

Introducer Loan Summary



INTRODUCER DETAILS

Title	First name	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Your Company	Member of:	
<input type="text"/>	<input type="text"/>	
Phone Number	Fax Number	Mobile Phone Number
(<input type="text"/>) <input type="text"/>	(<input type="text"/>) <input type="text"/>	<input type="text"/>
Email Address	<input type="text"/>	

BORROWER DETAILS Name of primary borrower

Title	First name	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>

LOAD DETAILS

Loan Amount	<input type="text"/>
Term	<input type="text"/> Months/Years
<input type="checkbox"/> First Mortgage	<input type="checkbox"/> Second Mortgage

GENERAL INFORMATION

Individual Declarations

Which Applicant are you? (01, 02...)



Indicate your acceptance of the following declarations by placing a 'X' in the box next to the ones that apply to you.

Privacy Declaration Acknowledgement

I declare that I have read and understand the **Privacy Declaration pursuant to the Protection of Information Privacy Act 1988** described in the accompanying documents.

Complete the following if you are an APPLICANT:

Applicant Benefit Declaration

I declare that I will receive a benefit from any Credit provided pursuant to this application.

Complete the following if you are a GUARANTOR:

Guarantor Declaration

I declare that as a Guarantor I meet the Credit Policy guidelines in relation to guarantors for CSL Money

Declared as true and correct by Applicant

YES NO Have you ever been bankrupt? YES NO

Is this an application for refinance, how many times has the mortgage being refinanced been in arrears in the last 12 months? Months

If you earn Self Employment Income, how long has the business generating this income been trading in the same industry? Months

If you earn Contract, Commission, Overtime or Temp income, how long have you been earning this income continuously? Months

If you earn a Disability Pension or a Carer Pension, is this in respect of a permanent disability? YES NO

Declared as true and correct by Applicant

Signed: Dated / /

Financial Transactions Reporting Act - 100 Point Check (Mortgage Introducer to Complete and Certify)

	Document 1	Document 2	Document 3	Document 4
Type of Document:				
Full name as appears on Document:				
Date of Birth as shown:				
Place of Residence:				
Date of Issue:				
Place of issue:				
Expiry date:				
Document No.:				
Document Points:				

70 points (original or Certified copy) for: Birth Certificate, Current Passport, Citizen Certificate. **40 points** (These must bear your name, signature and photograph) for Drivers Licence, Public Service Card, Social Security Card, Tertiary Student ID. **40 Points** (These must confirm a 12 month association and contain your signature) for a signed written reference from another financial body or an acceptable referee. **25 points** for a current credit/debit card, current store card, employee ID or current medicare card.

Certified by Mortgage Introducer:

Signed: Dated / /



Company Declarations

Which Applicant are you? (01, 02...)



Indicate your acceptance of the following declarations by placing a 'X' in the box next to the ones that apply to the company.

Privacy Declaration and Acknowledgement

On behalf of the company, I declare that I have read and understand the **Privacy Declaration pursuant to the Protection of Information Privacy Act 1988** described in the accompanying documents.

Complete the following if the Company is an APPLICANT:

Applicant Benefit Declaration

On behalf of the company, I declare that the Company will receive a benefit from any Credit pursuant to this Application.

Complete the following if the Company is a GUARANTOR:

Guarantor Declaration

On behalf of the company, I declare that as Guarantor the Company meets the Credit Policy guidelines in relation to guarantors for CSL Money.

On behalf of the company, I declare that:

- it is in the best interest of the Company to provide a guarantee in respect of the Credit to be provided pursuant to this application;
- the Company will receive a real benefit by providing the guarantee; and
- providing the guarantee in these circumstances is not an uncommercial transaction for the Company to undertake.

SIGNED AS BEING TRUE AND CORRECT

Signed:

Dated: / /

Name:

Position:

LOAN APPLICATION FORM



PRIVACY ACT CONSENT FORM (PAGE 1) PRIVACY ACT, 1988 – CONSENT AND ACKNOWLEDGEMENT

A.C.N. 117 688 356 Pty Ltd ATF The TOE Trust CSL Money, Organisation (1978) Pty Ltd, PLC (Australian Branch), (“the Manager”).

A.C.N. 117 688 356 Pty Ltd AFT The Toe Trus	(ABN 42 585 068 414)
Capital Securitisation (Holdings) Pty Ltd T/as	
CSL Money (CSL Capital)	(ABN 58 115 210 716)
Willard King Organisation (1978) Pty Ltd	(ABN 93 001 135 306)
Barclays Bank PLC	(ABN 86 062 449 585)
Deutsche Bank AG	(ABN 13 064 165 162)
Societe Generale	(ABN 71 092 516 286)
Credit Suisse	(ABN 17 061 700 712)

The Applicant/s acknowledge that I/we have made an application for credit from the Manager.

The Guarantors, if applicable, acknowledge that I/we have offered to support the Applicant’s application for credit.

I/We by signing below in “Borrower’s signature” agree that the Manager (and any other financier, lenders mortgage insurers, mortgage broker,

mortgage originator, mortgage manager, mortgage servicer trustee and any other person or company who at any time provides or has any interest in the credit) can do any of the following at any time.

1. **Commercial credit information.** Seek and use commercial credit information about me/us to assess an application for consumer credit or commercial credit;
2. **Consumer Information.** Seek and use consumer credit information about me/us to assess an application for commercial credit or consumer credit.
3. **Collection of overdue payments.** Seek and use a credit report about me/us provided by a credit-reporting agency to collect overdue payments from me/us.
4. **Provide information to a mortgage insurer.** To assess the risk of providing a mortgage impairment insurance, to assess the risk of default.
5. **Exchange of information with advisers.** Seek from and use or give to another credit provider (including any other credit provider who has lent money on the same security) any information about my/our credit account, credit worthiness, credit standing, credit history or credit capacity. In particular, the Manager may provide a reference on me/us.

LOAN APPLICATION FORM



PRIVACY ACT CONSENT FORM (PAGE 2)

6. **Exchange of information to credit reporting agencies.** Seek from and use or give to any broker, mortgage originator, mortgage manager, financial consultant, accountant, lawyer or other adviser acting in connection with any financing provided or proposed to be provided to me/us any consumer or commercial credit information.

7. **Provide information to credit reporting agencies.** Give to a credit reporting agency personal or commercial information about me/us. The information includes identity particulars; the fact that credit has been applied for and the amount; the fact that the Manager is a current credit provider to you; payments which become overdue more than 60 days, and for which collection has commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specific circumstances that in the opinion of the Manager you have committed a serious credit infringement; and the credit provided to you by the Manager has been paid or otherwise discharged. The information in relation to guarantors may include identity particulars, the fact that you have offered to act as a guarantor, any overdue payments by you, advice that cheques drawn by you for \$100 or more have been dishonoured more than once, and that in specified circumstances that in the opinion of the Manager you have committed a serious credit infringement.

8. **Provide information for securitisation.** Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation or any other proposed transfer of or proposed dealing with your loan.

9. **Provide information to guarantors.** Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us.

10. **Provide information in relation to disputes and enquiries:** Disclose consumer credit information, commercial credit information, and personal information to any industry body, tribunal, or court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about any mortgage broker or lender who dealt with your loan.

11. **Disclose personal information.** Disclose personal information about you as required by law, or to organisations involved in providing credit to you, any associate or contractor of the Manager (including for example stationary printing houses, mail houses, lawyers, accountants) or people considering acquiring or taking an interest in the Managers business or assets.

12. **Verification of Identity.** Seek and use my/our Personal Information for assessment and verification in compliance with obligations under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 and request further Personal Information from me/us, even if such Personal Information was previously sought.

I/We also understand and agree that the Manager may be paid and retain fees, margins and commission in respect of the credit arranged by the Manager in consideration for its role as Mortgage Originator and Mortgage Manager.

If you complete this application you may supply us with the information, which is personal information subject to the Privacy Act.

We collect your personal information to:

- Assess your application and provide this product and related services to you.
- Monitor, audit, evaluate and otherwise administer this product and related services
- Offer products of a similar type which we expect maybe of interest to you
- Provide information about the Manager's products and services

Your personal information may be provided to our funders and third party service providers which provide services in connection with this product and related services, including (but not limited to) mortgage insurers, mortgage managers, card and PIN producers, loan statement producers and ratings agencies.

The information you provide on this form may, from time to time, be used to provide information to you about products and services. If you would prefer not to receive information of this nature, please call us.

If you do not provide us with all of the information required in this application form, we may not be able to process or accept your application. Specifically, we are required to collect the information in the form entitled "Identification Record for Signatory to an Account – Reference from an Acceptable Referee" by the Financial Transaction Reports Act 1988. If you fail to provide this information you may not be able to make withdrawals from your loan account.

You can contact us on 02 9018 6777 and request access to your personal information. In normal circumstances, we will give you full access to your personal information, however, there may be some legal or administrative reason to deny you access, in which case we will tell you of our reason.

LOAN APPLICATION FORM



PRIVACY ACT CONSENT FORM (PAGE 3)

Further request for verification of Personal Information

In order to comply with its obligations under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 ("AML ACT"), the Manager, Credit Provider or Lender may request further Personal Information from you, even if such information was previously obtained. The Personal Information may be used for assessment and verification for compliance under the AML Act. You consent to the use of the Personal Information for such purpose. If you do not provide the Personal Information required, the Manager, Credit Provider or Lender may not be able to provide you with credit or other products and services. When the Manager, Credit Provider or Lender requests Personal Information from you for this purpose, you must comply with such request.

You can obtain a copy of our privacy statement by requesting it from us.

Borrowers Signature

I/We the undersigned:

- Supply the details contained in this application for the purpose of enabling the Manager to determine whether to grant me/us a loan;
- Understand and acknowledge that the submission of this application does not imply any acceptance by the Manager to grant me/us a loan;
- Understand that any decision by the Manager to accept this application or refuse this application is in its absolute discretion;
- Authorise the Manager to make any inquiries in relation to this application that the Manager considers necessary;
- Hereby apply for the finance described herein to be secured by the mortgage on the property described herein and represent that all statements made in this application are true and made for the purpose of obtaining finance. Verification may be obtained from any source named herein;
- Further acknowledge that any advisor, broker, agent or other person who introduces the Borrower to the Manager is not an agent of the Manager and does not have the authority to bind the Manager or to vary the terms of the loan;
- Acknowledge that the application fee is paid on lodgement of this application for finance;
- Confirm and declare that all of the information provided as part of this application is true and correct even if the information is not in their own handwriting.

Applicant 1 Name

Signed: Dated

Applicant 2 Name

Signed: Dated

Applicant 3 Name

Signed: Dated

Applicant 4 Name

Signed: Dated

Attention is drawn to the fact that if any false information or statements have been made in this application, the applicants may be subject to:

- (i) A penalty of imprisonment and/or fine
- (ii) Requirement to pay the full loan amount immediately upon demand