

**MORTGAGE LOAN**

**APPLICATION**



**Central Victorian Investments**

**AFSL No. 229697**

**41 Lydiard Street South, Ballarat Vic 3350**

**Tel: 1300 284 123 Fax: (03) 5334 4021**

**Website: [www.cvi.net.au](http://www.cvi.net.au)**

**Email: [brendan@cvi.net.au](mailto:brendan@cvi.net.au)**

## Applicant Details

	Details for applicant (1)	Details for applicant (2)
<b>Type of applicant</b>	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Trustee / Guarantor	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Trustee / Guarantor
<b>Title</b>	<input type="checkbox"/> Miss <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms	<input type="checkbox"/> Miss <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms
<b>Surname</b>		
<b>Given Name(s)</b>		
<b>Date of birth</b>		
<b>Driver's license number &amp; expiry</b>		
<b>Marital status</b>	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Other	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Other
<b>Full name of spouse</b>		
<b>Contact details</b>	Home: _____ Work: _____	Home: _____ Work: _____
	Mobile: _____	Mobile: _____
	Email: _____	Email: _____
<b>Are you an Australian resident?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Current residential address</b>		
	Postcode	Postcode
<b>Period at current address</b>	Years: _____ Months: _____	Years: _____ Months: _____
<b>Current residential status</b>	<input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With parents	<input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With parents
<b>Previous address of applicant</b> (if less than 12 months at current address)		
	Postcode	Postcode
<b>Period at previous address</b>	Years: _____ Months: _____	Years: _____ Months: _____
<b>Statement Requirements</b>	<input type="checkbox"/> Post <input type="checkbox"/> Email	<input type="checkbox"/> Post <input type="checkbox"/> Email
	If email; provide address: _____	If email; provide address: _____
<b>Statement Frequency</b> (monthly only available via email)	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> 6 Monthly <input type="checkbox"/> Annually	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> 6 Monthly <input type="checkbox"/> Annually
<b>Current Postal Address</b> (if different from residential)		
<b>No. of dependents &amp; ages</b>		

## Company (Borrower) (Guarantor) (Borrower as Trustee)

<b>Company Name</b> (as registered by ASIC)		
<b>ACN</b>		
<b>Registered As</b>	<input type="checkbox"/> Proprietary <input type="checkbox"/> Public	<input type="checkbox"/> Proprietary <input type="checkbox"/> Public
<b>Trading Name</b>		
<b>Nature of Business</b>		
<b>Names of Directors</b>	1. _____ 2. _____	1. _____ 2. _____
	3. _____ 4. _____	3. _____ 4. _____
<b>Principal Place of Business</b> (PO Box is not acceptable)		
	Postcode	Postcode
<b>Time at Address</b>	Years: _____ Months: _____	Years: _____ Months: _____
<b>Name of each beneficial owner</b> (if a proprietary company)	1. _____	2. _____
	3. _____	4. _____
<b>Residential address of each beneficial owner</b> (PO Box not acceptable)	1. _____	2. _____
	3. _____	4. _____

## Trust Details

Full name of Trust			
Full Business / Trading name (if any) of the Trustee			
Type of Trust			
Full name of Trustee(s)	1	2	
	3	4	
Date of birth of Trustee's (if an individual)	1	2	
	3	4	
Residential address			
Full name of Beneficiary(s)			
Principal Place of Business (PO Box is not acceptable)			
If Trustee is a company provide - registered company name			
Registered As	<input type="checkbox"/> Proprietary <input type="checkbox"/> Public	<input type="checkbox"/> Proprietary <input type="checkbox"/> Public	
ACN/ABN			
Name of each beneficial owner (if a proprietary company)			

## Employment Information (if period of current employment is less than 3 years, please also complete previous employer details)

Occupation						
Employment type	PAYG	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor			
	SELF EMPLOYED	<input type="checkbox"/> Sole trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership	<input type="checkbox"/> Sole trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership			
	OTHER	<input type="checkbox"/> Home duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed	<input type="checkbox"/> Home duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed			
Employer's name						
Employment start date						
Gross Annual Income						
Employer's address						
	Postcode			Postcode		
Previous occupation						
Previous employer's name						
Period of previous employment	Years:	Months:		Years:	Months:	

## Personal Financial Statement

What You Own / Assets		What You Owe / Liabilities			
Details	Market value \$	Lender	Amount Owning (& Limit if LOC) \$	Monthly Repayments \$	To be paid out at settlement? (tick if yes)
1. Principal residence at:		1.			<input type="checkbox"/>
2. Other Real estate:		2.			<input type="checkbox"/>
3.		3.			<input type="checkbox"/>
Deposit paid on property purchase (if applicable)		Personal loan/ Hire purchase			<input type="checkbox"/>
Motor vehicle(s) owned by applicant		Overdrafts and other bank facilities			
Shares and Debentures		1.			<input type="checkbox"/>
Savings/Investments/Term Deposits		2.			<input type="checkbox"/>
Superannuation		Loans as guarantor			<input type="checkbox"/>
Managed Funds		Credit / Store Cards -			<input type="checkbox"/>
Home contents		1. Limit \$			<input type="checkbox"/>
Personal equity in business (give details)		2. Limit \$			<input type="checkbox"/>
		3. Limit \$			<input type="checkbox"/>
Stock and machinery - tools of trade		Rent/Lease			<input type="checkbox"/>
1. Other assets (give details)		1.Other			<input type="checkbox"/>
2.		2.Tax Liabilities			<input type="checkbox"/>
3.					<input type="checkbox"/>
<b>Total =</b>		<b>Total =</b>			



## Property 2

<b>Security offered – first mortgage over:</b>					
<b>Located at:</b>					<b>Postcode</b>
<b>Property Type</b>	<input type="checkbox"/> House	<input type="checkbox"/> Unit	<input type="checkbox"/> Office	<input type="checkbox"/> Land	<input type="checkbox"/> Age _____ years
<b>Usage:</b>	<input type="checkbox"/> Vacant	<input type="checkbox"/> Presently occupied by applicant	<input type="checkbox"/> To be occupied by applicant	<input type="checkbox"/> To be leased	<input type="checkbox"/> Leased for ____ years
<b>Title details:</b>	Volume _____	Folio _____	Lot _____		
	Plan _____	Title _____	Zoning _____		
<b>Name in which security property will stand:</b>					
<b>Details of individual to be contacted for access to the property for valuation purposes:</b>					
Name:	_____	Ph (W):	_____	Ph (H):	_____
Valuation fee:	_____	Payable to:	_____		

## Property 3

<b>Security offered – first mortgage over:</b>					
<b>Located at:</b>					<b>Postcode</b>
<b>Property Type:</b>	<input type="checkbox"/> House	<input type="checkbox"/> Unit	<input type="checkbox"/> Office	<input type="checkbox"/> Land	<input type="checkbox"/> Age _____ years
<b>Usage:</b>	<input type="checkbox"/> Vacant	<input type="checkbox"/> Presently occupied by applicant	<input type="checkbox"/> To be occupied by applicant	<input type="checkbox"/> To be leased	<input type="checkbox"/> Leased for ____ years
<b>Title details:</b>	Volume _____	Folio _____	Lot _____		
	Plan _____	Title _____	Zoning _____		
<b>Name in which security property will stand:</b>					
<b>Details of individual to be contacted for access to the property for valuation purposes:</b>					
Name:	_____	Ph (W):	_____	Ph (H):	_____
Valuation fee:	_____	Payable to:	_____		

**Name of clients Solicitor:** \_\_\_\_\_

<b>Address:</b>	_____
<b>Name of person acting for you:</b>	_____ <b>Ph:</b> _____

**Name of clients Accountant:** \_\_\_\_\_

<b>Address:</b>	_____
<b>Name of person acting for you:</b>	_____ <b>Ph:</b> _____

I/We apply for credit. 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 guarantors 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 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.

**Signature**

**Print Name**

**Date**

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Print Name**

\_\_\_\_\_  
**Date**

# Declaration as to Purpose of Credit

(Section 13 (5) of the National Credit Code, regulation 68, National Consumer Credit Protection Regulations)

TO:

**Central Victorian Investments Limited**  
(the "Lender")

Loan of; \$ \_\_\_\_\_ to be secured by mortgage over property at property address:

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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 INFORMATION

You should **not** sign this declaration unless 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.

I/We declare that I signed this declaration before entering into the abovementioned loan

-----  
Signature of person making Declaration

-----  
Signature of person making Declaration

-----  
Full name of person making Declaration

-----  
Full name of person making Declaration

\_\_\_\_\_/\_\_\_\_\_/20\_\_\_\_

(Date declaration signed)

\_\_\_\_\_/\_\_\_\_\_/20\_\_\_\_

(Date declaration signed)

# Privacy Consent form

By signing this document you consent to us (**Central Victorian Investments**), our related bodies corporate, affiliates and agents) and some other entities collecting, using, holding and disclosing personal information and credit-related information about you. You can find out more about how we and other entities deal with your privacy by viewing our privacy policy at [www.cvi.net.au](http://www.cvi.net.au). We may seek and obtain further personal information (including sensitive information) and credit-related information about you during the course of our dealings with you. The terms of this consent apply to the collection, use and disclosure of that information. If you do not provide us with this consent or provide us with your personal information and credit-related information we may not be able to arrange credit for you or provide other services.

**How we handle your personal and credit-related information** We may collect, use, hold and disclose personal information, and credit-related information about you for the purposes of processing your application for credit, arranging or providing credit to you, assessing whether to accept a guarantee of credit from you, managing that credit, direct marketing of products and services by us, complying with laws and managing our relationship with you and allowing us to perform administrative tasks. We may collect this information from you or from third parties.

We are also required to collect your personal information to comply with our obligations under Australian law, including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

*Credit information* includes information such as your identity information, the type, terms and maximum amount of credit provided to you, repayment history information, default information (including overdue payments), court information, new arrangement information, personal insolvency information and details of any serious credit infringements. *Credit eligibility information* is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it. Collectively, we refer to this as *credit-related information*.

*Personal information* includes any information or an opinion about an identified individual, or an individual who is reasonably identifiable. The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation, and any other information we may need to identify you including publically available information from public registers and social media. If you are applying for finance we may also collect the number and ages of your dependents and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses.

**Access to personal information and Privacy Policies.** You may gain access to the personal information and credit-related information that we hold about you or obtain a copy of our privacy or credit reporting policy by contacting us on **1300 284 123**. The privacy policies and credit reporting policies contain information about how you may access or seek correction of your personal information and credit-related information, how that information is managed, how you may complain about a breach of your privacy and how that complaint will be dealt with. They also contain information on *'notifiable matters'* including things such as the information we use to assess your creditworthiness, the fact that CRBs (credit reporting bodies) may provide your personal information and credit-related information to credit providers to assist in an assessment of your credit worthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement – including our right to report a default or a serious credit infringement to CRBs, your right to request that CRBs not use your credit-related information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit-related information about you if you believe you are a victim of fraud.

**Consumer and commercial credit-related information.** We may exchange your commercial and consumer credit-related information with entities listed in the Schedule to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit-related information about you from a CRB providing both consumer and commercial credit-related information.

**Exchange information with credit providers.** We may exchange your personal information and credit-related information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

**Disclose information to guarantors.** We may disclose your personal information and credit-related information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you, or who indemnifies you in any way.

**Exchange information.** We may exchange personal information and credit-related information with the following types of entities. Please see our privacy policy for more information. The types of entities include:

- CRBs, including for a credit guarantee purpose;
- finance brokers, mortgage managers, and persons who assist us to provide our products to you;
- any person or entity who represents you including financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers;
- any industry body, government authority, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your lease or loan – for example if a complaint is lodged about us
- any investors, agents or advisers, trustees, ratings agency or businesses assisting us with funding for credit made available to you or any entity that has an interest in your finance or our business;
- where we are authorised to do so by law, such as under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006* (Cth), government and law enforcement agencies or regulators;
- entities to whom we outsource some of our functions or that provide information and infrastructure systems;
- trade insurers, other insurers, valuers and debt collection agencies;
- auditors, insurers, re-insurers and health care providers;
- other borrowers or guarantors (if more than one) or borrowers or prospective borrowers of any credit you guarantee or propose to guarantee;
- any person where we are required by law to do so or where you have provided us consent;
- any of our associates, related entities or contractors such as claims related providers including assessors and investigators that help us with claims;
- your referees, such as your employer, to verify information you have provided;
- any person considering acquiring an interest in our business or assets;
- associated businesses that may want to market products to you;
- other financial institutions, for example to process a claim for mistaken payment; and
- any organisation providing online verification of your identity.



**Customer identification** We may disclose personal information about you to an organisation, including a CRB to verify your identity. The organisation will give us a report of whether or not the information we have matches information held by the organisation. If we use these methods and are unable to verify your identity in this way we will let you know. We may also use information about your Australian Passport, state or territory driver license, Medicare card, citizenship certificate, birth certificate, and any other identification documents to match those details with the relevant registries using third party systems and record the results of that matching.

**Storage and Security** We may store your personal information and credit-related information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

**Credit Reporting Bodies** We may exchange your personal information and credit-related information with the CRBs listed below. The information may be included in reports that the CRBs give other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

## SCHEDULE

*Lender*

**Central Victorian Investments**

**Signatures of Borrower(s)/Guarantor(s) and date**

I consent to the use and disclosure of my personal information and credit-related information as set out above.

Borrower (1)

Date:

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Borrower (2)

Date:

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Guarantor (1)

Date:

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Guarantor (2)

Date:

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# Identification Form

**Identification check for all investment applications and /or mortgage applications**

Full name of Applicant

Applicant's date of birth

Applicant's residential address

Document type (please tick type used)	Document/Account number	Name of issuing body	Place of issue	Date of issue	Expiry date	Certified copy/ Clear and legible copy attached
Primary Documents	<input type="checkbox"/> Birth Certificate					<input type="checkbox"/>
	<input type="checkbox"/> Current Passport					<input type="checkbox"/>
	<input type="checkbox"/> Driver's License					<input type="checkbox"/>
	<input type="checkbox"/> Citizenship certificate					<input type="checkbox"/>
<input type="checkbox"/> Medicare Card						<input type="checkbox"/>
<input type="checkbox"/> Bank Credit Card						<input type="checkbox"/>
<input type="checkbox"/> Student ID						<input type="checkbox"/>
<input type="checkbox"/> Public Service ID						<input type="checkbox"/>
<input type="checkbox"/> Electoral Roll						<input type="checkbox"/>
<input type="checkbox"/> Telephone Account						<input type="checkbox"/>
<input type="checkbox"/> Signatory is a known client of at least 12 months (attach KYC form to verify)						<input type="checkbox"/>
<input type="checkbox"/> Signatory has been known to a staff member for at least 3 years (attach KYC form to verify)						<input type="checkbox"/>

I am satisfied that the identity of the Applicant whose name, former name (if applicable), date of birth, residential address and signature as appears above has been verified in accordance with this form and the criteria listed above. I also confirm that I have sighted original documents in verifying the Applicant's identity and that true and correct copies of these are attached to this form.

Signature of authorised party

Name of authorised party

Date

Office Use Only:

Authorised Party \_\_\_\_\_

We have complied with the requirements of the AML/CTF legislation

Standard Risk

Higher Risk

## Loan Document Checklist

- Complete and signed application form inclusive of Privacy Act consent form
- Copy of rates notice for security
- Copy of contract of sale for properties being purchased
- Copy of any trust deed that the borrower or guarantor acts as a trustee
- Copy of last 6 months statements for security being refinanced
- Australian Tax returns for the Director (s) and business entity for the last two financial years (inclusive of balance sheet and profit and loss)
- Confirmation of rental income for investment properties
- Financial statement
- Letter from the borrowers accountant certifying that all income tax, GST, PAYG tax has been paid and that there are no returns outstanding due to the ATO
- Copy of past 3 months bank statements showing wages or salary being credited
- Copy of Income Tax Return balance from the ATO for the past 4 years.