

Introducer Supporter Pack



Fax or email completed application pack and supporting documents to:
1300 668 522 or info@pfaprivate.com.au

Introducer	(Company)	Fax	(0)
Interviewing Broker	(Broker)	Phone	
E-Mail address		# of Pages	
		Date	/ /20
Borrower (surname or company name)			

LOAN PURPOSE AND KEY DATES

Purchase Purchase & Refinance Refinance Refinance & Debt Consolidation

Finance clause expiry date / /20 Anticipated settlement date / /20

DELIVERY OF MORTGAGE DOCUMENTS (Sent to Introducer unless otherwise notified)

Introducer Other Address

APPLICATION AND SUPPORTING DOCUMENTATION CHECKLIST

General

- All relevant sections of this application pack have been fully completed, signed and witnessed
- AML/CTF Checklist attached for each borrower/guarantor (copies of ID required)
- Signed Contract of Sale/Purchase Contract including Section 32 or copy of title
- Completed First Home Owners Grant application (original required before settlement)
- 6 months statements on ANY mortgage being refinanced (issued within 6 weeks of application)
- Brokerage agreement signed and dated
- Completed Credit Card Authority for Security Appraisal Fee (where Lender or PFA order valuation)
- Valuation completed by a Lender Panel Valuer and addressed to RedZed Lending Solutions Pty Ltd (optional)
- Completed serviceability calculator (available at www.pfaprivate.com.au)
- Full copy of trust deed (if applicable)

PAYG income - any two (2) of the following documents are required

- YTD payslip covering a minimum of 2 pay cycles (dated within 6 weeks of application)
- Most recent group certificate or tax assessment notice
- Letter of employment (on company letterhead detailing gross & net base salary, length & mode of employment)
- Bank statement with detailed narrative covering 2 recent pay cycles

Other income - any one (1) of the following documents is required

- Centrelink statement (dated within 6 weeks of application)
- Copy of lease/rental statement or Real Estate Agent's letter of appraisal (dated within 3 months of application)
- Appropriate statement for investment/dividend income

Self employed income

- Full doc: 2 years certified tax returns and financial statements (Profit & loss and balance sheets)
- Lo Doc: Income Table and Borrower Declaration (page BA 3, sections B & C) completed, signed and witnessed
- Lo Doc (Company borrower): Any NPBT can be declared by company directors in income table (page BA 3, sections B & C)
- Accountant / Tax Agent Declaration (form found on PFA Website)

The following pages are intended solely for the named addressee and are confidential.
If this transmission has been received by anyone other than the named addressee, please telephone us immediately on 1300 668 422

Borrower Application



PERSONAL DETAILS (Applicant/Guarantor 1)

Type Applicant Guarantor
Title Mr Ms Mrs Miss Dr

Given name
Middle name
Surname
Date of birth / /19
Marital status
Age of dependents
Driver's licence #

Telephone: home Preferred
Telephone: work
Telephone: mobile

E-mail address
@
Residential address

Owned Renting Buying
Time there Years Months

Permanent resident of Australia

If less than 2 years at current address, please complete previous address details

Previous address

Time there Years Months

Postal address

Bankruptcy History

Have you ever been bankrupt? Yes No
Date of Discharge / /

PERSONAL DETAILS (Applicant/Guarantor 2)

Type Applicant Guarantor
Title Mr Ms Mrs Miss Dr

Given name
Middle name
Surname
Date of birth / /19
Marital status
Age of dependents
Driver's licence #

Telephone: home Preferred
Telephone: work
Telephone: mobile

E-mail address
@
Residential address

Owned Renting Buying
Time there Years Months

Permanent resident of Australia

If less than 2 years at current address, please complete previous address details

Previous address

Time there Years Months

Postal address

Bankruptcy History

Have you ever been bankrupt? Yes No
Date of Discharge / /

COMPANY/TRUST APPLICANT DETAILS (If applicable)

Company name ABN
Trust name GST registered Yes No

Please ensure ALL company directors and/or primary beneficiaries complete this application as guarantors

EMPLOYMENT DETAILS (Applicant/Guarantor 1)

PAYG (Pay As You Go)

 Occupation

 Mode F/T P/T Cas Temp

 Employer's name

 Employer's address

 Time with employer Years Months

If less than 2 years, please complete previous employment details

 Previous Occupation

 Mode F/T P/T Cas Temp

 Previous employer's name

 Time with employer Years Months

EMPLOYMENT DETAILS (Applicant/Guarantor 2)

PAYG (Pay As You Go)

 Occupation

 Mode F/T P/T Cas Temp

 Employer's name

 Employer's address

 Time with employer Years Months

If less than 2 years, please complete previous employment details

 Previous Occupation

 Mode F/T P/T Cas Temp

 Previous employer's name

 Time with employer Years Months

SELF EMPLOYED

 Company name

 Trading name

 ABN

 GST registered Yes No

 Business activities

 Business address

 Sole Trader Partnership Company

 Time in business Years Months

If less than 2 years, please complete previous employment details

 Previous Occupation

 Mode F/T P/T Cas Temp

 Previous employer's name

 Time with employer Years Months

SELF EMPLOYED

 Company name

 Trading name

 ABN

 GST registered Yes No

 Business activities

 Business address

 Sole Trader Partnership Company

 Time in business Years Months

If less than 2 years, please complete previous employment details

 Previous Occupation

 Mode F/T P/T Cas Temp

 Previous employer's name

 Time with employer Years Months

INCOME TABLE (Complete all figures as Gross Annual)

Please read carefully before completing this section

- PAYG/Verified Income applicants complete section A
- Self Certified/Lo-Doc applicants complete section B and C and RedZed Accountant / Tax Agent Declaration (found on PFA Private website)

A. PAYG/VERIFIED INCOME (Applicant/guarantor 1)

Base (PAYG)	\$
Overtime/Bonus/Commission	\$
Government Benefits	\$
Rental – Existing	\$
Rental – New	\$
Self employed (past 2 year average)	\$
Other (please specify)	\$

A. PAYG/VERIFIED INCOME (Applicant/guarantor 2)

Base (PAYG)	\$
Overtime/Bonus/Commission	\$
Government Benefits	\$
Rental – Existing	\$
Rental – New	\$
Self employed (past 2 year average)	\$
Other (please specify)	\$

B. SELF CERTIFIED/LO-DOC (Applicant/guarantor 1)

Personal taxable income	\$
Company Net Profit Before Tax*	\$

B. SELF CERTIFIED/LO-DOC (Applicant/guarantor 2)

Personal taxable income	\$
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*Only applicable if borrower is a company

C. LO-DOC BORROWER DECLARATION

The lender recommends that all proposed borrowers/guarantors seek independent legal and financial advice prior to obtaining a loan. You have asked Us to rely on your representations that You are able to repay this loan and, accordingly, We have made limited or no enquiries in relation to your ability to repay. If You are in any doubt regarding your ability to repay this loan, do not borrow the money.

LENDER Perpetual Trustee Company Limited ("Lender" or "Us")

LOAN	Loan Amount (excluding capitalised risk fee where applicable)	\$	Term Of Loan		Yrs
	Anticipated Monthly Repayment	\$			

You promise Us that:

- You are aware of your financial obligations under your proposed loan with Us and You are fully able to meet your obligations under this loan;
- You are satisfied that your obligation to Us will not adversely impact on your ability to meet all your other financial obligations (including living expenses) as and when they fall due;
- You request Us to assess this facility without documentary evidence of your income and financial position as such documentary evidence is not readily available or would not be a true representation of your financial position; and
- You are aware the interest rate payable to Us is higher than the rate which would be payable if You qualified for an alternative loan product by the provision of satisfactory documentary evidence of your income and financial position.
- You have reviewed this declaration and confirm its accuracy, including any parts of the document that are not completed in your handwriting.

You acknowledge that We are relying on this Declaration in considering whether or not to approve your loan application.

Full name of Borrower 1

Full name of Borrower 2

Signature of Borrower 1 / / Date

Signature of Borrower 2 / / Date

Witness' name (Must not be a party to this application)

Witness' name (Must not be a party to this application)

Witness' signature

Witness' signature

PERSONAL ASSET & LIABILITY POSITION

Assets (what you own)

Type	Ownership App (1)/App (2)		Value
Property (1) – Owner occupied	<input type="radio"/>	<input type="radio"/>	\$
Property (2) – Investment Suburb:	<input type="radio"/>	<input type="radio"/>	\$
Property (3) – Investment Suburb:	<input type="radio"/>	<input type="radio"/>	\$
Property (4) – Investment Suburb:	<input type="radio"/>	<input type="radio"/>	\$
Motor Vehicle Make:	<input type="radio"/>	<input type="radio"/>	\$
Motor Vehicle Make:	<input type="radio"/>	<input type="radio"/>	\$
Savings Institution:	<input type="radio"/>	<input type="radio"/>	\$
Superannuation/Investment Institution:	<input type="radio"/>	<input type="radio"/>	\$
Superannuation/Investment Institution:	<input type="radio"/>	<input type="radio"/>	\$
Home Contents	<input type="radio"/>	<input type="radio"/>	\$
Other:	<input type="radio"/>	<input type="radio"/>	\$
Other:	<input type="radio"/>	<input type="radio"/>	\$
TOTAL			\$

Liabilities (what you owe)

Credit Provider	Monthly Expense	Tick to Clear	Amount Owning
Mortgage (1)	\$	<input type="radio"/>	\$
Mortgage (2)	\$	<input type="radio"/>	\$
Mortgage (3)	\$	<input type="radio"/>	\$
Mortgage (4)	\$	<input type="radio"/>	\$
Loan (1)	\$	<input type="radio"/>	\$
Loan (2)	\$	<input type="radio"/>	\$
Loan (3)	\$	<input type="radio"/>	\$
Ongoing Rent	\$	<input type="radio"/>	\$
Child Maintenance/Other	\$	<input type="radio"/>	\$
Credit Provider	Credit Limit	Tick to Clear	Amount Owning
Credit Card (1)	\$	<input type="radio"/>	\$
Credit Card (2)	\$	<input type="radio"/>	\$
TOTAL			\$

COMPANY ASSET & LIABILITY POSITION

Assets (what the company owns)

Type	Value	
Property (1) Suburb:	\$	
Property (2) Suburb:	\$	
Cash/Savings	\$	
Equipment	\$	
Motor Vehicle	\$	
Motor Vehicle	\$	
Other:	\$	
TOTAL		\$

Liabilities (what the company owes)

Facility Type	Credit Provider	Tick to Clear	Amount Owning
Property Loan		<input type="radio"/>	\$
Term Loan		<input type="radio"/>	\$
Lease/Hire Purchase		<input type="radio"/>	\$
Lease/Hire Purchase		<input type="radio"/>	\$
Tax Bill/Other		<input type="radio"/>	\$
Facility Type & Credit Provider	Credit Limit	Tick to Clear	Amount Owning
Line of Credit/Overdraft	\$	<input type="radio"/>	\$
Credit Card (1)	\$	<input type="radio"/>	\$
TOTAL			\$

SECURITY PROPERTY DETAILS - PROPERTY 1

Property Already owned New purchase
 Purpose Owner occupy Investment Vacant land

Address of security			
Name(s) on the title			
Title details	Volume	Folio	Other
Contact name for valuation			Phone number

SECURITY PROPERTY DETAILS - PROPERTY 2

Property Already owned New purchase
 Purpose Owner occupy Investment Vacant land

Address of security			
Name(s) on the title			
Title details	Volume	Folio	Other
Contact name for valuation			Phone number

BUSINESS PURPOSE DECLARATION

I/We declare that the credit to be provided to me/us by Perpetual Trustee Company Limited, 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.

Loan account ① ②

Applicant/Guarantor 1		Signature		Date	/ / 20
Applicant/Guarantor 2		Signature		Date	/ / 20

NOMINATION FOR RECEIPT OF INFORMATION

The Uniform Consumer Credit Code requires each borrower or guarantor to receive a copy of any notice or document in relation to their loan. However joint applicants or guarantors may nominate one of them to receive any notice or document in relation to their loan which would otherwise be sent to all of them. To arrange this please complete the nomination below.

I/We wish to nominate Applicant/Guarantor 1 Applicant/Guarantor 2

IMPORTANT: Any person who has signed this nomination can at any time elect to cancel it by notifying Premier Finance Australia and RedZed Lending Solutions in writing. Upon cancellation, that person will then start to receive copies of all documents and notices in relation to their loan.

COMPULSORY COMPARISON RATE SCHEDULE

I/We have received a copy of the Premier Finance Australia Compulsory Comparison Rate Schedule.

Applicant/Guarantor 1 Applicant/Guarantor 2

BA ⑤

DECLARATIONS & AUTHORITY – PRIVACY CONSENT (PRIVACY ACT 1988)

Privacy Act 1988 Consent

I/We acknowledge that I/we have made an application for credit from RedZed Lending Solutions Pty Ltd ("RedZed"). RedZed may use the personal information I/we provide for the purpose of providing credit and subject to the provisions of the Privacy Act 1988, I/we may have access to personal information collected and held by RedZed and the Lenders noted in the Schedule. Personal information includes my/our identity particulars including name, sex, address and previous two addresses, date of birth, name of employer and drivers licence number; my/our application for credit or commercial credit; the fact that I/we have applied for credit and the amount; that RedZed is a current credit provider to me/us; the fact that the loan repayments are overdue or that my/our loan repayments are no longer overdue; credit provided to me/us by RedZed has been paid or otherwise discharged and any other personal information RedZed may collect about me/us. I/We may contact these companies for access to my/our personal information held (if any) by contacting the Privacy Officer at the address or in the manner disclosed in the Schedule.

Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the Privacy Act 1988, I/we authorise RedZed to give and obtain from credit providers named in this credit application, and credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

The Lender will be collecting any such personal information about me/us for the purposes of:

- assessing the risk of me/us being unable to meet a liability that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- complying with legislative and regulatory requirements.

Without the provision of my/our personal information to the Lender, the Lender may be unable to process or accept my/our application or to operate or conduct the finance requested.

By signing the acknowledgment below, I/we agree and consent to the Lender using and disclosing the personal information it collects about me/us for the purposes set out above (subject to any restrictions imposed on the Lender by the Privacy Act 1988).

The Lender will usually or may disclose personal information of the kind it collects about me/us to:

- its related companies;
- collection agents;
- credit reporting agencies;
- its service providers;
- ratings agencies;
- my/our referees, including my/our employer;
- my/our legal and financial advisers;
- government and other regulatory bodies;
- payment system operators;
- guarantors and prospective guarantors;
- title insurers;
- its agents, contractors, and external advisers;
- external complaint resolution bodies;
- all parties involved in securitisation of the Lender's loans; and
- other financial institutions and credit providers.

By signing the acknowledgement below, I/We also agree and consent to parties involved in securitisation of the Lender's loans using and disclosing personal information they receive about me/us from the Lender for the purposes of:

- risk assessment and management involved in the securitization; and
- complying with legislation and regulatory requirements

subject to any restrictions imposed by the Privacy Act 1988.

In this Notice, a reference to RedZed or the Lender includes a reference to their respective successors and permitted assigns.

By signing the acknowledgement below, I/we agree and consent to any such disclosures of my/our collected personal information by the Lender, regardless of when or how the information was collected, even though some of the organisations may be overseas.

If and to the extent that the Lender does so in a manner and for purposes that conform with the Privacy Act 1988, by signing the acknowledgment below, I/we agree and consent to:

- the Lender obtaining information about my/our commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons;
- the Lender obtaining a commercial and/or consumer credit report containing personal information about me/us from a credit reporting agency; and
- the Lender exchanging information with those credit providers named in this Notice or named in a consumer credit report issued by a credit reporting agency for the purpose of assessing an application by me/us for credit; to notify other credit providers of a default by me; to exchange information with other credit providers as to the status of this loan where I/we am/are in default with other providers and to assess my credit worthiness.

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

Schedule

In this Notice, the "Lender" means each and every one of the following organisations (whether acting individually or together):

RedZed Lending Solutions Pty Ltd (and associated entities)	ABN:	31 123 588 527
GPO Box 1693, Melbourne 3001	Telephone:	1300 722 462
Perpetual Trustee Company Limited (and associated entities)	ABN:	42 000 001 007
Level 12, Angel Place, 123 Pitt Street, Sydney 2000	Telephone:	02 9229 9000
Premier Finance Australia Pty Ltd (and associated entities)	ABN:	77 083 866 782
P.O Box 2910, Taren Point 2229	Telephone:	1300 668 422

A reference to the "Lender" includes any mortgage broker or originator engaged by me/us to submit a loan application to Premier Finance Australia and RedZed.

Please tick if you do not consent to the lender using or disclosing my personal information for the additional purpose of telling me about other products or services of PFA, RedZed or other organisations Do not consent

Signature of applicant/guarantor

I/we declare that I am/we are over the age of 18 and the information contained in this application are true and correct in every particular and it is upon this basis that I/we make this application for credit. I/we also confirm our agreement to the matters set out above.

Applicant/Guarantor 1	<input type="text"/>	Signature	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> /20
Applicant/Guarantor 2	<input type="text"/>	Signature	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> /20

CREDIT CARD AUTHORITY (SECURITY APPRAISAL FEE)

Applicant One Name: _____ **Applicant Two Name:** _____

Broker Name: _____

I hereby authorise RedZed Lending Solutions Pty Ltd (ABN 31 123 588 527) to debit my credit card \$375 for each property requiring a valuation. Where the cost of the valuation exceeds \$375, I will be charged at cost. I acknowledge that this fee is not refundable.

Card Type: VISA MASTERCARD

Card Number: _____ Card Verification Value* _____

Expiry Date: ____ / ____

Cardholders Name (please print): _____

Cardholders Signature : _____

Please Note: Cardholder must be one of the borrowers on the loan application

* Your Card Verification Value (CVV) is a three-digit number printed on the signature panel on the back of your Visa or Mastercard immediately after the card's account number. It should be the last three digits on the right.

Office Use Only

Date Processed: ____/____/____ Payment: Accepted / Declined (please circle) Amount: \$_____

Processed by: _____ Refrence Number: _____