

# APPLICATION & PRIVACY FORM



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## CONTACT DETAILS

To	Name: <b>Liberty Financial - Support</b>	Fax: <b>13 23 99</b>
From	Name:	Company:
	Phone:	Email:
	Date:	Pages:

## APPLICATION OVERVIEW

Loan amount	\$ (including capitalisation)	Security value	\$		
Loan term	years Capitalised mths	Loan purpose	<input type="checkbox"/> Purchase	<input type="checkbox"/> Refinance	<input type="checkbox"/> Other
Payment type	<input type="checkbox"/> P&I <input type="checkbox"/> Interest only years	Security type	<input type="checkbox"/> Residential	<input type="checkbox"/> Commercial	<input type="checkbox"/> Land
Interest type	<input type="checkbox"/> Variable <input type="checkbox"/> Fixed for years	Main income type	<input type="checkbox"/> PAYG	<input type="checkbox"/> Self-employed	<input type="checkbox"/> Other
Settlement date		Verification	<input type="checkbox"/> Private/Care	<input type="checkbox"/> Nova	<input type="checkbox"/> Star
Introducer use only (if applicable)	UFC:	TC:	BKG:	SRCE:	

## VALUATION PAYMENT OPTIONS

Credit card	<input type="checkbox"/> Visa	<input type="checkbox"/> MasterCard	<input type="checkbox"/> Amex	<input type="checkbox"/> Bankcard
	Card No:	Amount: \$	Exp: /	
	Name:	Signature:		
Direct deposit	Bank name: <b>National Australia Bank</b>	Payable to: <b>Secure Funding Limited</b>	Deposit date:	
	BSB No: <b>083-001</b>	Account No: <b>168956786</b>	Deposit amount: \$	

Valuation fee - \$330 (including GST) per security (est), higher if security value  $\geq$ \$750k or regional location.

## NOTES

### IMPORTANT NOTICE

The Application is addressed to each of Liberty Financial Pty Ltd ABN 55 077 248 983, Secure Funding Pty Ltd ABN 55 081 982 872 and their associated entities as defined in the Corporations Act (collectively called the "Credit Provider"). Each of the Consents and Declarations contained in the New Application are addressed to and are for the benefit of each party collectively defined as the Credit Provider.

## APPLICANT DECLARATIONS AND AUTHORITIES

### BUSINESS PURPOSE DECLARATION

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; or
- Investment purposes other than investment in residential property.

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

Applicant 1: Name

Applicant 2: Name

Applicant 1: Signature

Date

Applicant 2: Signature

Date

### INCOME DECLARATION (FOR NOVA ONLY)

I/We request the Credit Provider assess this application without conventional documentary evidence of my/our business income. I/We understand that the Credit Provider is relying on this declaration in approving the loan. I/We declare that: (i) I/we have been advised to obtain legal and financial advice before signing any loan agreement and mortgage documents; and (ii) I/we have carefully considered my/our capacity to meet the proposed loan repayments and confirm that I/we can afford these repayments based on a careful consideration of other financial commitments and living expenses. I/We am/are aware that: (i) if the loan is not paid, the Credit Provider may be able to sell any security property; (ii) if a sale of the security property does not repay the loan in full, then I/we am/are personally liable for the unpaid portion of the loan; and (iii) even if there is a co-borrower or guarantor, the Credit Provider can choose to only pursue me/us for the unpaid portion. I/We confirm that my/our income from the business(es) listed in the application is as set out below and that I/we have fully disclosed all my/our income and liabilities.

Annual Stated NPBT (\$)

### INCOME DECLARATION (FOR PRIVATE ONLY)

I/We request the Credit Provider assess this application without conventional documentary evidence of my/our business income. I/We declare that I/we: (i) expect to have liquid assets available to repay the loan in full and any associated fees and charges at the end of its term as I/we intend to either sell the property or refinance this loan; (ii) have been advised to obtain legal and financial advice before signing any loan agreement and mortgage documents; and (iii) have carefully considered my/our capacity to meet the proposed loan repayments and confirm that I/we can afford these repayments based on a careful consideration of other financial commitments and living expenses. I/We am/are aware that: (i) if the loan is not paid, the Credit Provider may be able to sell any security property; (ii) if a sale of the security property does not repay the loan in full, then I/we am/are personally liable for the unpaid portion of the loan; and (iii) even if there is a co-borrower or guarantor, the Credit Provider can choose to only pursue me/us for the unpaid portion.

### COMMISSIONS DISCLOSURE

I/We am/are aware that: (i) the Credit Provider may pay commissions or fees to any person who referred me to you, or to a third party associated with a person who referred me to the Credit Provider; and (ii) commissions or fees may be a dollar amount or an agreed part of an outstanding balance, interest rate, charge or fee for a product or service, or calculated by reference to other matters. I/We assent to the Credit Provider paying such commissions.

## APPLICANT DECLARATIONS AND AUTHORITIES (Continued)

### FEE CAPITALISATION AUTHORITY

Yes, I/we would like to capitalise fees such as Lenders Mortgage Protection Fee or Equalisation Fee. I/We understand that the ability to capitalise fees is dependent on product and loan parameters and by selecting to capitalise fees, the loan amount and repayments will increase and may even change the fees themselves.

### GST DECLARATION (TICK IF APPLICABLE)

I/We confirm the security property is being or will be used for the purposes of a GST-taxable activity.

### APPLICANT DECLARATION

I/We declare that: (i) I/we apply for a loan which is secured by a mortgage on the property described in the application; (ii) the information contained in, and accompanying, the application (including any information submitted online) and, where I/we have a person acting on my/our behalf, all the information provided by me/us to that person, is true and correct and I/we understand that the Credit Provider is relying on the information supplied by me/us and that it is my/our responsibility to provide accurate information; (iii) where I/we have not disclosed an insurance liability, I/we do not have any insurance liability and do not foresee any such liability arising prior to settlement; and (iv) I/we am/are over the age of 18 at the time of this application. I/We agree that this application can only proceed with a property valuation completed by a qualified valuer with no implied obligation on the part of the Credit Provider.

Further, I/we acknowledge and agree: (i) to pay all necessary expenses, including legal costs, government fees and statutory charges incurred in obtaining this loan; (ii) that by accepting this application the Credit Provider is not obligated to grant a loan or any other financial arrangement; (iii) that under the terms of the mortgage I/we must obtain general insurance coverage, at least to the value of the property improvements, such insurer to be acceptable to the Credit Provider, who has sole discretion for rejection; (iv) if I/we have requested an offset account, that interest will not accrue on an offset account; and (v) that this application is being made to the Credit Provider and its successors as well as the declarations below (with any further details to follow):

■ Have you or a company with which you are associated had any past or current debts that were or are in default of the payment arrangement?

No  Yes (If Yes, please provide further detail below)

.....

■ Have you been: bankrupt or insolvent, petitioned or aware of anyone petitioning you for bankruptcy, advised to seek bankruptcy, or associated with a company that was or threatened to be placed into administration?

No  Yes (If Yes, please provide further detail below)

.....

■ Are you aware of anything that may adversely affect your application for credit or ability to meet your obligations under this loan (e.g. increase in expenses, change in employment, changes to family circumstances, etc.)?

No  Yes (If Yes, please provide further detail below)

.....

■ **(For SuperCredit applicants only)** Have any of the applicants (in their capacity as current or future trustees of the SMSF) entered into any other borrowings or instalments?

No  Yes (If Yes, please provide further detail below)

.....

.....  
Applicant 1: Name

.....  
Applicant 2: Name

.....  
Applicant 1: Signature

.....  
Date

.....  
Applicant 2: Signature

.....  
Date

## PRIVACY COLLECTION NOTICE AND CONSENT

We are committed to the protection of your personal information as set out in the Privacy Act 1988 (the Act). This notice explains how we collect and use your information and who we share it with. It applies to any Liberty Group company who uses your personal information.

**What:** Information which identifies you, information about your finances and how you use our products and services. This may include information about your financial position and credit history including details of your contractual conduct.

**Why:** To assess and process your application, manage and if necessary enforce your account, meet your future needs, inform you about products or services offered by us or third parties and for research and development. We will not be able to process your application and/or provide you with our products and services without this information.

**How and Who:** We collect information directly from you when you apply for one of our products or services and when we speak with you on the phone. We exchange information about you with brokers if you use one, credit reporting bodies when we request your consumer and commercial credit report to assess your application or if you default or commit a serious credit infringement, our related companies, other credit providers and third parties named in your application or in your credit report such as your employers, government agencies, referees, accountants, insurers, valuers and lawyers. We also exchange information with organisations which provide us with administrative services connected with your account including arranging, funding, settlement, insurance and risk management services, or organisations which are potentially acquiring your account by way of securitisation. We may also share your information with mercantile agencies and debt administrators. We may disclose your information to your current or prospective guarantor.

**Overseas disclosure:** We will endeavour not to send your personal information overseas. However, it may be necessary if our service providers use cloud servers located overseas to store your information or if our related entities overseas perform operational or administrative services on our behalf or if they wish to promote their business. The countries where your information may be sent include New Zealand, the United States and those in the European Union. If this happens you may lose the protection afforded to your personal information under the Act and any right to seek redress from the overseas recipient. We are not accountable to you for the use of your personal information by any overseas recipient.

**Credit reporting:** Credit reporting bodies will include the information we provide them in credit reports which we and other credit providers will use to verify your identity and assess your credit worthiness. Our credit reporting policy contains more information about how we collect, manage and share your credit information, the credit reporting bodies we use and your rights in relation to your credit information. Our credit reporting policy is available on our website at [www.liberty.com.au](http://www.liberty.com.au) or by contacting our Privacy Officer.

**Liberty Privacy Policy:** Our Privacy Policy which is available on our website explains how you may access and seek correction of your information and how to complain. More information may be obtained by contacting our Privacy Officer on +61 3 8635 8888 or emailing [privacy@liberty.com.au](mailto:privacy@liberty.com.au).

I/We declare that I/we have read, understood and consent to my/our information being collected and used as described in this notice.

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

## INTRODUCER DECLARATIONS

### PRODUCT DECLARATION (FOR PRIVATE ONLY)

I confirm that the Applicant(s) has/have advised that he/she/they: (i) expect(s) to have liquid assets available to repay the loan in full and any associated fees and charges at the end of loan term as he/she/they either intend(s) to sell the property or intend(s) to refinance this loan; (ii) will obtain legal advice about the terms and conditions of this loan; (iii) will obtain financial advice about this loan and its impact on his/her/their personal financial position; and/or (iv) acknowledge(s) that the Credit Provider will rely upon all information provided by the Applicant(s) or on his/her/their behalf in deciding whether or not to provide him/her/them with finance.

Introducer name

Introducer signature

Date

### INTRODUCER DECLARATION (AML AND CTF ONLY)

To comply with the Anti-Money Laundering and Counter Terrorism Financing Act, you must personally inspect the original, and attach to this application a copy, of an Identification Document which is a: **(i) current drivers licence;** or **(ii) international travel document** (i.e. current passport or one expired for less than two years) for each individual applicant, guarantor and company applicant signatory.

You confirm that: (i) you hold a current Australian Credit Licence under the National Consumer Credit Protection Act 2009, or you are an Authorised Credit Representative or employee of an Australian Credit Licensee under the National Consumer Credit Protection Act 2009; (ii) you hold a current membership with MFAA or FBAA; (iii) you have met with each applicant and examined the original Identification Document indicated below and you attach a true and correct copy of each Identification Document; (iv) you believe each Identification Document to be that of the indicated applicant; and (v) you are not aware of any fact that could suggest that each Identification Document attached is not authentic or that each applicant is not the person who he/she claims to be. You are regarded as an agent of the Credit Provider for the purposes of conducting the procedure referred to in this declaration and you are not an agent for any other purpose and are not entitled to bind the Credit Provider for any purpose. You have inquired about liabilities of the applicant(s) relating to insurance and where no such liability has been disclosed you confirm that the applicant has advised that they do not have any insurance liability or foresee any such liability arising prior to settlement.

#### APPLICANT 1

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Ms	<input type="checkbox"/> Dr
First/Middle name	<input type="text"/>				
Surname	<input type="text"/>				
Drivers licence no	<input type="text"/>				
Int'l travel doc no.	<input type="text"/>				

Introducer name

#### APPLICANT 2

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Ms	<input type="checkbox"/> Dr
First/Middle name	<input type="text"/>				
Surname	<input type="text"/>				
Drivers licence no	<input type="text"/>				
Int'l travel doc no.	<input type="text"/>				

Introducer signature

Date