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**ALL APPLICATIONS**

- ☐ Fully Completed Application Pack
- ☐ Servicing Calculator
- ☐ Legible Copies of Certified ID
- ☐ Valuation
- ☐ Trust Deed (if applicable)
- ☐ If brokerage is being charged, please attach signed mandate with the borrowers signature as authority to pay and please send in an invoice after settlement for payment

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**INCOME ASSESSMENT****Self Employed (Low Doc)**

- ☐ ABN registered for 2 years & GST registered for 1 year
- ☐ Accountant's Declaration in standard format & Borrower Declaration; OR
- ☐ 12 months Business Activity Statement (BAS)

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**SERVICEABILITY****Rental**

- ☐ Most recent rental statement (issued within 6 weeks of submission)
- ☐ Executed lease agreement or alternatively;
- ☐ 2 rental appraisals or valuation confirming rental income (purchases only)

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**PURPOSE****Refinance**

- ☐ 6 months loan statements for all mortgage facilities being refinanced (issued within 6 weeks of application)
- ☐ 3 months statements for leases, personal loans, credit cards (issued within 6 weeks of submission)
- ☐ Check for adverse conduct – where evident, the appropriate explanation is required

**Purchase**

- ☐ Full copy of the executed Contract of Sale including all special conditions
- ☐ Confirmation of funds to complete

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**SMSF**

- ☐ 12 months recent SMSF statement
- ☐ 2 years recent financial statements for SMSF entity

Applicant(s) Initials \_\_\_\_\_

INDIVIDUAL  
GUARANTOR 1☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr

Given Name(s)

Surname

Residency Status ☐ Permanently in Australia ☐ Non ResidentMarital Status: ☐ Single ☐ Married ☐ Divorced ☐ De Facto

No. of Dependants

Age of Dependants

**Contact Details**

Mobile Number

Email Address

Current Residential Address

Start Date

**If at current address for less than 2 years, previous address details**

Previous Residential Address

## ADVISOR DETAILS

**Solicitor Details**

Organisation Name

Contact Name

Contact Number

Email Address

**Accountant Details**

Organisation Name

Contact Name

Contact Number

Email Address

Applicant(s) Initials

INDIVIDUAL  
GUARANTOR 2☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr

Given Name(s)

Surname

Residency Status ☐ Permanently in Australia ☐ Non ResidentMarital Status: ☐ Single ☐ Married ☐ Divorced ☐ De Facto

No. of Dependants

Age of Dependants

**Contact Details**

Mobile Number

Email Address

Current Residential Address

Start Date

**If at current address for less than 2 years, previous address details**

Previous Residential Address

## ADVISOR DETAILS

**Solicitor Details**

Organisation Name

Contact Name

Contact Number

Email Address

**Accountant Details**

Organisation Name

Contact Name

Contact Number

Email Address

Applicant(s) Initials

**COMPANY 1**☐ Borrower    ☐ Guarantor

Is Holding Company?

Company Name

ABN

ACN

Date of Registration

GST Registered

Registered State

Full Name of Director(s)

Full Name of Shareholder(s) &amp; Percentage

Principal Trading Address

Registered Address

Mailing Address

Main Business Activity

Industry

Applicant(s) Initials

## COMPANY 2

☐ Borrower   ☐ Guarantor

Is Holding Company?

Company Name

ABN

ACN

Date of Registration

GST Registered

Registered State

Full Name of Director(s)

Full Name of Shareholder(s) &amp; Percentage

Principal Trading Address

Registered Address

Mailing Address

Main Business Activity

Industry

Applicant(s) Initials

## TRUST

Trust Structure: ☐ Discretionary ☐ Fixed ☐ Hybrid ☐ Simple ☐ UnitTrust Purpose: ☐ Family Trust ☐ Protective ☐ Security Trust ☐ Trading Trust

Trust Name

ABN

Establishment Date

Full Name of Trustee(s)

Full Name of Beneficiaries

Trust Deed Variation Date (if applicable)

Description of Variation (if applicable)

Registered Address

Mailing Address

Applicant(s) Initials

## EMPLOYMENT DETAILS

## INDIVIDUAL GUARANTOR 1

**Status:**☐ Full Time ☐ Part Time ☐ Self-Employed ☐ Casual ☐ Other ☐ Unemployed

Name of Employer

Occupation

Industry

Date started

Does probation apply

End date of probation

**Previous employment if less than 3 years in current employment**☐ Full Time ☐ Part Time ☐ Self-Employed ☐ Casual ☐ Other ☐ Unemployed

Name of Employer

Occupation

Industry

Date started

## INDIVIDUAL GUARANTOR 2

**Status:**☐ Full Time ☐ Part Time ☐ Self-Employed ☐ Casual ☐ Other ☐ Unemployed

Name of Employer

Occupation

Industry

Date started

Does probation apply

End date of probation

**Previous employment if less than 3 years in current employment**☐ Full Time ☐ Part Time ☐ Self-Employed ☐ Casual ☐ Other ☐ Unemployed

Name of Employer

Occupation

Industry

Date started

Applicant(s) Initials

## INDIVIDUAL GUARANTOR 1

### Income Details

Gross Annual

Wages/Salary	
Overtime	
Allowances	
Bonus/Commission	
Self-Employed Income	
Rental Income	
Other	

### Living Expenses

Monthly

Property Expenses (residence only)	
Communication & Media	
Food & Groceries	
Recreation & Entertainment	
Personal Care & Clothing	
Private Health & Medical Insurance	
Transport	
Education & School Fees	
Other Insurances	
Child Care	
Board or Rent (if continuing)	
Investment Property Expenses	

**Total**

**Total**

If household living expenses are not applicable, please provide an explanation below:

## INDIVIDUAL GUARANTOR 2

### Income Details

Gross Annual

Wages/Salary	
Overtime	
Allowances	
Bonus/Commission	
Self-Employed Income	
Rental Income	
Other	

### Living Expenses (if different household to individual guarantor 1)

Monthly

Property Expenses (residence only)	
Communication & Media	
Food & Groceries	
Recreation & Entertainment	
Personal Care & Clothing	
Private Health & Medical Insurance	
Transport	
Education & School Fees	
Other Insurances	
Child Care	
Board or Rent (if continuing)	
Investment Property Expenses	

**Total**

**Total**

If household living expenses are not applicable, please provide an explanation below:

Applicant(s) Initials \_\_\_\_\_



## LOAN DETAILS

## Purpose

☐ Purchase ☐ Refinance ☐ Equity Release

## Security Type

☐ Residential ☐ Commercial

Settlement Date

## Repayment Type

☐ Interest Only ☐ Principal & Interest

## Loan Split Details

Amount	Purpose	Interest Only Term (Months)	Loan Term (Months)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Use of Equity Release Funds

Exit Strategy (required for individual guarantor over 50 years old)

Applicant(s) Initials

## ASSETS

Particulars	Value
Owner Occupied Residence	
Investment Property	
Investment Property	
Investment Property	
Investment Property	
Investment Property	
Investment Property	
Investment Property	
Investment Property	
Investment Property	
Investment Property	
Investment Property	
Motor Vehicle	
Motor Vehicle	
Cash Institution (where held)	
Shares / Investments / Term Deposits / ETFS	
Deposit Paid	
Furniture	
Superannuation	
Other	
	<b>Total Assets</b>

## LIABILITIES

Amount Owning	Monthly Repayments	Lender	Ownership
Credit Card Limit			
Credit Card Limit			
Credit Card Limit			
Credit Card Limit			
Credit Card Limit			
Personal Loan Limit			
Total Liabilities			

Applicant(s) Initials \_\_\_\_\_

**SECURITY 1 DETAILS****Type of Property**

- ☐ Boarding House   ☐ Duplex   ☐ House   ☐ Industrial   ☐ Land  
☐ Mixed Use   ☐ Office   ☐ Retail   ☐ Townhouse   ☐ Unit

**Security Use**

- ☐ Owner Occupied   ☐ Investment

Address

Registered Proprietor

Estimated Value or Purchase Price

Contact Name for Access

Contact Phone for Access

**Title Type**

- ☐ Torrens   ☐ Strata   ☐ Crown Lease   ☐ Community   ☐ Company

**SECURITY 2 DETAILS****Type of Property**

- ☐ Boarding House   ☐ Duplex   ☐ House   ☐ Industrial   ☐ Land  
☐ Mixed Use   ☐ Office   ☐ Retail   ☐ Townhouse   ☐ Unit

**Security Use**

- ☐ Owner Occupied   ☐ Investment

Address

Registered Proprietor

Estimated Value or Purchase Price

Contact Name for Valuation Access

Contact Phone for Valuation Access

**Title Type**

- ☐ Torrens   ☐ Strata   ☐ Crown Lease   ☐ Community   ☐ Company

Applicant(s) Initials

## SECURITY 3 DETAILS

## Type of Property

- ☐ Boarding House   ☐ Duplex   ☐ House   ☐ Industrial   ☐ Land  
☐ Mixed Use   ☐ Office   ☐ Retail   ☐ Townhouse   ☐ Unit

## Security Use

- ☐ Owner Occupied   ☐ Investment

Address

Registered Proprietor

Estimated Value or Purchase Price

Contact Name for Access

Contact Phone for Access

## Title Type

- ☐ Torrens   ☐ Strata   ☐ Crown Lease   ☐ Community   ☐ Company

Applicant(s) Initials

## STATEMENT BY BORROWER(S)

- |                              |                             |  |
|------------------------------|-----------------------------|--|
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Do you anticipate any upcoming changes to your financial situation?  |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Have you had any difficulty meeting your repayments in the past two years?   |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Have you ever made an application for hardship with any lender?  |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Have you been subject to financial judgements, bankruptcy notices, insolvencies or any legal proceedings?                      |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Have you been an office holder in a company that has been subject to involuntary receivership, liquidation or court judgement? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Have the directors/guarantors/owners provided guarantees or security to support borrowing at any other institutions?           |

If you have answered yes to any of the above, please include details below

**I confirm that the above information is complete and correct.**

Executed by the Borrower in accordance with Section 127 of the Corporations Act 2001 by being signed by the person(s) who is/are authorised to sign for the Company:

Signature

Signature

Date

Date

Name

Name

Position Held

Position Held

Applicant(s) Initials \_\_\_\_\_

## PRIVACY CONSENT

This Privacy Consent Form must accompany any application for credit. Pacific Private Capital Pty Ltd and/or its nominees ("Pacific Private Capital") and its related entities will not process any application where this Privacy Consent Form is not held. Pacific Private Capital and all its related entities ("we", "us", "our") will need to collect, use, hold and disclose personal and credit information in order to process your application, provide and manage our products or services, direct marketing, assist with any future provision of credit and other services, and assist us to manage our relationship with you. We may also be required by law to disclose information to prevent fraud, crime or any other activity that may be in relation to the use of our products or services.

We may disclose personal information to entities outside of Australia, including the Philippines and United States of America. We may exchange information with your broker, or your broker's representative, for the purposes of verifying, processing your credit application, and any ongoing management of your credit contract. Pacific Private Capital is not responsible for any advice, recommendation or representation made by your broker in relation to your credit application. 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, sensitive information (including health information) and may include any information you tell us about any vulnerability you may have.

**Customer Identification:** We are required to collect your personal information to comply with our obligations under Australian law, including the Anti-Money Laundering/Counter-Terrorism Financing Act 2006. Pacific Private Capital may share personal information with any organisation involved with the verification of your identity (including AUSTRAC) including online verification of your identity.

**Credit Information:** Pacific Private Capital may obtain information from a credit reporting body, like Equifax, Illion, or Experian, for the purposes of assessing your application for finance, in relation to either consumer credit or commercial credit. We may share information about you to credit reporting bodies for this purpose.

**Credit Providers:** Pacific Private Capital may exchange, share with, or collect from other credit providers in relation to assessing your credit worthiness, credit standing, credit history or credit capacity.

**Employers:** Pacific Private Capital may share information about you with your employer, accountant, or other referrer in the process of verifying your application details.

**Guarantors:** We may disclose personal and credit information to any person who intends to guarantee or who has guaranteed repayment of any credit provided to you.

**Loan Offer Contracts:** A copy of your loan offer documents will be delivered electronically to your broker, or your broker's representative following an offer of credit.

Pacific Private Capital may exchange information with other entities including, any of our associates, related entities or contractors, anyone who represents you, anyone involved in the securitisation of our loans, businesses assisting us with funding for loans, mortgage intermediaries, brokers, trade insurers, guarantors, referees (such as your employer, to verify information you have provided), advisors, auditors, agents, accountants, lawyers, solicitors, financial planners, insurers, property valuers, industry bodies, our service providers (including an organisation providing online verification of your identity), tribunals or courts, external dispute resolution bodies and in any instances where we are required by law.

**Applicant Declaration**

By signing this form, you declare that:

- You have read and understood the entirety of the "Privacy Consent Form" and consent to the collection, use and disclosure of personal and credit information in accordance to this document.
- You fully agree to all matters as set out in this document.
- All information provided is correct, complete, and accurate to the best of your knowledge. You acknowledge that Pacific Private Capital and its related entities will rely on this information in assessing your application.
- You will provide details of any changes to the information in relation to your application as soon as practically possible.
- You consent to receiving communication in relation to your application and may withdraw this consent at any time by contacting us.

Applicant(s) Initials \_\_\_\_\_

## PRIVACY CONSENT

- You understand that a submission for credit does not constitute an acceptance by us to advance credit; any decision is at the sole discretion of Pacific Private Capital its related entities.
- Where any initial, or upfront fees are paid by you, including valuation fees, and the application is declined; or you choose not to proceed, you will not be entitled to any refund.

Customer Identification by Credit Reporting Body: We may verify your identity using information held by a Credit Reporting Body (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.

Executed by the Borrower in accordance with Section 127 of the Corporations Act 2001 by being signed by the person(s) who is/are authorised to sign for the company:

Signature

Signature

Date

Date

Name

Name

Position Held

Position Held

Applicant(s) Initials \_\_\_\_\_

**DECLARATION OF  
PURPOSE**

(Regulation 68, National Consumer Credit Protection Regulation 2010; Section 13(5), National Credit Code) To: Pacific Private Capital Pty Ltd (ACN 670 659 088) ("the Credit Provider")

Loan to ("The Applicants")

Loan Amount

I/We declare that the credit to be provided to me/us by the Credit Provider is to be applied wholly or predominantly for:

- (a) business purposes; or
- (b) Investment purposes other than investment in residential property.

**IMPORTANT**

You should only sign this declaration if this loan is wholly or predominantly for:

- a) business purposes; or
- b) Investment purposes other than investment in residential property.

By signing this declaration you may lose your protection under the National Credit Code.

Please ensure that all details are completed in full.

Only fully completed applications can be assessed by Pacific Private Capital

**Signature(s) of Borrower**

Executed by the Borrower in accordance with Section 127 of the Corporations Act 2001 by being signed by the person(s) who is/are authorised to sign for the Company:

Signature

Date

Name

Position Held

Signature

Date

Name

Position Held

Applicant(s) Initials