

PCL Finance Pty Ltd
ACN: 003 587 915
ABN: 52 003 587 915

Level 2, 63B Market Street
 PO Box 5477
 WOLLONGONG NSW 2500

Australian Credit Licence
No: 387261



Residential Mortgage Application

Telephone: (02) 4226 9977
 Facsimile: (02) 4226 9362
 Email: info@pclmoney.com.au
 Web: www.pclmoney.com.au

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. If you require assistance to complete your application form, please call us on (02) 4226 9977 or email info@pclmoney.com.au

Loan Application Summary and Preliminary Assessment

LOAN TYPE	AMOUNT	LENDER	DATE REQUIRED
<input type="checkbox"/> Principal and interest OR <input type="checkbox"/> Fixed interestyrs OR	<input type="checkbox"/> Interest only yrs <input type="checkbox"/> Variable interest		
Purpose of Loan: Personal; Residential Investment; Business/Investment (other than residential)			
Source:		First Home Owner: Yes No	Customer no.:
Personal details	APPLICANT 1		APPLICANT 2
Type of Applicant:	Borrower Guarantor Trustee Other	Borrower Guarantor Trustee Other	
Title:	Dr Miss Mrs Ms Mr Other	Dr Miss Mrs Ms Mr Other	
Full name:			
Date of birth:			
Driver's Licence:	No: Expires:	No: Expires:	
Residential address:			
Period at this address:	years months	years months	
Residential Status:	Own Rent Board Parents Other	Own Rent Board Parents Other	
Telephone:	Private: Business: Mobile:	Private: Business: Mobile:	
Email Address:			
Previous address: (if less than 2 year above)			
Time at this address:	years months	years months	
Marital Status:			
Full name of spouse:			
Dependants:	Number: Ages:	Number: Ages:	
Occupation:			
Employment type:	Full time Contract Part time Self Employed Casual Other..... Permanent	Full time Contract Part time Self Employed Casual Other..... Permanent	
Employer's name:			
Employer's address:			
Employer's phone:			

Period of employment:	Years months	Probation: Y / N	Years months	Probation: Y / N
Complete below if current employment term is less than two years				
Previous employer's name:				
Previous period of employment:	years months	years months		
Nearest Relative details				
Nearest Relative (not living with you):				
Relationship of relative:				
Current address of relative:				
Contact details for relative:	Private: Business: Mobile: Email	Private: Business: Mobile: Email		
Mother's maiden surname:	Applicant 1		Applicant 2	
Residency Status				
Are you ordinarily a resident in Australia?			Yes	No
PERSONAL FINANCIAL STATEMENT				
Details	Market Value \$	Lender	Monthly Payments \$	Current Balance \$
Principle residence at:				
Vacant land:		Personal loans:		
Cash at bank:		Overdrafts and other facilities:		
Savings:				
Term deposits:		Hire purchase liability:		
Deposit paid on purchase:				
Equity in business (give details):		Credit card limits:		
Motor vehicles:		Personal debts:		
Personal effects:		Rent:		
Other assets:		Other liabilities:		
Total:	\$	Total:	\$	\$
Do you have any contingent liabilities or guarantees? N		Applicant 1	Applicant 2	
Name of applicant & Relationship:				
Amount:				
Lender:				
Comments:				

INCOME DETAILS					
	Employer 1	Employer 2	Rental / Other		TOTAL
Applicant 1	\$	\$	\$		\$
Applicant 2	\$	\$	\$		\$
Please advise alternate / additional sources of income that you may rely on.					
Applicant 1	Details		\$		
Applicant 2	Details		\$		
			Applicant 1	Applicant 2	
Do you intend to change your current employment?			Yes	No	Yes No
Do you have any Financial Dependents?			Yes	No	Yes No
If yes, provide details i.e. Number & monthly amount					
How long will payments be made to financial dependants?					

PERSONAL INCOME & EXPENDITURE

INCOME		EXPENDITURE		
Fixed Monthly Income	\$	Fixed Monthly Expenditure	\$	To continue after new loan?
Applicant 1: Gross Base salary/income		Rent		Yes No
Bonus (per month/week/year?)		Existing Home Loan/s		Yes No
Regular Overtime		Existing Investment Loan/s		Yes No
Investment Income		Existing Personal Loan/s		Yes No
Government Allowances Specify:		Credit/Store Cards		Yes No
Other Specify:		Additional Motor Vehicle/s Expense (including Insurance)		Yes No
		Mobile Phones		Yes No
Applicant 2: Gross Base salary/income		Child Care / Child Maintenance		Yes No
Bonus (per month/week/year?)		Body Corp Levies		Yes No
Regular Overtime		Fees/tuition/school/HECS		Yes No
Investment Income		Insurance (other than vehicle) Medical/Life/Building/Contents etc.		Yes No
Government Allowances Specify:		Basic Living Expenses (food, clothing, personal)		Yes No
Other Specify:		Other Specify:		Yes No
		Sub-total Fixed expenses - current		
		Less expenditure not continuing		
		Add proposed loan payments		
Total Income (A)		Sub-total Fixed expenses after settlement (B)		
		Net Surplus/Discretionary Funds (A) – (B)		

Additional information: Please specify if either applicant is aware of anything that may adversely affect their ability to meet their current or proposed financial commitments:

FUNDS POSITION			
Purchase Price:	\$	Sale Proceeds:	\$
Refinance:	\$	Own Funds:	\$
Home Improvements:	\$	Gift:	\$
Legal Fees:	\$	Loan Amount: Includes	\$
Stamp Fees:	\$	Other (please specify):	\$
Loan Fees:	\$		
Other (please specify):	\$		
TOTAL:	\$	TOTAL:	\$

SECURITY PROPERTY One	
Address:	Description: Owner Occupied / Investment
Registered proprietor:	Age:
Estimated value:	Zoning:
Contact for access:	Phone: A/Hours:

SECURITY PROPERTY Two	
Address:	Description: Owner Occupied / Investment / Vacant Land
Registered proprietor:	Age:
Estimated value:	Zoning:
Contact for access:	Phone: A/Hours:

YOUR SOLICITOR		YOUR ACCOUNTANT	
Firm name:		Firm name:	
Contact:		Contact:	
Phone: Fax:		Phone: Fax:	
Address:		Address:	
Email:		Email:	

INTERVIEWER DECLARATION			
I(Name of interviewer) of Level 2, 63B Market Street, Wollongong NSW hereby make the following representations:			
a)	The applicant/each of the applicants has/have demonstrated sufficient English fluency to understand the loan and its implications. If no, please provide details:	Yes	No
b)	The applicant/each of the applicants has/have demonstrated sufficient financial literacy to understand the loan and its implications. If no, please provide details:	Yes	No
Signature:			

PURPOSE FOR SEEKING CREDIT

What are the main reasons for seeking credit and how will the funds be used?

1.

2.

3.

If you intend to purchase property, how long will it be retained? (Give reasons)

Additional comments:

What is important to you in Debt Management? Principal Reduction; Minimise monthly outgoings; Risk of interest rate movements; Please give reasons:

Preferred Repayment frequency:

Weekly

Fortnightly

Monthly

CHANGES TO CURRENT POSITION

Does either applicant anticipate any change to their income over the next twelve months?

Yes

No

If yes, give details:

Does either applicant anticipate any change to their expenditure over the next twelve months?

Yes

No

If yes, give details:

If this proposal includes consolidation, what is the reason for consolidating debts? E.g. to relieve financial hardship, additional funding. Reduce monthly commitments, improve servicing capacity.

LOAN FEATURES – WHAT IS IMPORTANT TO YOU?***Please indicate by marking the relative columns**

	Yes or No	Must have	Nice to have	Optional	Notes
Variable Interest Rate	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Fixed Interest Rate	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Line of Credit	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Combination or Split loan	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Principal & Interest Repayments	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Interest Only payments	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Ability to make extra payments	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Ability to redraw	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Additional funding subject to equity & ability to repay	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Portability (transfer security property)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Flexibility to switch between lenders products	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Offset / redraw to reduce interest	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Internet Access	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Telephone access	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
ATM Card Access	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Salary Crediting	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Stand alone security	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Fees & Charges	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Other feature (specify)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

DISCLOSURE OF ANY RISKS AND / OR COSTS ASSOCIATED WITH FEATURES BEING SOUGHT

Cost to refinance, fees for services etc

PROFESSIONAL FINANCIAL ADVICE

Has either applicant consulted an Accountant and/or Solicitor regarding obtaining credit? Yes No

If yes, please give details:

DECLARATION OF PURPOSE

Under the National Credit Code where credit is to be applied wholly or predominantly for business purposes, or investment purposes other than investment in residential property

To: PCL Finance Pty Limited/Illawarra Home Loans Pty Limited/Perpetual Trustees Victoria Limited/Perpetual Trustee Company Limited/Sandhurst Trustees Limited/National Mortgage Market Corporation Limited/Permanent Custodians Limited/JP Morgan Trust Australia Limited/Bendigo & Adelaide Bank Limited/First Mortgage Company Home Loans Pty Limited/Resimac Limited (Credit provider)

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;
- Investment purposes other than investment in residential property.

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

✘ **SIGN HERE**
Signature of person making Declaration

✘ **SIGN HERE**
Signature of person making Declaration

.....
Full name of person making Declaration

.....
Full name of person making Declaration

Date: | |

Date: | |

ACCOUNTANTS AUTHORITY

To:

Address:.....

Phone:

.....

Fax:

Re: Full financial Statements & Taxation returns for:

Please provide to PCL Finance Pty Limited (A.C.N. 003 587 915) my last years Taxation Returns / Financials. Please fax them to (02) 4226 9362 (PCL Finance Pty Limited). Should any problems arise, please phone PCL Finance Pty Limited on (02) 4226 5555. Information may be given to PCL Finance Pty Limited orally, or in such form as it requires.

✘ **SIGN HERE**
Signed

✘ **SIGN HERE**
Signed

.....
Full name of person making Authorisation

.....
Full name of person making Authorisation

Date:

Date:

Applicant Declaration

I/we hereby agree to the following conditions:

- The Lender will engage a valuer to report on the proposed property.
- For the avoidance of doubt, the fee for valuation is payable and not refundable once the valuation has been made, whether or not the loan is approved and whether or not the valuation meets your requirements.
- The valuer's and/or inspector's reports are prepared for the Lender's purposes only and remain the property of the Lender. Neither the Lender nor the valuer/inspector shall be under legal obligation or liability to me/us for any matter disclosed or not disclosed in such reports.
- If this application is approved, you will issue me/us with a letter of offer which, if accepted, will bind me/us to its terms and conditions, including providing security in relation to any loan made to me/us.
- If this application is approved I/we agree to pay all charges required by the lender.

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 service provided in connection with the loan.

I/We have understood the instructions given on this application form.

I/We declare that all the information given in this application is true and correct and will remain so unless notified otherwise in writing.

	NO	YES
1. Have you or your spouse ever been declared bankrupt or insolvent, has either estate been assigned for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>
2. 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"/>
3. Is there any unsatisfied judgement entered in any court against you, your spouse or any company of which you or your spouse are or were a shareholder or officer?	<input type="checkbox"/>	<input type="checkbox"/>
4. Have you, or your spouse or any company with which you are or were associated ever had a property foreclosed upon or given title or deed in lieu thereof through a mortgagee sale proceeding?	<input type="checkbox"/>	<input type="checkbox"/>
5. Has any part of the Deposit or the balance due above this loan been obtained from borrowings?	<input type="checkbox"/>	<input type="checkbox"/>
6. Has an application in respect of this loan been submitted by you, or any other person, to any other lender?	<input type="checkbox"/>	<input type="checkbox"/>
7. 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 any unsatisfied statutory demand in bankruptcy outstanding?	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you aware of any expected change in your circumstances that may alter your financial situation or ability to repay the loan, including any expected change in your income or expenses? If yes, please provide details here:	<input type="checkbox"/>	<input type="checkbox"/>

I/We hereby agree that PCL Finance Pty Limited may negotiate a loan on our behalf with a lender. I/We further agree to provide all information, to PCL Finance Pty Limited, which they consider necessary to enable the negotiation of a loan.

I/We consent to the disclosure of this application and any loan information (including statements of account, requests for payments etc) before, during or after the loan to any guarantor.

I/We declare that the information provided to PCL Finance Pty Limited is true and correct and further declare that I/we and any guarantor am/are over the age of eighteen (18) years.

I/We acknowledge that no representation or warranty is given by the lender as to the taxation consequences of any borrowing and I/we have obtained my/our own advice in that regard.

I/We acknowledge and agree that if my/our application is approved any loan made by the lender to me/us will be subject to the lender's loan terms and conditions, a copy of which will be forwarded to me/us for signature with the lender's letter of loan approval.

Applicant 1: Name:..... Signed:  Date:..... 

Applicant 2: Name:..... Signed:  Date:..... 

LOAN PURPOSE DECLARATION FORM

The loan you have applied for may be regulated by the National Credit Code ("the Code"). Generally, the Code applies where:

- a) Credit is provided under a contract;
- b) The borrower (debtor/mortgagor) is a natural person or strata corporation; or
- c) The credit is provided or intended to be provided wholly or predominantly: (i) for personal, domestic or household purposes; or (ii) to purchase, renovate or improve residential property for investment purposes; or (iii) to refinance credit that has been provided wholly or predominantly to purchase, renovate or improve residential property for investment purposes.

PART A

In order to determine whether or not the provisions of the Code will apply to this loan, the lender requires you to provide it with the following information:

		YES	NO
1.	Are any of the borrowers a natural person?		
2.	Are any of the borrowers a corporation?		
3.	Are any of the borrowers a strata corporation (i.e. a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)?		

PART B

The purpose(s) of this proposed loan is/are:		Loan Amount Sought	
		Code	Non-Code
4.	To purchase a residence for owner occupation	\$	
5.	To refinance an owner-occupied residence for personal use	\$	
6.	To refinance an owner-occupied residence for business use		\$
7.	To purchase, construct, renovate or improve a residential property for investment purposes.	\$	
8.	To refinance a non-residential property for investment purposes		\$
9.	To refinance credit that has been provided to purchase, construct, renovate or improve a residential property for investment purposes	\$	
10.	To finance the construction, renovation or improvement of a residence for owner occupation	\$	
11.	To finance the construction of a non-residential property for investment purposes		\$
12.	To provide a Line of Credit for personal use	\$	
13.	To provide a Line of Credit for renovating or improving a residential property for investment purposes	\$	
14.	To provide a Line of Credit for business/investment purposes other than renovating or improving a residential property for investment purposes.		\$
15.	To have available credit to make personal purchases	\$	
16.	To provide funds for future personal use	\$	
17.	To provide funds for future investment use for constructing, renovating or improving a residential property for investment purposes	\$	
18.	To provide funds for future business/investment purposes other than constructing, renovating or improving a residential property for investment purposes		\$
19.	Other (Please specify)	\$	\$
TOTALS:		\$	\$

PART C

20.	Is the loan a Code loan? It is a Code loan where in Part B, the total for Code is greater than the total for non-Code. All amounts sought for a corporation borrower (other than a strata corporation) count as non-Code.	YES	NO
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If you believe that the proposed loan is NOT a Code loan, then you must complete the Declaration of Purpose.

IMPORTANT NOTICE

If you declare that the loan has a business purpose, 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 re documented. Any costs incurred by this process are to be borne by the borrower.

Applicant 1: Name:..... Signed: **X**..... Date:..... 

Applicant 2: Name:..... Signed: **X**..... Date:..... 

**Joint Borrowers Declaration Form –
Nomination Regarding Notices and Other Documents**
Important – Please read this form carefully:

Under the National Credit Code, if there is more than one borrower and the borrowers reside at the same address, one may be nominated by them to receive notices and other documents on behalf of all of them.

If you sign this nomination form, a notice or other document given to the nominated borrower, while the nomination remains in force, will be taken to have been given to all borrowers who have signed this form.

You are entitled to receive a copy of any notice or other document under the National Credit Code and by signing this form you are giving up the right to be provided with information direct from the credit provider.

Any person who has signed this form can advise the credit provider at any time that they wish to cancel their nomination and accordingly wish to receive directly a copy of any notice or other document under the National Credit Code

Borrower Nomination

TO: Perpetual Trustees Victoria Limited/Perpetual Trustee Company Limited/Sandhurst Trustees Limited
Permanent Custodians Limited/J.P. Morgan Trust Australia Limited/Bendigo & Adelaide Bank Limited/First Mortgage
Company Home Loans Pty Limited/Resimac Limited
(Credit Provider)


Re: Loan of \$..... expiring.....

I/We nominate (full name of person nominated) to receive notices and other documents under the National Credit Code on behalf of me/all of us.

IMPORTANT

Each person who has signed this nomination form is entitled to receive a copy of any notice or other document under the National Credit Code. By signing this form you are giving up the right to be provided with information direct from the credit provider


Any person who has signed this nomination can advise the credit provider at any time that they wish to cancel their nomination.

X..... 
Signature of person making Nomination

.....
Full name of person making Nomination

.....
Address of person making Nomination

Date:

X..... 
Signature of person making Nomination

.....
Full name of person making Nomination

.....
Address of person making Nomination

Date:

Privacy Statement & Acknowledgement

By signing this document you consent to us (PCL Finance Pty Limited ACN 003 587 915, Australian Credit Licence 387261, and others listed in the attached schedule) collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at www.illawarrahomeloans.com.au. If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services.

We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you. We may disclose your personal and credit information to overseas entities that provide support functions to us including entities in New Zealand. Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. Personal information includes any information from which your identity is apparent. You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy and credit reporting policy can be obtained at www.pclmoney.com.au or by contacting us on (02) 4226 9977. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. It also contains information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

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

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

Exchange information with guarantors: We and the lenders mortgage insurers listed below may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

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

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender
- Businesses assisting us with funding for loans
- Trade insurers
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

Direct marketing: We may use your personal information and credit-related personal information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These may be products and services provided by us, our related entities or other entities we are associated with.

If you do not wish to receive offers from us unrelated to your Adelaide Bank products and services, please tick here

Customer identification: We may disclose personal information about you to an organisation providing verification of your identity, including online verification of your identity.

Lenders Mortgage Insurers (LMIs): We may exchange personal and credit information with the LMIs listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities with which we can exchange information. The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, fraud prevention, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI. The LMIs that we may disclose your personal information and credit information to are:

- Genworth Financial Mortgage Insurance Pty Ltd who can be contacted and a copy of the privacy and credit reporting policy obtained on 1300 655 422 or genworth.com.au; and
- QBE Lenders Mortgage Insurance Limited who can be contacted and a copy of their privacy and credit reporting policy obtained on 1300 367764 or qbelmi.com

The privacy and credit reporting policies of the LMIs contain information about how you may access the personal information and credit information the LMI holds about you, seek correction of that information, and how you may complain about a breach of your privacy. The LMIs may disclose your

personal and credit information to overseas entities including related entities located overseas including in USA, Canada, the United Kingdom and the Philippines. Some of the third parties to whom we may disclose personal information may be located in other countries who are not subject to Australian privacy laws.

We may exchange your personal and credit information, (including Commercial credit related personal information; Consumer credit related personal information; Collection of overdue payments; Exchange of information between credit providers; and exchange of information with intermediaries) with the following credit reporting bodies:

Veda Advantage Ltd PO Box 964 North Sydney NSW 2059 Public Enquiries: 1300 762 207 Website: www.mycreditfile.com.au veda.com.au • Dun & Bradstreet (Australia) Pty Ltd PO Box 7083 Sydney NSW 2001 Public enquiries 1300 734 806 Website: http://dnb.com.au dnb.com.au • Experian Australia Pty Ltd Level 6 549 St Kilda Road Melbourne VIC 3004 03 8699 0100 Website: www.experian.com.au.au

SCHEDULE

In this Acknowledgement, Credit Provider means each and every one of the following organisations (whether acting individually or together):

Perpetual Trustee Company Limited Level 12, 123 Pitt Street, Sydney NSW 2000	ABN: 42 000 001 007 Telephone: (02) 9229 9000
Permanent Custodians Limited 35 Clarence Street, Sydney NSW 2000	ABN: 55 001 426 384 Telephone: 1800 622 812
RESIMAC Limited (and associated entities) Level 9, 45 Clarence Street, Sydney NSW 2000	ABN: 67 002 997 935 Telephone: 1300 764 447
Challenger Mortgage Management Pty Limited (and associated entities) Level 10, 101 Collins Street Melbourne Vic 3000	ABN: 72 087 271 109 Telephone: 03 8616 1600
Challenger Non-Conforming Finance Pty Limited (and associated entities) Level 10, 101 Collins Street Melbourne Vic 3000	ABN: 32 107 725 486 Telephone: 02 8616 1600
J.P. Morgan Trust Australia Limited (and associated entities) Level 35, AAP Centre, 259 George Street, Sydney NSW 2000	ABN: 49 050 294 052 Telephone: 02 9250 4147
Perpetual Trustees Victoria Limited (and associated entities) Level 28, 360 Collins Street Melbourne Vic 3000	ABN: 47 004 027 258 Telephone: 03 8626 0400
Sandhurst Trustees Limited (and associated entities) 18 View Street Bendigo Vic 3550	ACN: 004 030737 Telephone: 03 5442 4777
National Mortgage Market Corporation Pty Limited 120 Harbour Esplanade Docklands VIC 3008	ACN: 006 325 640 Telephone: 1800 623 648
Adelaide Bank a Division of Bendigo and Adelaide Bank Limited Australian Credit Licence 237879 80 Grenfell Street Adelaide SA 5000	ABN: 11 068 049 178 Telephone: 1300 652 220
First Mortgage Company Home Loans Pty Limited Level 42, The Gateway Building, 1 Macquarie Place, Sydney NSW 2000	ABN: 45 104 268 448 Telephone: 13 1220

In this Acknowledgement, the Mortgage Insurer means each and every one of the following organisations (whether acting individually or together):

Genworth Financial Mortgage Insurance Pty Limited Level 26, 101 Miller Street, North Sydney NSW 2060	ABN: 60 106 974 305 Telephone: 1300 655 422
QBE Lenders Mortgage Insurance Limited Level 21, 50 Bridge Street, Sydney NSW 2000	ABN: 70 000 511 071 Telephone: 1300 367 764

Applicant's Signature

Guarantor's Signature

Date

Applicant 1:

✘ _____  _____

Applicant 2:

✘ _____  _____

OUR COMMITMENT TO PROTECT YOUR PRIVACY

PCL Finance Pty Limited seeks to provide the best possible service to its customers by providing a broad range of financial products and services.

We understand how important it is to protect your personal information. This document sets out our Privacy Policy commitment in respect of personal information that you may provide to us.

We recognise that any personal information we collect about you will only be used for the purposes indicated in our policy. It is important to us that you are confident that any personal information we collect from you or is received by us will be treated with appropriate respect ensuring protection of your personal information.

Our commitment in respect of personal information is to abide by the National Privacy Principles for the protection of personal information, as set out in the Privacy Act and any other relevant law.

WHO IS PCL FINANCEPTY LIMITED?

PCL Finance Pty Limited is an organisation that offers financial products and services within the mortgage and finance industry. We process and assess information in respect of commercial style loan applications including commercial facilities, hire purchase, leasing and chattel mortgage. We locate funders that are not unsuitable to provide loans and finance facilities to you. We also market other products and provide referrals to Illawarra Home Loans Pty Limited for residential mortgage funding.

PERSONAL INFORMATION

When we refer to personal information we mean information from which your identity is apparent. This information may include information or an opinion about you, from which your identity can reasonably be ascertained.

WHY WE COLLECT YOUR PERSONAL INFORMATION

We collect and receive personal information from our customers or from other business referrers in order to conduct our business, including assessing and obtaining approval for loans. From time to time we may offer other products and services.

To enable us to maintain a successful business relationship with you, we may disclose your personal information with other organisations that provide products or services used or marketed by us. The types of organisations to which we are likely to disclose information about you include other mortgage intermediaries, lenders, valuers, lenders mortgage insurers, surveyors, accountants, credit reporting agencies, and lawyers. We may also disclose your personal information to any other organisation that may have or is considering having an interest in your loan, or in our business.

HOW DO WE COLLECT YOUR PERSONAL INFORMATION?

Where reasonable and practical we will collect your personal information only directly from you.

WHY WE COLLECT REPAYMENT HISTORY INFORMATION

We collect Repayment History Information about you in relation to payments falling due on or after 1 December 2012. We can disclose this information to credit reporting bodies. Repayment History Information includes information about when repayments are due and whether they have been made, but does not include the amount of the repayments.

TO WHOM WILL WE DISCLOSE YOUR PERSONAL INFORMATION?

Where possible, we will inform you, at or before the time of collecting your personal information, the types of organisations that we intend to disclose your personal information to.

Prior to disclosing any of your personal information to another organisation, we will take all reasonable steps to satisfy ourselves that:

- (a) the organisation has a commitment to protecting your personal information at least equal to our commitment; and
- (b) you have consented to us doing so.

Sometimes we are required or authorised by law to disclose your personal information. Circumstances in which we may disclose your personal information would be to a Court or Tribunal in response to a request or in response to a subpoena or to the Australian Taxation Office.

DIRECT MARKETING

From time to time we may use your personal information to provide you with current information about mortgage loans, special offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company we are associated with.

If you do not wish to receive marketing information, you may at any time decline to receive such information by contacting our offices by telephoning 02 4226 9977 or by writing to us at PO Box 5477 Wollongong NSW 2520. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

UPDATING YOUR PERSONAL INFORMATION

It is important to our relationship that the personal information we hold about you is accurate and up to date. During the course of our relationship with you we will ask you to inform us if any of your personal information has changed.

If you wish to make any changes to your personal information, you may contact us. We will generally rely on you to assist us in informing us if the information we hold about you is inaccurate or incomplete.

ACCESS TO YOUR PERSONAL INFORMATION

We will provide you with access to the personal information we hold about you. You may request access to any of the personal information we hold about you at any time.

To access personal information that we hold about you, use the contact details specified above. We may charge a fee for our costs in retrieving and supplying the information to you.

DENIED ACCESS TO PERSONAL INFORMATION

There may be situations where we are not required to provide you with access to your personal information. For example, such a situation

would be information relating to an existing or anticipated legal proceeding with you, or if your request is vexatious. An explanation will be provided to you, if we deny you access to your personal information we hold.

BUSINESS WITHOUT IDENTIFYING YOU

In most circumstances it will be necessary for us to identify you in order to successfully do business with you, however, where, it is lawful and practicable to do so, we will offer you the opportunity of doing business with us, without providing us with personal information. Such a situation would be where you make general inquiries about interest rates or current promotional offers.

Where sensitive information is collected, stored, used or transferred about you, we will only use this information if you have consented or in the exercise or defence of a legal claim. Sensitive information is information relating to your racial or ethnic origin, political persuasion, memberships in trade or professional association or trade unions, sexual preferences, criminal record, or health.

HOW SAFE AND SECURE IS YOUR PERSONAL INFORMATION THAT WE HOLD?

We will take reasonable steps to protect your personal information by storing it in a secure environment, and when the information is no longer needed for any purpose for which the information may be used or disclosed, it will be destroyed or permanently de-identified.

We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure.

FURTHER INFORMATION

You may request further information about the way we manage your personal information by writing or emailing.

CHANGE IN OUR PRIVACY POLICY

We are constantly reviewing all of our policies and attempt to keep up to date with market expectations. Technology is constantly changing, as is the law and market place practices.

As a consequence we may change this Privacy Policy from time to time or as the need arises.

This Privacy Policy came into existence on 1 March 2014.

Bendigo & Adelaide Bank Group Privacy Disclosure Statement

PRIVACY DISCLOSURE STATEMENT

1. Collection of your personal information and credit-related personal information

We, Adelaide Bank, collect your personal information and credit-related personal information to assess your application, 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 or our related entities. If you are a guarantor we collect your personal information and credit-related personal information to assess whether to accept you as a guarantor for credit applied for, or provided to, the borrower. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.

2. Collection of personal information and credit-related personal information about third parties

We may need to collect personal information and credit-related personal information about a third party from you as part of this application. If we do this, you agree you will advise that person that we have collected their information, and that in most cases they can access and seek correction of the information we hold about them.

3. Use and disclosure of your personal information and credit-related personal information

We may use your personal information and credit-related personal information to perform our business functions (for example internal audit, operational risk, product development and planning). We may also use your personal information to confirm your details (for example contacting your employer to confirm your employment and income details).

We treat your personal information and credit-related personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include joint account holders, account operators and account applicants, Credit Reporting Bodies (as defined below), insurers, intermediaries, valuers, debt collection agencies and government authorities. Your information may also be disclosed to our related entities, our joint venture partners and Community Bank® companies where its confidentiality is maintained at all times.

4. Disclosure of personal information and credit-related personal information to overseas organisations

Some of the organisations we disclose your personal information and credit-related personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.

5. Access to and correction of your personal information and credit-related personal information

In most cases you can gain access to and seek correction of your personal information and credit-related personal information. Should you wish to do so, or if you have any queries about your information, please contact us on 1300 652 220.

6. Direct marketing

We may use your personal information and credit-related personal information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These may be products and services provided by us, our related entities or other entities we are associated with.

If you do not wish to receive offers from us unrelated to your Adelaide Bank products and services, please tick here

7. Collection, use and disclosure of your credit-related personal information

By signing this application you agree that we can do all of the following:

a. Commercial credit-related personal information

Seek and use commercial credit-related personal information to assess an application for consumer credit or commercial credit.

b. Consumer credit-related personal information

Seek and use consumer credit-related personal information to assess an application for consumer credit or commercial credit.

c. Collection of overdue payments

Seek and use a credit report provided by a credit reporting body to collect overdue payments.

d. Exchange of information between credit providers

Seek from and use or give to another credit provider (including a credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity.

e. Exchange of information with intermediaries

Seek from and use any consumer or commercial credit-related information from or disclose that information to, any introducer, financial adviser, accountant, mortgage manager, lawyer, or other intermediary (including any intermediary mentioned on the front page of this application form) acting in connection with any credit applied for or provided.

f. Provide credit information to credit reporting bodies

In this privacy disclosure statement, the "Credit Reporting Body" means each of the following organisations (whether acting individually or together):

Veda Advantage Public Access Division

PO Box 964

North Sydney NSW 2059

Public Enquiries: 1300 762 207

Website: www.mycreditfile.com.au

Dun & Bradstreet Australia

PO Box 7405

St. Kilda Road

Melbourne VIC 3004

Public Enquiries: 1300 734 806

Website: www.checkyourcredit.com.au

We give to a Credit Reporting Body credit information. Credit information is defined in the Privacy Act and includes, to the extent applicable:

- identification information;
- consumer credit liability information;
- repayment history information;
- a statement that an information request has been made in relation to you by us, or a mortgage insurer or trade insurer;
- the type of consumer credit or commercial credit, and the amount of credit, sought in an application:
 - that has been made by you to us; and
 - in connection with which we have made an information request in relation to you;
- default information;
- payment information;
- new arrangement information;
- court proceedings information;
- personal insolvency information;
- publicly available information:
 - that relates to your activities in Australia or the external Territories and your credit worthiness; and
 - that is not court proceedings information about you or information about you that is entered or recorded on the National Personal Insolvency Index;
- in our opinion that you have committed, in circumstances specified by us, a serious credit infringement in relation to consumer credit provided by us to you.

The Credit Reporting Body may include the information given by us in reports provided to other credit providers to assist them to assess your credit worthiness.

The Credit Reporting Body has a policy for managing your credit information that you may access by contacting them.

In some cases a Credit Reporting Body may use your information for pre-screening your eligibility to receive direct marketing from us or other credit providers. If you do not want a Credit Reporting Body to do this contact the Credit Reporting Body.

Where you believe on reasonable grounds that you have been or are likely to be a victim of fraud you may request a Credit Reporting Body not to use or disclose your information.

g. Provide information for securitisation

Disclose any report or information to another person in connection with funding by means of an arrangement involving securitisation.

h. Provide information to guarantors

Disclose any information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.

8. Providing your personal information and credit-related information to a mortgage insurer

In this privacy disclosure statement, the "Insurer" means each of the following organisations (whether acting individually or together):

QBE Lenders' Mortgage Insurance Limited (ABN 70 000 511 071)

82 Pitt Street, Sydney NSW 2000

Phone: 1300 367 764
Contact: Privacy Officer
Email: compliance.manager@qbe.com

Website: www.qbelmi.com
Genworth Financial Mortgage Insurance Pty Limited (ABN 60 106 974 305)
Level 26, 101 Miller Street, North Sydney NSW 2060
Phone: 1300 655 422
Website: www.genworth.com.au

We may disclose your personal information and credit-related personal information when we apply to the Insurer for lenders mortgage insurance (LMI). By you signing this application, the Insurer can do the following:

Where permitted by the Privacy Act 1988, the Insurer may seek and obtain from a credit reporting body commercial credit information concerning your credit worthiness or history; consumer information; and collection of overdue payments information.

The Insurer collects your information for the purposes of assessing our application and securing and administering LMI for your mortgage, including dealing with claims and recovery of proceeds.

The information collected by the Insurer is required under the Insurance Contracts Act 1984 (Cth) and is necessary for the Insurer to undertake its business. If you do not provide any of the information requested of you then the Insurer will not be able to issue insurance. As a result, we may not be able to provide the mortgage to you.

The Insurer may use your information to assess the risk of providing LMI to us, you defaulting on your obligations to us and you being unable to meet a liability arising under a guarantee in respect of mortgage finance given (or to be given) by us to another person. The Insurer may also use your information to verify your details provided by us, administer or vary any LMI cover provided (including for securitisation and hardship applications, dealing with claims, recovery of proceeds and enforcing the mortgage in the place of us), to conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery, to comply with any regulatory requirements including under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time, and for any other LMI purpose relating to you or under the insurance policy issued by the Insurer to us in respect of your credit with us or as may be permitted by the Privacy Act 1988.

The Insurer may disclose your information to its related companies; us; your guarantor or potential guarantor; other insurers; claims assessors and investigators; parties for the purposes of securitisation; re-insurers; underwriters; loan servicers; trust managers; trustees and security trustees; organisations involved in surveying or registering a security property or which otherwise have an interest in a security property; ratings agencies; credit reporting bodies; its service providers (including marketing companies, data consultants and IT contractors); its agents, contractors, and external advisers; your referees, including your employer; your legal and financial advisers; brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager; organisations that are involved in debt collecting or in purchasing debts; mercantile agents if you default on your obligations to us; payment system operators; parties involved in fraud prevention (including organisations such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct); other financial institutions and credit providers; and government and other regulatory bodies (e.g. the Insurance Council of Australia, ASIC and the ATO).

Where permitted by the Privacy Act 1998 the Insurer may disclose your information to organisations located overseas (including in the USA, Canada, the United Kingdom or the Philippines) such as its related companies, re-insurers, service providers (including but not limited to data consultants and IT contractors), its agents, contractors and external advisers and government and other regulatory bodies. Overseas organisations may be required to disclose information shared with them with relevant foreign authorities under a foreign law. In those instances the Insurer is not responsible for that disclosure.

The Insurer may also, to the extent permitted by the Privacy Act 1988, disclose information about you to a credit reporting body for any purpose set out in this consent. The credit reporting body gives other organisations (such as other credit providers) information 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 credit providers.

The Insurer may need to exchange your information with credit providers and advisors during the course of the mortgage insurance policy for any purpose set out in this consent.

The Insurer may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this consent and the Insurer's Privacy Policy and Credit Reporting Policy apply to the collection, use and disclosure of that information.

The Insurer may store your 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.

Each Insurer has a Privacy and Credit Reporting Policy which contains information about:

- a. how you can access and seek correction of your information held by the Insurer;
- b. how you can complain about a breach of the Privacy Act 1988 (including any applicable privacy principles) or any registered privacy code that binds the insurer in respect of your personal or credit information (as appropriate); and
- c. how the Insurer will deal with a complaint.

Each policy available on the Insurer's website or by contacting them.

9. Providing your personal information or credit-related personal information to an EFM provider

If you apply for an Equity Finance Mortgage (EFM)[®] we may disclose your personal information or credit-related personal information to the EFM provider (being both Permanent Custodians Limited (ACN 001 426 384) and Rismark International Funds Management Limited (ACN 114 530 139) as the manager of the EFM). By signing this application the EFM provider can collect your personal information and credit-related personal information to assess your application, the risk of providing you with the product or service that you have requested, assess any future applications for products or services you may make and conduct research and product development. It also allows the EFM provider to do all of the above. The EFM provider may disclose your personal information or credit-related personal information to us, any person to whom it is considering assigning its rights under the EFM, any person involved in present or future financial services to you, any person involved in reviewing or developing business or payment systems, any person acting for you or the EFM provider (such as your agent, accountant and lawyer or the mailing and printing houses and IT providers of the EFM provider), any person involved in providing banking and financial services (including credit card suppliers, mortgage brokers or investment

products), any person entitled to request or demand the information or documents by law, and any person to whom you consent to the EFM provider giving the information or documents. The EFM provider may also disclose your personal or credit-related personal information to the Insurer for lenders mortgage insurance. The Insurer may use and disclose that information for any of the purposes described above.

®Equity Finance Mortgage (EFM) and EFM are registered trademarks of ARES Capital Management Pty Limited ABN 93 113 861 046.

10. Privacy Policy and Credit Reporting Policy

You should also read our Privacy Policy and Credit Reporting Policy.

Our Privacy Policy contains information about:

- a. how you can access and seek correction of your personal information;
- b. how you can complain about a breach of the privacy laws by us and how we will deal with a complaint;
- c. if we will disclose personal information to overseas entities, and where practicable, which countries those recipients are located in.

Our Privacy Policy is available on our website www.adelaidebank.com.au or by telephoning 1300 652 220.

Our Credit Reporting Policy contains information about:

- a. how you can access and seek correction of your credit eligibility information;
- b. how you can seek correction of your credit information;
- c. how you can complain about a breach of the credit reporting laws by us and how we will deal with a complaint;
- d. if we disclose your credit information or credit eligibility information to overseas entities, and where practicable, which countries those recipients are located in.

Our Credit Reporting Policy is available on our website www.adelaidebank.com.au or by telephoning 1300 652 220.

Applicant 1: Name:..... Signed: ~~X~~.....  Date:.....


Applicant 2: Name:..... Signed: ~~X~~.....  Date:.....

Guarantor 1: Name:..... Signed: x..... Date:.....

Guarantor 2: Name:..... Signed: x..... Date:.....

Please indicate if you do not want to receive direct marketing material by ticking the box provided

Credit Card Payment Authority

Name on Card:		Payment For:
Card Type:		Amount:
Card Number:		
Expiry Date:	Card Verification Number:	Cardholder's Signature: X 

Official Use Only

Card Sighted: Y / N Staff member:..... Date:

Fees collected/charged \$..... Staff member:..... Date:

Insurance and Financial Planning Review

PCL Finance Pty Limited cares about your financial wellbeing. With this in mind we strongly recommend you consider Insurance protection for events such as Death, terminal illness, specified medical conditions and involuntary unemployment. We also commend you to review your financial plans periodically by arranging a visit to a licenced Financial Planner.

I/We acknowledge the above recommendation.

Signature (Applicant 1) ~~X~~  Signature (Applicant 2) ~~X~~ 

Name: _____ Name: _____

SUPPORTING DOCUMENTS REQUIRED

- PAYG - Two recent payslips (consecutive with the latest not more than 30 days old)
- PAYG - Most recent Taxation Return and ATO Notice of Assessment
- If relying on overtime – 2 years Taxation returns and Notice of Assessment and letter from employer on company letterhead
- Self Employed – Last two years Personal Taxation Returns and ATO Notice of Assessment as well as last two years business financial statements, taxation returns and copy accountants portal to evidence submission
- Rates Notices (Current) – Council & Water
- Refinance Statements Home & Personal Loans – last 6 months.
- Refinance Statements Credit Card accounts – last 3 months.
- Rental Statements from Managing Agent or copy of the Lease Agreement
- Identification – Certified Colour Scanned copy of Drivers Licence & Passport/Birth Certificate and Marriage Certificate as applicable – please note: ID to be certified by a Justice of the Peace/copy OK for application to be processed by original certified copy must be received by post.

(Note: This list is indicative and you may be asked to furnish other items applicable to your circumstance.)

SUMMARY AND PRELIMINARY ASSESSMENT

We have conducted our preliminary assessment based on the information provided by you in this Loan Application Summary and Preliminary Assessment worksheet.

We have assessed this particular credit contract is NOT UNSUITABLE for you if made within the period covered by this assessment.

The particular credit product is recommended to the applicant on the following basis:

Summary of applicant goals:

Summary of applicants financial position:

Income:	\$
Expenditure:	\$
Net Surplus:	\$

Recommended Product:

Loan Type:	Interest Rate/range:	% (per annum)	Repayments:
Loan Amount::	\$	Term:	\$
		years	Per: M / F / W

Lender:

Disclosure of Conflict:

No conflict of interest is identified

Conflict of interest identified, but it does not disadvantage the applicant. Details are:

APPLICANT SIGNATURES:

This assessment is NOT an approval of a loan. The credit provider must consider your application.

(To be signed by all applicants)

Applicant 1 Name:

Applicant 1 Signature:   Date: / /

Applicant 2 Name:

Applicant 2 Signature:   Date: / /

Referral fee	We receive referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you.
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Warning: Before you accept your loan offer, you should check the offer carefully to ensure that the terms of the loan meet your requirements. The terms of the loan offer may be different from the terms set out in this document. If you have any questions regarding the information contained in this document, please contact us promptly.

Applicant(s) Acknowledgement / Acceptance – please sign below:

Commission Disclosure

I/We acknowledge and agree that PCL Finance Pty Limited and other intermediaries may be paid and retain fees, margins and commissions in respect of the credit arranged or provided.





I/We agree that this agreement commences from the date of this agreement and continues until the credit covered by your application/ the borrower(s) application ceases.

I/We acknowledge that we have read the above and consent to the collection and sharing of our personal information as detailed. I/We understand that if I/We do not sign this acknowledgement and consent form, PCL Finance Pty Limited will be unable to complete my/our application for credit.

I/We consent to my/our personal information being collected, used, disclosed and exchanged as set out in this Privacy Disclosure Statement. I/We acknowledge that whilst the application for mortgage was completed by PCL Finance Pty Limited that I/we have checked the information contained within and confirm that it is true and correct.

Acceptance of Quote

By signing this document you agree to the terms set out in this quote and to pay the fees specified above by the time specified above. After you have signed and returned this document, we will give you a copy to keep.

Full Name of Applicant 1/Guarantor 1	Signature of Applicant/Guarantor 1  	Date:
Full Name of Applicant 2/Guarantor 2	Signature of Applicant/Guarantor 2  	Date:
Name of Adviser	Name of Appointed Adviser's Organisation: PCL FINANCE PTY LTD	Date:

Disclaimer:

PCL Finance Pty Limited acknowledges that even though every attempt has been made to ensure that the information contained in this document is true and correct at date of issue, it is however subject to change at any time without notification. This document does not constitute a loan offer for acceptance by any applicant. Formal/unconditional approval of a loan application requires provision of documentation/information as requested by the Lender and may require further consideration and credit assessment. The Lender reserves the right to decline/amend or revise the terms of any loan offer at a later date if it is not satisfied with the documentation/information provided. The Applicant/s should not enter into an agreement of any kind based on this credit guide. Other Lender terms and conditions may apply and any formal offer (Loan Contract) issued must be accepted by the applicants.

Note: This page is a duplicate of Page 6 of 6 from the “- Credit Guide & Quote & Credit Proposal” disclosure document provided to you as a separate enclosure. By signing this page, you are acknowledging receipt of that document and the contents contained therein.