

Loan Application Form

Please complete all fields of this application form. If a field is not applicable to you, please mark as NA.

Please include required documents with this application and mark the checklist in this section.

Please complete the following:

- Individual Applicant/s: Sections 1–6
- Company / Trust / SMSF Applicant/s: Sections 1–7
- ALT DOC Applicants: As applicable above plus Self Employed Income Declaration & Accountant Certification Letter.

Email application to: apply@arthurmac.com.au Contact: +61 3 9585 0090 or Freecall 1300 125 556

Checklist

MANDATORY

Completed Application Form

Completed serviceability calculator

IDENTIFICATION

Arthurmac KYC Form

Australian Drivers Licence

Australian or Foreign Passport

INCOME EVIDENCE

• **PAYG Applicants**

2 computerised payslips and;

3 months bank account statements showing salary credits or;

Tax Assessment Notice or;

PAYG Payment Summary

• **Self Employed Applicants – Full Doc**

Last 2 years lodged business tax returns and financial

Last 2 years lodged personal tax returns and tax assessments notices

• **Self Employed Applicants – Alt Doc**

Signed Self-Declaration of income by Borrower **plus**

one of the following for Alt Doc Pro, otherwise two of the following for 0.10% discount;

Signed Arthurmac Accountant's Declaration

12 months BAS Statement from ATO Portal

12 months business statements

• **Lease Doc**

Copy of the current Lease

OTHER DOCUMENTS

• **Purchase**

Signed Contract of Sale/Purchase Contract including Section 32 or copy of title

Copy of deposit receipts

• **Refinance**

Copy of council rates notice

6 months statements on all mortgage facilities being refinanced (issued within 6 weeks of application)

• **Copy of Trust Deed (for all Trust applications)**

• **Copies of relevant lease agreements/Tenancy schedules/Rental Statements**

• **Signed & Dated Mandate/Fee For Service (max 2% + GST)**

1.1 Finance Summary

LOAN

Purchase Refinance Equity Release Business Purpose Debt Consolidation

REQUIREMENTS & OBJECTIVES

Owner Occupier Investment Business Purpose

What are your requirements and objectives and the purpose of the loan? If Equity Release, please state the intended purpose of the funds.

LOAN DETAILS

Arthurmac Product Name:

ASPIRE VENTURE SMSF Private Non Resident STRIVE EXPAT

Settlement Date: _____

Loan Type: Full Doc Alt Doc Lease Doc Self Doc Fixed Variable Offset Near Prime
 Specialist Specialist Plus

LOAN SPLIT REQUIREMENTS

LOAN SPLIT 1

Split Amount: \$ _____

Indicative Rate: _____ % p.a.

Payment Type

Principal and Interest

Interest Only (I/O) I/O Term: _____

LOAN SPLIT 2

Split Amount: \$ _____

Indicative Rate: _____ % p.a.

Payment Type

Principal and Interest

Interest Only (I/O) I/O Term: _____

Reason for I/O (if applicable): _____

EXIT STRATEGY

For applicants aged 55 or over or applying for a private product, provide detailed exit strategy (provide separate signed statement by customer if insufficient space)

Other Contacts

ACCOUNTANT
Name of firm: _____
Contact name: _____
Telephone: _____
Address: _____
Email: _____

SOLICITOR
Name of firm: _____
Contact name: _____
Telephone: _____
Address: _____
Email: _____

1.2 Broker / Introducer Declaration

DECLARATION (Please indicate)

1. Does the proposed loan meet the client's requirements and objectives? Yes No
2. I have made reasonable enquiries and based on the information provided to me by the applicant(s) the recommended product is NOT UNSUITABLE on the basis that it is consistent with the applicant(s) requirements and objectives and the applicant can comply with their financial obligations without substantial hardship
3. For interest only terms
 - a. The interest only period aligns with the applicant(s) requirements.
 - b. I have explained the following additional risks and costs of an interest only term to the applicant(s): interest only repayments will not pay off any principal during the interest only term; the repayments required to pay out the loan will increase after the interest only period ends to cover both interest and principal reductions; and the applicant(s) may pay more over the life of their loan than if there was no interest only term.
 - c. The applicant(s) is not disadvantaged by any conflict of interest in relation to any incentives or commissions that I may have received for writing this loan.
4. No conflict of interest exists between the applicant(s) and myself (e.g. the transaction is at arm's length and the applicant(s) is not a friend, partner or family member).

I declare the above information to be true and correct.

Name of Broker / Introducer

Signature

Date

Broker / Introducer Details (if applicable)

Name: _____

Business Name: _____

Contact Number: _____

Email: _____

Applicant 1 / Guarantor

Full Name: _____

Are you a Politically Exposed Person? Yes No

Permanent Australian Resident? Yes No

Australian Citizen? Yes No

If no to Australian Resident or Australian Citizen: _____

Visa Information: _____

Country of Citizenship: _____

Are you a US citizen or resident for tax purposes?
Yes No

Applicant 2 / Guarantor

Full Name: _____

Are you a Politically Exposed Person? Yes No

Permanent Australian Resident? Yes No

Australian Citizen? Yes No

If no to Australian Resident or Australian Citizen: _____

Visa Information: _____

Country of Citizenship: _____

Are you a US citizen or resident for tax purposes?
Yes No

A Politically Exposed Person (PEP) is a person, or an immediate family member of a person, who holds a prominent public position or function in a government body or international organisation. PEP status is defined and regulated under Australia's Anti-Money Laundering & Counter-Terrorism Financing Act 2006 (Cth)

2.0 Individual / Guarantor Details

APPLICANT 1 - PERSONAL DETAILS

Applicant Borrower OR Guarantor
Mr Mrs Ms Miss Dr

Surname:

Given names (including middle names):

Date of birth:

Marital status:

Gender: Male Female

Existing Customer? Yes No

No. of Dependants: Age of dependants:

Driver's licence:

Mother's maiden name:

Contact details:

Home: ()

Work: ()

Mobile:

Facsimile: ()

Email:

Current address:

Here since:

Mortgage Renting
Outright Living with parents

Previous address: (if current is less than 3 years)

Here since: / /

Postal address:

Postcode:

Name of nearest relative not living with you
(cannot be applicant 2)

Full name:

Home: ()

Mobile:

Address:

Relationship:

APPLICANT 2 - PERSONAL DETAILS

Applicant Borrower OR Guarantor
Mr Mrs Ms Miss Dr

Surname:

Given names (including middle names):

Date of birth:

Marital status:

Gender: Male Female

Existing Customer? Yes No

No. of Dependants: Age of dependants:

Driver's licence:

Mother's maiden name:

Contact details:

Home: ()

Work: ()

Mobile:

Facsimile: ()

Email:

Current address:

Here since:

Mortgage Renting
Outright Living with parents

Previous address: (if current is less than 3 years)

Here since: / /

Postal address:

Postcode:

Name of nearest relative not living with you
(cannot be applicant 1)

Full name:

Home: ()

Mobile:

Address:

Relationship:

2.1 Employment Details

APPLICANT 1 - EMPLOYMENT DETAILS				
Full-time Temp	Part-time Self-employed	Casual Unemployed	Retired	
Current employment PAYG (Pay As You Go):				
Occupation:				
Employer:				
Telephone:				
Address:				
Postcode:				
Start Date:				
2nd Job/Previous employment (delete whichever is not applicable):				
Occupation:				
Employer/Company:				
Telephone:				
Address:				
Postcode:				
Start date:				
End date:				
Self-employed				
ABN:				
Company/Business name:				
Nature of business:				
Registered office:				
Postcode:				
Start date: / /				
GST registered: Yes No Date: / /				
<input type="checkbox"/> Sole Trader <input type="checkbox"/> Partnership <input type="checkbox"/> Company				
Income table Annual Gross				
Self-employed income		\$		
Base (PAYG)		\$		
Overtime/Bonus/Commission		\$		
Second job		\$		
Rental		\$		
Government benefit		\$		
Child support		\$		
Other (please specify)		\$		
Total		\$		

APPLICANT 2 - EMPLOYMENT DETAILS				
Full-time Temp	Part-time Self-employed	Casual Unemployed	Retired	
Current employment PAYG (Pay As You Go):				
Occupation:				
Employer:				
Telephone:				
Address:				
Postcode:				
Start Date:				
2nd Job/Previous employment (delete whichever is not applicable):				
Occupation:				
Employer/Company:				
Telephone:				
Address:				
Postcode:				
Start date:				
End date:				
Self-employed				
ABN:				
Company/Business name:				
Nature of business:				
Registered office:				
Postcode:				
Start date: / /				
GST registered: Yes No Date: / /				
<input type="checkbox"/> Sole Trader <input type="checkbox"/> Partnership <input type="checkbox"/> Company				
Income table Annual Gross				
Self-employed income		\$		
Base (PAYG)		\$		
Overtime/Bonus/Commission		\$		
Second job		\$		
Rental		\$		
Government benefit		\$		
Child support		\$		
Other (please specify)		\$		
Total		\$		

2.2 Your Financial Situation

ASSETS (WHAT YOU OWN)		APP 1	APP 2	APPROXIMATE VALUE
Property (1):		%	%	\$
Property (2):		%	%	\$
Property (3):		%	%	\$
Motor Vehicle (1):	Yr:	%	%	\$
Motor Vehicle (2):	Yr:	%	%	\$
Motor Vehicle (3):	Yr:	%	%	\$
Superannuation:		%	%	\$
Superannuation:		%	%	\$
Shares/Managed Funds:		%	%	\$
Personal bank account:		%	%	\$
Personal bank account:		%	%	\$
Home contents:		%	%	\$
Business assets:		%	%	\$
Deposit Paid:		%	%	\$
Other:		%	%	\$
Other:		%	%	\$
Total Assets				\$

LIABILITIES (WHAT YOU OWE) - LENDER	LIMIT	RATE	APP 1	APP 2	MONTHLY PAYMENT	TICK IF PAYING OUT	APPROXIMATE BALANCE
Mortgage (1):	\$	%	%	%	\$		\$
Mortgage (2):	\$	%	%	%	\$		\$
Mortgage (3):	\$	%	%	%	\$		\$
Car Loan/Lease (1):	\$		%	%	\$		\$
Car Loan/Lease (2):	\$		%	%	\$		\$
Personal Loan (1):	\$		%	%	\$		\$
Personal Loan (2):	\$		%	%	\$		\$
Credit card (1):	\$		%	%	\$		\$
Credit card (2):	\$		%	%	\$		\$
Credit card (3):	\$		%	%	\$		\$
Credit card (4):	\$		%	%	\$		\$
Other debt:	\$		%	%	\$		\$
Other debt:	\$		%	%	\$		\$
Total Liabilities							\$
Total Assets: \$			Total Liabilities \$				

LIVING EXPENSES & OTHER COMMITMENTS	APP1 (\$ MONTH)	APP2 (\$ MONTH)	REMAINS AFTER SETTLEMENT	
Childcare: All childcare expenses including nannies			Yes	No
Clothing & Personal Care: Clothing, footwear, cosmetics			Yes	No
Education: Public & Private school; including uniforms and books			Yes	No
Groceries: Supermarket, Meat, Fruit and vegetables			Yes	No
Insurances: Health, Life & Income Protection			Yes	No
General Insurances: Car, Home & Contents			Yes	No
Rates & Utilities: Owner Occupied			Yes	No
Rates & Utilities: Investment			Yes	No
Medical & Health Costs inc doctor, dental, optical & pharmacy			Yes	No
Recreation & Entertainment: Dining out, movies, gifts, holidays			Yes	No
Connections: Mobile phones, internet, cable & other subscriptions			Yes	No
Transport: Public, Petrol, Registration, Insurance & Servicing			Yes	No
Rent or Board			Yes	No
Other:			Yes	No

Do you anticipate that your **INCOME** will change materially in the next 6-12 months? Yes No

If yes, what are the changes? Increase / Decrease and Why.

Do you anticipate that your **EXPENSES** will change materially in the next 6-12 months? Yes No

If yes, what are the changes? Increase / Decrease and Why.

Are there any other factors that you can think of that may materially affect your **INCOME** or **EXPENSES** in the next 12 months?

3.0 Security Value

Property 1

Owner occupied Purchase Residential
Investment Refinance Commercial Vacant Land

Purchase price / Estimated value: \$

Security address:

Postcode:

Proprietor/s:

Person to contact for valuer access

Name:

Telephone:

Property 2

Owner occupied Purchase Residential
Investment Refinance Commercial Vacant Land

Purchase price / Estimated value: \$

Security address:

Postcode:

Proprietor/s:

Person to contact for valuer access

Name:

Telephone:

BUSINESS PURPOSE DECLARATION ONLY

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 purposes, other than investment in residential property.

IMPORTANT: You should not sign this declaration unless this loan is wholly or predominantly for business purpose (other than investment in residential property). By giving this declaration you may lose your protection under the National Credit Code.

Applicant 1 / Guarantor:

Applicant 2 / Guarantor:

Signature:

Signature:

Date:

Date:

4.0 Company / Trust / SMSF Applicant

This section only needs to be completed if the applicant to the loan includes a Company or Trustee, The Company Directors providing their guarantee to this application need to complete Selection 1 of this application form as Guarantors.

Please ensure ALL company directors and/or SMSF members complete Section 1 as Guarantors

DETAILS			
Company	Trust	SMSF	
Company/Trust/SMSF name:			
Registered address:			
Postal address:			
Business contact:	Telephone: ()	Facsimile: ()	
	Mobile:	Email:	
Nature of business:			
Company/Trust/Fund ABN:			
Trustee name:		Trustee/Company ACN:	
Property Trustee name (for SMSF):			
GST registration:	Yes	No	If yes, date registered:
Time in business:			
Gross annual income:	\$		

WHO ARE THE DIRECTORS/SHAREHOLDERS?			WHO ARE THE PRIMARY BENEFICIARIES/MEMBERS?
Name	Owned	Position	
	%		
	%		
	%		
	%		

COMPANY/TRUST/SMSF FINANCIAL POSITION			
Assets (what the entity owns)			Approximate Value
Property (1):			\$
Property (2):			\$
Motor Vehicle (1):	Year:	Rego:	\$
Motor Vehicle (2):	Year:	Rego:	\$
Superannuation:			\$
Shares/Managed Funds:			\$
Business bank account:			\$
Business bank account:			\$
Business equity:			\$
Equipment:			\$
Other:			\$
Total Assets			\$

Liabilities (what the entity owes) - Lender	Limit	Monthly payment	Tick if paying out.	Approximate balance
Mortgage (1):	\$	\$		\$
Mortgage (2):	\$	\$		\$
Car Loan/Lease (1):	\$	\$		\$
Car Loan/Lease (2):	\$	\$		\$
Personal Loan (1):	\$	\$		\$
Credit card (1):	\$	\$		\$
Credit card (2):	\$	\$		\$
Other debt:	\$	\$		\$
Total Liabilities				\$

Total Assets	\$	- Total Liabilities	\$	= Net Assets	\$
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5.0 Document Delivery

Nomination and electronic delivery (please check applicable boxes)

By signing and providing your email on this form, you consent to us giving you notices, all loan and security documentation and other documents in connection with our dealings with you by email. You understand that upon your giving of this consent (1) we may no longer send paper copies of notices and other documents to you; (2) you should regularly check your nominated email address for notices and other documents; (3) you may withdraw your consent to the giving of notices and other documents by email at any time; (4) you have facilities to enable you to print the notice or other document that we send to you by email if you desire; (5) we will: a) make all notices and other documents available for a period of time on a password protected section of our website for retrieval by you; or b) we will send you notices and other documents by email;

(6) if the information is displayed on our website we will promptly send you an email notifying you that information is available for retrieval on our website and notify you of the nature of the information.

I direct for the loan and security documentation to be delivered by email to the address provided with this application to: Myself, AND to

my: _____ Solicitor Broker (copy only)

5.1 Joint Nomination

Each borrower/guarantor is entitled to receive a copy of any notice or other document under the National Credit Code. If you are a joint borrower or guarantor and do not require notices and documents to be forwarded to each borrower or guarantor individually, please complete the nomination section below. (Note: Guarantors cannot nominate a borrower). By signing this nomination, you are giving up the right to be individually provided with information direct from the credit provider, (unless you are the person nominated). Any person who has signed this nomination can advise the credit provider, at any time in writing that they wish to cancel their nomination. This means they will, from the date of cancelling the nomination, receive a personal copy of any notice or other document under the National Credit Code. Notices and documents will be sent to your current residential or business address. It is your responsibility to advise us of any changes of address. Joint applicants must reside at the same address.

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

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

Applicant 1 / Guarantor

Full Name (Please print): _____

Signature: _____

Date: _____

Applicant 2 / Guarantor

Full Name (Please print): _____

Signature: _____

Date: _____

5.2 Authority to Disclose Information to your Broker / Introducer

By signing this document you authorise Arthurmac & Co Pty Ltd to provide the Broker / Introducer (if applicable) who referred your loan to us details of your loan account number, product type, loan amount, interest rate and any arrears position on that loan, whether the loan is funded or whether the loan is discharged.

Yes No N/A

5.3 Application Declaration Authority & Acknowledgment

APPLICATION DECLARATION AUTHORITY & ACKNOWLEDGMENT

Have you or your spouse ever been declared bankrupt or insolvent, has either estate been assigned for the benefit of creditors?	Yes	No
Have you or your spouse ever been shareholders or officers of any private company of which a manager, receiver or liquidator has been appointed?	Yes	No
Is there any unsatisfied judgement entered in any court against you, your spouse or any company of which you or your spouse are or were a director of?	Yes	No
Have you or your spouse, or any company with which you are or were associated, ever had a property foreclosed upon or given title or deed in lieu thereof through mortgage sale proceeding?	Yes	No
Have you or your spouse ever been in default on any loan agreements or had any defaults listed against you or your spouse on your credit reference?	Yes	No

1. I/We have carefully considered my/our financial position, and have sought financial advice as I/We consider appropriate for the loan.
2. I/We are aware of my/our financial objections under my/our proposed loan with Arthurmac & Co Pty Ltd.
3. I/We are satisfied that I/We am able to meet the repayments on the proposed loan as well as all of my/our financial commitments without hardships.
4. I/We have reviewed this document and confirm its accuracy, and acknowledge the consents & declarations.
5. I/We acknowledge that Arthurmac & Co Pty Ltd is relying on this statement in considering whether or not to approve my/our loan application.
6. I/We have disclosed to the person to whom this form is given all information that I/We are aware of that would be relevant to the making of recommendation by a questionnaire and declare that the information provided is true and correct on the date shown to.

To be signed by each Applicant

Applicant 1 / Guarantor

Full Name (Please print):

Signature:

Date:

Applicant 2 / Guarantor

Full Name (Please print):

Signature:

Date:

Additional Notes About This Application

Attention is drawn to the fact that if any false information or statements have been made in this application, the applicants may be subject to:

- i. A penalty of imprisonment and/or fine
- ii. Requirement to pay the full loan amount immediately on demand.

6.0 Privacy Consent

By signing this document you consent to us (us, we and our refer to Arthurmac & Co Pty Ltd (ACN 114 517 752) that form part of a group of companies under Arthurmac, its affiliates subsidiaries, associated entities and any of their branches and offices (together or individually) referred to as a "member of the Arthurmac"), our agents and the entities detailed in the Schedule responsible for collecting, using, holding and disclosing personal information and credit-related information about you. You can find out more about how we and other entities deal with your privacy by viewing the privacy policies at the internet addresses set out in the Schedule. We may seek and obtain further personal information (including sensitive information) and credit-related information about you during the course of our dealings with you. The terms of this consent apply to the collection, use and disclosure of that information. If you do not provide us with this consent or provide us with your personal information and credit-related information we may not be able to arrange credit for you or provide other services.

How we handle your personal and credit-related information: we may collect, use, hold and disclose personal information, and credit-related information about you for the purposes of processing your application for credit, arranging or providing credit to you, assessing whether to accept a guarantee of credit from you, managing that credit, direct marketing of products and services by us, complying with laws, managing our relationship with you and allowing us to perform administrative tasks. We may collect this information from you or from third parties.

We are also required to collect your personal information to comply with our obligations under Australian law, including the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

Credit information includes information such as your identity information, the type, terms and maximum amount of credit provided to you, repayment history information, default information (including overdue payments), court information, new arrangement information, personal insolvency information and details of any serious credit infringement. Credit eligibility information is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it. Collectively, we refer to this as credit-related information.

Personal information includes any information or an opinion about an identified individual, or an individual who is reasonably identifiable. The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation, and any other information we may need to identify you including publicly available information from public registers and social media. If you are applying for finance we may also collect the ages and number of your dependants and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses. If you use our website or mobile applications we may collect information about your location or activity including IP address, telephone number and whether you have accessed third party sites, the date and time of visits, the pages that are viewed, information about the device used and other user location information. We may collect some of this information using cookies.

Access to personal information and Privacy Policies: You may gain access to the personal information and credit-related information that we hold about you or obtain a copy of our privacy policy or credit reporting policy by contacting us using the contact details in the Schedule. The privacy policies and credit reporting policies contain information about how you may access or seek correction of your personal information and credit-related information, how that information is managed, how you may complain about a possible breach of your privacy and how that complaint will be dealt with. They also contain information on 'notifiable matters' including things such as the information used to assess your creditworthiness, the fact that credit reporting bodies (CRBs) may provide your personal information and credit-related information to credit providers to assist in assessing your credit worthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement - including our

right to report a default or a serious credit infringement to CRBs, your right to request that CRBs not use your credit-related information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit-related information about you if you believe you are a victim of fraud.

Consumer and commercial credit-related information: We may exchange your commercial and consumer credit-related information with entities listed in the Schedule to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit-related information about you from a CRB providing both consumer and commercial credit-related information.

Exchange information with credit providers: We may exchange your personal information and credit-related information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Disclose information to guarantors: We may disclose your personal information and credit-related information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you, or who indemnifies you in any way

Exchange information: We may exchange personal information and credit-related information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information. The types of entities include:

- CRBs, including for a credit guarantee purpose;
- finance brokers, mortgage managers, and persons who assist us to provide our products or services to you;
- any person or entity who represents you including financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers;
- any industry body, government authority, tribunal, court or otherwise in connection with any complaint regarding the approval or management of credit made available to you – for example if a complaint is lodged about us;
- any investors, agents or advisers, trustees, ratings agency or businesses assisting us with funding for credit made available to you or any entity that has an interest in your finance or our business
- where we are authorised to do so by law, such as under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth), government and law enforcement agencies or regulators;
- entities to whom we outsource some of our functions or that provide information and infrastructure systems;
- trade insurers, other insurers, valuers and debt collection agencies;
- auditors, insurers, re-insurers and health care providers;
- other guarantors or borrowers (if more than one) and borrowers or prospective borrowers of any credit you guarantee or propose to guarantee;
- any person where we are required by law to do so or where you have provided us consent;
- any of our associates, related entities or contractors such as claims related providers including assessors and investigators that help us with claims;
- your referees, such as your employer, to verify information you have provided;
- any person considering acquiring an interest in our business or assets;
- associated businesses that may want to market products to you;
- to other financial institutions, for example to process a claim for mistaken payment; and
- any organisation providing online verification of your identity

6.0 Privacy Consent (continued)

Customer identification: We may disclose your name, residential address and date of birth to an organisation, including a CRB to verify your identity. The organisation will give us a report of whether the information we have provided matches information held by the organisation. 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 record the results of that matching.

Overseas Disclosure: We may disclose your personal information, and credit-related information to overseas entities including related entities and service providers located overseas including in USA, Canada, Malaysia, India, Ireland, the United Kingdom, China, Singapore, Japan, Hong Kong, Korea or the Philippines. Overseas entities may be required to disclose information to relevant

foreign authorities under a foreign law. More information on overseas disclosure by us or an Insurer may be found by viewing the privacy policies at the internet addresses set out in the Schedule.

Whilst we attempt to select and secure reputable offshore service providers, we are not liable for any breach or misuse of information sent offshore. An overseas entity may not be subject to privacy laws or principles similar to those which apply in Australia, and any information disclosed to all overseas entity may not have the same protection as under the Australian Privacy law. You may not be able to seek redress for any breach of your privacy which occurs outside of Australia.

Storage and Security: We may store your personal information and credit-related information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

Credit Reporting Bodies: We may exchange your personal information and credit-related information with the CRBs listed in the Schedule. The information may be included in reports that the CRBs give other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

SCHEDULE

LENDER

BC Invest Loans Pty Ltd
ABN 646 785 211
Level 1 274 Coventry Street
South Melbourne VIC 3205
www.bcinvest.co

MORTGAGE MANAGER

Arthurmac & Co Pty Ltd
ABN 44 114 517 752
Unit 36, 337 Bay Road
Cheltenham VIC 3192
www.arthurmac.com.au

Loan Manager

BC Securities Pty Ltd
ABN 45 609 155 688
Level 1 274 Coventry Street
South Melbourne VIC 3205
www.bcinvest.co

AMAL Management Services Pty Ltd

ABN 46 609 790 749
Level 9, 9 Castlereagh Street
Sydney NSW 2000
www.amal.com.au

SERVICER

BC Asset Management Pty Ltd
ACN 636 310 168
Level 1, 274 Coventry Street
South Melbourne VIC 3205
www.bcsecurities.com.au

BACK UP SERVICER

AMAL Asset Management Pty Ltd
ABN 31 065 914 918
Level 9, 9 Castlereagh Street
Sydney NSW 2000
www.amal.com.au

CREDIT REPORTING BODIES (CRBS)

Equifax Pty Ltd
www.equifax.com.au

LENDER

BC Capital Pty Ltd
ACN 162 643 478
atf Arthurmac Private Debt Fund
ABN 15 878 244 742
incorporating Arthurmac Private Pty Ltd ACN 626 357 275
Unit 36, 337 Bay Road
Cheltenham VIC 3192
www.arthurmac.com.au

First American Title Insurance Company of Australia Pty Limited
ABN 64 075 279 908
Level 1, Tower B
799 Pacific Highway
Chatswood NSW 2067
www.firsttitle.com.au

Helia Insurance Pty Limited
ACN 106 974 305
Level 26, 101 Miller Street
North Sydney NSW 2020

I consent to the use and disclosure of my personal information and credit-related information as set out above.

Applicant 1/ Guarantor

Full Name (Please print):

Signature:

Date:

Applicant 2 / Guarantor

Full Name (Please print):

Signature:

Date:

7.0 Credit Guide

ABOUT US

Arthurmac & Co Pty Ltd is licensed under the National Consumer Credit Protection Act 2009. The details of our licence are as follows:

Business Name	Arthurmac & Co Pty Ltd
Address	Unit 36, 337 Bay Road, Cheltenham, VIC, 3192
Telephone	(03) 9585 0090
Email	admin@arthurmac.com.au
Australian Credit Licence Number	385074

YOUR BEST INTERESTS

Our priority is to you, our customer. We are required to place your finance needs above those of anyone else.

We are required to be transparent about products, your options, applicable fees, and charges as well as any conflicts of interest. We will communicate in simple to understand language and act with the highest standards of integrity. We are committed to ensuring the product selected will meet your needs, requirements and be in your best interests at the time of assisting you obtaining finance.

CREDIT GUIDE

This Credit Guide contains important information about us, the services we provide and the activities of the credit representative operating under our credit licence. It also contains:

- information about fees and charges that may be payable by you to us;
- commissions that we may receive when we are acting as a credit representative;
- commissions that we may pay to third parties for introduction of business, and information about what you should do if you have a complaint or dispute regarding our services and activities.

We are required to provide this document to you as soon as practicable after it becomes apparent that we are likely to provide credit assistance to you. We provide "credit assistance" when we:

1. Suggest or assist you in applying for:
 - a. a particular loan with a particular lender;
 - b. an increase to an existing loan with a particular lender; or
2. Recommend that you remain in an existing loan contract.

PRELIMINARY ASSESSMENT

Prior to providing credit assistance to you, we must assess whether the particular loan is "unsuitable". A loan will be "unsuitable" based on the information you provide to us if:

1. You will be unable to repay the proposed loan or will only be able to repay the proposed loan with substantial hardship, or
2. The proposed loan does not meet your requirements and objectives.

We are required to document our findings that the proposed loan is not unsuitable by way of completing a Preliminary Assessment. The Preliminary Assessment will set out your:

- requirements and objectives;
- financial and relevant personal situation; and
- ability to repay the proposed loan repayments.

We are also required to take reasonable steps to verify information provided by you to us. This verification may include

- requesting you for copies of documents that demonstrate your financial situation - in some cases we may also need to sight original documents; and
- contacting third parties to assist in verifying the information that you provide.

Obtaining a copy of the Preliminary Assessment

If we provide you with credit assistance, you may request a copy of our Preliminary Assessment anytime for up to 7 years and we must provide you with a copy of the assessment within the following timeframes:

Your request is made:	We will give you your assessment:
Before the Credit Day*	As soon as possible after we receive your request
Up to 2 years after the Credit Day	Within 7 business days after we receive your request
Between 2 to 7 years after the Credit Day	Within 21 business days after we receive your request

*The Credit Day is the date the credit contract (i.e. the loan) is settled or the loan amount is increased. There is no charge for requesting or receiving a copy of the Preliminary Assessment.

FEES AND CHARGES THAT ARE PAYABLE BY YOU IN RELATION TO OUR CREDIT ASSISTANCE

We may charge a fee for providing credit assistance to you. If applicable, details about those fees payable by you will be set out in a Credit Quote which we will give you prior to submitting your loan application.

Other fees and charges

You may have to pay other fees and charges (such as application fees, valuation costs and other applicable fees) to the lender or other parties. You should review the particular loan contract documentation for further details of any such fees and charges.

HOW I GET PAID

We receive income from the funders in relation to loan contracts submitted (such as home and investment property loans) for providing credit assistance by way of Net Interest Margin which is sometimes sacrificed to receive an upfront payment by the respective funder.

Net Interest Margin is calculated monthly on the outstanding loan balance and is paid in arrears.

The Net Interest Margin that we are paid by funders is not payable by you.

From time to time, I may receive a non-commission benefit by way of training, professional development, entertainment, gift, conference attendance, sponsorship, or entry into a competition run by a lender or my aggregator, at no extra cost to you. The nature of such arrangements are temporary, and the occurrence and amounts are often not readily ascertainable, however if they are apparent as a result of assisting you with credit assistance, this will be disclosed to you.

OTHER PEOPLE WE DEAL WITH

Our funder

We have approval to utilise lending products through the services of our funder **BC Securities Pty Ltd (BCS)** ACN 609 155 688 under Australian Credit License Number 482240.

Referrers and referral fees

We obtain referrals from a range of sources, including brokers, accountants, financial planners, real estate agents and other people. If you were introduced or referred to us, we may pay the referrer a commission or a fee.

DISPUTE RESOLUTION AND COMPLAINTS

We are committed to providing you with the best possible service, however we understand there may be times where you are not satisfied. If this occurs please inform us verbally or in writing with the exact details of your complaint, so we can work towards a prompt and fair resolution.

We are mindful of the need to ensure that consumers are treated fairly and with respect during the complaints handling process. Any dissatisfaction will be handled in an efficient, timely and effective manner in accordance with ASIC regulations of Internal Dispute Resolution (IDR).

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 45 days, then you can have your complaint heard by an independent party. The complaint can be lodged with the Australian Financial Complaints Authority (AFCA):

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

THINGS YOU SHOULD KNOW

We don't provide legal or financial planning advice. It is important you understand your legal obligations under the loan, and the financial consequences. If you have any doubts, you should obtain independent legal and financial planning advice before you enter any loan contract.

ENTERTAINMENT AND HOSPITALITY REGISTER

We hold and maintain an entertainment and hospitality register. A copy can be provided on request.

FURTHER INFORMATION

For more information regarding this Credit Guide or anything else about our services, just contact us at any time. We're here to assist you.