



APPLICANT DETAILS

Applicant 1 Name:

Applicant 2 Name:

Date:

ALL APPLICATIONS

- Completed and signed application and privacy form
 - Business Purpose Declaration (where applicable)
 - LoDoc Declaration (where applicable)
 - Company Borrowers (Corporate Addendum-2pages)
- Completed 'Broker Lodgement Summary'
- Broker Fact Find / Client Needs Analysis
- Customer Identification Checklist (AML Form)
- Clear copies of identification
- Authorisation for valuation fee
- REMINDER - Delete all Tax File Numbers

PAYG APPLICATIONS

- 2 x Latest payslips showing year-to-date earnings
AND
- Letter of employment on company letterhead **OR**
- Latest payment summary or tax assessment notice (with associated tax returns)
- For Contract Workers: A current contract & current taxation return

SELF-EMPLOYED APPLICATIONS

- Last 2 years personal tax returns and tax assessment notices
- Last 2 years business/company tax returns
- Last 2 years profit and loss statements
- Lo Doc declaration & accountant verification (signed and dated)

RENTAL INCOME

- Letter from agent or lease or rental statement

TRUSTS (Unit & Discretionary/Family ONLY)

- Full trust deed (fully executed by all parties)
- Last 2 years full tax returns for the trustee and trust (Required where trustee company is trading)
- Know your customer - Trust
- Know your customer - Company

PURCHASE APPLICATIONS

- Signed contract of sale/transfer
- Completed FHOG application (if applicable)
- Evidence of Genuine savings (unless N.G.S.) (5% over a 3 month period)

REFINANCE APPLICATIONS

- Rates Notice for property being refinanced
- Last 6 months statements on loans being refinanced
- Last 3 months statements for credit/store cards being refinanced
- Discharge form

CONSTRUCTION LOANS

- Fixed price building contract AND
- Building plans and Specifications

NATIONAL RENTAL AFFORDABILITY SCHEME LOANS

- Copy of NRAS lease agreement
- Signed acknowledgement of ILA obtained or waived (Independent Legal advice)

NGS LOANS - additional requirements

- Evidence of source of Non-genuine savings
- Borrowed funds to be included in serviceability
- Statutory Declaration for gifted funds

'SPECIALIST PRODUCTS' - additional requirements

If ABN is less than 24 months

- 3 months business bank statements
- 1 month personal bank statements (recent)
- Written/signed explanation of defaults/arrears
- Evidence of payment for defaults/arrears

SUMMARY OF APPLICATION - PLEASE COMPLETE (separate Broker cover-sheet with submission notes preferred)



INTRODUCER DETAILS

Broker Company Name:		Broker Name:	
Name of Aggregator (if applicable):		Broker Mobile No:	
Registration/ Licence/ Credit Representative Number:			
COSL Membership:	COSL Exp Date:	My ASHL BDM:	

SOLICITOR/CONVEYANCER DETAILS

Name of Firm:	Contact:
Telephone:	Facsimile:
Settlement Date:	Finance Due Date:

PRODUCT REQUIREMENTS (SPLIT ACCOUNTS)

Loan Accounts	Split 1	Split 2	Split 3
Amount of Loan Split	\$	\$	\$
Redraw Offset	<input type="checkbox"/> Yes or <input type="checkbox"/> No	<input type="checkbox"/> Yes or <input type="checkbox"/> No	<input type="checkbox"/> Yes or <input type="checkbox"/> No
Debit Card	<input type="checkbox"/> Yes or <input type="checkbox"/> No		
Internet Access	<input type="checkbox"/> Yes or <input type="checkbox"/> No		
Cheque Book	<input type="checkbox"/> Yes or <input type="checkbox"/> No	<input type="checkbox"/> Yes or <input type="checkbox"/> No	<input type="checkbox"/> Yes or <input type="checkbox"/> No
Loan Product	<input type="checkbox"/> ABL <input type="checkbox"/> La Trobe <input type="checkbox"/> Firstmac <input type="checkbox"/> Redzed <input type="checkbox"/> Resimac <input type="checkbox"/> Other _____		
Product Type	<input type="checkbox"/> Full Doc <input type="checkbox"/> LoDoc <input type="checkbox"/> Specialist <input type="checkbox"/> Construction <input type="checkbox"/> Propack <input type="checkbox"/> SMSF <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment	<input type="checkbox"/> Full Doc <input type="checkbox"/> LoDoc <input type="checkbox"/> Construction <input type="checkbox"/> Propack <input type="checkbox"/> SMSF <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment	<input type="checkbox"/> Full Doc <input type="checkbox"/> LoDoc <input type="checkbox"/> Construction <input type="checkbox"/> Propack <input type="checkbox"/> SMSF <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment
LMI to be capitalised	<input type="checkbox"/> Yes or <input type="checkbox"/> No		
Loan Type	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only _____ yrs <input type="checkbox"/> Variable Rate <input type="checkbox"/> Fixed _____ yrs <input type="checkbox"/> LOC (25yr max term)	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only _____ yrs <input type="checkbox"/> Variable Rate <input type="checkbox"/> Fixed _____ yrs <input type="checkbox"/> LOC (25yr max term)	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only _____ yrs <input type="checkbox"/> Variable Rate <input type="checkbox"/> Fixed _____ yrs <input type="checkbox"/> LOC (25yr max term)
Loan Term	_____ yrs	_____ yrs	_____ yrs
Repayment Type	<input type="checkbox"/> Week <input type="checkbox"/> Fortnight <input type="checkbox"/> Month	<input type="checkbox"/> Week <input type="checkbox"/> Fortnight <input type="checkbox"/> Month	<input type="checkbox"/> Week <input type="checkbox"/> Fortnight <input type="checkbox"/> Month
Interest Rate	_____ %	_____ %	_____ %
Total Loan Amount	\$ _____ LVR _____ %		

ABL RANGE - VISA CREDIT CARD - LOC split required - No Corporate Borrowers

Options (please tick)

<input type="checkbox"/> Secured \$500 - \$20,000 (LoDoc & Full Doc Loans) <input type="checkbox"/> Unsecured \$500 - \$10,000 (Full Doc Loans only)	Limit Requested \$ _____	Variable Rate _____ % pa	<input type="checkbox"/> Up to 55 days Interest Free <input type="checkbox"/> No Interest Free Cheque book <input type="checkbox"/> Yes <input type="checkbox"/> No
---	-----------------------------	-----------------------------	--



Broker Declaration & Credit Card Authority

ALL STATE
HOME LOANS

Phone 1800 101 368 | Fax 1800 101 838 | newapps@allstatehomeloans.com.au | www.allstatehomeloans.com.au
ABN 86 010 377 | ACN 010 377 018 | PO Box 959, Spring Hill, QLD 4004 | Australian Credit Licence 384512

BROKER DECLARATION

I declare that I have interviewed the applicant(s) and confirm that:

1. The applicant/each of the applicants demonstrated sufficient English fluency to understand the loan and its implications.

Yes or No If no, give details:

2. The applicant/each of the applicants demonstrated sufficient financial literacy to understand the loan and its implications.

Yes or No If no, give details:

3. The applicants' requirements and objectives: In the loan application the loan purpose and type of loan product is specified. Do the applicant(s) have any other relevant requirements and objectives? (e.g. plan to downsize or move to a retirement village in five years; keep investment property for five years; sell the home and upgrade in five years):

4. Applicants' financial position: In the loan application, the applicants' income and outgoings, and assets and liabilities are specified. Is there any other information that is relevant? (e.g. expecting inheritance money; repay loan from super; employment insecure):

5. Verification of financial position: In the loan application, you have verified certain documentary evidence. Did you need to review other documents to verify the financial position? If so what?

If you are not providing Allstate Home Loans with copies of the documentary evidence, provide identifying details for that evidence:

6. Are the Applicants experiencing any financial stress from existing commitments? No or Yes If yes, give details:

7. Have the Applicants made an application for Hardship with their existing lender? No or Yes If yes, give details:

I hereby declare the following

- The information above is true and correct.
- All information I have or will provide in connection with the above loan is so far as I am aware correct and not misleading
- I have made a preliminary assessment that the proposed loan is not unsuitable and is appropriate
- I have sighted and validated all the original documents and all copies of documents throughout the loan process associated with this loan application

- I have provided all parties all documents required under the National Consumer Credit Protection Act 2009.
- I hereby indemnify Allstate Home Loans Pty Ltd and its funders in respect of any loss claim or expense (including civil and criminal penalties) arising from my conduct or the conduct of any of my associates in connection with this loan.
- That assessment is valid for 90 days from the date below

Name of Broker:	Brokers Signature: X
Address of Broker:	Date:

APPLICANT CREDIT CARD AUTHORITY

I hereby authorise Allstate to charge deposit on valuation fee for this application to my credit card. Paying by VISA Master Card

Card Holders Name:	Expiry
Card Holders Signature: X	Credit Card #
	CCV



Allstate Home Loans Application Form

ALLSTATE[®]
HOME LOANS

Phone 1800 101 368 | Fax 1800 101 838 | newapps@allstatehomeloans.com.au | www.allstatehomeloans.com.au
ABN 86 010 377 | ACN 010 377 018 | PO Box 959, Spring Hill, QLD 4004 | Australian Credit Licence 384512

PERSONAL DETAILS # 1 BORROWER GUARANTOR
 Able to Read/ Understand English (a translator may be required)
 Permanent Resident

PERSONAL DETAILS # 2 BORROWER GUARANTOR
 Able to Read/ Understand English (a translator may be required)
 Permanent Resident

Surname:		Surname:	
Given Names:		Given Names:	
Title:	Date of Birth:	Title:	Date of Birth:
Gender:	Marital Status:	Gender:	Marital Status:
Dependents (Number):	Dependent (ages):	Dependents (Number):	Dependent (ages):
D/Licence #	Expiry Date:	D/Licence #	Expiry Date:
Mother's Maiden Name:		Mother's Maiden Name:	

CURRENT ADDRESS DETAIL

Own Mortgage Rent Board

CURRENT ADDRESS DETAILS

Own Mortgage Rent Board

Street Address:		Street Address:	
Time at address (If < 2 yrs complete previous address) year/s month/s		Time at address (If < 2 yrs complete previous address) year/s month/s	
Mobile:	Home Phone:	Mobile:	Home Phone:
Email:		Email:	
Postal Address:		Postal Address:	

PREVIOUS ADDRESS DETAILS

(If less than 2yrs at current)

PREVIOUS ADDRESS DETAILS

(If less than 2yrs at current)

Street Address:		Street Address:	
Time at address year/s month/s		Time at address year/s month/s	

NEAREST RELATIVE DETAILS (NOT LIVING WITH YOU) - MUST COMPLETE

NEAREST RELATIVE DETAILS (NOT LIVING WITH YOU) - MUST COMPLETE

Name:		Name:	
Street Address:		Street Address:	
Relationship:		Relationship:	
Mobile:	Home Phone:	Mobile:	Home Phone:



Allstate Home Loans Application Form

ALLSTATE
HOME LOANS

Phone 1800 101 368 | Fax 1800 101 838 | newapps@allstatehomeloans.com.au | www.allstatehomeloans.com.au
ABN 86 010 377 | ACN 010 377 018 | PO Box 959, Spring Hill, QLD 4004 | Australian Credit Licence 384512

EMPLOYMENT DETAILS # 1

Full Time Part Time Casual Contract
 Family Business Retired Probation

EMPLOYMENT DETAILS # 2

Full Time Part Time Casual Contract
 Family Business Retired Probation

Employer: <input type="checkbox"/> PAYG or <input type="checkbox"/> Self Employed		Employer: <input type="checkbox"/> PAYG or <input type="checkbox"/> Self Employed	
Street Address:		Street Address:	
Term: year/s month/s	Phone:	Term: year/s month/s	Phone:
Occupation:		Occupation:	

PREVIOUS EMPLOYMENT DETAILS (If less than 2yrs at current)

PREVIOUS EMPLOYMENT DETAILS (If less than 2yrs at current)

Employer: <input type="checkbox"/> PAYG or <input type="checkbox"/> Self Employed		Employer: <input type="checkbox"/> PAYG or <input type="checkbox"/> Self Employed	
Term: year/s month/s	Occupation:	Term: year/s month/s	Occupation:

SECOND JOB - EMPLOYMENT DETAILS

SECOND JOB - EMPLOYMENT DETAILS

Employer: <input type="checkbox"/> PAYG or <input type="checkbox"/> Self Employed		Employer: <input type="checkbox"/> PAYG or <input type="checkbox"/> Self Employed	
Term: year/s month/s	Occupation:	Term: year/s month/s	Occupation:

FINANCIAL DETAILS

FINANCIAL DETAILS

Annual Salary (gross):	\$	Annual Salary (gross):	\$
Overtime (gross):	\$	Overtime (gross):	\$
Rental (gross):	\$	Rental (gross):	\$
DSS/Other:	\$	DSS/Other:	\$
TOTAL INCOME:	\$	TOTAL INCOME:	\$
Average Monthly Living Expenses:	\$	Average Monthly Living Expenses:	\$

Combined average MONTHLY living expenses (excluding loan repayments)
i.e food, insurances, entertainment, petrol, education etc.

Combined average MONTHLY living expenses (excluding loan repayments)
i.e food, insurances, entertainment, petrol, education etc.

FUNDS POSITION - PURCHASE / REFINANCE

FUNDS POSITION - CONSTRUCTION

Purchase/ Refinance Amount:	\$	Land Price/ Land Value:	\$
Discharge & other exit costs:	\$	House Contract Price:	\$
Cash Out:	\$	Estimated Fees (not incl LMI):	\$
Estimated Fees (not incl LMI):	\$	TOTAL:	\$
TOTAL:	\$		
Less FHOG (if applicable):	\$		
Less Applicants Contribution:	\$		
LOAN REQUIRED:	\$		



Allstate Home Loans Application Form

ALLSTATE
HOME LOANS

Phone 1800 101 368 | Fax 1800 101 838 | newapps@allstatehomeloans.com.au | www.allstatehomeloans.com.au
ABN 86 010 377 | ACN 010 377 018 | PO Box 959, Spring Hill, QLD 4004 | Australian Credit Licence 384512

ASSET & LIABILITIES STATEMENT

Assets			Liabilities				
DETAILS	RENT/MTH	VALUE	LENDER	PAYMENT	LIMIT	BALANCE	REFINANCE?
PRINCIPAL RESIDENCE	N/A	\$	1.	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Address of Principle Res:						<input type="checkbox"/> APP #1 <input type="checkbox"/> APP #2 <input type="checkbox"/> JOINT	
PROPERTY 2	\$	\$	3.	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Address of property 2:						<input type="checkbox"/> APP #1 <input type="checkbox"/> APP #2 <input type="checkbox"/> JOINT	
PROPERTY 3	\$	\$	4.	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Address of property 3:						<input type="checkbox"/> APP #1 <input type="checkbox"/> APP #2 <input type="checkbox"/> JOINT	
PROPERTY 4	\$	\$	5.	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Address of property 4:						<input type="checkbox"/> APP #1 <input type="checkbox"/> APP #2 <input type="checkbox"/> JOINT	
CASH AT BANK			OVERDRAFTS/ PERSONAL LOANS/ OTHER LOANS				
- Savings A/C #	\$		LENDER	PAYMENT		BALANCE	REFINANCE?
- Savings A/C #	\$		1.	\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
- Term Deposits A/C #	\$		2.	\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
- Deposit Paid (Provide receipt)	\$		3.	\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
SUPERANNUATION			CREDIT CARDS/ INT. FREE		LIMIT	BALANCE	REFINANCE?
Applicant 1	\$		1.	\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Applicant 2	\$		2.	\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
PERSONAL EFFECTS (contents)	\$		3.	\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
MOTOR VEHICLES			LEASE/ HIRE PURCHASE				
Make	Value		LENDER	PAYMENT		BALANCE	REFINANCE?
1.	\$		1.	\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	\$		2.	\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
OTHER ASSETS			OTHER LIABILITIES				
1.	\$		TYPE		PAYMENT	BALANCE	
2.	\$		1. Rent paid (per week)		\$	\$	
3.	\$		2. Maintenance		\$	\$	
4.	\$		3. Higher Education Debt		\$	\$	
5.	\$		4.		\$	\$	
6.	\$		5.		\$	\$	
TOTAL ASSETS		\$	TOTAL LIABILITIES			\$	

Signed: X	Date:	Signed: X	Date:
Name Applicant 1:		Name Applicant 2:	



Allstate Home Loans Application Form

ALL STATE
HOME LOANS

Phone 1800 101 368 | Fax 1800 101 838 | newapps@allstatehomeloans.com.au | www.allstatehomeloans.com.au
ABN 86 010 377 | ACN 010 377 018 | PO Box 959, Spring Hill, QLD 4004 | Australian Credit Licence 384512

SECURITY DETAILS - SECURITY 1

Occupied Investment House Unit Land Const
 NRAS National Rental Affordability Scheme

SECURITY DETAILS - SECURITY 2

Occupied Investment House Unit Land Const
 NRAS National Rental Affordability Scheme

Street Address:	Street Address:
Purchase Price/ Est. value: \$	Purchase Price/ Est. value: \$

MORTGAGOR DETAILS - SECURITY 1 (Post Settlement)

Applicant 1 only Applicant 2 only Applicant 1 & 2
 Joint tenant Tenant in common

MORTGAGOR DETAILS - SECURITY 2 (Post Settlement)

Applicant 1 only Applicant 2 only Applicant 1 & 2
 Joint tenant Tenant in common

Access Name:	Access Phone:	Access Name:	Access Phone:
--------------	---------------	--------------	---------------

APPLICANT DECLARATION

1.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you, or your spouse, ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?
2.	<input type="checkbox"/> Yes <input type="checkbox"/> 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?
3.	<input type="checkbox"/> Yes <input type="checkbox"/> 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?
4.	<input type="checkbox"/> Yes <input type="checkbox"/> 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:
5.	<input type="checkbox"/> Yes <input type="checkbox"/> 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?
6.	<input type="checkbox"/> Yes <input type="checkbox"/> 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?
7.	<input type="checkbox"/> Yes <input type="checkbox"/> No	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 so, give details:
8.	Allstate Home Loans Pty Ltd will engage a valuer to report on the proposed property. 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 the lender's requirements. If this application is approved I/we agree to pay all charges required by Allstate Home Loans and its funders and acting solicitors.	

Signed: X	Date:	Signed: X	Date:
Name Applicant 1:		Name Applicant 2:	

JOINT NOMINATION 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 - I /We nominate	to receive notices & other documents under the National Credit Code on behalf of me/us.
GUARANTOR - I /We nominate	to receive notices & other documents under the National Credit Code on behalf of me/us.

Signed: X	Date:	Signed: X	Date:
Name Applicant 1:		Name Applicant 2:	



Allstate Home Loans Application Form

ALLSTATE
HOME LOANS

Phone 1800 101 368 | Fax 1800 101 838 | newapps@allstatehomeloans.com.au | www.allstatehomeloans.com.au
ABN 86 010 377 | ACN 010 377 018 | PO Box 959, Spring Hill, QLD 4004 | Australian Credit Licence 384512

PURPOSE DECLARATION

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

THE PURPOSE (S) OF THIS PROPOSED LOAN IS/ARE:		LOAN AMOUNT SOUGHT	
		Code	Non Code
1.	To purchase, construct, renovate or improve a residence for owner occupation.	\$	
2.	To refinance an owner-occupied residence for personal use.	\$	
3.	To refinance an owner-occupied residence for business use.		\$
4.	To purchase, construct, renovate or improve a residential property for investment purposes.	\$	
5.	To refinance a residential property for investment purposes.	\$	
6.	To refinance a residential investment property for business use.		\$
7.	To finance the construction of a non-residential property for investment purposes.		\$
8.	To provide a Line of Credit for personal use.	\$	
9.	To provide a Line of Credit for renovating or improving a residential property for investment.	\$	
10.	To provide a Line of Credit for business/investment purposes other than renovating or improving a residential property for investment purposes.		\$
11.	To have available credit to make personal purchases.	\$	
12.	To provide funds for future personal use.	\$	
13.	To provide funds for future investment use for constructing, renovating or improving a residential property for investment purposes.	\$	
14.	To provide funds for future business/investment purposes other than constructing, renovating or improving a residential property for investment purposes.		\$
15.	Other:		\$
TOTALS:		\$	\$

Declaration under the National Credit Code where the credit is to be applied WHOLLY OR PREDOMINANTLY FOR BUSINESS or INVESTMENT PURPOSES OTHER THAN INVESTMENT IN RESIDENTIAL PROPERTY.

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 other than investment in residential property.

You should **only** sign this declaration if this loan is wholly or predominantly for: • Business purposes; or • Investment purposes other than investment in residential property. Please cross applicable box (X) Loan 1 Loan 2 Loan 3

IMPORTANT - by signing this declaration you may **lose** your protection under the National Credit Code

Signed: X	Date:	Signed: X	Date:
Name Applicant 1:		Name Applicant 2:	



ALLSTATE
HOME LOANS

Phone 1800 101 368 | Fax 1800 101 838 | newapps@allstatehomeloans.com.au | www.allstatehomeloans.com.au
ABN 86 010 377 | ACN 010 377 018 | PO Box 959, Spring Hill, QLD 4004 | Australian Credit Licence 384512

Privacy Consent Form

By signing this document you consent to us and some other entities 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.allstatehomeloans.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 arrange and manage finance. Some of the funders we use are listed at the end of this consent. In this consent, 'we' includes us and those funders. 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.

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 and credit related to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at www.allstatehomeloans.com.au or by contacting us on 1800 101 368. The link to the privacy policy for our funders is shown at the end of this consent. These privacy policies contain 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. They also contain 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

CUSTOMER IDENTIFICATION

We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

LENDERS MORTGAGE INSURERS (LMIs)

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 1988 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.

Funders we may use include:
Allstate Home Loans Pty Ltd
ABN 82 729 205 480
Australian Credit Licence 389646
Level 8, 120 Edward St,
Brisbane QLD.
Phone 1800 101 368
www.allstatehomeloans.com.au

Adelaide Bank A Division of Bendigo Adelaide Bank Limited
ABN 11 068 049 178 169
Australian Credit Licence 237879.
80 Grenfell St, Adelaide, SA 5000.
Phone 1300 652 220
www.adelaidebank.com.au



Privacy Consent Form

Perpetual Trustee Company Limited
ACN 000 001 007
Australian Credit Licence 236643
Level 12, 123 Pitt Street,
Sydney NSW 2000.
Phone (02) 9229 9000

Perpetual Corporate Trust Limited
ACN 000 341 533
123 Pitt Street, Sydney NSW 2000
Phone 1300 730 862

Resimac Limited
ABN 67 002 997 935
Australian Credit Licence 247283.
Level 9, 45 Clarence Street,
Sydney NSW 2000.
Phone 1300 764 447
www.resimac.com.au

**First American Title Insurance Company
of Australia Pty Limited**
ABN 64 075 279 908
PO Box Q1465 QVB
Post Office NSW 1230.
Phone (02) 8235 4433

Permanent Custodians Limited
ABN 55 001 426 384
Australian Credit Licence 235129
Level 4, 35 Clarence Street
Sydney NSW 2000.
Phone 1800 622 812

Redzed Lending Solutions Pty Limited
ABN 31 123 588 527
GPO Box 1693 Melbourne VIC 3000
Phone 1300 722 462
www.redzed.com

Firstmac Limited
ABN 59 094 145 963
Australian Credit Licence 290600
Level 40, Riverside Centre,
123 Eagle Street, Brisbane QLD 4000
Phone 1800 635 228

**First Mortgage Company Home Loans
Pty Limited**
ABN 45 104 268 448
Australian Credit Licence 395213
Level 40, Riverside Centre,
123 Eagle Street, Brisbane QLD 4000
Phone 1800 635 228 www.firstmac.com.au

**La Trobe Financial Asset
Management Limited**
ACN 30 006 479 527
Australian Credit Licence 392385
Level 25, 333 Collins Street, Melbourne VIC 3000
Phone 1800 707 707 www.latrobefinancial.com.au

Permanent Mortgages Pty Limited
ACN 097 176 362
Level 25, 333 Collins Street, Melbourne VIC 3000
Phone 1800 707 707

Permanent Mortgages No 2 Pty Limited
ACN 109 141 531
Level 25, 333 Collins Street, Melbourne VIC 3000
Phone 1800 707 707

Sintex Consolidated Pty Limited
Australian Credit License 385129
Australian Financial Services License 385129
Level 1, 158 Wattlet Street
Ultimo NSW 2007
Phone: (02) 9278 9700 www.sintex.com.au
Note: Sintex Consolidated Pty Ltd is the trust manager and servicer

- 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.

CONSENT TO CREDIT INFORMATION BEING PASSED ON

I consent for any lender who makes a loan to me as a result of a loan application submitted through Allstate Home Loans and _____ [insert Broker's name] to provide details of the content of my loan including "credit information" regulated under the Privacy Act to Allstate Home Loans and the above Broker.

Please keep me up to date with products & services.

Please do not provide information/quote for Mortgage Protection Insurance.

The privacy policies of the LMIs and funders contain information about how you may access the personal information and credit information those entities hold about you, seek correction of that information, and how you may complain about a breach of your privacy.

The LMIs and funders may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada and the United Kingdom.

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.

More information on overseas disclosure may be found in the entities' privacy policies. We may exchange your personal and credit information with the following 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

Experian
Level 6, 549 St Kilda Rd Melbourne V3004
T (03) 8699 0100
Website www.experian.com.au

We give credit information to a Credit Reporting Body. 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;

SIGNATURES OF BORROWER(S) AND DATE

You consent to the use of your personal and credit information as set out above.

Signature Borrower 1: X	
Name:	Date:

Signature Borrower 2: X	
Name:	Date:

Signature Guarantor 1 :X	
Name:	Date:

Signature Guarantor 2 :X	
Name:	Date:



ALLSTATE
HOME LOANS

Phone 1800 101 368 | Fax 1800 101 838 | newapps@allstatehomeloans.com.au | www.allstatehomeloans.com.au
ABN 86 010 377 | ACN 010 377 018 | PO Box 959, Spring Hill, QLD 4004 | Australian Credit Licence 384512

LoDoc Declaration of Financial Position (Part1)

This declaration must be completed and signed by each applicant where a LoDoc Product is being applied for. To: Allstate Home Loans Pty Ltd and the Credit Provider/s Perpetual Trustee Company Limited, Resimac Limited, Adelaide Bank A Division of Bendigo and Adelaide Bank Limited.

Application Details

MUST COMPLETE ALL FIELDS BELOW

Borrower Name(s):			Borrower Name(s):		
ACN/ABN:	Registered:	GST <input type="checkbox"/> Yes <input type="checkbox"/> No	ACN/ABN	Registered:	GST <input type="checkbox"/> Yes <input type="checkbox"/> No
Company Name/Business Name:			Company Name/Business Name:		
	Loan 1		Loan 2		Loan 3
Loan Amount(s)	\$		\$		\$
Actual Monthly Repayments	\$		\$		\$
Term		years		years	
Interest Rate:	%	Repayment Type <input type="checkbox"/> Principal and Interest OR <input type="checkbox"/> Interest Only			
In addition to declaration in my Lo Doc Loan Application, I declare that					
1.	Applicant one OR Applicant two	<input type="checkbox"/> I am self employed as <input type="checkbox"/> I am not self employed	(Occupation & Industry type)		
2.	I/we have requested Credit Provider and Allstate Home Loans Pty Ltd not to require production of any documentary evidence of my/our income and assets. Accordingly, I/we understand that the Credit Provider and Allstate Home Loans Pty Ltd may not independently verify the information in my/our application concerning income and assets.				
3.	I/we have carefully considered my/our financial position and, in accordance with your recommendation, have sought and obtained such financial and other advice as I/we consider appropriate in connection with the proposed loan.				
4.	I am/we are aware of my/our financial obligations under my/our proposed Lo Doc loan with the Credit Provider.				
5.	I am/we are satisfied that I am /we are able to comfortably meet the repayments on the proposed loan, as well as all of my/our other financial obligations (including living expenses), as and when they fall due without hardship.				
6.	I am/we are not relying on the Credit Provider or Allstate Home Loans to review my/our financial position to make a decision about whether I/we can meet the repayment obligations on the proposed loan without hardship.				
7.	I/we warrant that my/our income is as stated below and that the statement of assets and liabilities I/we provided is correct.				
8.	My/our Business Activity Statements have been lodged (where the obligation for lodgement exists) with the Australian Tax Office on time and are up to date; and				
9.	I/we understand that the Credit Provider and Allstate Home Loans will rely on these declarations in considering my/our loan application, and, if approved, in providing me/us with credit under any resulting loan contract.				
SIGNING AN INCORRECT, MISLEADING OR BLANK DECLARATION MAY CONSTITUTE AN OFFENCE					
			APPLICANT (1)	APPLICANT (2)	
Gross income (PAYG) p.a. (if applicable)			\$	\$	
Self employed Annual Net Income from Business (i.e. income left after all expenses and repayments to outside liabilities)			\$	\$	
Current Rent Received p.a.			\$	\$	
TOTAL			\$	\$	
Please note that the income total for the Applicant (1) and Applicant (2) above must be brought forward to page 5 of the Allstate Home Loans Loan Application and inserted in the Annual Gross income section (for PAYG applicants) or the Annual Net Income section (for self-employed applicants).					
I/we acknowledge that I/we have read, understood, and agree with the above declarations. Signature of all applicants OR directors if applicant is a company.					
Signature: X		Date:	Signature: X		Date:
Borrower 1:			Borrower 2:		
Witness Signature: X		Date:	Witness Signature: X		Date:
Witness name:			Witness name:		



LoDoc Declaration of Financial Position (Part 2)

ALL STATE
HOME LOANS

Phone 1800 101 368 | Fax 1800 101 838 | newapps@allstatehomeloans.com.au | www.allstatehomeloans.com.au
ABN 86 010 377 | ACN 010 377 018 | PO Box 959, Spring Hill, QLD 4004 | Australian Credit Licence 384512

ACCOUNTANT DETAILS

Accounting Firm (Trading Name):	
Member of:	
Business Address:	
Phone:	Facsimile:
Registered Tax Agent: <input type="checkbox"/> Yes <input type="checkbox"/> No	BAS / Tax Agent #:

ACCOUNTANT DECLARATION

APPLICANT (1)	APPLICANT (2)
Applicant/ Client Name:	Applicant/ Client Name:
Applicant/ Client Address:	Applicant/ Client Address:
Occupation:	Occupation:
I am aware that my client has declared a self employed net income (before tax) for the purposes of obtaining finance	
Self employed Declared Income: \$ _____ per annum	Self employed Declared Income: \$ _____ per annum
PAYG Declared Income: \$ _____ per annum	PAYG Declared Income: \$ _____ per annum
Current Rent Received: \$ _____ per annum	Current Rent Received: \$ _____ per annum

Noting that current financials are not available based on my knowledge of my client's current circumstances the above figure is not an unreasonable estimate of their gross income.

I CERTIFY THAT:

1. I am a practising accountant/licensed tax agent and am currently a member of: <input type="checkbox"/> ICAA <input type="checkbox"/> CPA Australia <input type="checkbox"/> NI <input type="checkbox"/> Other: _____ <input type="checkbox"/> Not applicable
2. I am the accountant to _____ ('borrower/s') and have acted for the borrower/s in that capacity for the previous _____ years, and still act as their current accountant.
3. I am aware of the borrower's declared net profit before tax of \$ _____
4. I am not aware of any factors which may affect the borrower's ability to make the repayments or which may cause substantial hardship to the borrower/s to make repayments.
5. I confirm that the borrower/s is a/are registered tax payer/s with the Australian Taxation Office.
6. I understand that you are relying on this letter in agreeing to make the loan to the borrower/s. Please be advised that in accordance with instruction from the borrower/s, an audit has not been performed in relation to preparing any financial statements for and on behalf of the borrower/s. Consequently, we are unable to express any opinion as to the accuracy of the information contained within those reports.
7. Are you receiving a referral fee for the placement of this loan? <input type="checkbox"/> Yes <input type="checkbox"/> No
8. I confirm I am independent of this transaction and there is no conflict of interest in regards to this declaration. <input type="checkbox"/> Yes <input type="checkbox"/> No
9. I wish to provide the following additional information in regards to the applicant(s), income, expenses or financial position:

ACCOUNTANT DISCLAIMER

The accountant's declaration above is provided in good faith taking into account the accountant's knowledge of the client's circumstances as at the specified date. The accountant makes no representations or warranties about the accuracy or completeness of the information in this declaration, or any future income of the applicant. The accountant makes no warranty that the applicant will be able to make repayments under any loan provided based on this declaration. The accountant has not considered details of the terms of the proposed loan, including interest rates and repayment terms. The accountant is not responsible for keeping the Bank informed of any change to the information in this declaration occurring after the specified date. The information in this declaration may only be used by the Bank for the sole purpose of considering whether to provide credit for the amount set out in this form. Information in this declaration must not be used for any other purpose or forwarded to or used by any third person. Information in this declaration is a guide only, and the Bank should conduct its own due diligence in considering whether to provide credit to the applicant. This declaration is valid for 60 days from the specified date.

ACCOUNTANT SIGNATURE (APPLICANT 1)

ACCOUNTANT SIGNATURE (APPLICANT 2)

Accountant Name:	Accountant Name:
Accountant Signature: X _____	Accountant Signature: X _____
Date:	Date:



Customer Identification Checklist

ALL STATE
HOME LOANS

Phone 1800 101 368 | Fax 1800 101 838 | newapps@allstatehomeloans.com.au | www.allstatehomeloans.com.au
ABN 86 010 377 | ACN 010 377 018 | PO Box 959, Spring Hill, QLD 4004 | Australian Credit Licence 384512

ANTI-MONEY LAUNDERING & 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 customer application. Please ensure that you follow the relevant lender's procedures and that all photocopies of customer documents provided to your lender are clear and legible.

CUSTOMER TYPE - SECTIONS TO BE COMPLETED

Individual	<input type="checkbox"/> Section A and Section B
Sole Trader	<input type="checkbox"/> Section A, Section B and Section C
Company (Pty and Ltd)	<input type="checkbox"/> Section D, Section A (for at least ONE director and ALL directors who are signatories to the account) and Section B
Company (Public)	<input type="checkbox"/> Section B and Section D
Trust	<input type="checkbox"/> Section E, Section A (where the trustee is an individual and any signatories to the account) and Section B or Section E, Section D, Section A (any individuals acting as signatories) and Section B
Partnership	<input type="checkbox"/> Section F, Section A (for at least ONE partner and ALL partners who are signatories to the account) and Section B

CUSTOMER DETAILS	CUSTOMER DETAILS
Borrower Full Name # 1:	Borrower Full Name # 2:
<input type="checkbox"/> Applicant or <input type="checkbox"/> Guarantor	<input type="checkbox"/> Applicant or <input type="checkbox"/> Guarantor

BROKER DECLARATION	
<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2	<input type="checkbox"/> By signing this section, I acknowledge and confirm that I have identified the customer/s in accordance with the Know Your Customer Requirements
<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2	<input type="checkbox"/> The documentation provided is current and I have sighted the original documents
<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2	<input type="checkbox"/> All photographic identification is a "reasonable likeness" to the individual
<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2	<input type="checkbox"/> Nothing in my dealings with the customer have raised any suspicions concerning the proposed transaction
<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2	<input type="checkbox"/> Face to face verification of the customer was carried out by me OR <input type="checkbox"/> Face to face verification was not possible because (state reason):

BROKER NAME:	
Broker Company Name:	
Broker Signature: X	Date:
OTHER IDENTIFIERS NAME:	
Address:	
TITLE (JP inc JP #):	Date:



Customer Identification Checklist

SECTION A - CUSTOMER INDIVIDUAL

SECTION A - CUSTOMER INDIVIDUAL

A1 - Personal Information		A1 - Personal Information	
Borrower Full Name # 1 (including all middle names):		Borrower Full Name # 2 (including all middle names):	
Any other names known by:		Any other names known by:	
Date of Birth:		Date of Birth:	
Residential address:		Residential address:	
A2 - Document Verification Information		A2 - Document Verification Information	
<input type="checkbox"/> Option 1 Two Primary Photographic Identification Documents <input type="checkbox"/> Option 2 One primary photographic identification document AND One primary non-photographic identification document; Or one primary photographic identification document plus one secondary identification document.		<input type="checkbox"/> Option 1 Two Primary Photographic Identification Documents <input type="checkbox"/> Option 2 One primary photographic identification document AND One primary non-photographic identification document; Or one primary photographic identification document plus one secondary identification document.	
Primary Photographic Documents		Primary Photographic Documents	
<input type="checkbox"/> Drivers Licence Number:		<input type="checkbox"/> Drivers Licence Number:	
State:	Expiry Date:	State:	Expiry Date:
<input type="checkbox"/> Passport Number:		<input type="checkbox"/> Passport Number:	
Country:	Expiry Date:	Country:	Expiry Date:
Primary NON- Photographic Documents		Primary NON- Photographic Documents	
<input type="checkbox"/> Birth Certificate or <input type="checkbox"/> Citizenship Certificate <input type="checkbox"/> Pension Card/ Health Care Card issued by Centrelink (Medicare Card is unacceptable)		<input type="checkbox"/> Birth Certificate or <input type="checkbox"/> Citizenship Certificate <input type="checkbox"/> Pension Card/ Health Care Card issued by Centrelink (Medicare Card is unacceptable)	
Secondary Identification Documents		Secondary Identification Documents	
<input type="checkbox"/> Benefits notice issued by Government which contains name and residential address of the individual within the last 12mths <input type="checkbox"/> Income Tax Assessment Notice issued by the ATO within the last 12mths <input type="checkbox"/> Rates or utility notice issued by a local government body or utilities provider within the last three months		<input type="checkbox"/> Benefits notice issued by Government which contains name and residential address of the individual within the last 12mths <input type="checkbox"/> Income Tax Assessment Notice issued by the ATO within the last 12mths <input type="checkbox"/> Rates or utility notice issued by a local government body or utilities provider within the last three months	

SECTION B - TRANSACTION INFORMATION

Location of asset being purchased with the loan (if any):
Address of security property (if any):
Source of funds for repayment or investment (State whether from Normal income / cash flow, bulk reductions from sale of assets, non repayable gift, etc. If bulk reductions are part of the repayment source, list brief details of account names & numbers funds are held in):



Customer Identification Checklist

SECTION C - CUSTOMER SOLE TRADER

Collect information and verify the identity of the individual as per Part A1 and A2 (above)

Collect the Transaction Information as per Part B (above) AND collect the following (no need to verify)

Full name of business:	ABN:
Principal place of business:	

SECTION D - CUSTOMER COMPANY

Collect the name of ALL directors

1.	3.
2.	4.

Collect information and verify the identity of at least ONE director (NOTE - ALL directors who are signatories to the account MUST have their identification verified) as per Part A1 and A2 (previous page)

Collect the Transaction Information as per Part B (previous page)

Collect the personal information in A1 for ALL shareholders owning more than 25% of the company (no need to verify under A2) AND verified by ASIC search.

Full name of company as registered by ASIC (to be verified by ASIC search):	
<input type="checkbox"/> Public <input type="checkbox"/> Propriety Limited (to be verified by ASIC search)	ACN (if applicable) (to be verified by ASIC search)
Full address of the company's registered office:	Full address of the company's principal place of business:

SECTION E - CUSTOMER TRUST

If the trustee(s) is an individual, collect all full names of individual information and verify the identity as per Part A1 and A2 above for EACH individual trustee.

1.	2.
----	----

If the trustee(s) is a company, collect and verify information as per Part D

Collect the Transaction Information as per Part B (previous page)

AND collect the signed trust deed

Full name of the trust:	Full business name (if any) of the Trustee:
Type of trust (e.g. unit, discretionary):	Trust ABN:
Full name of each beneficiary of the trust:	
Trading Name of trustee (if any):	Country Established:

SECTION F - CUSTOMER PARTNERSHIP

Collect information as per Part A1 for all partners

Verify the identity as per Part A1 and A2 for at least one partner (NOTE - ALL partners who are signatories to the account MUST have their identification verified)

Collect: Original, certified copy or certified extract of ONE of the following: Partnership Agreement OR minutes of a Partnership meeting approving the establishment of the business relationship OR certificate of registration of business name issued by an Australian government body OR a bank statement in the name of the Partnership issued within the last 12 months OR a letter from the accountant or legal practitioner confirming the name and existence of the Partnership dated within the last 12 months.

Collect the Transaction Information as per Part B (previous page) AND collect the following:

Full name of partnership:	Partnership ABN:
Full registered business name (if any):	
Full address of the partnership's principal place of business (if any):	
Registered business address of the partnership (if any):	
Trading Name:	Country Established: