

NEW APPLICATION - COMMERCIAL



email commercialapps@liberty.com.au | phone 13 11 33
alt. phone 03 8635 8888 | fax 03 8635 9999 | web liberty.com.au
post Service Team, Level 16, 535 Bourke St, Melbourne VIC 3000

INTRODUCER DETAILS

Name	<input type="text"/>	Email	<input type="text"/>
Company name	<input type="text"/>	Phone	<input type="text"/>

LOAN OVERVIEW

Loan details	Loan amount: \$ <input type="text"/>	Security amount: \$ <input type="text"/>	
	Loan term (max 30 yrs): <input type="text"/>	IO Period (max 5 yrs): <input type="text"/>	
Loan purpose	<input type="checkbox"/> Purchase	<input type="checkbox"/> Refinance	<input type="checkbox"/> Cash out
Verification	<input type="checkbox"/> Enterprise Full-doc	<input type="checkbox"/> Enterprise Low-doc	
	<input type="checkbox"/> Lease Stream	<input type="checkbox"/> No-doc/Boost (Please sign Boost declaration on page 5)	

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) a 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, or you are an Authorised Credit Representative 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 above 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 or guarantor; and (v) you are not aware of any fact that could suggest that each Identification Document attached is not authentic or that each applicant or guarantor 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.

	APPLICANT 1	APPLICANT 2
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr	<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"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Driver's licence no.	<input type="text"/>	<input type="text"/>
Passport no.	<input type="text"/>	<input type="text"/>

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Introducer name	Introducer signature	Date	

PERSONAL APPLICANTS

Choose Applicant or Guarantor:	
<input type="checkbox"/> APPLICANT 1	<input type="checkbox"/> GUARANTOR 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	
Surname	
Date of birth	<input type="text"/> <input type="text"/> <input type="text"/> (dd/mm/yy)
Marital status	
Driver's licence	State: <input type="text"/> No: <input type="text"/> Expiry: <input type="text"/> <input type="text"/> <input type="text"/>
Dependant/s age(s)	
Contact number	
Email	
Current address	Unit/No: <input type="text"/> Street: <input type="text"/>
	Suburb: <input type="text"/> Pcode: <input type="text"/>
Current residential status	<input type="checkbox"/> Owner <input type="checkbox"/> Renting <input type="checkbox"/> Free accomodation
Permanent residency	<input type="checkbox"/> Yes <input type="checkbox"/> No

EMPLOYMENT DETAILS

Choose Applicant or Guarantor:	
<input type="checkbox"/> APPLICANT 1	<input type="checkbox"/> GUARANTOR 1
SELF EMPLOYED	<input type="checkbox"/> APPLICANT 2 <input type="checkbox"/> GUARANTOR 2
Company name	
ABN	
Type	
Start date	<input type="text"/> <input type="text"/> <input type="text"/> (dd/mm/yy)

Choose Applicant or Guarantor:	
<input type="checkbox"/> APPLICANT 1	<input type="checkbox"/> GUARANTOR 1
PAYG	<input type="checkbox"/> APPLICANT 2 <input type="checkbox"/> GUARANTOR 2
If PAYG please provide employer contact details as an employment check will be conducted	
Employer name	
Contact name	
Contact number	
Contact email address	
Employment status	<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Casual <input type="checkbox"/> On probation <input type="checkbox"/> Contract <input type="checkbox"/> Student
Industry	
Occupation	
Start date	<input type="text"/> <input type="text"/> <input type="text"/> (dd/mm/yy)
Gross income per annum	\$ <input type="text"/>

BORROWING ENTITY

CORPORATE TRUSTEE DETAILS

Name	
ACN	
Start date	<input type="text"/> <input type="text"/> <input type="text"/> (dd/mm/yy)
Registered address	Unit/No: <input type="text"/> Street: <input type="text"/>
	Suburb: <input type="text"/> Pcode: <input type="text"/>
Directors	
Shareholders	

TRUST DETAILS

Name	
ABN	
Start date	<input type="text"/> <input type="text"/> <input type="text"/> (dd/mm/yy)
Beneficiaries	
Trustee	

ASSETS AND LIABILITIES

PROPERTY ASSETS

For more than 2 properties please complete copies of this page.

Applicant No: Combined: Yes No

	PROPERTY 1	PROPERTY 2
Address	Unit/No: <input type="text"/> Street: <input type="text"/>	Unit/No: <input type="text"/> Street: <input type="text"/>
	Suburb: <input type="text"/> Pcode: <input type="text"/>	Suburb: <input type="text"/> Pcode: <input type="text"/>
Value	\$ <input type="text"/>	\$ <input type="text"/>
Type	<input type="checkbox"/> House <input type="checkbox"/> Shop <input type="checkbox"/> Factory <input type="checkbox"/> Warehouse <input type="checkbox"/> Strata Office	<input type="checkbox"/> House <input type="checkbox"/> Shop <input type="checkbox"/> Factory <input type="checkbox"/> Warehouse <input type="checkbox"/> Strata Office
Use after settlement	Other: <input type="text"/>	Other: <input type="text"/>
Rent if applicable	\$ <input type="text"/>	\$ <input type="text"/>
Mortgage lender	<input type="text"/>	<input type="text"/>
Amount	\$ <input type="text"/>	\$ <input type="text"/>
Repayments	\$ <input type="text"/>	\$ <input type="text"/>

OTHER ASSETS (e.g. Vehicle, Life insurance, Shares, Superannuation balance, Household)

Type	Applicant No.	Description	Value
<i>e.g. Vehicle</i>	<i>1</i>	<i>Ford, Falcon 2012</i>	<i>\$ 15,000</i>
			\$
			\$
			\$
			\$
			\$
			\$
			\$

OTHER LIABILITIES (e.g. Credit card, Personal loan, Car loan, Rent, ATO)

Type	Applicant No.	Lender	Balance	Loan amount	Monthly repayment
<i>e.g. Credit Card</i>	<i>1</i>	<i>ANZ</i>	<i>\$ 3,000</i>	<i>\$ 10,000</i>	<i>\$ 300</i>
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$

LOAN PURPOSE

SECURITY PROPERTIES

SECURITY PROPERTY 1

SECURITY PROPERTY 2

Purchase status	<input type="checkbox"/> Purchased	<input type="checkbox"/> Pre-approval	<input type="checkbox"/> Already owner	<input type="checkbox"/> Purchased	<input type="checkbox"/> Pre-approval	<input type="checkbox"/> Already owner
Property type	<input type="checkbox"/> House	<input type="checkbox"/> Shop	<input type="checkbox"/> Factory	<input type="checkbox"/> House	<input type="checkbox"/> Shop	<input type="checkbox"/> Factory
	<input type="checkbox"/> Warehouse	<input type="checkbox"/> Strata office	<input type="checkbox"/> Other	<input type="checkbox"/> Warehouse	<input type="checkbox"/> Strata office	<input type="checkbox"/> Other
	Other: _____			Other: _____		
Owner occupied	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Property address	Unit/No: _____ Street: _____			Unit/No: _____ Street: _____		
	Suburb: _____ Pcode: _____			Suburb: _____ Pcode: _____		
Value	\$ _____			\$ _____		
Annual rent	\$ _____			\$ _____		

REFINANCE

Type	Lender	Amount to be refinanced
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
	Total	\$ _____

CASH OUT

Type	Details	Amount for purpose
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
	Total	\$ _____

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	Applicant 2 signature	Date	Date

BOOST DECLARATION

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 funds 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 and mortgage documents;
- (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 if the loan is not paid, the Credit Provider may be able to sell any security property. 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 even if there is a co-borrower or guarantor, the Credit Provider can choose to only pursue me/us for the unpaid portion.

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

I confirm that the Applicant(s) has/have advised that he/she/they: (i) expect(s) to have funds 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 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.

<input type="text"/>	<input type="text"/>
Introducer signature	Date

APPLICANT DECLARATIONS, ACKNOWLEDGEMENTS AND CONSENTS

- 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.)?

PRIVACY 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, loan status 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 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 privacy@liberty.com.au.

I/We declare that I/we:

- (i) apply for a loan which is secured by a mortgage on the property described in the application;
- (ii) all the information contained in, and accompanying, the application (including any information provided by our agent/representative) is true and correct and I/we understand that the Credit Provider is relying on the information supplied 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;
- (iv) I/we am/are over the age of 18 at the time of this application; and
- (v) I/we agree that this application can only proceed with a property valuation completed by a qualified valuer.

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;
- (iii) that under the terms of the mortgage general insurance coverage must be obtained, at least to the value of the property & improvements, such insurer to be acceptable to the Credit Provider; and;
- (iv) that the Credit Provider may pay a commission (either a dollar figure or percentage of the loan balance) for the introduction of credit business where I/we have been introduced to the Credit Provider by a third party, which I/we agree to; and
- (v) we have read, understood and consent to my/our information being collected and used as described above.

<input type="text"/> Applicant 1 name	<input type="text"/> Applicant 2 name
<input type="text"/> Applicant 1 signature	<input type="text"/> Applicant 2 signature
<input type="text"/> Date	<input type="text"/> Date