arc money

September 2024

Mortgage Application Form

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

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Mortgage Application Form

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)

	Suburb	State	Postcode
Registered Business Address (Not A PO Box)			
Principal Place Of Business (If Different To Above)			
Mailing Address (If Different To Above)			

Primary Contact Person

Nature Of Your Business

Mobile

Email

Who is the main provider of financial advice

Accountant's Name

Accountant's Phone Number

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Loan Details

Loan Purpose

Term

Total Required

\-

Own Contribution

=

Finance Required

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?
	$		◯ Yes ◯ No
	$		◯ Yes ◯ No
	$		◯ Yes ◯ No

Liabilities

Description	Lender	Approved Limit	Monthly Payment	Interest Rate
		$	$	%
		$	$	%
		$	$	%

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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 / /

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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) | Siutation | Monthly Rent

◯ Owner Occupied ◯ Rented $

Property Owner And Ownership %

◯ Person 1 % ◯ Person 1 % ◯ Person 1 %

Security For Loan? ◯ No ◯ Yes

Address | Property Type (Eg. House) | Siutation | Monthly Rent

◯ Owner Occupied ◯ Rented $

Property Owner And Ownership %

◯ Person 1 % ◯ Person 1 % ◯ Person 1 %

Security For Loan? ◯ No ◯ Yes

Address | Property Type (Eg. House) | Siutation | Monthly Rent

◯ Owner Occupied ◯ Rented $

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	$	$	
Term deposit/s	$	$	
Superannuation	$	$	
Shares	$	$	
Motor vehicle	$	$	
Other personal assets	$	$	

Liabilities - Real Estate

Address	Lender	Approved Limit	Monthly Payment	Interest Rate	Borrower
		$	$	%	1 2
		$	$	%	1 2
		$	$	%	1 2

Liabilities - Non-Real Estate

Type (E.G. Personal Loan, Credit Card, Tax Owing)	Lender	Approved Limit	Monthly Payment	Interest Rate	Borrower
		$	$	%	1 2
		$	$	%	1 2
		$	$	%	1 2
		$	$	%	1 2

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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 Accomodation ◯ 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 Accomodation ◯ Other

Levels

◯ 1 ◯ 2 ◯ 3 ◯ Other

Bedrooms | Bathrooms | Family/Living Rooms

Size Of Land Area | Size Of Dwelling

Other Features

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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 Practioner

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
		/ /
		/ /
		/ /

Privacy and Credit Reporting Consent

Overview

Arc Money Holdings Pty Ltd (ACN 680 824 275) (“Arc”), SF Mortgage Pty Ltd (ACN 630 372 057), Arch Finance Pty Ltd (ACN 137 960 046), Qualitas Limited (ACN 655 057 588), and all related and subsidiary Arc companies (“we”, “us”, “our”) collect 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.

For the avoidance of doubt, references to “we”, “us” or “our” include our related bodies corporate, associated entities, funders, warehouse financiers, joint venture partners, co-lenders, investors, trustees, security trustees, loan servicers, agents, assignees and prospective assignees, whether currently appointed or appointed in the future.

Privacy and Credit Reporting Consent (continued)

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 2006 (Cth), associated Rules and Regulations, and any related legislation or regulatory guidance;
- 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.

Additional Disclosure and Consent – Funding, Assignment and Credit Assessment

Without limiting the above, you acknowledge and agree that:

- We may disclose your personal information and credit information to current or prospective funders, warehouse financiers, joint venture partners, co-lenders, investors (including offshore investors), trustees, security trustees, loan servicers, agents, assignees and prospective assignees, and to each of their related bodies corporate, agents, contractors, professional advisers and service providers (including panel valuers, panel solicitors, mortgage insurers, ratings agencies and loan servicers), for the purpose of funding, assessing, managing, participating in, securitising, assigning, transferring, novating or otherwise dealing with your loan or any interest in it.
- Such entities may rely on this consent and may collect, hold, use and disclose your personal information and credit information in their own capacity as a credit provider or prospective credit provider.
- You authorise us and any such entity to obtain consumer and/or commercial credit reports about you from a credit reporting body (CRB) for the purpose of assessing your application, assessing ongoing creditworthiness, funding your loan, managing your loan, enforcing, varying or discharging your loan, or complying with legal and regulatory obligations.
- You consent to us and those entities exchanging personal information and credit information with other credit providers and CRBs in accordance with the Australian Privacy Principles and Part IIIA of the Privacy Act 1988 (Cth) and the Privacy (Credit Reporting) Code.
- This consent applies whether or not the relevant funder or entity is specifically named in this document and extends to entities (including any successor, replacement or incoming funder) appointed, engaged or introduced after the date of this consent.

Privacy and Credit Reporting Consent (continued)

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.

You acknowledge that CRBs may include the information we provide to them in reports provided to other credit providers and that you may request a CRB not to use your information for pre-screening of credit offers or to place a ban on the use of your information if you believe you are a victim of fraud.

Exchanging 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.

This includes any entity funding, participating in, or acquiring an interest in your loan, and any such entity may itself exchange your information with CRBs and other credit providers in its own capacity as a credit provider.

Exchanging 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.

If you are a guarantor, you consent to us and any funder or entity referred to in this consent obtaining consumer and/or commercial credit reports about you and exchanging information with CRBs and other credit providers.

Exchanging information – other entities

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;
- Current or prospective funders, warehouse financiers, joint venture partners, co-lenders, investors, trustees, security trustees, servicers, assignees and prospective assignees;
- Panel valuers, panel solicitors, mortgage insurers, ratings agencies and other professional advisers or service providers engaged by us or by any funder or entity referred to in this consent;
- 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 organization providing online verification of your identity.

You acknowledge that some of these entities may be located outside Australia and you consent to the disclosure of your information overseas where required for funding, servicing or administration of your loan.

Customer Identification

We may disclose personal information about you to an organization providing verification of your identity, including online verification of your identity, for the purposes of complying with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and associated Rules.

Continuing Effect of Consent

You acknowledge and agree that:

- This consent remains valid and effective even if your loan is assigned, transferred, novated, participated or otherwise funded by another entity;
- Any incoming funder, assignee, successor or replacement funder or participant may rely on this consent on the same terms;
- This consent applies both at application stage and throughout the life of the loan, and continues to apply following discharge to the extent permitted by law.

Privacy and Credit Reporting 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