Application for an Aged Care Loan
(7 year term)

La Trobe financial

1. Applicant & Attorney(s)

APPLICANT

Title	◯ Mr ◯ Ms ◯ Other ◯ Mrs ◯ Miss _____	Marital Status	◯ Single ◯ Married ◯ Widowed ◯ De facto	
Surname		Tel.	home	( )
Given names			business	( )
Preferred name			mobile	
Date of birth	/ /	Email		
Australian citizen	◯ Yes ◯ No	Drivers Licence no.		
Home address				
Postcode				
Postal address				
Postcode				

Will this application be signed under an Enduring Power of Attorney? ◯ Yes ◯ No

If you would like the lender to send documents to the Attorney(s) rather than the borrower, please complete the nomination below.

FORM OF NOMINATION

I nominate and

to receive notices and other documents under the National Credit Code on my behalf.
Address that you wish documents to be sent to :

Address		Postcode

I acknowledge:

a. each debtor, mortgagor, or guarantor is entitled to receive a copy of any notice or other document under the Code;

b. that, by signing this form, the debtor, mortgagor or guarantor is giving up the right to be provided with information direct from the credit provider; and

c. any person who has signed this form can advise the credit provider at any time in writing that the person wishes to cancel the nomination.

15/02/16

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ATTORNEY 1 (PRIMARY CONTACT)			ATTORNEY 2		
Title	◯ Mr ◯ Ms ◯ Other ◯ Mrs ◯ Miss _____		Title	◯ Mr ◯ Ms ◯ Other ◯ Mrs ◯ Miss _____	
Surname			Surname		
Given names			Given names		
Preferred name			Preferred name		
Date of birth	/ /		Date of birth	/ /	
Australian citizen	◯ Yes ◯ No		Australian citizen	◯ Yes ◯ No	
Drivers Licence no.			Drivers Licence no.		
Tel.	home	( )	Tel.	home	( )
	business	( )		business	( )
	mobile			mobile	
Email			Email		
Home address			Home address		
	Postcode			Postcode	
Postal address			Postal address		
	Postcode			Postcode	

If more than two persons appointed as Attorney please provide full details on a separate page and attach.

2. Loan requirements and objectives

Loan Purpose	
Aged care entry	$
Security property repairs/maintenance	$
Repay existing debt/loan	$
Total amount required	**$**
Loan Set up costs to be added to total amount required?	◯ Yes ◯ No

Aged Care Provider (if known)

Facility Name	
Facility address	
	Postcode
Aged Care Facility Tel.	( )
Contact name	
Contact title	

15/02/16

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3. Particulars of property being mortgaged

Security address		
	Postcode	
Registered proprietor/s		◯ Owner occupied ◯ Vacant (owner in aged care) ◯ Investment
Estimated Value	$	
Mortgage, debt or loan outstanding?	◯ Yes ◯ No	
	If yes, name of lender?	
Property type	◯ Residential dwelling ◯ Rural/Residential _____ acres ◯ Industrial unit ◯ Residential unit ◯ Serviced/Managed apartment ◯ Rural (>100 acres) _____ acres ◯ Retail Shop ◯ Commercial office	

If more than one property being mortgaged please provide details on a separate page and attach.

Solicitor's business name (If known)		Tel. business	( )
Solicitor's full name		Tel. mobile	
Solicitor's email			

Has this loan been discussed with other family members?		◯ Yes ◯ No
If no, please provide background information		
Will the security property be used as a rental?		◯ Yes ◯ No
Does anyone currently reside at the security property?		◯ Yes ◯ No
If yes, provide their:	Full name	
	DOB	
	Relationship to applicant	
	The basis of occupancy	
Do you understand that ultimately we will rely on the sale of the security property if you have no alternative means of repaying this loan when payment becomes due?		◯ Yes ◯ No
What is the applicant's monthly income? (Please provide evidence eg. copy of bank statement/copy of aged pension card).		$

What are the applicant's monthly living expenses?

How are property expenses currently met?

How are daily expenses currently met?

Other information relevant to this application

15/02/16

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4. Privacy Consent form for commercial and consumer lending

This consent relates to La Trobe Financial Services Pty Limited Australian Credit Licence 392385 (ACN 006 479 527), La Trobe Financial Asset Management Limited Australian Credit Licence 222213 (ACN 007 332 363), Permanent Mortgages Pty Limited (ACN 097 176 362), Permanent Mortgages (No 2) Pty Limited (ACN 109 141 531) and our related body corporates ('we', 'us', 'our'). By signing this document 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 latrobefinancial.com.au/Home/PrivacyPolicy. 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. This consent relates solely to the applicant. No credit information about the attorney(s) will be reviewed as part of the decision to arrange finance for the applicant.

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, default information (including overdue payments) and court information. *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. A copy of our privacy policy can be obtained at latrobefinancial.com.au/Home/PrivacyPolicy or by contacting us on 13 80 10. 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 complaints processes.

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 credit offers, 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 credit reporting body providing both consumer and commercial credit information.

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

Exchange information with guarantors We and the lenders mortgage insurers listed below may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

Exchange information We may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information. We raise money from investors in our funds and sometimes loans are matched with specific investors, requiring disclosure of personal and financial information about you to those investors. Finance brokers, mortgage managers, and persons who assist us provide our products to you Financial consultants, accountants, lawyers and advisers. Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender

- Businesses assisting us with funding for loans
- Trade insurers
- Investors and potential investors in our Fund – for example sometimes loans are matched with specific investors, requiring disclosure of personal and financial information about you to those investors and potential investors
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

Customer identification We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

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 CRBs listed below, and the other entities that we can exchange information with.

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, 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:

Initial of Applicant / Attorney(s)

Genworth Financial Mortgage insurance Pty Ltd who can be contacted and a copy of their privacy policy obtained on 1300 655 422 or genworth.com.au; and QBE Lenders Mortgage Insurance Limited who can be contacted and a copy of their privacy policy obtained on 1300 367 764 or qbelmi.com.

The privacy 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 how you may complain about a breach of your privacy. The LMIs may disclose your personal and credit information to overseas entities including related entities located overseas including USA, Canada and the United Kingdom.

We may exchange your personal and credit information with the following credit reporting bodies:

Veda Advantage Ltd – veda.com.au

Dun & Bradstreet (Australia) Pty Ltd – dnb.com.au

Experian – experian.com.au

5. General

By signing and initialling this form, you agree that:

- **the information provided by you is true and correct in every particular;**
- we may obtain a valuation of the security property at your expense;
- if we provide the credit requested in this application you will execute the mortgages that we require over the properties offered as security;
- we and our intermediaries may be paid fees, margins and commissions in respect of the credit arranged by us and provided to you;
- we are entitled to retain all initial upfront fees, including the fee paid for the valuation. Whether we ultimately decide to grant or refuse your application for credit, the valuation will always remain our property; and
- La Trobe in making its credit decision, is relying on the information that you provided in this application. Please make sure that the information is correct. Obtaining finance by deception, fraud or dishonesty, which includes making false statements as to income, are crimes which may be punishable by imprisonment.

6. Signatures

Signature of applicant/Attorney	Name in full	Date
☐ I will sign this manually. If being signed manually, the applicant/attorney(s) to initial each page		/ /
Signature of applicant/Attorney	Name in full	Date
☐ I will sign this manually. If being signed manually, the applicant/attorney(s) to initial each page		/ /

15/02/16

Initial of Applicant / Attorney(s)

Customer Identification Checklist

7. Personal Information (Borrower)

OPTION 1 Primary photographic documentation – ONE of the following:	Please tick
Drivers Licence (photographic)	☐
Passport (not expired by more than two years)	☐
State or Territory officially issued identification card	☐
National Identity card (photographic)	☐
Other	☐

OPTION 2 Primary non-photographic documentation		Please tick
(a) ONE of the following	Birth certificate	☐
	Citizenship certificate	☐
	Pension card or Health Care card issued by Centrelink	☐
(b) AND at least ONE of the following	Financial Benefits Statement issued by Commonwealth, a State or a Territory within the last 12 months	☐
	Income Tax Assessment Notice issued by the Australian Tax Office within the last 12 months	☐
	Rates or Utility Notice issued by a local government body or utilities provider within the last 3 months	☐
	Individual under 18 years of age ONLY: a notice issued by a school principal within the last three months which states the individual's name, residential address and how long the individual has attended the school	☐

8. Personal Information (Attorney 1)

OPTION 1 Primary photographic documentation – ONE of the following:	Please tick
Drivers Licence (photographic)	☐
Passport (not expired by more than two years)	☐
State or Territory officially issued identification card	☐
National Identity card (photographic)	☐
Other	☐

OPTION 2 Primary non-photographic documentation		Please tick
(a) ONE of the following	Birth certificate	☐
	Citizenship certificate	☐
	Pension card or Health Care card issued by Centrelink	☐
(b) AND at least ONE of the following	Financial Benefits Statement issued by Commonwealth, a State or a Territory within the last 12 months	☐
	Income Tax Assessment Notice issued by the Australian Tax Office within the last 12 months	☐
	Rates or Utility Notice issued by a local government body or utilities provider within the last 3 months	☐
	Individual under 18 years of age ONLY: a notice issued by a school principal within the last three months which states the individual's name, residential address and how long the individual has attended the school	☐

9. Personal Information (Attorney 2)

OPTION 1 Primary photographic documentation – ONE of the following:	Please tick
Drivers Licence (photographic)	☐
Passport (not expired by more than two years)	☐
State or Territory officially issued identification card	☐
National Identity card (photographic)	☐
Other	☐

OPTION 2 Primary non-photographic documentation		Please tick
(a) ONE of the following	Birth certificate	☐
	Citizenship certificate	☐
	Pension card or Health Care card issued by Centrelink	☐
(b) AND at least ONE of the following	Financial Benefits Statement issued by Commonwealth, a State or a Territory within the last 12 months	☐
	Income Tax Assessment Notice issued by the Australian Tax Office within the last 12 months	☐
	Rates or Utility Notice issued by a local government body or utilities provider within the last 3 months	☐
	Individual under 18 years of age ONLY: a notice issued by a school principal within the last three months which states the individual's name, residential address and how long the individual has attended the school	☐

15/02/16

Initial of Applicant / Attorney(s)

10. Identification checks (individuals only)

	Please tick
The documentation provided is current or within acceptable time frames	☐
All photographic identification is a "reasonable likeness" to the individual	☐
Nothing in my dealings with the customer have raised any suspicions concerning the proposed transaction	☐
Face to face verification of the applicant was carried out by me	☐
Face to face verification was not possible (certified copy of orginal documentation required) **Reason**	☐
(If Option 2 used) Verification against primary photographic documentation was not possible **Reason**	☐

11. Signatures

Referrer name	Signature	Date
	☐ I will sign this manually.	
		/ /

15/02/16

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Application for Mortgage Finance Broker Declaration

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12. Credit Assistance Provider assessment declaration (mortgage broker use only)

Broker full name

Broker email

Broker mobile

Broker tel.

Company name

ABN

Aggregator (if applicable)

Company address

Loan Status Updates – send to: (tick all applicable)

☐ Broker email ☐ Broker mobile

☐ Other: Name

Email

Mobile

La Trobe BDM (if applicable)

MFAA member ☐ MFAA membership number

FBAA member ☐ FBAA membership number

Credit licence declaration

I hold an Australian Credit Licence under the *National Consumer Credit Protection Act 2009*

ACL/Reg. number

OR

I am an Authorised Credit Representative or employee of an Australian Credit Licensee under the *National Consumer Credit Protection Act 2009*

Name of ACL holder

ACL/Reg. number

ACR number

By signing this form I declare that

I have met the *National Consumer Credit Protection Act 2009* responsible lending obligations by:

- making reasonable inquiries about the customers financial situation, including their actual living expenses.
- making reasonable inquiries about the customers requirements and objectives.
  This information is documented on file and held by me for a period not less than 7 years;
- taking reasonable steps to verify the customers financial situation; and
- making a preliminary assessment as to whether the credit contract applied for is not unsuitable for the consumer based on the information provided.

Signature of Credit Assistance Provider

Date:

15/02/16

Initial of Applicant / Attorney(s)

Up Front Valuation Order Form

La Trobe financial

Date *(DD/MM/YY):*_____

Email to: apply@latrobefinancial.com.au
latrobefinancial.com.au Fax: 03 8610 2850

13. Valuation Form

Introduction Broker:

Aggregator:

Client's Name (brief):

Valuation contact for access: Name:

Mobile: Home: Work:

E-mail:

Occupation:

Years Experience: ☐ 0-5 yrs ☐ 5-10 yrs ☐ 10-20 yrs ☐ over 20 yrs

Proposal: ☐ Purchase ☐ Refinance

Lender if Refinance:

Cash Out: $

Purpose:

Type of Property: ☐ Residential ☐ Rural ☐ Factory ☐ Warehouse

☐ Office ☐ Retail ☐ Strata ☐ Torrens Title/ Leasehold

☐ Other (please specify):

Location:

Size (required for Strata Title & Rural):

Owner Occupied/Tenanted:

Zoning:

Term (years): ☐ 0-5 yrs ☐ 5-10 yrs ☐ 10-20 yrs ☐ over 20 yrs

Brief Description of Property:

Purchase Price or Estimated Value (if owned): $

Loan Required: $ ☐ Lease Doc ☐ Full Doc ☐ Lite Doc ☐ SMSF

Type of Loan: ☐ Interest Only ☐ P&I

CONSTRUCTION LOANS:

Land Value / Purchase Price: $

Construction Cost: $

Estimated Total Sale Price: $

TOTAL COSTS: $ *(Full cost feasibility & profit summary required)*

CREDIT CARD DETAILS:

Card Type: ☐ Visa ☐ Mastercard

Name on Card:

Card Number: Expiry Date:

Signature _____ Amount $ _____ *(Or to be confirmed)*

This form is provided to assist in ordering an up front valuation & is not an indication of finance approval.

15/02/16

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14. Supporting Documentation Checklist

Document checklist for submission with application forms	Attached	Comment
1. La Trobe "Aged Care Loan Customer identification checklist" and supporting documentation for borrower	◯ Yes ◯ No ◯ Not Applicable	
2. La Trobe "Aged Care Loan Customer identification checklist" and supporting documentation for Attorney(s)	◯ Yes ◯ No ◯ Not Applicable	
3. Certified copy of the Enduring Power of Attorney	◯ Yes ◯ No ◯ Not Applicable	
4. Evidence of monthly income	◯ Yes ◯ No ◯ Not Applicable	
5. Copy of recent rates notice	◯ Yes ◯ No ◯ Not Applicable	
6. Recent statement for any other debts to be repaid at settlement	◯ Yes ◯ No ◯ Not Applicable	
7. Discharge authority if an existing mortgage being repaid	◯ Yes ◯ No ◯ Not Applicable	
8. Copy of Aged Care Agreement (If available)	◯ Yes ◯ No ◯ Not Applicable	
9. Certified copies of Trust deeds	◯ Yes ◯ No ◯ Not Applicable	
10. Valuation	◯ Yes ◯ No ◯ Not Applicable	
11. Broker Declaration	◯ Yes ◯ No ◯ Not Applicable	

Please submit application and supporting documentation to:
Email: apply@latrobefinancial.com.au
Post: La Trobe Financial, Level 18 Chifley Tower, 2 Chifley Square, Sydney NSW 2000
Fax: 03 8610 2850
Enquiries: 13 80 10

La Trobe Financial Services Pty. Limited ABN 30 006 479 527
Head Office: Level 25, 333 Collins Street, Melbourne VIC 3000 • GPO Box 2289, Melbourne VIC 3001
National Custody Centre: Level 1, 11 Seymour Street, Traralgon VIC 3844 • PO Box 403, Traralgon VIC 3844
Sydney Office: Level 18, Chifley Tower, 2 Chifley Square, Sydney NSW 2000
Enquiries: t: 13 80 10 • f: 03 8610 2899 • e: info@latrobefinancial.com.au • w: latrobefinancial.com

15/02/16

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