



Loan Application Form / Privacy and Consent - Business Lending

Introducer Details:

Company or Trading name:		Phone:	
Brokers name:		Email:	

Borrowing Details:

Amount Required:	\$	Term of the loan:	<input type="checkbox"/> 3 <input type="checkbox"/> 6 <input type="checkbox"/> 9 <input type="checkbox"/> 12 months
Expected Settlement Date:		Loan Type (first mortgage):	
Purpose of Loan:			
Details of Exit Strategy (Refinance or Sale ect)			

Serviceability Details:

Prepaid interest	<input type="checkbox"/> 3 <input type="checkbox"/> 6 <input type="checkbox"/> 9 <input type="checkbox"/> 12 months
Monthly repayments	<input type="checkbox"/> 3 <input type="checkbox"/> 6 <input type="checkbox"/> 9 <input type="checkbox"/> 12 months
Tick to equal 12 Months or the Loan Term if a combination of both	

Borrowing Entity : Company or Trust Details

Company Name / Trustee:		A.C.N. / A.B.N.:	
Name of Trust (if applicable):		Trading Name:	
Business Address:		State:	Postcode:
Business phone:		Email:	



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Security Property 1 Details:

Property Address:			State:	Postcode:
Property Description:				
Purchase Price:		Date of Purchase:		
Estimated Current Value:		Lot & plan No. / Volume/Folio:		
Contact to obtain access:		Contact phone number:		
Current Lender (if applicable):		Current Balance:	\$	
Tenants name (if applicable)		Weekly rent:	\$	

Security Property 2 Details:

Property Address:			State:	Postcode:
Property Description:				
Purchase Price:		Date of Purchase:		
Estimated Current Value:		Lot & plan No. / Volume/Folio:		
Contact to obtain access:		Contact phone number:		
Current Lender (if applicable):		Current Balance:	\$	
Tenants name (if applicable)		Weekly rent:	\$	

Security Property 3 Details:

Property Address:			State:	Postcode:
Property Description:				
Purchase Price:		Date of Purchase:		
Estimated Current Value:		Lot & plan No. / Volume/Folio:		
Contact to obtain access:		Contact phone number:		
Current Lender (if applicable):		Current Balance:	\$	
Tenants name (if applicable)		Weekly rent:	\$	



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Director/Guarantor Details:

Given names:		Surname:	
Current address:		State:	Postcode:
Previous address: (if less than 2 years)		State:	Postcode:
Date of Birth:		Mobile / Phone:	
Drivers Licence No.		Email:	
Occupation:		Fax:	

Director/Guarantor Details:

Given names:		Surname:	
Current address:		State:	Postcode:
Previous address: (if less than 2 years)		State:	Postcode:
Date of Birth:		Mobile / Phone:	
Drivers Licence No.		Email:	
Occupation:		Fax:	

Statement Of Assets And Liabilities - Director/Guarantor

If there are more than one individual and you do not own all assets or share all liabilities jointly, please complete individual financial statements.

Name:

Name:

Assets	Value	Liabilities	Debt owing
Real Estate Owned		Mortgage lender	Rate
1	\$	1	% \$
2	\$	2	% \$
3	\$	3	% \$
4	\$	4	% \$
5	\$	5	% \$
Bank Account Details		Other Debts to be paid (ATO Debt ect)	
1	\$	1	% \$
2	\$	2	% \$
3	\$	3	% \$
4	\$	4	% \$
5	\$	5	% \$
Total Assets [A]	\$	Total Liabilities [B]	\$



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Solicitor Details for Loan Documents		Accountant Details	
Firm name:		Firm name:	
Solicitor name:		Accountant name:	
Phone:		Phone:	
Email:		Email:	

Bank Account Details for Disbursement of Funds			
Bank:		BSB No.:	
Account name:		Account No.:	
Branch address:		State:	Postcode:

Documents Checklist: All Documents are to be the Most Current			
6 Months Loan Statements being Refinanced		Building Insurance Certificate of Currency	
Water Notice		100 Points Identification – Drivers Licence/ Passport	
Rates Notice		Contract of Sale if purchase	
One Month Borrowers Bank Statement for Confirmation of Account for Disbursement of Funds		Other Relevant Documents	

If the Loans interest is not fully Pre Paid or The Borrower wishes to service the loan please provide any of the following to demonstrate serviceability:			
BAS Trading Statement		Rental Statements	
Trading Bank Statements		Current Tax Return	
Accountants Declaration			

Sydney Wyde Mortgage Management Limited - Privacy Consent

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.swmm.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 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 policy can be obtained at www.swmm.com.au or by contacting us on [02] 9369 3175. Our privacy policy contains 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. It also contains 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, accountants, lawyers and 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 required 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 lenders mortgage insurers (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 whom 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, 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; 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

The privacy policies of the LMIs contain information about how you may access the personal information and credit information the LMI holds about you, seek correction of that information, and how you may complain about a breach of your privacy. The LMIs may disclose your personal and credit information to

overseas entities including related entities located overseas including in USA, Canada and the United Kingdom.

We may exchange your personal and credit information with the following credit reporting bodies:

Veda Advantage Ltd - veda.com.au

Dun & Bradstreet (Australia) Pty Ltd - dnb.com.au

Experian - experian.com.au.

We may verify your identity using information held by a CRB. To do this, we may disclose personal information such as your name, date of birth, and address to the CRB to obtain an assessment of whether that personal information matches information held by the CRB. The CRB may give us a report on that assessment and, to do so, may use personal information about you and other individuals in their files. Alternative means of verifying your identity are available on request. If we are unable to verify your identity using information held by a CRB, we will provide you with a notice to this effect and give you the opportunity to contact the CRB to update your information held by them

Signatures of Borrower(s) and date

You consent to the use of your personal and credit information as set out above.

Please tick this box if you consent to your information being disclosed to a CRB for customer identification

Borrowers	Signature	Date
Guarantors	Signature	Date

Application Declarations

Question	Tick yes or no.
Have you ever been declared bankrupt or insolvent or has your estate been assigned for the benefit of creditors?	Yes / No
Have you ever been a shareholder or officer of any company of which a manager, receiver and/or liquidator has been appointed?	Yes / No
Is there any unsatisfied judgment entered in any court against you, or any company of which you are or were a shareholder or officer?	Yes / No
Have you, or any company with which you are or were associated, ever had a property sold through mortgagee sale proceedings?	Yes / No

Business Purpose Declaration

I/We, the applicants in this loan application, do solemnly and sincerely declare that the credit to be provided to me 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 PURPOSES**
- **INVESTMENT PURPOSES OTHER THAN INVESTMENT IN RESIDENTIAL PROPERTY**

BY SIGNING THIS DECLARATION YOU MAY LOSE YOUR PROTECTION UNDER THE NATIONAL CONSUMER CREDIT CODE

Borrowers		
Signature	Date	
Guarantors		
Signature	Date	

Acknowledgments & Declarations

I/We apply for credit outlined in this application.

I/We and any guarantors are all aged over 18 years.

The information set out in this application or otherwise provided about me/us and any guarantor is true and correct and will be relied on.

I/We consent to the disclosure of this application and any loan information (including statements of account, requests for payment, etc) before during or after the loan to any guarantor.

I/We agree to pay any loan application fee, all fees and charges incurred to process the application, to obtain the valuation report about the security property and legal expenses to prepare the loan and security documents.

I/We acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan.

Borrowers	Signature	Date
Guarantors	Signature	Date