

Mortgage Application Form

Email all pages of this signed application form to: applications@arcmoney.com.au

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➤ Business Information

Proprietary Company

Trust

Association

Sole Trader / Individual

Partnership / Joint

Other

Full Legal Name Of Applicant/s (As Registered By ASIC)

ABN

Trading Name

Date Commenced Trading (Under Current Ownership)

Trustee Name (If Applicable)

No. Of Employees

Website

Director/s Management Experience In This Industry (Years)

Registered Business Address (Not A PO Box)

Suburb

State

Postcode

Principal Place Of Business (If Different To Above)

Suburb

State

Postcode

Mailing Address (If Different To Above)

Suburb

State

Postcode

Primary Contact Person

Nature Of Your Business

Mobile

Email

Who is the main provider of financial advice

Accountant's Name

Accountant's Phone Number

➤ Loan Details

Loan Purpose			Term		
	<input type="text"/>			<input type="text"/>	
Total Required		Own Contribution		Finance Required	
<input type="text"/>	-	<input type="text"/>	=	<input type="text"/>	

➤ Business Figures

Annual Turnover

- Less Than \$50,000
- \$50,000 To \$100,000
- \$100,000 To \$250,000
- \$250,000 To \$1,000,000
- Over \$1,000,000

Net Profits

- Less Than \$30,000
- \$30,000 To \$100,000
- Over \$100,000
- Loss

Salaries to Proprietors

- Less Than \$30,000
- \$30,000 To \$50,000
- Over \$50,000

➤ Business Assets & Liabilities

Assets

Description (Or Property Address If Applicable)	Market Value/Current Balance	Account Held With (If Applicable)	Security For This Loan?	
<input type="text"/>	<input type="text" value="\$"/>	<input type="text"/>	Yes	No
<input type="text"/>	<input type="text" value="\$"/>	<input type="text"/>	Yes	No
<input type="text"/>	<input type="text" value="\$"/>	<input type="text"/>	Yes	No

Liabilities

Description	Lender	Approved Limit	Monthly Payment	Interest Rate
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="%"/>
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="%"/>
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="%"/>

➤ Director, Partner or Guarantor Details

Personal Details - Applicant 1

Mr Mrs Ms Miss Other

Given Names

Surname

Date Of Birth

 / /

Are you known by another name?

No Yes (Please Specify)

Current Residential Address

Suburb State Postcode

Mailing Address (If Different To Above)

Suburb State Postcode

Home Phone

Mobile

Email Address

No Of Dependants

Age Of Dependant/s

Personal Details - Applicant 2

Mr Mrs Ms Miss Other

Given Names

Surname

Date Of Birth

 / /

Are you known by another name?

No Yes (Please Specify)

Current Residential Address

Suburb State Postcode

Mailing Address (If Different To Above)

Suburb State Postcode

Home Phone

Mobile

Email Address

No Of Dependants

Age Of Dependant/s

➤ Director, Partner or Guarantor Details (Continued)

Personal Details - Applicant 1 (Continued)

Current residential status

Owner Buying Renting

Living With Parents Other

Date Moved In

Previous Address (If Less Than 3 Years At Current Residential Address)

Suburb State Postcode

Date Moved In

 / /

Previous residential status

Owner Buying Renting

Living With Parents Other

Personal Details - Applicant 2 (Continued)

Current residential status

Owner Buying Renting

Living With Parents Other

Date Moved In

Previous Address (If Less Than 3 Years At Current Residential Address)

Suburb State Postcode

Date Moved In

 / /

Previous residential status

Owner Buying Renting

Living With Parents Other

Employment Details - Applicant 1

Employers Name

Employers Address

Suburb State Postcode

Previous Occupation

Self Employed? No Yes

Date Started

 / /

Date Finished

 / /

Employment Details - Applicant 2

Employers Name

Employers Address

Suburb State Postcode

Previous Occupation

Self Employed? No Yes

Date Started

 / /

Date Finished

 / /

➤ Director, Partner or Guarantor Details (Continued)

Employment Details - Applicant 1 (Continued)

Nature of previous employment:

Full-Time

Part-Time

Temporary

Other

Employment Details - Applicant 2 (Continued)

Nature of previous employment:

Full-Time

Part-Time

Temporary

Other

Financial Details

Employees - Specify Current NET Annual Income:

\$

Self-employed - specify taxable income shown on

Last Tax Assessment Notice

\$

Previous Tax Assessment Notice

\$

Financial Details

Employees - Specify Current NET Annual Income:

\$

Self-employed - specify taxable income shown on

Last Tax Assessment Notice

\$

Previous Tax Assessment Notice

\$

➤ Director, Partner or Guarantor Assets & Liabilities

Assets- Real Estate

Address

Property Type (Eg. House)

Situation

Owner Occupied

Rented

Monthly Rent

\$

Property Owner And Ownership %

Person 1

%

Person 1

%

Person 1

%

Security For Loan?

No

Yes

Address

Property Type (Eg. House)

Situation

Owner Occupied

Rented

Monthly Rent

\$

Property Owner And Ownership %

Person 1

%

Person 1

%

Person 1

%

Security For Loan?

No

Yes

Address

Property Type (Eg. House)

Situation

Owner Occupied

Rented

Monthly Rent

\$

Property Owner And Ownership %

Person 1

%

Person 1

%

Person 1

%

Security For Loan?

No

Yes

➤ Director, Partner or Guarantor Assets & Liabilities

Assets - Non-Real Estate

	Person 1	Person 2	Financial Institution/S
Bank account/s	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text"/>
	Person 1	Person 2	Financial Institution/S
Term deposit/s	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text"/>
	Person 1	Person 2	Financial Institution/S
Superannuation	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text"/>
	Person 1	Person 2	Financial Institution/S
Shares	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text"/>
	Person 1	Person 2	Financial Institution/S
Motor vehicle	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text"/>
	Person 1	Person 2	Financial Institution/S
Other personal assets	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text"/>

Liabilities - Real Estate

Address	Lender	Approved Limit	Monthly Payment	Interest Rate	Borrower
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="%"/>	1 2
Address	Lender	Approved Limit	Monthly Payment	Interest Rate	Borrower
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="%"/>	1 2
Address	Lender	Approved Limit	Monthly Payment	Interest Rate	Borrower
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="%"/>	1 2

Liabilities - Non-Real Estate

Type (E.G. Personal Loan, Credit Card, Tax Owing)	Lender	Approved Limit	Monthly Payment	Interest Rate	Borrower
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="%"/>	1 2
Type (E.G. Personal Loan, Credit Card, Tax Owing)	Lender	Approved Limit	Monthly Payment	Interest Rate	Borrower
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="%"/>	1 2
Type (E.G. Personal Loan, Credit Card, Tax Owing)	Lender	Approved Limit	Monthly Payment	Interest Rate	Borrower
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="%"/>	1 2
Type (E.G. Personal Loan, Credit Card, Tax Owing)	Lender	Approved Limit	Monthly Payment	Interest Rate	Borrower
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="%"/>	1 2

➤ Property Offered As Security

Security 1

Name Of Owner/s On Title

Address Of Property/Home

Suburb

State

Postcode

Estimated Value

Purchase Price

Purchase Date

 / /

Proposed Occupants

Self

Tenants

Unencumbered

Yes

No

General description of building

House

Townhouse

Unit

Serviced Apartments

Student Accommodation

Other

Levels

1

2

3

Other

Bedrooms

Bathrooms

Family/Living Rooms

Size Of Land Area

Size Of Dwelling

Other Features

Security 2

Name Of Owner/s On Title

Address Of Property/Home

Suburb

State

Postcode

Estimated Value

Purchase Price

Purchase Date

 / /

Proposed Occupants

Self

Tenants

Unencumbered

Yes

No

General description of building

House

Townhouse

Unit

Serviced Apartments

Student Accommodation

Other

Levels

1

2

3

Other

Bedrooms

Bathrooms

Family/Living Rooms

Size Of Land Area

Size Of Dwelling

Other Features

➤ Exit Strategies

Please detail your primary and secondary exit strategy for repayment of the requested loan advance.

Primary Exit Strategy

Secondary Exit Strategy

➤ Accountant Details

Contact Name

Company Name

Phone

Fax

Postal Address

Suburb

State

Postcode

Email Address

Website

➤ Referral Source

Business Name

Contact Name

Phone

Email

➤ Certified Legal Practitioner

Contact Name

Company Name

Phone

Fax

Postal Address

Suburb

State

Postcode

Email Address

Website

➤ Questions

Has there been or are there now any financial judgements, defaults or legal proceedings against the Business/ Company/ Trust or any of the applicants?

No Yes - Give Details

Has the Business / Company / Trust or any of the applicants had any difficulties making loan repayments in the past 2 years?

No Yes - Give Details

Do you foresee any major changes that will affect the loan over the next 12 months that will make it difficult for the Business / Company / Trust or any of the applicants to meet its/their financial commitments?

No Yes - Give Details

➤ Business Purpose Declaration

I/We are applying for credit and if approved, declare that the credit 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 - You should only sign this declaration if 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.

Signature	Name In Print	Date
<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Signature	Name In Print	Date
<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Signature	Name In Print	Date
<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

➤ Privacy Consent

Overview

Arc Money Holdings Pty Ltd (ACN 680 824 275), SF Mortgage Pty Ltd (ACN 630 372 057) and all subsidiary companies, ('we', 'us', 'our') collects information about you for the purposes of arranging or providing credit. You consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. This document also tells you about our privacy practices. When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use and exchange credit and personal information about you.

Privacy disclosure statement and consent

We are collecting credit and personal information (information) about you, for the following purposes:

- Identifying you in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act;
- Providing or arranging credit for you (including assessing an application for credit under the National Consumer Credit Protection Act if applicable);
- Managing that credit or credit relationship provided to you;
- Internal processes including risk management and pricing;
- To meet our obligations in relation to external payment and credit reporting systems;
- For our own funding arrangements;
- Direct marketing of products and services by us (unless you tell us not to);
- Managing our relationship with you;
- Any person considering acquiring an interest in our business or assets; and
- In some cases we collect sensitive information for specific purposes; for example: in assessing an application you make for hardship relief, we may collect information about your health.

➤ Privacy Consent (Continued)

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 by contacting us. 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.

Exchanging information with CRBs and others

Consumer and commercial credit information:

We may exchange your consumer and commercial credit information with entities listed as CRBs to assess an application for consumer or commercial credit and manage that credit (including collect overdue payments). 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 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 broker;
- Businesses assisting us with funding for loans;
- Any person where we are required by law to do so;
- Any of our associates, related entities or contractors, or trade insurers;
- Your referees, including your employer, real estate agent or landlord, to verify information you have provided or to assist us in contacting you;
- 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.

➤ Privacy Consent (Continued)

Director Trustee Authorised Signatory Sole Trader Partner

Signature

Name In Print

Date

 / /

Director Trustee Authorised Signatory Sole Trader Partner

Signature

Name In Print

Date

 / /

Director Trustee Authorised Signatory Sole Trader Partner

Signature

Name In Print

Date

 / /

➤ Supporting Documentation

Please make sure before submitting this application that all relevant documents are obtained.

- Copy of Trust Deed / Partnership Agreement (If Applicable)
- Contract of Sale (If Applicable)
- Copy of any valuation reports obtained
- Any other relevant supporting information or documentation, including identification and income documentation