Months

**Employment Details**

PAYG       Self Employed

Employer's Name

Street Address

Suburb

Occupation

Time there  Years       Months

Previous employer name/address if current employer < 2 yrs

Phone

Time there  Years       Months

PAYG       Self Employed

Employer's Name

Street Address

Suburb

Occupation

Time there  Years       Months

Previous employer name/address if current employer < 2 yrs

Phone

Time there  Years       Months

## FINANCIAL DETAILS - INCOME

Applicant 1 <input type="radio"/> PAYG <input type="radio"/> Self Employed				Applicant 2 <input type="radio"/> PAYG <input type="radio"/> Self Employed			
PAYG Type <input type="radio"/> Full Time <input type="radio"/> Permanent Part Time <input type="radio"/> Casual <input type="radio"/> Contract				PAYG Type <input type="radio"/> Full Time <input type="radio"/> Permanent Part Time <input type="radio"/> Casual <input type="radio"/> Contract			
PAYG Gross MONTHLY Income				PAYG Gross MONTHLY Income			
Regular Income			\$	Regular Income			\$
Second job / Other Regular Income			\$	Second job / Other Regular Income			\$
Current Total Rental Income			\$	Current Total Rental Income			\$
<b>PAYG Total Monthly Income</b>			<b>\$</b>	<b>PAYG Total Monthly Income</b>			<b>\$</b>
SELF EMPLOYED	Last Yr	Current Yr	Avg	SELF EMPLOYED	Last Yr	Current Yr	Avg
Net Profit	\$	\$	\$	Net Profit	\$	\$	\$
<b>SELF EMPLOYED Total ANNUAL Income</b>			<b>\$</b>	<b>SELF EMPLOYED Total ANNUAL Income</b>			<b>\$</b>

## FINANCIAL DETAILS - ASSETS AND LIABILITIES

ASSETS		LIABILITIES			
Details	Market Val \$	Lender	Monthly Pmt \$	Current Bal \$	Refi Y/N
Principal Residence					
Rental Property 1 at:					
Rental Property 2 at:					
Rental Property 3 / Vacant Land at:					
<b>Cash Funds / Bank Accounts</b>	<b>\$</b>	<b>Overdrafts and Other Bank Loans</b>			
Savings					
Term Deposits					
<b>Superannuation: Fund</b>		<b>Credit / Store Cards</b>	<b>Limit \$</b>		
Applicant 1		Lender			
Applicant 2		Lender			
Deposit paid on property purchase		Lender			
Equity in business		<b>Personal Loans</b>			
<b>Motor vehicle /s owned / leased by applicant</b>					
Make / Model		<b>Hire Purchase / Lease</b>			
Make / Model					
		<i>Contingent Liabilities / Guarantees</i>			
Marketable personal effects					
Other assets (give details)		Other Liabilities (give details)			
1.					
2.		Rent Paid Monthly			
<b>TOTAL Assets</b>		<b>TOTAL Liabilities</b>			

**TOTAL Assets Less TOTAL Liabilities = SURPLUS ASSETS \$**

# SECURITY OFFERED FOR THE LOAN

**PROPERTY 1 Usage**  Owner Occupied  Investment  
**Zoning**  Residential  Commercial  Rural

**PROPERTY 2 Usage**  Owner Occupied  Investment  
**Zoning**  Residential  Commercial  Rural

Name of Title Holder (s) after Settlement

Name of Title Holder (s) after Settlement

Address of Property  
 Street Address   
 Suburb   
 State  Postcode   
 Contact Person   
 Phone/Mobile   
 Estimated Value of Security \$

Address of Property  
 Street Address   
 Suburb   
 State  Postcode   
 Contact Person   
 Phone/Mobile   
 Estimated Value of Security \$

## For Personal Security Purposes

**Applicant 1** Name of nearest relative not living with you   
 Address   
 State  Postcode   
 Phone  Mobile   
 Email   
 Relationship   
 Mother's Maiden Name

**Applicant 2** Name of nearest relative not living with you   
 Address   
 State  Postcode   
 Phone  Mobile   
 Email   
 Relationship   
 Mother's Maiden Name

## YOUR SOLICITOR - For forwarding of loan documentation

Name of Firm  Contact  Phone  Fax

## YOUR ACCOUNTANT

Name of Firm  Contact  Phone  Fax

## CREDIT CARD AUTHORISATION - For Payment of Valuation / Loan Costs . **MUST BE COMPLETED**

I/We herewith authorise Iden Loan Services Pty Ltd/Winrome Capital Pty Ltd to debit our credit card for the cost of obtaining a valuation/s in relation to this loan application. A standard valuation Cost will be \$285 per security valued at under \$750K; Properties in excess of \$750K will be POA.

Other Loan costs generally relate to Legal costs for Mortgage Documentation preparation and will usually be deducted from Settlement funds, however, if any such costs are incurred by Iden Loan Services Pty Ltd/Winrome Capital Pty Ltd and this loan application does not proceed, I/we authorise Iden Loan Servies Pty Ltd/Winrome Capital Pty Ltd to debit our credit card for recoupment of these costs.

NB Legal costs generally range between \$300 and \$450. An invoice will be sent to you detailing these costs. Cost estimates do not include GST .

**Method of Payment :**  Visa  Mastercard **NOTE : AMEX , Diners Club cards are NOT accepted**

Name of Cardholder

Credit Card Number

Expiry Date of Card

Signature of Cardholder

Date / /

# BUSINESS USE OR INVESTMENT LOAN PURPOSE CHECKLIST AND DECLARATION

## PART A It is possible that your proposed loan may be regulated by the Consumer Credit Code ("the Code").

The Code applies (inter alia) where :

- Credit is provided under a contract .
- The borrower is a natural person or strata corporation ordinarily resident in Australia and/or its territories and
- The purpose for which credit is provided is wholly or predominantly of **a personal, domestic, or household nature**.

In order to determine whether the provisions of the Code will apply to this loan, the lender requires you to provide the following information:

- |  | YES                   | NO                    |
|--|-----------------------|-----------------------|
| 1 Are any of the borrowers natural persons as described above?   | <input type="radio"/> | <input type="radio"/> |
| 2 Are any of the borrowers a corporation? If yes, <b>do not complete</b> Part B and Part C.  | <input type="radio"/> | <input type="radio"/> |
| 3 Is the borrower 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="radio"/> | <input type="radio"/> |

## PART B PURPOSE OF THE LOAN

<b>Property:</b>	Purchase / Refinance	for	Personal Use / Investment	\$	_____
	Purchase / Refinance	For	Personal Use / Investment	\$	_____
<b>Vacant Land:</b>	Purchase / Refinance	For	Personal Use / Investment	\$	_____
	Purchase / Refinance	For	Personal Use / Investment	\$	_____
<b>Construction on Vacant Land:*</b>	Purchase / Refinance	For	Personal Use / Investment	\$	_____
	Purchase / Refinance	For	Personal Use / Investment	\$	_____
<b>Provide Funds:</b>	For Future Personal Use			\$	_____
	For future Investment Use			\$	_____

\* Not available CMM Non-Confirming

Do you believe that the borrower is 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 purpose provided is NOT wholly or predominantly for personal, domestic or household purposes then you must complete the Declaration as to purpose in Part C.

**Important Notice** If you declare that the loan is for investment or business purposes, but the lender's subsequent enquiries reveal that the loan is regulated under the Code, then the lender may be obliged to reassess the loan and to arrange to have the loan redocumented. Any costs incurred by this process are to be borne by the borrower.

## PART C DECLARATION OF PURPOSE (Section 11, Consumer Credit Code. Regulation 10, Consumer Credit Regulation)

**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.

**TO:** Iden Loan Services Pty Ltd/Winrome Capital Pty Ltd (the Manager) and any Lender detailed in Schedule 1 (page 14)

**RE:** Loan of \$  Expiring  (approx)

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). I/WE agree to provide declarations of purpose of the credit whenever required by the Lender.

### Signatures

× \_\_\_\_\_ (Borrower) × \_\_\_\_\_ (Borrower) DATE / /

× \_\_\_\_\_ (Guarantor) × \_\_\_\_\_ (Guarantor) DATE / /

## BORROWER DECLARATIONS

Throughout this Application Form, **Iden Loan Services Pty Ltd** and **Winrome Capital Pty Ltd** will be referred to as **the Manager** .

Any of the **Lenders and / or Mortgage Insurers** ( and any associated companies ) listed on - but not restricted to - Schedules 1 and 2 of the Application (see page 14 ) , or any Lender appointed by **the Manager** to consider the loan proposal will be referred to collectively and individually as **the Credit Provider** . In this Notice ,a reference to Iden Group or the Credit Providers includes a reference to their respective successors and permitted assigns .

### DECLARATION BY THE APPLICANT (S) / GUARANTORS

**The Applicant /s and Guarantor /s declare that**

I / We are applying for credit, and understand and acknowledge that this is an application only and does not imply that credit will be offered to the Applicant (s) by the Manager and / or the Credit Provider. I / We also understand and acknowledge that any approval of this application by the Manager and / or the Credit Provider will be on such terms and conditions ( including conditions as to interest rate) as the Credit Provider chooses.

I/ We and any guarantors are all aged over 18 years, and are authorised to make this application on behalf of ourselves / this Company / this Trust. I/We further declare that the information provided in this application is true and correct and acknowledge it will be relied upon by the Manager and/or the Credit Provider. Further , the Directors of the company, ( or ourselves as individuals ), have never committed an act of Bankruptcy (except where details are disclosed elsewhere in/with this Application) nor are there any unsatisfied judgments or writs against either the Directors of the applicant company or any associated companies.

I/ We agree to pay any Loan Application Fee, all fees and charges incurred by the Manager and / or the Credit Provider to process the Application, to obtain a credit report, to obtain the Valuation Report about the security property / ies ( whether or not the application is successful ), and pay all legal expenses incurred to prepare loan and security documents.

I / We acknowledge that:

- ( a ) any valuation or inspection report obtained by the Manager and / or the Credit Provider in relation to any security offered is for the Manager's and / or the Credit Provider's benefit, and not for the benefit of the Applicants or the Guarantors, and it is the Credit Providers choice as to whether to make any such report available to the Applicant(s) or the Guarantor(s);
- ( b ) The Applicant(s) or the Guarantor(s) will not be able to rely upon such information obtained by the Credit Provider, regardless of whether such report is disclosed to the Applicant(s) or the Guarantor(s).
- ( c ) The Applicant(s) and the Guarantor(s) should not assume that any report in relation to the security property is based upon a detailed inspection of the security property;
- ( d ) Any report is not to be taken as implying that there are defects other than those mentioned or, where the report relates to building works, that the works have been completed to a particular standard ; and
- ( e ) The Credit Provider does not accept any liability for the contents or accuracy of any such report

I / We acknowledge that a commission or brokerage fee (either on settlement or on an on-going basis) may be paid by the Manager to the party who introduced me / us to the Manager and / or assisted me / us in making this application. I / We acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan.

I / We acknowledge that the Manager and / or the Credit Provider recommends that each Applicant and/or guarantor seeks independent legal or financial advice prior to entering into any credit contract that the Credit Provider may offer to the me/us as a result of this application or any related guarantee.

I / We have received a copy of the Winrome Capital Pty Ltd Comparison Rate Schedule as required by the Uniform Consumer Credit Code. (This only applies to UCCC regulated loans and excludes lines of credit loan products)

## BORROWER DECLARATION

Please answer all of the following:

YES NO

Have you, or your spouse, ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?  YES  NO

Have you, or your spouse, ever been shareholders or officers of any company of which a manager, receiver, and/or liquidator has been appointed?  YES  NO

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?  YES  NO

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  YES  NO

Is the property under old systems title?  YES  NO

Are all borrowers eligible for the First Home Owner Grant? (If Yes, amount of Grant \$ \_\_\_\_\_)  YES  NO

Do you want to capitalise any LMI premium (where applicable) to your loan facility?  YES  NO

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?  YES  NO

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?  YES  NO

## PRIVACY DISCLOSURE STATEMENT

**Iden Loan Services Pty Ltd** and **Winrome Capital Pty Ltd** (the Manager) collects your personal information for the assessment of your application for credit, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to us, any of the **Lenders and / or Mortgage Insurers** (and any associated companies) listed on- but not restricted to - Schedules 1 and 2, below, and any Lender appointed by the Manager to consider the loan proposal (hereinafter referred to collectively and individually as **the Credit Provider**).

We may also use your personal information to carry out marketing activities for products and services offered by the Manager (or any organisation The Manager or the Lenders is affiliated with or represents), research and product development.

The information provided by you will be held by The Manager and / or the Credit Provider. You can / gain access to the information held about you by contacting **The Manager** or, in some cases **the Credit Provider** direct unless restricted under the Privacy Act.

**Please note that if you provide incomplete or incorrect information we may not be able to provide you with the product or service you are seeking.**

We treat your personal information as confidential and only disclose it to others where necessary or as required by law. For example, we may disclose your information to organisations to whom we outsource functions such as mailing, stationery and printing houses, to IT providers and to specialist advisers such as accountants and solicitors. Other disclosures may include account holders and operators, credit reporting agencies, general insurers, introducers, valuers, debt collection agencies, government authorities Trust Managers or people considering acquiring or taking an interest in your business, or your assets.

## Privacy ACT Authorisation - Consent to Use Personal Information and Credit Reports

The Manager and/or the Credit Provider may use personal information about me/us for the purpose of arranging or providing credit, insuring credit and for direct marketing of products and services offered by the Manager or any organisation the Manager is affiliated with or represents.

I/We authorise the Manager and/or the Credit Provider to make any enquiries concerning my/our credit or employment record and authorise any person or persons who may reasonably be expected to confirm such details (e.g. employer) to complete and furnish information in response to such enquiries. I/We acknowledge that the Manager and/or the Credit Provider has informed me/us in accordance with the Privacy Act 1988, that certain items of personal information about me/us contained in this application and permitted to be kept on a credit information file and might be disclosed to a credit reporting agency.

I/We authorise the Manager and/or the Credit Provider to provide information about the progress and result of this application to the Land Agent/Builder and/or the Conveyancer/Solicitor named within the application.

If I/we do not provide personal information the Manager, LMI or Credit Provider may be unable to provide credit.

Obtaining Credit Information

I/We authorise the Manager and/or the Credit Provider to obtain and use reports from a credit reporting agency or other business that provides information about credit worthiness, to assess my/our application for consumer or commercial credit and (where applicable) to collect payments that are overdue in respect of personal or commercial credit provided to me/us by the Manager and/or the Credit Provider.

I/We acknowledge that these reports may contain: personal information about me/us ; personal credit information about me/us ; information about my/our commercial activities or commercial credit worthiness ; other information in relation to my/our commercial credit activities.

I/We agree that this information may be given before, during or after the provision of credit to me/us.

Credit Information being given to a Credit Reporting Agency

The Manager and/or the Credit Provider may give information about me/us to a credit reporting agency for the following purposes - to obtain a consumer and/or commercial credit report about me/us, and/or to allow the credit reporting agency to create or maintain a credit information file about me/us.

The information provided by me/us will be held by the Manager and/or the Credit Provider. I/We can gain access to the information held about me/us by contacting the Manager and/or the Credit Provider. The information that may be given includes, but is not limited to:

- Sufficient details to identify me/us (specifically: Full Name, Sex, Date of Birth, Current/Last Known Address, Previous Address, Current/Last Known Employer and Drivers Licence Number)
- The fact that I/we have applied for credit and the amount
- The fact that the Manager and/or the Credit Provider is/are a current credit provider to me/us
- Payments which become overdue more than 60 days, and for which collection action has commenced
- Advice that payments are no longer overdue in respect of any default which has been listed
- Cheques drawn by me/us for amounts of at least \$100 which have been dishonoured more than once
- In specified circumstances, that in the opinion of the Manager and/or the Credit Provider I/we have committed a serious credit infringement (i.e.: acted fraudulently or shown an intention not to comply with my/our credit obligations)
- That the credit provided to me/us by the Manager and/or the Credit Provider has been paid or otherwise discharged

Exchange Credit Worthiness Information with Credit Providers

In accordance with Section 18N(1)(b) of the Privacy Act I/we agree that the Manager and/or the Credit Provider may exchange information between themselves and may give to or receive from :

- Mortgage Insurers
- Any credit provider named in the credit application
- Any credit provider named by a credit reporting agency
- Its service providers
- Its agents, contractors and external advisors
- My/our referees, including my/our employer
- Government and other regulatory bodies
- Rating agencies
- Payment system operators
- Title insurers
- A mortgage manager or any organisation acting on behalf of the Manager and/or the Credit Provider involved in processing a credit application or managing a loan by or an account with the Manager and/or the Credit Provider
- Any Mortgage Broker, Mortgage Originator, Mortgage Manager, Financial Consultant, Accountant, Lawyer or other advisor acting in connection with any financing provided or proposed to be provided to me/us
- Another person in connection with funding financial accommodation by means of an arrangement involving securitisation, or any other proposed transfer of or proposed dealing with my/our loan

Information about my/our credit arrangements. This information may be exchanged for any of the following purposes:

- to assess an application by me/us for credit
- assessing the risk of providing Lenders Mortgage Insurance to the Manager and/or the Credit Provider in respect of finance sought by me/us from them
- 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;
- assessing the risk of me/us defaulting on our obligations to the Manager and/or the Credit Provider in respect of which a Mortgage Insurer may provide (or has provided) Lenders Mortgage Insurance
- the subsequent administration or variation of any Lenders Mortgage Insurance cover provided
- to notify other credit providers of a default by me/us
- to exchange information with other credit providers as to the status of this loan where I am in default with other credit providers
- to manage a loan with any of the Credit Providers
- to assess my/our credit worthiness
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- complying with legislative and regulatory requirements

Giving Information to a Guarantor

I/We authorise the Manager and/or the Credit Provider to give to a current or proposed Guarantor any credit report, notice or documents, or financial or personal information about my/our credit worthiness, credit standing, credit history or credit capacity relating to, the credit facilities which are the subject of the guarantee which has been or which is proposed to be provided to the Manager and/or the Credit Provider and, any other facility I/we have or have had with the Manager and/or the Credit Provider. This extends to the disclosure of copies of notices or documents relating to the credit application (including any proposed or actual credit contract) and to the disclosure of relevant information about the progress of the credit facility, including details of any variation of a credit contract, copies of statements, details of any arrears, overdrawings and dishonours that have or may occur, as well as enforcement of the guarantee and/or security. The information may be given for the purpose of the proposed guarantor deciding whether to act as guarantor provider, and to keep the guarantor informed about the guarantee and credit facility.

I/We consent to the disclosure of this application and any loan information (including statements of accounts, request for payments etc.) before, during and after the loan to any Guarantor.

**Guarantors Only: Authority to obtain Credit Information about a Guarantor**

In accordance with section 18K(1)(c) of the Privacy Act, I/we authorise the Manager and/or the Credit Provider to obtain from a credit reporting agency, a credit report containing personal credit information about me/us to assess whether to accept me/us as guarantor for personal credit or commercial credit applied for, or provided to, the borrower(s) named in this credit application.

I/We agree that if the Manager and/or the Credit Provider approves the borrower(s) application for credit this agreement remains in force until the credit facility covered by the borrower(s) application ceases.

By signing the acknowledgement 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.

**I /we have read, understand and agree with each and every part of this application. I/we also declare all of the information provided to be true and correct in every particular and acknowledge it can and will be relied upon in assessing our Application for finance as stated.**

**Signed by : BORROWERS**

Signature: x \_\_\_\_\_ Signature: x \_\_\_\_\_ Date: \_\_\_\_\_  
 Signature: x \_\_\_\_\_ Signature: x \_\_\_\_\_ Date: \_\_\_\_\_

**Signed by : GUARANTORS**

Signature: x \_\_\_\_\_ Signature: x \_\_\_\_\_ Date: \_\_\_\_\_  
 Signature: x \_\_\_\_\_ Signature: x \_\_\_\_\_ Date: \_\_\_\_\_

**OPTIONAL: ONLY SIGN IF APPLICABLE**

**CONSENT FOR ADVERTISING / MARKETING / PROMOTION OR OTHER COMMUNICATION**

By signing this section, you agree to receive advertising/marketing or promotion related communication from Iden Loan Servies Pty Ltd / Winrome Capital Pty Ltd. The communication / marketing message may include the following information:

- a. Any updates on the existing product or launch of new products by The Manager.
- b. Communication regarding changes in policies, interest rates and other important information that The Manager feels that it is deemed necessary to communicate with its clients or borrowers.
- c. Training or other information session/s that are conducted by The Manager or its partners from time to time.
- d. Other marketing related communication.

x \_\_\_\_\_ x \_\_\_\_\_ (Borrower/s) Date: \_\_\_\_\_  
 x \_\_\_\_\_ x \_\_\_\_\_ (Guarantor/s) Date: \_\_\_\_\_

**Access and Queries**

Should you wish to gain access to, or if you have any queries about your personal information held by Adelaide Bank Limited, you can contact them on 13 22 20 (within South Australia) or 1300 652 220 (outside South Australia). Your information may also be disclosed to companies related to Adelaide Bank, where its confidentiality is maintained at all times. We do not sell, rent or trade your personal information.

**VISA Fee Agreement**

Each applicant acknowledges that if the credit provider approves the applicant's application for a Visa account the credit provider will open an account in the name(s) of the applicant(s) and will debit the fees described below as are relevant to the account. No interest will be charged on the fees. The fees are payable in accordance with the terms and conditions of the Visa contract that may be offered and accepted as a result of this application.

**Cheque Stamp duty**

If this application is for a Visa Account with a cheque facility or if the Applicant(s) request that a cheque book be issued prior to the acceptance by the Applicant(s) of any Visa contract that may be offered as a result of this application, the Applicant(s) agree to pay the cheque book stamp duty charge.

**Account Access Details**

Name(s)  Branch/Mortgage Manager

**Line of Credit Cheque Book Options - The following options only apply to Line of Credit Products**

Loan No.	Cross Cheques (Not Negotiable)	Cheque Book Size	Name Presented on Cheque Book	Card Access
Number 1				
Number 2				
Number 3				
Number 4				

**Home Banking**

Please ensure the appropriate application form is signed for Home Banking or have the customer(s) sign below.

I/We wish to take advantage of the Home Banking in conjunction with my/our Adelaide Bank Limited account(s) and those accounts I am/we are authorised to operate. Please generate/activate my/our four digit Personal Access Code to enable me/us to use Express Line/Online Banking.

I/We acknowledge and agree to all Conditions of Use.

Signature

\_\_\_\_\_  
(Borrower) Date / /

\_\_\_\_\_  
(Borrower) Date / /



**Adelaide Bank Limited use Only**

Home Banking Personal Access Code Ordered

All cheque books ordered

Customer 1 - Mother's Maiden Name

All Cards Ordered  Single  Joint

All Cheque Books Ordered  1  2

Primary Customer No.

All Cards/ Accounts Linked

Credit  Savings  Cheque

Customer 2 - Mother's Maiden Name

Cash card  Visa

3  4

## Schedule 1 - Lenders

In this schedule, Lender refers to each and every one of the following organisations (whether acting individually or together):

Lender	Address	Telephone	ABN/ACN
Adelaide Bank a Division of Bendigo and Adelaide Bank Limited	169 Pirie Street, Adelaide SA 5000	08 8300 6000	11 068 049 178
Advantedge Financial Services Holdings Pty Ltd (and associated entities)	Level 10, 101 Collins Street, Melbourne VIC 3000	0386161600	75 095300 502
Advantedge Financial Services Pty Ltd (and associated entities)	Level 10, 101 Collins Street, Melbourne VIC 3000	0386161600	36 130 012 930
Challenger Mortgage Management Pty Ltd	Level 10, 101 Collins Street, Melbourne VIC 3000	0386161600	72087271109
Challenger Non-Confirming Finance Pty Ltd	Level 10, 101 Collins Street, Melbourne VIC 3000	0386161600	32107725486
First Mortgage Company Home Loans Pty Ltd	Level 38, 123 Eagle Street, Brisbane QLD 4000	1800230023	37099125318
Idea Group Pty Ltd	20 Wentworth Street, Parramatta NSW 2150	1300334336	095728877
Idea Loan Services Pty Ltd	20 Wentworth Street, Parramatta NSW 2150	1300334336	095728868
Idea Money Pty Ltd	20 Wentworth Street, Parramatta NSW 2150	1300334336	70129515019
ING Bank (Australia) Limited	140 Sussex Street, Sydney NSW 2000	131688	24000893292
Mortgage Asset Services Pty Ltd	Level 15,1 Market Street, Sydney NSW 2000	1300665545	101790434
National Mortgage Market Corporation	123 Bouverie Street, Carlton VIC 3053	1800623648	52006325640
Permanent Custodians Limited	35 Clarence Street, Sydney NSW 2001	1800622812	001426384
Permanent Trustee Company Ltd	35 Clarence Street, Sydney NSW 2000		21000000993
Perpetual Trustees Victoria Limited	Level 28, 360 Collins Street, Melbourne VIC 3000	0386280400	47004027258
Sandhurst Trustee Limited	18 View Street, Bendigo VIC 3550	0354339800	16004030737
Sintex Consolidated Pty Ltd	Level M, 458 Wattle Street, Ultimo NSW 2007	0282045006	75065917535
MKM Capital Pty Ltd	Suite 501, 23 Hunter St Sydney NSW 2000	02 9225 8400	76111776464
Winrome Capital Pty Ltd	136 Burswood Road, Burswood WA 6100	1300 206 822	17141151608

## Schedule 2 - Mortgage Insurers

In this schedule, Lender refers to each and every one of the following organisations (whether acting individually or together):

Mortgage Insurer	Address	Telephone	ABN
Genworth Financial Mortgage Insurance Pty Ltd	Level 23, 259 George Street, Sydney NSW 2000	02 8248 2500	60 106 974 305
MGIC Australia Pty Ltd	Level 13, Tower 3, Darling Park, 201-203 Sussex St, Sydney 2000	1800 446	
QBE Lenders Mortgage Insurance Limited	Level 23, 50 Bridge Street, Sydney NSW 2000	02 9231 7777	70 000 511 071
The Mortgage Insurance Company Pty Ltd	Level 4, 10 Bridge Street, Sydney NSW 2000	02 8259 3160	21 000 559 553
Vero Lenders Mortgage Insurance Ltd	Level 5, 465 Victoria Avenue, Chatswood NSW 2067	02 9978 9000	55 001 825 725

# Customer Identification Checklist – Borrower #1

## Anti-Money Laundering and Counter-Terrorism Financing Act 2006

Part 2 of the *Anti-Money Laundering & Counter Terrorism Financing Act 2006* requires the information in this form to be collected and verified for EACH person associated with this application as required for the relevant customer type. Clear and legible photocopies of the original customer documents, including at least one containing a photograph of the person, are to be certified as true copies and attached hereto.

Borrower Name \_\_\_\_\_

Full Name of Applicant (being identified) \_\_\_\_\_

Formerly Known as (where Identification documents show different names) \_\_\_\_\_

Document sighted evidence change of name (e.g. Marriage Certificate) \_\_\_\_\_

SELECT ONE      Borrower            *or*      Guarantor            Other     

CUSTOMER TYPE	SECTIONS TO BE COMPLETED	Please Tick
Individual	Section A and Section B	<input type="checkbox"/>
Sole Trader	Section A, Section B and Section C	<input type="checkbox"/>
Company (Pty and Ltd)	Section D, Section A (for at least ONE director) and Section B	<input type="checkbox"/>
Company (Public)	Section B, Section D	<input type="checkbox"/>
Trust	Section E, Section A (where the trustee is an individual) and Section B <i>or</i> Section E, Section D, Section A (where the trustee is a company) and Section B	<input type="checkbox"/>
Partnership	Section F, Section A (for at least ONE partner) and Section B	<input type="checkbox"/>

CERTIFICATION	Please Tick
<i>I certify that, in compliance with regulations of AML/CTF legislation;</i>	
The documentation provided is current or within acceptable time frames	<input type="checkbox"/>
Nothing in my dealings with the customer have raised any suspicions concerning the proposed transaction	<input type="checkbox"/>
Face to face verification of the customer was carried out by me	<input type="checkbox"/>
Face to face verification was <b>not</b> possible because (state reason):	

Name of Authorised Party (Introducer): \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Company Name: \_\_\_\_\_

### Office Use Only

We have complied with the requirements of AML/CTF legislation as per the information contained in the following pages

Authorised Party, Mortgage Manager

(Print name) \_\_\_\_\_ (Signature) \_\_\_\_\_

Please complete one form for each person associated with this application and a copy of all documents sighted. At least one of the documents checked **must be a Category A document** that contains a photograph of that person. Overseas residents must include a current passport.

**IMPORTANT NOTE** : The list of documents in the Table below are the most commonly available forms , and are acceptable to all Funders . The list is **NOT** an exhaustive list , and various other forms of identification are accepted by individual Funders.

If you are **not able to achieve 100 points** of Identification for your Applicant using the forms below, please contact Winrome Capital Pty Ltd on **1300 206 822**.

Type of check	Points	Points scored
<b>CATEGORY A</b>		
Passport Current or expired within the last 2 years. Cancelled passport not acceptable	70	
International Passport  Current Passport	70	
Drivers Licence Containing a photo and a signature. Current Driver's Licence or Learner's Permit issued under law within Australia.	40	
<b>CATEGORY B</b>		
Birth Certificate	40	
Australian Citizenship Certificate	40	
A rating authority Eg council / Valuer General land rates	25	
The records of a Public Utility ONE per utility only – eg electricity, water, gas, <b>landline</b> telephone accounts	25	
<b>TOTAL POINTS</b>		
<b>VERIFICATION ACHIEVED</b>		<b>Y / N</b>

**Identification details**

Passport Number

Place of issue

Date of issue  Expiry date  Date of Birth

Licence number  State

Expiry date  Date of Birth

Document / Reference number  Issued by

Document / Reference number  Issued by

Address on Notice  Issued by

Address on Notice  Issued by

1

Address on Notice  Issued by

2



# Customer Identification Checklist – Borrower #2

## Anti-Money Laundering and Counter-Terrorism Financing Act 2006

Part 2 of the *Anti-Money Laundering & Counter Terrorism Financing Act 2006* requires the information in this form to be collected and verified for EACH person associated with this application as required for the relevant customer type. Clear and legible photocopies of the original customer documents, including at least one containing a photograph of the person, are to be certified as true copies and attached hereto.

Borrower Name \_\_\_\_\_

Full Name of Applicant (being identified) \_\_\_\_\_

Formerly Known as (where Identification documents show different names) \_\_\_\_\_

Document sighted evidence change of name (e.g. Marriage Certificate) \_\_\_\_\_

SELECT ONE                      Borrower                                            *or*                      Guarantor                                            Other                     

CUSTOMER TYPE	SECTIONS TO BE COMPLETED	Please Tick
Individual	Section A and Section B	<input type="checkbox"/>
Sole Trader	Section A, Section B and Section C	<input type="checkbox"/>
Company (Pty and Ltd)	Section D, Section A (for at least ONE director) and Section B	<input type="checkbox"/>
Company (Public)	Section B, Section D	<input type="checkbox"/>
Trust	Section E, Section A (where the trustee is an individual) and Section B <i>or</i> Section E, Section D, Section A (where the trustee is a company) and Section B	<input type="checkbox"/>
Partnership	Section F, Section A (for at least ONE partner) and Section B	<input type="checkbox"/>

**CERTIFICATION** Please Tick

*I certify that, in compliance with regulations of AML/CTF legislation;*

The documentation provided is current or within acceptable time frames

Nothing in my dealings with the customer have raised any suspicions concerning the proposed transaction

Face to face verification of the customer was carried out by me

Face to face verification was **not** possible because (state reason):

Name of Authorised Party (Introducer): \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Company Name: \_\_\_\_\_

**Office Use Only**

We have complied with the requirements of AML/CTF legislation as per the information contained in the following pages

Authorised Party, Mortgage Manager

(Print name) \_\_\_\_\_ (Signature) \_\_\_\_\_

Please complete one form for each person associated with this application and a copy of all documents sighted. At least one of the documents checked **must be a Category A document** that contains a photograph of that person. Overseas residents must include a current passport.

**IMPORTANT NOTE** : The list of documents in the Table below are the most commonly available forms , and are acceptable to all Funders . The list is **NOT** an exhaustive list , and various other forms of identification are accepted by individual Funders.

If you are **not able to achieve 100 points** of Identification for your Applicant using the forms below, please contact Winrome Capital Pty Ltd on 1300 206 822.

Type of check	Points	Points scored
<b>CATEGORY A</b>		
Passport Current or expired within the last 2 years. Cancelled passport not acceptable	70	
International Passport  Current Passport	70	
Drivers Licence Containing a photo and a signature. Current Driver's Licence or Learner's Permit issued under law within Australia.	40	
<b>CATEGORY B</b>		
Birth Certificate	40	
Australian Citizenship Certificate	40	
A rating authority Eg council / Valuer General land rates	25	
The records of a Public Utility ONE per utility only – eg electricity, water, gas, <b>landline</b> telephone accounts	25	
<b>TOTAL POINTS</b>		
<b>VERIFICATION ACHIEVED</b>		<b>Y / N</b>

**Identification details**

Passport Number

Place of issue

Date of issue  Expiry date  Date of Birth

Licence number  State

Expiry date  Date of Birth

Document / Reference number  Issued by

Document / Reference number  Issued by

Address on Notice  Issued by

Address on Notice  Issued by

1

Address on Notice  Issued by

2

**B TRANSACTION INFORMATION** Please Tick

Location of asset being purchased with the loan (if any):

Address of security property (if any):

Source of funds for repayment or investment (provide details of account):

**C CUSTOMER – SOLE TRADER** Please Tick

Collect information and verify the identity of the individual as per Part A

Collect the Transaction Information as per Part B above

**AND** collect and complete the following (no need to verify)

Full name of business:

Principal place of business:

ABN issued to the business:

**D CUSTOMER – COMPANY (Pty and Ltd, but not listed companies)** Please Tick

Complete form D1

Collect information *and* verify the identity of each director who is a Borrower or Guarantor as per Part A

Collect information and verify the identity of each Shareholder who holds > 25% of the issued capital of the Company

Collect the Transaction Information as per Part B above

**E CUSTOMER - TRUST** Please Tick

Complete form E1

If the trustee(s) is an individual, collect information and verify the identity as per Part A above for EACH individual trustee

If the trustee(s) is a company, use form D1

In respect of each entity having the power to change the trustee, collect the information in Part A1 or Part D as appropriate (no need to verify)

Collect the Transaction Information as per Part B above

**AND** collect and complete the following (no need to verify):

Unless the trust is widely held (10 or more unit holders), the full name of each beneficiary or a description of the class of beneficiaries of the trust:

**F CUSTOMER – PARTNERSHIP** Please Tick

Collect information as per Part A1 for all partners

Verify the identity as per Part A for each partner who is a Borrower or Guarantor

Collect the Transaction Information as per Part B above

**AND** collect and complete the following (no need to verify)

Full name of partnership:

Full address of the partnership's principal place of business (if any):

# D1

## KNOW YOUR CUSTOMER INFORMATION – COMPANY

### COMPANY DETAILS

Full name as registered with ASIC

	ACN

Registered as: Please tick (  ) where applicable     Proprietary    Public    Other

Full Address of Registered Office ( PO Box not acceptable )

	Postcode :

Full Address of principal place of business in Australia (PO Box is not acceptable)

	Postcode :

Mailing address

	Postcode :

Is the company regulated (licensed by Australian Commonwealth, State or Territory statutory regulator) :

No    Yes – please specify :    Regulator Name       Licence Details  

### DIRECTORS OF THE COMPANY (for Proprietary company only )

You MUST complete Part A Identification for each Director who is a Borrower or Guarantor

Full Name of Director 1

--

Full Name of Director 2

--

Full Name of Director 3

--

Full Name of Director 4

--

*If more Directors, attach additional page (s)*

### SHAREHOLDERS HOLDING 25% OR MORE OF THE ISSUED CAPITAL OF A PROPRIETARY COMPANY

*(Except regulated companies as indicated above)*

You MUST complete Part A Identification for each shareholder who holds GREATER THAN 25% of the issues capital of the company.

Full name of Shareholder 1

--

Residential address (PO Box is not acceptable)

	Postcode :

Full name of Shareholder 2

--

Residential address (PO Box is not acceptable)

	Postcode :

Full name of Shareholder 3

--

Residential address (PO Box is not acceptable)

	Postcode :

Full name of Shareholder 4

--

Residential address (PO Box is not acceptable)

	Postcode :

CUSTOMER 1
Name
Corporate Title
Signature
Date

CUSTOMER 2
Name
Corporate Title
Signature
Date

( OFFICE USE ONLY )

### IDENTIFICATION DOCUMENTS

*Tick those that have been sighted and attach copies to this form*

- An ASIC search
- An original or certified copy of the company's certificate of registration

#### Document details

Document name \_\_\_\_\_

Date of Issue      /      /

State / Country of Issue \_\_\_\_\_

Document Number \_\_\_\_\_

Document Expiry Date      /      /

**If further documentation is provided , please list details below and attach copies**

# E1

## KNOW YOUR CUSTOMER INFORMATION – TRUST

### TRUST DETAILS

Full name of Trust

Full Business Name (if any) of the Trustee in respect to the Trust:

Full Address of principal place of business in Australia / company's home country (if any) (PO Box is not acceptable)

Postcode :

Type of Trust: Please tick (  ) where applicable

Individual / Family  Regulated Trust (SMSF)  Registered Managed investment Scheme  Government Superfund

Other

Country in which Trust was established

### FULL LIST OF TRUSTEES

One trustee must complete the relevant KYC form (Individual or Company) in all cases and complete the relevant verification requirement unless the Trust is licensed and subject to Australian regulatory oversight. In addition, all other Trustees must provide their name and address unless the Trust is licensed and subject to Australian regulatory oversight

#### Full name of Trustee 1

Residential address (PO Box is not acceptable)

Postcode :

#### Full name of Trustee 2

Residential address (PO Box is not acceptable)

Postcode :

#### Full name of Trustee 3

Residential address (PO Box is not acceptable)

Postcode :

If there are more than 3 Trustees, attach additional page(s)

### BENEFICIARIES OF TRUST

*(Except for a Trust that is registered and subject to Australian regulatory oversight)*

If the terms of the Trust identify the Beneficiaries by reference to membership of a class, provide details

#### Full name of Beneficiary 1

Residential address (PO Box is not acceptable)

Postcode :

#### Full name of Beneficiary 2

Residential address (PO Box is not acceptable)

Postcode :

#### Full name of Beneficiary 3

Residential address (PO Box is not acceptable)

Postcode :

If there are more than 3 Beneficiaries, attach additional page(s)

If a Beneficiary listed above resides outside Australia they must complete a KYC for their customer type

CUSTOMER 1
Name
Corporate Title ( please indicate – director / secretary / trustee –if applicable)
Signature
Date

CUSTOMER 2
Name
Corporate Title ( please indicate – director / secretary / trustee – if applicable)
Signature
Date

(OFFICE USE ONLY)

### IDENTIFICATION DOCUMENTS

<i>Tick those that have been sighted and attach copies to this form</i>	
<input type="checkbox"/> Original trust deed or certified copy or extract of trust deed <input type="checkbox"/> A notice issued by the Australian Taxation Office within the last 12 months ( eg Notice of Assessment ) that contains the full name of the Trust <input type="checkbox"/> A letter from a Solicitor or Accountant that confirms the name of the Trust <input type="checkbox"/> An ASIC search to verify the Managed Investment scheme (MIS) registered with ASIC <input type="checkbox"/> Review of Financial Services Guide and Product Disclosure Statement and other public offering documents of the customer to verify that a MIS is not registered with ASIC that only has wholesale customers and does not make small scale offerings <input type="checkbox"/> Search of ASIC , ATO or relevant regulators websites	<b>Document details</b> Document name _____ Date of Issue        /    / State / Country of Issue _____ Document Number _____ Document Expiry Date        /    /  <b>If further documentation is provided , please list details below and attach copies</b>

### Additional DOCUMENTS

<b>Document details</b> Document name _____ Date of Issue        /    / State / Country of Issue _____ Document Number _____ Document Expiry Date        /    /	<b>Document details</b> Document name _____ Date of Issue        /    / State / Country of Issue _____ Document Number _____ Document Expiry Date        /    /
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