

LOAN APPLICATION

APPLICANT 1 DETAILS

APPLICANT 2 DETAILS

Type of Applicant Applicant Guarantor Trustee Company

Applicant Guarantor Trustee Company

Shaded Section to be completed if Applicant is a Company or a Trust

Company / Trust Name

ABN & ACN Numbers

If Company, state registered office address
Postcode

Postcode

Current Status of Registered Office Own premises Renting Other

Own premises Renting Other

Date & Place of Incorporation

Nature Of Company

Title Mr Ms Mrs Miss Other _____

Mr Ms Mrs Miss Other _____

Applicant / Trustee / Directors Surname

Surname

First Name

First Name

Date Of Birth

Driver's Licence Number

Marital Status Single Married De Facto Divorced Widowed

Single Married De Facto Divorced Widowed

Full Name of Spouse

Dependants Number Ages

Number Ages

Contact Details Home Work

Home Work

Mobile Fax

Mobile Fax

Australian Resident Yes No

Yes No

Current Address
Postcode

Postcode

Time at Current Address Months Years

Months Years

Current Residential Status Own Home Renting Boarding With Parents

Own Home Renting Boarding With Parents

Previous address (if less than 12 months)
Postcode

Postcode

Time at Previous address Months Years

Months Years

Occupation

INITIALS: _____

APPLICANT 1 DETAILS

APPLICANT 2 DETAILS

Employment Type:

PAYG Full time Part Time Casual Contractor Full time Part Time Casual Contractor

SELF EMPLOYED Sole Trader Company Partnership Sole Trader Company Partnership

OTHER Home Duties Retired Unemployed Home Duties Retired Unemployed

Employer's Name

Employment Start Date

Employment Address
Postcode

Please complete below if period of employment is less than 2 years

Previous Occupation

Previous Employer's Name

Period Of Employment Months Years Months Years

Name of Nearest Relative not living with you (must not be an applicant)

Relationship of Relative

Current Address Of Relative
Postcode

LOAN / SECURITY DETAILS

Not applicable for specialist Lending									
	Variable Rate	Fixed Rate	Line of Credit	Dynamic Repayments	Amount	Interest Rate (APR) %	Repayment Per Month	P & I	Interest Only
PORTION A	<input type="checkbox"/>	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
PORTION B	<input type="checkbox"/>	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
PORTION C	<input type="checkbox"/>	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
PORTION D	<input type="checkbox"/>	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
TOTAL							\$		

LOAN DETAILS

Prime LoDoc QuickSaver Saver Construction Intro

Loan Term years

Repayment frequency Weekly Fortnightly Monthly

LVR (Estimate) %

LMI Capitalisation Yes No

SPECIALIST LENDING LOAN DETAILS

Full Doc Lite Doc LoDoc

Loan Term years

Repayment frequency Weekly Fortnightly Monthly

LVR (Estimate) %

Fees Capitalisation Yes No

Credit Impairment 1 2 3 4 5 6

LOAN PURPOSE (COMPLETE WHERE APPLICABLE)

<input type="checkbox"/> PURCHASE	<input type="checkbox"/> REFINANCING	<input type="checkbox"/> CONSTRUCTION	<input type="checkbox"/> CASH OUT
Are you a First Home Buyer? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is it an Arms Length Transaction? <input type="checkbox"/> Yes <input type="checkbox"/> No	If no, please explain	

INITIALS: _____

FUNDS POSITION (HOW TRANSACTIONS ARE TO BE FINANCED)

TRANSACTIONS REQUIRED		FUNDING SOURCES	
Purchase Price	\$	Sales Proceeds	\$
Refinance	\$	Own Funds (source)	\$
Home Improvements	\$	Gift	\$
Legal Fees	\$	Loan Amount	\$
Stamp Duty	\$	Others	\$
Loan Fees	\$		
Others	\$		
TOTAL	\$	TOTAL	\$

SECURITY PROPERTY 1

Address:

Security Type Owner Occupied Investment Vacant Land

Contact Details for Valuer:

SECURITY PROPERTY 2

Address:

Security Type Owner Occupied Investment Vacant Land

Contact Details for Valuer:

ANNUAL INCOME

Please attach the required documents that are applicable to you as outlined by the relevant credit policy:

Applicant 1 (Gross Per Annum)		Applicant 2 (Gross Per Annum)	
Salaries & Wages	\$	Salaries & Wages	\$
Contractual Overtime	\$	Contractual Overtime	\$
Pension (Type)	\$	Pension (Type)	\$
Total Gross Income	\$	Total Gross Income	\$
Self Employed Assessable Income	\$	Self Employed Assessable Income	\$
Rental Income	\$	Rental Income	\$

ASSETS AND LIABILITIES

ASSETS			LIABILITIES				
Details	Security	Value	Lender & Account Number	Amount Owed	Monthly Repayment	Credit Limit	Refinance Yes / No
Existing Property (Owner Occupied)	<input type="checkbox"/>	\$	Existing Mortgage Home	\$	\$	\$	<input type="checkbox"/> <input type="checkbox"/>
1. Other Property	<input type="checkbox"/>	\$	Existing Mortgage	\$	\$	\$	<input type="checkbox"/> <input type="checkbox"/>
2. Other Property	<input type="checkbox"/>	\$	Existing Mortgage	\$	\$	\$	<input type="checkbox"/> <input type="checkbox"/>
3. Other Property	<input type="checkbox"/>	\$	Existing Mortgage	\$	\$	\$	<input type="checkbox"/> <input type="checkbox"/>
Vacant Land	<input type="checkbox"/>	\$	1. Personal Loan	\$	\$	\$	<input type="checkbox"/> <input type="checkbox"/>
1. Motor Vehicle	<input type="checkbox"/>	\$	2. Personal Loan	\$	\$	\$	<input type="checkbox"/> <input type="checkbox"/>
2. Motor Vehicle	<input type="checkbox"/>	\$	Lease / Hire Purchase	\$	\$	\$	<input type="checkbox"/> <input type="checkbox"/>
Home Contents	<input type="checkbox"/>	\$	1. Credit Card	\$	\$	\$	<input type="checkbox"/> <input type="checkbox"/>
Savings	<input type="checkbox"/>	\$	2. Credit Card	\$	\$	\$	<input type="checkbox"/> <input type="checkbox"/>
Superannuation	<input type="checkbox"/>	\$	3. Credit Card	\$	\$	\$	<input type="checkbox"/> <input type="checkbox"/>
Other	<input type="checkbox"/>	\$	Taxes	\$	\$	\$	<input type="checkbox"/> <input type="checkbox"/>
Other	<input type="checkbox"/>	\$	Rent / Board Paid	\$	\$	\$	<input type="checkbox"/> <input type="checkbox"/>
			Child Maintenance	\$	\$	\$	<input type="checkbox"/> <input type="checkbox"/>
			Other Debts or obligations	\$	\$	\$	<input type="checkbox"/> <input type="checkbox"/>
TOTAL OWNED		\$	TOTAL OWED	\$	\$	\$	

I / we hereby declare that all the information marked above is true and correct.

Applicant 1 Signature

Applicant 2 Signature

INITIALS: _____

APPLICANT DECLARATION

I/we hereby agree to the following conditions:

- A. The Lender will engage a valuer to report on the proposed property.
- B. The fee for valuation is not refundable once the valuation has been made, whether or not the loan is approved and whether or not the valuation meets your requirements.
- C. 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 any legal obligation or liability to me/us for any matter disclosed or not disclosed in such reports.
- D. 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 have understood the instructions given on this application form.

I/we declare that all the information given is true and correct and will remain true and correct unless and until I/we notify you otherwise in writing.

	YES	NO
A. 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"/>
B. 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"/>
C. 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"/>
D. 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"/>
E. Has any part of the Deposit or the balance due above this loan been obtained from borrowings?	<input type="checkbox"/>	<input type="checkbox"/>
F. Has any application in respect of this loan been submitted by you, or any other person, to any other lender?	<input type="checkbox"/>	<input type="checkbox"/>

I/We hereby agree that EXPRESS MONEY SERVICE may negotiate a loan on our behalf with a lender. I/We further agree to provide all information to EXPRESS MONEY SERVICE which they consider necessary to enable the negotiation of a loan. I/We declare that the information provided to EXPRESS MONEY SERVICE is true and correct and further declare that I/We 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.

<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Applicant 1 Signature	Date	Applicant 2 Signature	Date
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Guarantor 1 Signature	Date	Guarantor 2 Signature	Date

DECLARATION UNDER THE CONSUMER CREDIT CODE WHERE CREDIT IS TO BE APPLIED WHOLLY OR PREDOMINANTLY FOR BUSINESS OR INVESTMENT PURPOSES

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

IMPORTANT: You should **NOT** sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may lose your protection under the Consumer Credit Code.

<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Applicant 1 Signature	Date	Applicant 2 Signature	Date
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Guarantor 1 Signature	Date	Guarantor 2 Signature	Date

INITIALS: _____

DISCLOSING PERSONAL INFORMATION

In order to provide our products and services, we may need to share Personal Information with other organisations. Commonly, organisations we would share such information with, include:

- related companies
- agents, contractors and service providers
- your employer/s or referees
- originators
- rating agencies
- mortgage insurers
- title insurers
- funders
- your or our professional advisers
- financial institutions and securitisers
- other credit providers
- your bank
- government and other regulatory bodies
- law enforcement agencies
- debt collectors
- trustee companies

FURTHER REQUEST FOR AND VERIFICATION OF PERSONAL INFORMATION

In order to comply with its obligations under the **Anti-Money Laundering and Counter Terrorism Financing Act 2006 ("AML/CTF Act")**, EXPRESS MONEY SERVICE may request further Personal Information from you, even if such information was previously obtained.

The Personal Information may be used for assessment and verification for compliance under the AML/CTF Act. You consent to the use of the Personal Information for such purposes.

If you do not provide the Personal Information required, EXPRESS MONEY SERVICE may not be able to provide you with credit or other products and services.

When EXPRESS MONEY SERVICE requests Personal Information from you for this purpose, you must comply with such requests.

ACCESSING AND UPDATING PERSONAL INFORMATION

You may access your personal information by contacting your usual contact person at EXPRESS MONEY SERVICE on the contact details below.

OUR CONTACT DETAILS

Suite 314-480 Collin Street, Melbourne
27a Lionel Road Mount Waverley, Victoria
Phone: 03 9486 2266
Fax: 03 9486 2277
Email: credit@expressmoneyservice.com.au

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant 1 Signature	Date	Applicant 2 Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Guarantor 1 Signature	Date	Guarantor 2 Signature	Date

INITIALS: _____