

		APPLICANT 1 DETAILS		APPLICANT 2 DETAILS	
Type of Applicant		<input type="checkbox"/> Applicant <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Company		<input type="checkbox"/> Applicant <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Company	
FOR COMPANY AND / OR TRUST BORROWERS COMPLETE DETAILS ON FOLLOWING PAGE					
		Mortgagor <input type="checkbox"/> Y <input type="checkbox"/> N		Mortgagor <input type="checkbox"/> Y <input type="checkbox"/> N	
Title		<input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Miss Other_____		<input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Miss Other_____	
Applicant / Trustee / Directors		Surname		Surname	
		First / Middle		First / Middle	
Date of Birth					
Driver's Licence Number					
Marital Status		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	
Full Name of Spouse					
Dependants		Number		Number:	
		Ages		Ages:	
Contact Details		H		H	
		W		W	
		M		M	
		F		F	
		Email		Email:	
Australian Resident		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Current Address					
		Postcode		Postcode	
Date moved to Current Address		/ /		/ /	
Current Residential Status		<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	
Previous Address (if less than 24 months in current address)					
		Postcode		Postcode	
Time at Previous Address		From To		From To	
Debit Card Request		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Name to Appear on Card					
Loan Portion to be linked to Card					
Card Limit Amount		\$ (Max \$5,000)		\$ (Max \$5,000)	
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					
Employer's Address (must be place of business)					
		Postcode		Postcode	
Employer's Phone Number					
Are you on Probation		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Please complete below if current period of employment is less than 2 years					
Previous Occupation					
Previous Employer's Name					
Period of Employment		From To		From To	
Details of Nearest Relative not living with you (must not be an applicant)					
Name & Relationship of Relative					
Current Address of Relative (must be place of residence)					
		Postcode		Postcode	
Day Contact Number of Relative		H/W M		H/W M	

COMPANIES			
Registered company name:			
ACN		ABN	
Principal place of business			
Period at Current Address		Postcode	
Phone number:		Fax number:	
Date & Place of Incorporation		Industry:	
Nature of business activities:		Current Status of Registered Office	<input type="checkbox"/> Own Premises <input type="checkbox"/> Renting <input type="checkbox"/> Other

TRUSTS			
Full name of trust			
Type of trustee	<input type="checkbox"/> Company <input type="checkbox"/> Individual		
Year established		Country established	
Type of trust			

COMPANY TRUSTEE			
Registered company name:			
ACN		ABN	
Principal place of business			
Period at Current Address		Postcode	
Phone number		Fax Number:	
Date & Place of Incorporation		Industry	
Nature of business activities		Current Status of Registered Office	<input type="checkbox"/> Own Premises <input type="checkbox"/> Renting <input type="checkbox"/> Other

INDIVIDUAL TRUSTEE		
Title e.g.: Mr/Mrs/Ms/Miss/Dr		
Family name		
Given name (s)		
Full address		
Postcode		
Phone numbers	Work:	Home:
Email address		
Date of birth		

Trust details – supporting documentation

In all instances, you must also provide us with:

- A certified copy of the trust deed and any document amending the trust deed or appointing the trustee;
- A list comprising the full name of each beneficiary or class of beneficiary; and
- A list of the names and addresses of all other trustees if not identified.

Trust beneficiaries

Please list the names and addresses of ALL beneficiaries, or, where the terms of the trust identify the beneficiaries by reference to membership of class – details of the class.

LOAN/SECURITY DETAILS

		Not Applicable for Specialist Lending							
	Variable Rate	Fixed Rate	Line of Credit	Dynamic Repayments	Amount	Interest Rate (APR) %	Repayment Per Month	P & I	Interest Only
Portion A	<input type="checkbox"/>	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
Portion B	<input type="checkbox"/>	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
Portion C	<input type="checkbox"/>	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
Portion D	<input type="checkbox"/>	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
Total					\$				

LOAN DETAILS

<input type="checkbox"/> Prime Full Doc		<input type="checkbox"/> Prime LoDoc		<input type="checkbox"/> Construction		<input type="checkbox"/> Annual Fee	
Loan Term	yrs						
Frequency Repayment	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly				
LVR (Estimate)	%						
LMI Capitalisation	<input type="checkbox"/> Yes	<input type="checkbox"/> No					

SPECIALIST LENDING LOAN DETAILS

<input type="checkbox"/> Full Doc		<input type="checkbox"/> Jumbo Low Doc		<input type="checkbox"/> No BAS Low Doc			
Loan Term	yrs						
Frequency Repayment	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly				
LVR (Estimate)	%						
Fees Capitalisation	<input type="checkbox"/> Yes	<input type="checkbox"/> No					
Credit Impairment	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5		

LOAN PURPOSE (COMPLETE WHERE APPLICABLE)

<input type="checkbox"/> Purchase	<input type="checkbox"/> Refinancing	<input type="checkbox"/> Construction	<input type="checkbox"/> Cash Out
Are you a First Home Buyer?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is it an Arms Length Transaction?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you borrowing from any other source?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If no, please explain	

FUNDS POSITION (HOW TRANSACTIONS ARE TO BE FINANCED)

TRANSACTIONS REQUIRED		FUNDING SOURCES	
Purchase Price	\$	Sales Proceeds	\$
Refinance	\$	Own Funds (source)	\$
Home Improvements	\$	Gift	\$
Legal Fees	\$	Loan Amount	\$
Stamp Duty	\$	FHOG	\$
Loan Fees	\$	Others	\$
Others	\$		\$
TOTAL	\$	TOTAL	\$

SECURITY PROPERTY 1

Address	Postcode	
	<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> House
Security Type	<input type="checkbox"/> Investment	<input type="checkbox"/> Unit
		<input type="checkbox"/> Town House/Duplex
Estimated Value	\$	<input type="checkbox"/> Vacant Land
	Contact Details for Valuer Access	
Contact Name		
Contact Number		

SECURITY PROPERTY 2

Address	Postcode	
	<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> House
Security Type	<input type="checkbox"/> Investment	<input type="checkbox"/> Unit
		<input type="checkbox"/> Town House/Duplex
Estimated Value	\$	<input type="checkbox"/> Vacant Land
	Contact Details for Valuer Access	
Contact Name		
Contact Number		

ANNUAL INCOME

Please attach the required documents that are applicable to you as outlined by the relevant credit policy:

Applicant 1 (Gross Per Annum)		Applicant 2 (Gross Per Annum)	
Salaries & Wages	\$	Salaries & Wages	\$
Contractual Overtime	\$	Contractual Overtime	\$
Pension (Type)	\$	Pension (Type)	\$
Total Gross Income	\$	Total Gross Income	\$
Self Employed Assessable Income	\$	Self Employed Assessable Income	\$
Rental Income	\$	Rental Income	\$

LOAN APPLICATION FORM

ASSETS AND LIABILITIES

Assets		
Details	Security	Value
Existing Property (Owner Occupied)	<input type="checkbox"/>	\$
Other Property (1) _____	<input type="checkbox"/>	\$
Other Property (2) _____	<input type="checkbox"/>	\$
Other Property (3) _____	<input type="checkbox"/>	\$
Vacant Land	<input type="checkbox"/>	\$
Motor Vehicle Make / Year		\$
Motor Vehicle Make / Year		\$
Home Contents		\$
Savings		\$
Superannuation		\$
Other (1) _____		\$
Other (2) _____		\$
Other (3) _____		\$
Other (4) _____		\$
Total Owned		\$

Liabilities				
Lender & Account Number	Amount Owed	Monthly Repayment	Credit Limit	Refinance Yes / No
Existing Mortgage-Home _____	\$	\$ Rate %	\$	<input type="checkbox"/>
Existing Mortgage _____	\$	\$ Rate %	\$	<input type="checkbox"/>
Existing Mortgage _____	\$	\$ Rate %	\$	<input type="checkbox"/>
Personal Loan / Line of Credit (1) _____	\$	\$		<input type="checkbox"/>
Personal Loan (2) _____	\$	\$		<input type="checkbox"/>
Lease/Hire Purchase	\$	\$		<input type="checkbox"/>
Credit Card (1) _____	\$	\$	\$	<input type="checkbox"/>
Credit Card (2) _____	\$	\$	\$	<input type="checkbox"/>
Credit Card (3) _____	\$	\$	\$	<input type="checkbox"/>
Taxes	\$	\$		<input type="checkbox"/>
Rent/Board Paid		\$		
Child Maintenance		\$		
Other Debts or Obligations Include interest free debts	\$	\$	\$	<input type="checkbox"/>
Total Owed	\$	\$	\$	

If insufficient room please attach a separate signed page detailing Assets and Liabilities

Please ensure any loans you have Guaranteed are also listed

Additional Information

I/we hereby declare that all the information marked above is true and correct.

Applicant 1 Signature

Applicant 2 Signature

APPLICANT DECLARATION

I/we hereby agree to the following conditions:

- a) The Lender will engage a valuer to report on the proposed property.
b) The fee for valuation is not refundable once the valuation has been made, whether or not the loan is approved and whether or not the valuation meets your requirements.
c) The valuer's and/or inspector's reports are prepared for the Lender's purposes only and remain the property of the Lender.
d) If this application is approved, you will issue me/us with a letter of offer which, if accepted, will bind me/us to its terms and conditions, including providing security in relation to any loan made to me/us.

If this application is approved I/we agree to pay all charges required by the Lender.

I/we have understood the instructions given on this application form.

I/we declare that all the information given is true and correct and will remain true and correct unless and until I/we notify you otherwise in writing.

Table with 3 columns: Question, YES, NO. Contains 11 questions regarding bankruptcy, Veda Advantage, company roles, shareholding, court judgments, foreclosures, and loan history.

Name of loan writer to be inserted:

I/We hereby agree that Great Southern Loan may negotiate a loan on our behalf with a lender. I/We further agree to provide all information to Great Southern Loan which they consider necessary to enable the negotiation of a loan. I/We declare that the information provided to Great Southern Loan is true and correct and further declare that I/We am/are over the age of eighteen (18) years.

Table for signatures and date. Columns: Applicant's Signature, Guarantor's Signature, Date. Rows: Applicant 1, Applicant 2.

The following schedule confirms relevant upfront fees payable in regard to a new application (or increase to an existing loan) I/we understand that any loans withdrawn will require the relevant fees to be paid. Fees to be paid include and not limited to the schedule below.

Please note that any loans withdrawn at any stage will still require the loan establishment fee to be paid along with any legal or valuation fees incurred.

LOAN ESTABLISHMENT FEES

Loan Amount > \$1,000,000	Total Application Fee
Loan Amount >\$50,000 to ≤ \$1,000,000	Nil
(Payable at Settlement)	\$440.00

VALUATION FEES (per security)

Valuation fees are approximates only If different from amount quoted you will be advised.	Property Value	Approximate Cost
	\$0 - \$1,000,000	\$330.00
	\$1,000,000 PLUS	POA
Construction Loans (if applicable)		As Above
Progress Inspection Fees (Per Inspection) Payable on Settlement of land	Five Required	\$110 each

Valuation Fees to be paid at Conditional Approval; no valuation will be ordered until funds received.

PROFESSIONAL PRODUCT FEES

(these fees are estimated only and will be confirmed in your Credit Contract)

Settlement Fee Prime Full Doc & Prime Low Doc up to	Nil
Settlement Fee Specialist, No BAS Low Doc & Jumbo Low Doc	\$599.00

LEGAL FEES

(these fees are estimated only and will be confirmed in your Credit Contract)

New Loan (1 Security not including disbursements) Approx.	\$440.00
Additional Advance (no further security not including disbursements)	\$192.50
Additional Advance (with further security)	\$302.50
Multiple Securities (per additional security)	\$165.50
Guarantees, Trusts, etc (per document)	\$110.00
Amendments	\$55.00

Credit Card Details

Name: _____ Expiry Date: ____ / ____ / ____ CV _____

Amount: \$ _____ Credit Card Type: only accepted

Card Number: _____

Signature: x _____ Date: ____ / ____ / ____

I / we agree to pay all fees due in relation to the arrangement of this loan.

	Applicant's Signature	Guarantor's Signature	Date
Applicant 1			
Applicant 2			

The loan you have applied for may be regulated by the Consumer Credit Code ("the Code"). Generally, the Code applies where:

- (a) credit is provided under a contract;
- (b) the borrower (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and
- (c) the purpose for which credit is provided is wholly or predominantly of a personal, domestic or household nature.

To determine whether or not the Code applies to this loan, the lender requires you to provide the following information.

Part A

To be completed by all borrowers (Please tick the appropriate box)		Yes	No
1	Are any of the borrowers natural persons?	<input type="checkbox"/>	<input type="checkbox"/>
2	Are any of the borrowers a corporation? Companies do not need to complete Part B and Part C	<input type="checkbox"/>	<input type="checkbox"/>
3	Are any of the borrowers strata corporations (that is, a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)?	<input type="checkbox"/>	<input type="checkbox"/>

Part B

The purpose of your loan will be	Amount	
4 To purchase a residence which the borrower will live in	\$	
5 To refinance the property the borrower currently lives in	\$	
6 To purchase a property to be used for investment purposes	\$	
7 To refinance a property to be used investment purposes	\$	
8 To finance the construction of a residence in which the borrower will live in	\$	
9 To finance the construction of a property to be used for investment purposes	\$	
10 To finance expenditure of a personal, domestic, or household nature. If yes, please give details:.....	\$	
11 To provide a funds which will be used for the borrower's business	\$	
12 To have available a line of credit which will be used by the borrower for personal purchases	\$	
13 Other - Please Specify	\$	
Total Loan Required		\$

Part C

(Please tick the appropriate box)	Yes	No
Do you believe that the borrower is likely to receive an income tax deduction for at least 50% of the total interest which will be paid on the proposed loan?	<input type="checkbox"/>	<input type="checkbox"/>

If you believe that the proposed loan is NOT provided wholly or predominantly for personal, domestic, or household purposes, then you must also complete the declaration of purpose.

IMPORTANT NOTICE

If you declare that the loan has a business or investment purpose, but the lender's subsequent enquiries reveal that the loan is regulated under the Code, then the lender may be obliged to re-assess the loan and to arrange to have the loan re-documented. Any costs incurred by this process are to be borne by the borrower.

Applicant 1 Signature	Applicant 1 Name In Print	Date
Applicant 2 Signature	Applicant 2 Name In Print	Date

Declaration Under The Consumer Credit Code Where Credit Is To Be Applied Wholly Or Predominantly For Business Or Investment Purposes

(Section 11, Consumer Credit Code. Regulation 10, Consumer Credit Regulation)

TO: Perpetual Trustees Victoria Ltd, Perpetual Trustee Company Limited, Permanent Custodians Limited (Lenders)

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 or investment purposes (or for both purposes).

IMPORTANT: You should NOT sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may lose your protection under the Consumer Credit Code.

I/We agree to provide declarations of purpose of the credit whenever required by the Lender.

For applications where the applicant is a trustee - The trustee declares and confirms that:

(a) the trust is NOT (and will not be) a regulated superannuation fund for the purposes of the Superannuation Industry (Supervision) Act 1993; and (b) the security property is NOT (and will not be) an asset subject to regulation under the Superannuation Industry (Supervision) Act 1993; and (c) the trust is NOT (and will not be) subject to any arrangement which is subject to section 67(4A) of the Superannuation Industry (Supervision) Act 1993.

Applicant 1 Signature _____	Applicant 1 Name In Print _____	Date _____
Applicant 2 Signature _____	Applicant 2 Name In Print _____	Date _____

ADDRESS FOR NOTICES

IMPORTANT – PLEASE READ THIS FORM CAREFULLY

Under the Consumer Credit Code, if there is more than one Borrower and the Borrowers reside at the same address, one may be nominated by them to receive notices and other documents on behalf of all of them.

If you sign this nomination form, a notice or other document given to the nominated Borrower, while the nomination remains in force, will be taken to have been given to all Borrowers who have signed this form.

You are entitled to receive a copy of any notice or other document under the Consumer Credit Code and by signing this form you are giving up the right to be provided with information direct from the credit provider.

Any person who has signed this form can advise the credit provider at any time that they wish to cancel their nomination and accordingly wish to receive directly a copy of any notice or other document under the Consumer Credit Code.

BORROWER'S NOMINATION

(PLEASE COMPLETE WHEN MORE THAN ONE BORROWER)

I/We nominate _____
(full name of person nominated) to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us.

Applicant 1 Signature _____	Applicant 1 Name In Print _____	Date / /
Applicant 2 Signature _____	Applicant 2 Name In Print _____	Date / /

ACKNOWLEDGEMENT AND AUTHORITY TO GIVE AND RECEIVE PERSONAL INFORMATION (PRIVACY ACT 1988)

Please read carefully before signing. Where there is more than one applicant or guarantor, each applicant or guarantor is to sign.

Great Southern Loans Pty Ltd (the Manager) ACN 092 681 251, the Credit Provider and the Lender's Mortgage Insurers (if any) (collectively the Relevant Parties) collect and use personal information about me/us (the personal information) to:

- assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by me/us from the Lender;
- assessing the risk of me/us defaulting on your obligations to the Lender in respect of which the Insurer may provide (or has provided) lenders mortgage insurance;
- assess my/our application for credit or my/our proposal to guarantee or provide security;
- if an application is successful, provide and administer the provision of credit to me/us and obtain a guarantee;
- assessing the risk of me/us being unable to meet a liability that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- assess the risk of providing lenders' mortgage insurance in respect of credit which may be provided to me/us (including the risk of the Guarantor(s) being unable to meet a liability that might arise under a guarantee);
- if insurance is provided, administer or vary any lender's mortgage cover provided;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- comply with legislative and regulatory requirements.

In order to do those things, the Relevant Parties may need to disclose the personal information as required by law or to:

- organisations involved in providing credit to me/us;
- organisations and persons described in paragraphs 1 to 9 below;
- each other and to the related companies of each;
- people considering acquiring or taking an interest in the business or assets of each; and
- organisations that carry out functions (on behalf of each or any of them) (such as trust managers, introducers, mailing houses, IT service providers, valuers, lawyers and other external advisers, conveyancers and collection agents); reinsurers; credit reporting agencies; referees, including my/our employer or legal and financial advisers; government and other regulatory bodies, including government agencies which administer land titles or revenue collection; ratings agencies; payment system operators; and other financial institutions, securitisers and credit providers).

Seek and use my/our Personal Information for assessment and verification in compliance with obligations under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 ("AML/CTF Act") and request further Personal Information from me/us, even if such Personal Information was previously sought. If I/we do not provide any part of the personal information, it may not be possible to assess my/our application for credit or lenders' mortgage insurance, and as a consequence finance may not be provided to me/us.

I/we note that lenders mortgage insurance insures the Lender against loss on default under a mortgage finance arrangement the Lender has with me/us. I/We do not receive the benefit of the lenders mortgage insurance policy.

The information provided by me/us will be held by the Relevant Parties. In most cases, I/we may gain access to the information by contacting the Relevant Parties. However, such request should be first directed to the Manager on 02 9239 0399.

I/We agree that the Relevant Parties, any mortgage broker, mortgage originator, mortgage manager, and any other person or company who at any time provides or has any interest in the credit can do any of the following, unless the law says they can't even if I/we consent:

1. Commercial credit information
Seek and use information from any business which provides information about the commercial worthiness of persons about me/us to assess my/our application for consumer or commercial credit.
2. Consumer credit information
Seek and use a credit report containing information about me/us from a credit reporting agency to assess my/our application for consumer or commercial credit or to assess whether to accept me/us as guarantor(s) for credit provided under this application.
3. Collection of overdue payments
Seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us
4. Exchange of information between credit providers
In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise Great Southern Loans Pty Ltd to give and obtain from lenders named in this credit application, and lenders that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that lenders are allowed to give or receive from each other under the Privacy Act 1988.

I/We understand this information may be used for any of the following purposes:

- To assess my/our credit worthiness
- To assess my/our application for credit
- To help me/us avoid defaulting on my/our credit obligations
- To notify a default by me/us
- To assist in the collection of overdue payments from me/us

- To exchange information with credit providers who are involved in a mortgage securitisation scheme
- To exchange information with credit providers as to the status of this loan
- its service providers;
- its agents, contractors, and external advisers;
- guarantors and prospective guarantors;

5. Exchange of information with advisers and other persons

Seek from and use or give any personal or commercial credit information about me/us to any mortgage broker, mortgage originator, mortgage manager, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to me/us.

6. Provide information to credit reporting agencies

Give to a credit reporting agency information about me/us for the following purposes:

- To obtain a consumer credit report about me/us; and/or
- To allow the credit reporting agency to create or maintain a credit information file containing information about me/us.

The information may include:

- identity particulars;
- my/our application for credit or commercial credit – the fact that credit has been applied for and the amount;
- the fact that the Credit Provider or the Manager is a current credit provider to me/us;
- payments which become overdue more than 60 days and for which collection action has commenced;
- advice that payments are no longer overdue in respect of any default which has been listed;
- advice that cheques drawn by me/us have been dishonoured more than once;
- in specific circumstances, that in the opinion of the Manager or the Credit Provider, I/we have committed a serious credit infringement;
- the credit provided to me/us by the Manager or the Credit Provider has been paid or otherwise discharged; or
- otherwise in connection with arrangements relating to lenders' mortgage insurance.

7. Provide information for securitisation

Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation, or any other proposed transfer of or proposed dealing with my/our loan.

8. Provide information to Guarantors

Provide any report or personal or credit information about my/our to any person who proposes to guarantee or provide security for, or has guaranteed or provided security (guarantor) to:

- decide whether to act as guarantor; or
- to keep the guarantor informed about the guarantee.

9. Provide information to trade insurer

If my/our application is for commercial credit, I/we consent to a trade insurer obtaining a credit report about me/us containing consumer credit information, in order to assess whether to insure the Credit Provider for the loan given to me/us, or the risk of providing insurance or to assess my/our risk of defaulting under the loan.

I/We consent to such personal information and/or credit information about me/us being used or disclosed to the organisations or persons for the purposes described in this consent and acknowledgement (even though some organisations may be overseas), including (without limitation):

- another credit provider as outlined in paragraph 4;
- persons referred to in paragraph 5 as outlined in that paragraph;
- persons involved in a securitisation arrangement as outlined in paragraph 7.

The Manager and the Lender's Mortgage Insurers (if any) may use the personal information to tell me/us about other products and services offered or distributed by the Manager, and the Lender's Mortgage Insurers (if any) or any organisation the Manager is affiliated with or represents. I/We may choose not to have the personal information used or disclosed for this purpose or to receive any direct marketing material by ticking this box or contacting the Manager on 02 9239 0399.

Applicant(s)

Guarantor(s)

Name

Name

Signature

Signature

Date

Date

Name

Name

Signature

Signature

Date

Date

In this notice, "Credit Provider" means:

RESIMAC Limited (and associated entities)
ABN 67 002 997 935
Level 9, 45 Clarence Street, Sydney 2000
Telephone: 02 9248 0300

Perpetual Trustee Company Limited (and associated entities)
ABN 42 000 001 007
Level 12, 123 Pitt Street, Sydney 2000
Telephone: 02 9229 9000

Challenger Mortgage Management Pty Ltd (and associated entities)
ABN 72 087 271 109
Level 10, 101 Collins Street Melbourne 3000
Telephone 03 8616 1600

Permanent Custodians Limited (and associated entities)
ABN 55 001 426 384
35 Clarence Street, Sydney, 2000
Telephone 1800 622 812

Challenger Non-Conforming Finance Pty Ltd (and associated entities)
ABN 32 107 725 486
Level 10, 101 Collins Street Melbourne 3000
Telephone 03 8616 1600

J.P. Morgan Trust Australia Limited (and associated entities)
ABN 49 050 294 052
Level 35, AAP Centre, 259 George Street, Sydney 2000
Telephone 02 9250 4147

Perpetual Trustees Victoria Limited (and associated entities)
ABN 47 004 027 258
Level 28, 360 Collins Street, Melbourne 3000
Telephone 03 8628 0400

In this notice, "Lender's Mortgage Insurers" (if any) means:

Genworth Financial Mortgage Insurance Pty Ltd
ABN 60 106 974 305
Level 26 101 Miller Street, NORTH SYDNEY NSW 2060
Telephone: 1300 655 422

Vero Lenders Mortgage Insurance Limited
ABN 55 001 825 725
Level 5, 465 Victoria Avenue Chatswood 2065
Telephone 02 9978 9000

QBE Lenders Mortgage Insurance Limited
ABN 70 000 511 071
Level 21, 50 Bridge Street, SYDNEY NSW 2000
Telephone: 02 9231 7777

Other Important Information

- I / we acknowledge that we have read this document and fully understand its contents;
- Great Southern Loans Pty Ltd (or its funders/insurance companies) can withdraw this application at any time without any damages against Great Southern Loans Pty Ltd, its staff, funders or insurance companies;
- I / we acknowledge that Great Southern Loans Pty Ltd recommends that we obtain independent legal and financial advice before entering into any loan contract.

SIGNATURE OF APPLICANT / GUARANTOR

I/we declare that I am/we are over the age of 18 and the information contained in this application are true and correct in every particular and it is upon this basis that I/we make this application for credit. I/we also confirm our agreement to the matters set out above:

SIGNATURE (1)	PRINT NAME	DATE
_____	_____	_____
SIGNATURE (2)	PRINT NAME	DATE
_____	_____	_____
SIGNATURE (3)	PRINT NAME	DATE
_____	_____	_____
SIGNATURE (4)	PRINT NAME	DATE
_____	_____	_____

Great Southern Loans Pty Ltd
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