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# APPLICATION FOR MORTGAGE LOAN

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Effective from 20<sup>th</sup> March 2023

Victorian Mortgage Group Pty Ltd  
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ABN 42 006 110 998

# Loan Application

## Loan Requirements & Objectives

### Objectives:

Example - a low interest rate to be able to pay off loan,  
buy investment property, consolidate debt

1.
2.
3.

### Requirements:

Example - Interest only, Redraw facility

1.
2.
3.

## Loan Details

|   |                      |                  |                                  |
|---|----------------------|------------------|----------------------------------|
| Loan in Name/s of:                                      | <input type="text"/> |                  |                                  |
| Loan Purpose:   | <input type="text"/> | Settlement Date: | <input type="text"/>             |
| Existing lender (If refinancing or consolidating debt): | <input type="text"/> | Interest Rate:   | <input type="text"/> % Per Annum |
| Other reason:   | <input type="text"/> | Interest Only:   | <input type="text"/>             |
| Amount Required:  | <input type="text"/> | Term:            | <input type="text"/> years       |

## Corporate Details (if applicable)

|                            |                      |                                |                                |
|----------------------------|----------------------|--------------------------------|--------------------------------|
| Director/Beneficiary name: | <input type="text"/> |                                |                                |
| Registered Name:           | <input type="text"/> | <input type="text"/>           |                                |
| Registered Address:        | <input type="text"/> |                                | Postcode: <input type="text"/> |
| Phone Number:              | <input type="text"/> | Name of Trust (if applicable): | <input type="text"/>           |
| Date of Registration:      | <input type="text"/> | ABN/ACN:                       | <input type="text"/>           |
| Nature of Business:        | <input type="text"/> |                                |                                |

**Important: If you are refinancing an existing loan, you must consider the costs of doing this, including any exit fees or break costs. It is important that you consider this when applying for your loan.**

**If you refinance or consolidate a short term debt into a long term debt, you may pay more interest over the life of the loan (even if repayments are lower). Please ensure that doing so meets your requirements and objectives.**

**Reason(s) for seeking refinance or debt consolidation:**

**Are you seeking an Interest only loan? If yes, please indicate reasons for the same:**

- Better Interest Rate
- Consolidate Debts
- Dissatisfaction with existing lender's service or products
- Ability to make additional payments
- Other

- To accommodate a temporary reduction in income
- Variable or unpredictable income
- To maximise cash flow
- Taxation, Financial or Accounting reasons
- Other

**Personal Particulars**

|  | Mortgagor   | Debtor | Guarantor | Director |   | Mortgagor | Debtor | Guarantor | Director |
|--|---|--------|-----------|----------|---|-----------|--------|-----------|----------|
| Title / Surname:   | <input type="text"/>                                |        |           |          | <input type="text"/>                                |           |        |           |          |
| Given Names:   | <input type="text"/>                                |        |           |          | <input type="text"/>                                |           |        |           |          |
| Residential Address:   | <input type="text"/>                                |        |           |          | <input type="text"/>                                |           |        |           |          |
| Postcode:  | <input type="text"/>                                |        |           |          | <input type="text"/>                                |           |        |           |          |
| Postal Address:  | <input type="text"/>                                |        |           |          | <input type="text"/>                                |           |        |           |          |
| Term at Current Residence:   | <input type="text"/>                                |        |           |          | <input type="text"/>                                |           |        |           |          |
| Living Arrangements:   | <input type="text"/>                                |        |           |          | <input type="text"/>                                |           |        |           |          |
| Previous Residential Address<br>(If less than 5 years):                      | <input type="text"/>                                |        |           |          | <input type="text"/>                                |           |        |           |          |
| Contact number:  | <input type="text"/>                                |        |           |          | <input type="text"/>                                |           |        |           |          |
| Drivers Licence No.:   | <input type="text"/>                                |        |           |          | <input type="text"/>                                |           |        |           |          |
| Exp Date:  | <input type="text"/>                                |        |           |          | <input type="text"/>                                |           |        |           |          |
| Date of Birth:   | <input type="text"/>                                |        |           |          | <input type="text"/>                                |           |        |           |          |
| Do you share income & expenses with any other person? If yes, please advise: | Yes No  |        |           |          | Yes No  |           |        |           |          |
| Marital Status:  | <input type="text"/>                                |        |           |          | <input type="text"/>                                |           |        |           |          |
| Dependants:  | No.: <input type="text"/> Age: <input type="text"/> |        |           |          | No.: <input type="text"/> Age: <input type="text"/> |           |        |           |          |
| If dependents have any special needs, please specify:                        | <input type="text"/>                                |        |           |          | <input type="text"/>                                |           |        |           |          |
| Permanent Australian Resident:   | Yes No  |        |           |          | Yes No  |           |        |           |          |
| Email:   | <input type="text"/>                                |        |           |          | <input type="text"/>                                |           |        |           |          |
| Name & Address of your closest relative not residing with you:               | <input type="text"/>                                |        |           |          | <input type="text"/>                                |           |        |           |          |
| Telephone No. of this person:  | <input type="text"/>                                |        |           |          | <input type="text"/>                                |           |        |           |          |

**For property purchase, please indicate how the difference between the loan amount and purchase price will be funded:**

Own funds (savings)

Sale of Asset 1: Date of Sale:

Address of Asset 1:

Other Borrowing

Lender  \$

Sale of Asset 2: Date of Sale:

Address of Asset 2:

## Employment Details

|   |  |
|---|--|
| Occupation & Industry: <input type="text"/>                                     | <input type="text"/>                               |
| Self Employed/Subcontractor: <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| Employer (Business Name if Self-Employed): <input type="text"/>                 | <input type="text"/>                               |
| Employer Address (Business Address if Self-Employed): <input type="text"/>      | <input type="text"/>                               |
| Postcode: <input type="text"/>  | <input type="text"/>                               |
| Employed Since: <input type="text"/>  | <input type="text"/>                               |
| No. jobs in the past 5 years <input type="text"/>                               | <input type="text"/>                               |

**If employed less than 3 years at above:**

|  |                      |
|--|----------------------|
| Previous Occupation: <input type="text"/>                        | <input type="text"/> |
| Previous Employer: <input type="text"/>                          | <input type="text"/> |
| Previous Employer Address: <input type="text"/>                  | <input type="text"/> |
| Years/Months employed by previous Employer: <input type="text"/> | <input type="text"/> |

## Income Details

| Type of Income     | Gross Monthly Amount    | Type of Income     | Gross Monthly Amount    |
|--------------------|-------------------------|--------------------|-------------------------|
| Taxable:           | \$ <input type="text"/> | Taxable:           | \$ <input type="text"/> |
| Non-Taxable:       | \$ <input type="text"/> | Non-Taxable:       | \$ <input type="text"/> |
| Rental (existing): | \$ <input type="text"/> | Rental (existing): | \$ <input type="text"/> |
| Rental (New):      | \$ <input type="text"/> | Rental (New):      | \$ <input type="text"/> |
| <b>Total:</b>      | \$ <input type="text"/> | <b>Total:</b>      | \$ <input type="text"/> |

**Do you expect any significant change to your financial position that would adversely impact your ability to make loan repayments? If yes, please advise the possible nature of that change:**

**Under the selected circumstances, how do you plan on making the repayments?**

- Reduced income on either a permanent or temporary basis
- End of employment contracts or loss of employment
- Leaving employment
- Medical treatment or illness
- Other

- Securing additional income
- My application reflects these changes
- Reducing expenditure
- Using Savings
- Sale of Asset

## Monthly Expenses

| Expenses   | Total     |
|--|-----------|
| Groceries  | \$        |
| Primary Residence Costs (excluding Insurance)  | \$        |
| Investment Property Costs (excluding Insurance)  | \$        |
| General Insurance (Including Home & Contents on Primary Residence & Investment Property) | \$        |
| Personal Insurance (Life, Health, Sickness and Personal Accident)                        | \$        |
| Clothing & Personal Care   | \$        |
| Recreation & Entertainment   | \$        |
| Telephone, Internet, Pay TV & Media Streaming subscriptions                              | \$        |
| Public or Government Primary & Secondary Education                                       | \$        |
| Other (please specify) -   | \$        |
| <b>Total:</b>  | <b>\$</b> |

## Statement of Assets & Liabilities

**PLEASE NOTE: Every section of this statement must be completed, if section is not applicable, write NIL (use a separate sheet if necessary)**

| Asset Details                  | \$ Value  | Liability Details                               | Monthly Payment | Amount Owing |
|--------------------------------|-----------|---|-----------------|--------------|
| House _____                    | \$        | Mortgage _____                                  | \$              | \$           |
| _____                          | \$        | _____   | \$              | \$           |
| Other Property _____           | \$        | _____   | \$              | \$           |
| _____                          | \$        | Personal Loan _____                             | \$              | \$           |
| Car _____                      | \$        | Family Loan _____                               | \$              | \$           |
| Household Effects _____        | \$        | Guarantor for Loan _____                        | \$              | \$           |
| Personal Effects _____         | \$        | Credit Card / Line of Credit _____              | \$              | \$           |
| Investments/Savings _____      | \$        | (Bank name & Credit limits) _____               | \$              | \$           |
| _____                          | \$        | _____   | \$              | \$           |
| _____                          | \$        | Hire Purchase _____                             | \$              | \$           |
| _____                          | \$        | Lease _____                                     | \$              | \$           |
| Superannuation/Insurance _____ | \$        | Overdraft _____                                 | \$              | \$           |
| Deposit Already Paid _____     | \$        | Rent _____                                      | \$              | \$           |
| Other _____                    | \$        | Taxation Liability _____                        | \$              | \$           |
| _____                          | \$        | Other _____                                     | \$              | \$           |
| _____                          | \$        | _____   | \$              | \$           |
| <b>Total Assets</b>            | <b>\$</b> | <b>Total Monthly Payments &amp; Liabilities</b> | <b>\$</b>       | <b>\$</b>    |

Net Worth (Assets less Liabilities): \$

**Do you plan to retire during the term of the proposed loan? If yes, please indicate how you anticipate to continue making loan repayments.**

- Propose to repay the loan prior to retirement
- Downsizing of home
- Sale of Assets (Including investment property)
- Income from superannuation
- Other

## Contacts

### Solicitor

### Accountant

Name:

Address:

Contact / Telephone:

### Access Details for Valuation

### Bank

Name:

Address:

Contact / Telephone:

## Security / Property Details

### Property 1

### Property 2

Address:

Postcode:

Tenant (if let):

Lease Length / Rent:  \$  p.a.

Val/Purchase Price: \$  \$  p.a.

Title Details: Vol:  Folio:

P/Sub:  Lot:

\$  p.a.

\$  p.a.

Vol:  Folio:

P/Sub:  Lot:

**All applicants to complete**

## Declaration Details

Have you ever been declared bankrupt, assigned your estate to creditors or had any court judgements against you?

Yes  No (if yes, provide details)

I/We undertake to pay the prescribed fee for each progress inspection of the building (if applicable) by your Valuer and agree that you may retain any plans and specifications supplied with this application. It is understood that the Valuer's report will remain in your possession and that it will be made on behalf of Mortgagee for the purpose of considering the application for finance. It is further understood that the Report is one of the value of the property and will not necessarily report on any structural defects and if such information is required I/We will make an independent inquiry.

### Important

- \* All questions must be answered.
- \* If there is insufficient space on this application form, please attach separate sheet(s).

Date:

Applicant(s) Signature(s):

All applicants  
to complete (if applicable)

### Business / Investment 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 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.

Debtors signature(s):

Name of Declarant(s):

Date:

All applicants  
to complete (if applicable)

### Nomination to Receive Notices

I/We nominate \_\_\_\_\_ to receive Notices and other documents under the Consumer  
full name of person nominated

Credit Code on behalf of me/all of us.

Debtors Signature(s):

I/We nominate \_\_\_\_\_ to receive Notices and other documents under the Consumer  
full name of person nominated

Credit Code on behalf of me/all of us.

Mortgagors Signature(s):

I/We nominate \_\_\_\_\_ to receive Notices and other documents under the Consumer  
full name of person nominated

Credit Code on behalf of me/all of us.

Guarantors Signature(s):

Authority to forward loan documents to third party  I hereby authorise and direct Victorian Mortgage Group to forward all loan documentation (including original and copies of my Loan Agreements and mortgage documentation, if applicable) to the party nominated below.

- My Solicitors    My Finance Brokers    Other

Name of the Company:  Address of the Company:

#### IMPORTANT

- \* Each joint debtor/mortgagor/guarantor is entitled to receive a copy of any notice or other document under the Code. By signing this form you are giving up the right to be provided with information direct from the credit provider. It will go to the nominated person on behalf of both or all of you instead.
- \* Any person who has signed this form can advise the credit provider at any time in writing that they wish to cancel their nomination.

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.vicgroup.com.au](http://www.vicgroup.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 to the personal information that we hold about you by contacting us. A copy of our privacy and credit reporting policy can be obtained at [www.vicgroup.com.au](http://www.vicgroup.com.au) or by contacting us on 03 8600 7900. 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, accountant, lawyers, 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 authorised 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)** We may exchange personal and credit information with the LMIs listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities with which we can exchange information. The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, dealing with claims, enforcing any mortgage and recovering proceeds, conducting risk and credit assessments, fraud prevention, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI.

The LMIs that we may disclose your personal information and credit information to are:

Genworth Financial Mortgage insurance Pty Ltd who can be contacted and a copy of the privacy policy obtained on 1300 655 422 or [genworth.com.au](http://genworth.com.au); and

QBE Lenders Mortgage Insurance Limited who can be contacted and a copy of their privacy policy obtained on 1300 367 764 or [qbelmi.com](http://qbelmi.com).

Funders we may use include:

Crucis Pty Ltd ([www.vicgroup.com.au](http://www.vicgroup.com.au))  
M & N Capital Pty Ltd ([www.vicgroup.com.au](http://www.vicgroup.com.au))  
Perpetual Trustees ([www.perpetual.com.au](http://www.perpetual.com.au))



The privacy and credit reporting policies of the LMIs and funders contain information on how the LMIs collect, use and disclose your personal and credit information, 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 and how the LMIs will deal with your complaint.

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

More information on overseas disclosure may be found in the entities' privacy policies.

We may exchange your personal and credit information with credit reporting bodies and/or rating agencies.

**Consent to receive notices and documents electronically**

You consent to the receipt of notices and other documents electronically.

You understand that upon giving this consent:

- you may no longer be sent paper copies of notices and other documents by us;
- you will regularly check your nominated email address for notices and other documents;
- we may send notices and other documents by email, or provide a notice in an email that the documents are displayed on and can be retrieved from a website;
- you may withdraw your consent to the giving of notices and other documents by electronic means at any time; and
- you have facilities to enable you to print the notice or other documents sent to you electronically.

**Signature of Borrower(s) and date**

You consent to the use of your personal and credit information as set out above. If you provide an email address, you also consent to us giving you notices electronically.

Borrower (1) \_\_\_\_\_ Date

Email

Borrower (2) \_\_\_\_\_ Date

Email

**Signature of Guarantor(s) and date**

Guarantor (1) \_\_\_\_\_ Date

Email

Guarantor (2) \_\_\_\_\_ Date

Email