

Tell us your story

Broker ID: (Your Firstmac BID or OID)	Application ID: (loans already submitted)
Broker contact:	ACL / ACR no:
Email:	Mobile:
Brokerage fee: \$	Application fee: \$

Finance required by date: __/__/__

Your details	
<input checked="" type="checkbox"/> appropriate box <input type="checkbox"/> Borrower 1 <input type="checkbox"/> Guarantor 1 <input type="checkbox"/> Company 1 <input type="checkbox"/> Trust/Trustee 1	Full name: <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Defacto </div> <div> Birth date: / / </div> </div>
ACN / Drivers licence no:	Age of each dependent:
Card no (NSW only): Expiry date (WA only): / /	Medicare no: Medicare ref no:

Address - last 3 years

Current:	Years	<input type="checkbox"/> Renting <input type="checkbox"/> Own <input type="checkbox"/> Mortgaged
State: Postcode:		
Previous:	Years	<input type="checkbox"/> Renting <input type="checkbox"/> Own <input type="checkbox"/> Mortgaged
State: Postcode:		
Work ph: () Home ph: ()		
Mobile: Email:		

Employer and occupation - last 2 years

Current:	Years	<input type="checkbox"/> Full time <input type="checkbox"/> Casual <input type="checkbox"/> Part time <input type="checkbox"/> Self Emp
Previous:	Years	<input type="checkbox"/> Full time <input type="checkbox"/> Casual <input type="checkbox"/> Part time <input type="checkbox"/> Self Emp
If self employed - ABN:		
Accountant's name:		
Email:	Phone:	

Your income

Gross salary:	<input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year	\$
Family allowance:	<input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year	\$
Existing rents:	<input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year	\$
Other income:	<input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year	\$

Co-applicant's details	
<input checked="" type="checkbox"/> appropriate box <input type="checkbox"/> Borrower 2 <input type="checkbox"/> Guarantor 2 <input type="checkbox"/> Company 2 <input type="checkbox"/> Trust/Trustee 2	Full name: <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Defacto </div> <div> Birth date: / / </div> </div>
ACN / Drivers licence no:	Age of each dependent:
Card no (NSW only): Expiry date (WA only): / /	Medicare no: Medicare ref no:

Address - last 3 years

Current:	Years	<input type="checkbox"/> Renting <input type="checkbox"/> Own <input type="checkbox"/> Mortgaged
State: Postcode:		
Previous:	Years	<input type="checkbox"/> Renting <input type="checkbox"/> Own <input type="checkbox"/> Mortgaged
State: Postcode:		
Work ph: () Home ph: ()		
Mobile: Email:		

Employer and occupation - last 2 years

Current:	Years	<input type="checkbox"/> Full time <input type="checkbox"/> Casual <input type="checkbox"/> Part time <input type="checkbox"/> Self Emp
Previous:	Years	<input type="checkbox"/> Full time <input type="checkbox"/> Casual <input type="checkbox"/> Part time <input type="checkbox"/> Self Emp
If self employed - ABN:		
Accountant's name:		
Email:	Phone:	

Co-applicant's income

Gross salary:	<input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year	\$
Family allowance:	<input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year	\$
Existing rents:	<input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year	\$
Other income:	<input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year	\$

Loan details			
Address of property to be mortgaged:	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment State: Postcode:	Weekly rental	Estimated value
		\$	\$
Address of additional property to be mortgaged:	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment State: Postcode:	Weekly rental	Estimated value
		\$	\$

Loan Purpose - please specify in detail:	Loan to value ratio	Total security
	%	\$
I/We would like to: <input type="checkbox"/> reduce the loan as quickly as possible <input type="checkbox"/> access any available funds <input type="checkbox"/> minimise the loan repayments <input type="checkbox"/> have certainty of repayments over a set period <input type="checkbox"/> no specific requirements		

If you have any requirements or objectives for your loan that have not been covered, please outline these below:

Credit card payment authority: <input type="checkbox"/> MasterCard <input type="checkbox"/> Visa <input type="checkbox"/> AMEX I hereby authorize (i) loan application and associated fees, including documentation and valuation fees if this loan does not proceed, to be charged to my credit card, (ii) the credit provider to insert the actual amount to be charged Card number: _____ Card expiry date: ____/____ Amount: \$_____(inc GST) Cardholder name: _____ Cardholder signature: _____ CCV: _____

Loan product:			<input type="checkbox"/> Purchase land or buildings \$ <input type="checkbox"/> Construct buildings \$ <input type="checkbox"/> Refinance Firstmac loan \$ <input type="checkbox"/> Refinance other loans \$ Costs / fees \$ Other (please specify) \$ Less deposit \$ Total loan amount \$
Details:	<input type="checkbox"/> Loan 1 or <input type="checkbox"/> Split 1	<input type="checkbox"/> Loan 2 or <input type="checkbox"/> Split 2	
Loan amount:	\$	\$	
Type:	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest only	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest only	
Loan product:			
Details:	<input type="checkbox"/> Loan 3 or <input type="checkbox"/> Split 3	<input type="checkbox"/> Loan 4 or <input type="checkbox"/> Split 4	
Loan amount:	\$	\$	
Type:	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest only	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest only	
Loan term:	years		

Assets	
Land & buildings	Value
1.	\$
Motor vehicles	\$
Cash	\$
Total deposit(s) paid	\$
Furniture	\$
Superannuation	\$
Other assets / investments	
1.	\$
2.	\$
Total assets	\$

Liabilities				
Mortgages	Lender	Monthly repay	Limit	✓ Refinance
1.		\$	\$	<input type="checkbox"/>
Hire purchase		\$	\$	<input type="checkbox"/>
Overdraft		\$	\$	<input type="checkbox"/>
Credit card limit		\$	\$	<input type="checkbox"/>
Personal loans		\$	\$	<input type="checkbox"/>
Other loans		\$	\$	
Other investment loans				
1.		\$	\$	<input type="checkbox"/>
2.		\$	\$	<input type="checkbox"/>
Total liabilities			\$	

Surplus (total assets less total liabilities) \$

Do you know of any foreseeable significant changes to your circumstances or anything else that may reasonably be expected to have a bearing on your application for credit that will lead to changes in your ability to make contracted repayments under the proposed loan without difficulty? Yes ☐ No ☐

If yes, provide details:

Nomination and Electronic Delivery

By signing this application form, you consent to us giving you and your broker notices and other documents in connection with our dealings with you electronically.

Declarations by borrower and guarantor: I/We have made an application for credit from Firstmac ABN 59 094 145 963 Australian Credit Licence 290600 ("Firstmac"). By signing this application form, you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at www.firstmac.com.au/privacy-policy. If you do not provide us with this consent or provide us with your personal information, we may not be able to arrange finance for you or provide other services. We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you. **Credit information** includes the type and amount of credit provided to you, repayment history information, financial hardship information (including information that any repayments are affected by a financial hardship arrangement), default information (including overdue payments), payment information; new arrangement information, details of any serious credit infringements, personal insolvency information, publicly available information, and court proceedings information. We also use the term 'credit information' to refer to credit eligibility information, which is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it. **Personal information** includes any information from which your identity is apparent. You may gain access to the personal information that we hold about you 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 of direct marketing, 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. **Consumer and commercial credit information** We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information. **Exchange information** We and any LMI may exchange personal and credit information with the following types of entities, some of which may be located overseas. (1) Finance brokers, mortgage managers, and persons who assist us to provide our products to you; (2) Financial consultants, accountants, lawyers and advisers; (3) Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan; (4) Businesses assisting us with funding for loans; (5) Trade insurers; (6) Any person where we are required by law to do so; (7) Any of our associates, related entities or contractors; (8) Your referees, such as your employer, to verify information you have provided; (9) Any person considering acquiring an interest in our business or assets; (10) Any organisation providing verification of your identity, including online verification; (11) Any organisation that assists with identifying, preventing or investigating fraud, unlawful activity or misconduct; (12) Other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity; (13) Any person who proposes to guarantee or has guaranteed repayment of any credit provided to you. **Exchange information with CRBs** We may give information about you to, and receive information about you from, CRBs, including information about your credit worthiness. CRBs may include information about you and this application in reports provided to other lenders to assist them to assess your credit worthiness, including in the calculation of a credit score. When a credit enquiry is recorded on your credit report, it can affect your credit score in different ways, which depends on factors like the type of credit you're applying for, the number of credit enquiries you've had recently, and other details in your report. An enquiry is more likely to lower your credit score if you make a lot of credit applications in a short time. We may inform CRBs if you default, fail to meet your repayment obligations, or commit a serious credit infringement. The CRB we may share your personal and credit information with is Equifax Pty Limited (www.equifax.com.au), which can be contacted on 13 83 32. See Equifax's privacy policy at www.equifax.com.au/privacy. **Lenders Mortgage Insurers (LMIs)** We may exchange personal and credit information with the LMIs listed below. The LMIs may exchange your personal and credit information with third parties, including the CRB listed above, and the other entities. The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, dealing with claims, enforcing any mortgage and recovering proceeds, conducting risk and credit assessments, fraud prevention, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI. The LMIs that we may disclose your personal information and credit information to are: (1) **Genworth Financial Mortgage insurance Pty Ltd**, contact 1300 655 422 for a copy of the privacy and credit reporting policy; and (2) **QBE Lenders Mortgage Insurance Limited**, contact 1300 367 764 for a copy of their privacy and credit reporting policy. The privacy and credit reporting policies of the LMIs contain information about how you may access the personal information and credit information the LMI holds about you, seek correction of that information, and complain about a breach of your privacy. **Customer identification** We may disclose your name, residential address and date of birth to a CRB or other organisation (including the document issuer or official records holder) to verify your identity. That organisation will use this information to give us an assessment/report of whether or not the information we have matches information held by the organisation, and that may involve use of third party systems and services. 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 licence, Medicare card, citizenship certificate, birth certificate and any other identification documents to match those details with the relevant registries using third party systems and to record the results of that matching. This information may be transmitted to New Zealand. If you do not consent to us disclosing your information in this way, we will verify your identity in another way, which may involve requiring you to provide various supporting identification documents (either original or certified copies). **Overseas disclosure** We and the LMIs may disclose your personal and credit information to overseas entities, including related entities located in countries such as in USA, Canada, the United Kingdom and the Philippines. The overseas entities to whom we disclose your information may not be subject to privacy laws or principles similar to those that apply in Australia, and any information disclosed to an overseas entity may not have the same protection as under the Australian privacy law. You should understand that, by consenting to us disclosing your information to overseas entities, we will not be accountable, and you may not be able to seek redress, if those entities do not handle your information in accordance with Australian privacy laws. While we attempt to select and secure reputable offshore service providers, we are not liable for any breach or misuse of information sent offshore. Overseas entities may be required to disclose your information to relevant foreign authorities under a foreign law. **I/We acknowledge that:** 1. Firstmac may be paid and retain fees, margins and commissions in respect of the credit arranged by Firstmac. 2. Firstmac has not provided any financial planning advice or investment advice and has not made any representation as to the financial viability or prudence of the proposed transaction. 3. Any decision to lend is not an indication of the soundness of any investment I/we make. 4. Any valuation relied upon by the lender to assess this application for finance is for the purpose of the lender and the mortgage insurer only. 5. I/We agree to pay Firstmac costs of this loan application, including all costs associated with application and funder processing, searches, valuation/s, documentation, and I/we agree to pay those costs within 14 days of this application or as agreed in writing, irrespective of whether this application is withdrawn, declined or approved. I/We declare I/we have never been declared bankrupt and there are no outstanding judgments against me/us. I/We declare that to the best of my/our knowledge and belief, the facts, information and statements set out in this application are true and correct, and that no information, which might affect the decision of the credit provider or the mortgage insurer, has been withheld. I/we consent to both the collection, use, holding and disclosure of my/our information as set out above and in Firstmac's Privacy Policy at www.firstmac.com.au/privacy-policy. Unless indicated, I/we consent to Firstmac using and disclosing information about me/us for the purposes of direct marketing and agree to being contacted by Firstmac and its business partners to be informed about products and services that I/we may be interested in. I/We confirm that I/we are authorised to provide any personal information you provide to us and consent to the disclosure of your name, residential address and date of birth to a CRB or other organisation (including the document issuer or official records holder) for the purposes of electronically verifying your identity. **[Delete this sentence if you do not consent].**

Applicant's signature

Dated ____ / ____ / ____

Co-applicant's signature

Dated ____ / ____ / ____

Declaration by introducer or introducer's agent: I declare that I have sighted and validated and/or will sight and validate all the original documents of all copies of documents associated with this loan application forwarded or to be forwarded to Firstmac Limited ABN 59 094 145 963 ("Firstmac") and its associated entities. I warrant that the information provided in this application is true and correct and not misleading. I also warrant that I have complied with all laws, and have met my license requirements in full.

Introducer's name

Introducer's signature

Dated ____ / ____ / ____

Special Addendum: Living Expenses

Please complete the below and submit as part of the application form.

Living expenses	Monthly amount
Education costs/fees	\$
Childcare	\$
Private health cover	\$
General living expenses (include items such as groceries, clothing, utilities, phone/mobile, internet, motor vehicle/transport, rates, home/car insurance)	\$
Others:	
1.	\$
2.	\$