



**SUBMISSION DOCUMENTATION CHECKLIST****All Loans**

- Broker Submission Notes – summary of transaction and background of any known credit issues
- Completed Application Form or Easy Lodge Broker Support Form for electronic applications
- Broker Declaration
- Verification of Identity – all applicants plus certified copies of ID documents
- Completed La Trobe Financial Servicing Calculator
- Broker Interview Guide (if NCCP regulated)

**Valuation**

For your application to be fast-tracked and given priority include a **completed** valuation in your loan submission

- Valuation has been completed and attached to application
- Residential valuation has been ordered via Property Hub <https://propertyhub.corelogic.asia/>
- Commercial valuation has been ordered via Valocity Commercial Hub <https://www.valocity.com.au/brokerregistration-au/>
- I will order valuation once the Indicative Quote has been issued

**Income Documentation****PAYG Applicants**

- 2 most recent payslips
- Income verification via <https://bankstatements.com.au/>

**Full Doc Self Employed**

- 2 years Financial Statements
- 2 years Accountant prepared Tax Returns & 2 years Notice of Assessment (individuals)
- TFNs removed prior to submission

**Lite Doc® Self Employed**

- Fully completed Self Employed Borrower Repayment Declaration
- Accountant's Certificate or 12 months BAS

**Rental Income/Commercial Lease Doc**

- Rental Income Statement or copy of Lease Agreement
- 1x Rental Appraisal (unleased properties – excluding security property)

**SMSF Loans**

- Certified signed & dated Trust Deed (including schedules, annexures & deed of variation if applicable)
- Certified signed & dated Bare Trust Deed (including schedules, annexures & deed of variation if applicable)
- 12 months statements showing contributions

**Loan Document Delivery**

How does your client wish to receive their loan documents:

- DocuSign (coded loans only)     Email     Post
- Other (please specify) \_\_\_\_\_

**Other Documents (if relevant)**

- Contract of Sale & Deposit Receipt – signed & dated
- Nomination form required if name on application does not match Contract of Sale
- 6 months statements for mortgage debts being refinanced (12 months for non-conforming loans)
- 3 months statements for credit cards or personal loans being refinanced
- Evidence of funds to complete
- Refinance of ATO debt – detailed explanation signed by customer confirming reason for debt & what steps have been put in place to ensure it doesn't happen again
- Refinance of private mortgage or caveat loan – original agreement, 12 months statements or letter of conduct
- Explanation for adverse credit if applicable – signed by customer confirming reason for adverse conduct (default or missed repayments)
- Certificate of Insurance (if available)

**Construction Loans****Construction Loans – Single**

- Copy of Fixed Price Building Contract
- Copy of Plans & Specifications
- Copy of Building & Planning Permits (if available)

**Construction Loans – Multi Unit**

- Builder's and Developer's CVs
- Development Feasibility Analysis
- Copy of Fixed Price Building Contract
- Copy of Plans & Specification
- Copy of Building & Planning Permits (if available)
- Copy of GST Declaration & Letter from Accountant outlining GST margin scheme cost base

**Solicitor's Details (if any)**

Solicitor/Conveyancer firm name

\_\_\_\_\_

Solicitor/Conveyancer full name

\_\_\_\_\_

Solicitor/Conveyancer email

\_\_\_\_\_

Phone (business)

\_\_\_\_\_

Mobile

\_\_\_\_\_

Settlement date

\_\_\_\_\_

Finance clause date

\_\_\_\_\_

**BROKER SUBMISSION NOTES**

Signature of Finance Assistance Provider \_\_\_\_\_

Date \_\_\_\_\_

iQuote Reference Number \_\_\_\_\_

**1. INDIVIDUAL APPLICANTS AND/OR GUARANTORS****APPLICANT OR GUARANTOR 1**

Applicant  Guarantor

Mr  Mrs  Miss  Ms  Dr

Surname \_\_\_\_\_

Given name \_\_\_\_\_

Middle name(s) \_\_\_\_\_

Previous name (if applicable) \_\_\_\_\_

Other names known by \_\_\_\_\_

Date of birth \_\_\_\_\_

Aust. Citizen  Perm. Res  Temp. Res  Non-Resident

If Permanent Resident or Temporary Resident please provide VISA Sub-Class: \_\_\_\_\_

VISA Sub-Class \_\_\_\_\_ VISA expiry date \_\_\_\_\_

Drivers Licence no. \_\_\_\_\_

Issuing State \_\_\_\_\_ Expiry date \_\_\_\_\_

Marital status  Single  Married  De facto

Number of dependants \_\_\_\_\_ Ages \_\_\_\_\_

Phone (hom.) \_\_\_\_\_ Phone (bus.) \_\_\_\_\_

Mobile \_\_\_\_\_

Email address \_\_\_\_\_

Home address \_\_\_\_\_

State \_\_\_\_\_ Postcode \_\_\_\_\_ Country \_\_\_\_\_

Years at this address \_\_\_\_\_

Postal address \_\_\_\_\_

State \_\_\_\_\_ Postcode \_\_\_\_\_ Country \_\_\_\_\_

Residential status:

Own home  Mortgaged  Living with family

Renting  Boarding  Other

**APPLICANT OR GUARANTOR 2**

Applicant  Guarantor

Mr  Mrs  Miss  Ms  Dr

Surname \_\_\_\_\_

Given name \_\_\_\_\_

Middle name(s) \_\_\_\_\_

Previous name (if applicable) \_\_\_\_\_

Other names known by \_\_\_\_\_

Date of birth \_\_\_\_\_

Aust. Citizen  Perm. Res  Temp. Res  Non-Resident

If Permanent Resident or Temporary Resident please provide VISA Sub-Class: \_\_\_\_\_

VISA Sub-Class \_\_\_\_\_ VISA expiry date \_\_\_\_\_

Drivers Licence no. \_\_\_\_\_

Issuing State \_\_\_\_\_ Expiry date \_\_\_\_\_

Marital status  Single  Married  De facto

Number of dependants \_\_\_\_\_ Ages \_\_\_\_\_

Phone (hom.) \_\_\_\_\_ Phone (bus.) \_\_\_\_\_

Mobile \_\_\_\_\_

Email address \_\_\_\_\_

Home address \_\_\_\_\_

State \_\_\_\_\_ Postcode \_\_\_\_\_ Country \_\_\_\_\_

Years at this address \_\_\_\_\_

Postal address \_\_\_\_\_

State \_\_\_\_\_ Postcode \_\_\_\_\_ Country \_\_\_\_\_

Residential status:

Own home  Mortgaged  Living with family

Renting  Boarding  Other

**2. CORPORATE/TRUST APPLICANTS AND/OR GUARANTORS**

Applicant  Guarantor

Company name \_\_\_\_\_ ACN \_\_\_\_\_

Correspondence address \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_ Country \_\_\_\_\_

Registered office \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_ Country \_\_\_\_\_

**Trust or SMSF Applicant**

Type of trust:  Discretionary Trust  Unit Trust  SMSF Trust  Other (please describe) \_\_\_\_\_

Name of trust **OR** SMSF \_\_\_\_\_

Name of all beneficiaries or SMSF members \_\_\_\_\_

Name of Trustee \_\_\_\_\_

Trust or SMSF ABN \_\_\_\_\_ ACN of Trustee (if applicable) \_\_\_\_\_

**Bare Trust (only applicable if SMSF loan)**

Name of Bare Trust \_\_\_\_\_

Name of Trustee \_\_\_\_\_ ACN of Bare Trustee \_\_\_\_\_

Initial of applicant/guarantor \_\_\_\_\_

Initial of applicant/guarantor \_\_\_\_\_

## 3. EMPLOYMENT DETAILS

## APPLICANT OR GUARANTOR 1

## Current employment status

- PAYG     Full time     Part time     Casual  
 Self-employed     Contractor     Student  
 Home duties     Retired     Unemployed  
 Other

Employer \_\_\_\_\_

Phone \_\_\_\_\_

Occupation \_\_\_\_\_

No. of years \_\_\_\_\_ Employer ABN \_\_\_\_\_

Employment sector/nature of business \_\_\_\_\_

## If current employment is &lt;6 months

Is applicant on probation?     Yes     No

If yes, date probation ends \_\_\_\_\_

## If employed or in business for &lt;2 years, please provide previous employment details.

## Previous Employment Status

- PAYG     Full Time     Part time     Casual  
 Self-employed     Contractor     Student  
 Home duties     Retired     Unemployed  
 Other

Employer \_\_\_\_\_

Phone \_\_\_\_\_

Occupation \_\_\_\_\_

No. of years \_\_\_\_\_ Employer ABN \_\_\_\_\_

Employment sector/nature of business \_\_\_\_\_

## APPLICANT OR GUARANTOR 2

## Current employment status

- PAYG     Full Time     Part time     Casual  
 Self-employed     Contractor     Student  
 Home duties     Retired     Unemployed  
 Other

Employer \_\_\_\_\_

Phone \_\_\_\_\_

Occupation \_\_\_\_\_

No. of years \_\_\_\_\_ Employer ABN \_\_\_\_\_

Employment sector/nature of business \_\_\_\_\_

## If current employment is &lt;6 months

Is applicant on probation?     Yes     No

If yes, date probation ends \_\_\_\_\_

## If employed or in business for &lt;2 years, please provide previous employment details.

## Previous Employment Status

- PAYG     Full Time     Part time     Casual  
 Self-employed     Contractor     Student  
 Home duties     Retired     Unemployed  
 Other

Employer \_\_\_\_\_

Phone \_\_\_\_\_

Occupation \_\_\_\_\_

No. of years \_\_\_\_\_ Employer ABN \_\_\_\_\_

Employment sector/nature of business \_\_\_\_\_

## 4. INCOME DETAILS – ANNUAL

## APPLICANT OR GUARANTOR 1

Gross salary/wages (PAYG)    \$ \_\_\_\_\_

Gross taxable income (self-employed)    \$ \_\_\_\_\_

Regular overtime    \$ \_\_\_\_\_

Family allowance    \$ \_\_\_\_\_

Dividends    \$ \_\_\_\_\_

Rental income – existing    \$ \_\_\_\_\_

Rental income – new    \$ \_\_\_\_\_

Other    \$ \_\_\_\_\_

Accountant firm name \_\_\_\_\_

Accountant ABN \_\_\_\_\_

First name \_\_\_\_\_ Surname \_\_\_\_\_

Contact number \_\_\_\_\_

## APPLICANT OR GUARANTOR 2

Gross salary/wages (PAYG)    \$ \_\_\_\_\_

Gross taxable income (self-employed)    \$ \_\_\_\_\_

Regular overtime    \$ \_\_\_\_\_

Family allowance    \$ \_\_\_\_\_

Dividends    \$ \_\_\_\_\_

Rental income – existing    \$ \_\_\_\_\_

Rental income – new    \$ \_\_\_\_\_

Other    \$ \_\_\_\_\_

Accountant firm name \_\_\_\_\_

Accountant ABN \_\_\_\_\_

First name \_\_\_\_\_ Surname \_\_\_\_\_

Contact number \_\_\_\_\_

Initial of applicant/guarantor \_\_\_\_\_

Initial of applicant/guarantor \_\_\_\_\_

## 5. LIVING EXPENSES

Please outline the applicant's proposed spending after settlement of this facility. This must account for costs associated with any property or asset being purchased as a result of this transaction.

CATEGORY	DESCRIPTION	LIVING EXPENSES PER MONTH	
		Applicant or guarantor 1	Applicant or guarantor 2 <small>(if not captured in Applicant/Guarantor 1 details, or if different household to Applicant/Guarantor 1)</small>
<b>Groceries</b>	Groceries (food and non-alcoholic beverages), toiletries and cleaning products.	\$ _____	\$ _____
<b>Clothing &amp; Personal Care</b>	Clothing, footwear, personal care products, cosmetics, hair services and accessories (including laundering, repairs & alterations).	\$ _____	\$ _____
<b>Medical &amp; Health</b>	Medical and health care services (inc GPs, specialists, optical, etc), medicines/ pharmaceuticals, glasses, purchase or hire of therapeutic appliances and equipment. Ambulance insurance. <b>Excludes health insurance.</b>	\$ _____	\$ _____
<b>Transport</b>	Public transport, taxis, ride-sharing and non-holiday domestic airfares (excludes overseas airfares). Running costs for essential vehicles including insurances, fuel, servicing, repairs, parking, tolls and registration of motor vehicles (excludes recreational vehicles).	\$ _____	\$ _____
<b>Telephone, internet, pay TV &amp; media streaming subscriptions</b>	Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify).	\$ _____	\$ _____
<b>Childcare/Public Schooling/Higher Education</b>	Childcare payments (after rebates) including nannies and non-compulsory pre-school, public schooling fees and costs, higher education and vocational training fees excluding HECS.	\$ _____	\$ _____
<b>Insurances</b>	Home and contents insurance, car insurance, property insurance, etc.	\$ _____	\$ _____
<b>Property expenses on owner occupied property</b>	Rates, utilities and land tax on owner occupied property (and holiday homes) including repairs, maintenance, white goods, appliances, furniture, tools, cutlery, kitchenware, lighting, etc.	\$ _____	\$ _____
<b>Recreation, entertainment and other expenses</b>	Meals in restaurants, hotels and clubs, fast food and takeaway including coffee. Alcoholic beverages and tobacco products. Purchase, hire, repair of recreational personal belongings (electronics, computers, sporting/ music equipment etc). Gym and other memberships. Domestic holidays (fares, travel insurance, fuel, accommodation, theme parks, zoos tours). Recreational gambling. Any other items not otherwise included.	\$ _____	\$ _____
<b>Private Schooling</b>	Private schooling fees and costs.	\$ _____	\$ _____
<b>Health &amp; Personal Insurances</b>	Health, sickness, life and personal accident insurance costs (only include insurances not paid out of your super fund).	\$ _____	\$ _____
<b>Child support/spousal maintenance</b>	Maintenance expenses for non-dependent children & maintenance payments to former partners.	\$ _____	\$ _____
<b>Rent/Board</b>	Rent/Board paid.	\$ _____	\$ _____

Please provide further clarification of any expenses listed as \$0 or any unusually low expenses:

If the applicant is cutting expenses from their current spending levels to achieve the proposed spending levels, please provide details:

Initial of applicant/guarantor

Initial of applicant/guarantor

**6. STATEMENT OF ASSETS & LIABILITIES**

**ASSETS**

Asset type	Value
Principal home address	\$ _____
Investment property 1 address	\$ _____
Investment property 2 address	\$ _____
Investment property 3 address	\$ _____
Motor vehicle 1 type	\$ _____
Motor vehicle 2 type	\$ _____
Cash institution	\$ _____
Superannuation institution	\$ _____
Investments/Shares/Term deposits institution	\$ _____
Furniture/Household items	\$ _____
Gifts	\$ _____
Deposits paid	\$ _____
Other vehicles (boats/motorcycles/caravans)	\$ _____
Other assets (list)	\$ _____
<b>TOTAL ASSETS</b>	<b>\$ _____</b>

**LIABILITIES**

Liability type		Amount owing	Monthly repayments	To be repaid
Principal home lender	<input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Investment property 1 lender	<input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Investment property 2 lender	<input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Investment property 3 lender	<input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Motor vehicle 1 lender	<input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Motor vehicle 2 lender	<input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Credit card 1 lender	Limit \$ _____ <input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Credit card 2 lender	Limit \$ _____ <input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Credit card 3 lender	Limit \$ _____ <input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Personal loan lender	<input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Overdrafts	<input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Buy now, Pay later	<input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Liabilities – other 1	<input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
Liabilities – other 2	<input type="checkbox"/> Personal <input type="checkbox"/> Business	\$ _____	\$ _____	<input type="checkbox"/>
<b>TOTAL LIABILITIES</b>		<b>\$ _____</b>	<b>\$ _____</b>	

**7. LOAN REQUIREMENTS AND OBJECTIVES – LOAN FEATURES**

Security  Residential  Commercial

Product  Full Doc  Lite Doc®  SMSF  Construction  Rural  Bridging

International  Parent2Child  Aged Care  Development Finance  Lease Doc  Residual Stock

Continued following page. >

Initial of applicant/guarantor

Initial of applicant/guarantor

## 7. LOAN REQUIREMENTS AND OBJECTIVES – LOAN FEATURES

&lt; From previous page.

Total amount required \$ \_\_\_\_\_

Term of the loan \_\_\_\_\_

 Principal and interest \_\_\_\_\_ years Interest only \_\_\_\_\_ years

**If interest only required:** Reason for requesting an interest only period (e.g. tax benefits based on financial advice; upcoming expenses that require redraw access; flexibility of cash flow; upcoming security sale).

Do you have any additional requirements?

 Redraw Ability to make additional repayments Other (please specify) \_\_\_\_\_

## 8. LOAN REQUIREMENTS AND OBJECTIVES – LOAN PURPOSE

Loan Amount

 PURCHASE

\$ \_\_\_\_\_

 Existing New Off-the-plan CONSTRUCTION

\$ \_\_\_\_\_

Land value

\$ \_\_\_\_\_

Build description:

Build cost

\$ \_\_\_\_\_

 Single Duplex Multi Unit

Estimated completed value

\$ \_\_\_\_\_

If multi-unit, no. of units \_\_\_\_\_

 REFINANCE/DEBT CONSOLIDATION (please ensure liabilities to be paid out are marked in Section 6)

\$ \_\_\_\_\_

 CASH OUT – PERSONAL

\$ \_\_\_\_\_

Home improvements

\$ \_\_\_\_\_

Provide detailed commentary on cash out:

Purchase goods

\$ \_\_\_\_\_

Holiday/Travel

\$ \_\_\_\_\_

Divorce settlement

\$ \_\_\_\_\_

Personal investments – shares etc.

\$ \_\_\_\_\_

Property purchase

\$ \_\_\_\_\_

Other

\$ \_\_\_\_\_

 CASH OUT – BUSINESS PURPOSE

\$ \_\_\_\_\_

Working capital

\$ \_\_\_\_\_

Provide detailed commentary on cash out:

Purchase goods

\$ \_\_\_\_\_

Purchase business

\$ \_\_\_\_\_

Marketing/advertising expenses

\$ \_\_\_\_\_

Other

\$ \_\_\_\_\_

## 9. EXIT STRATEGY

If any applicants are aged 55 or over, please provide a **detailed** exit strategy (provide separate signed statement by customer if insufficient space):

Initial of applicant/guarantor \_\_\_\_\_

Initial of applicant/guarantor \_\_\_\_\_

**10. INVESTMENT OR 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 or investment purposes, other than investment in residential property.

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

Signature \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

**11. PARTICULARS OF PROPERTY BEING MORTGAGED****SECURITY 1**

Purchasing  Selling  Refinancing

Security address \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_ Country \_\_\_\_\_

Registered proprietor/s \_\_\_\_\_ Estimated market value \$ \_\_\_\_\_

Occupancy:  Primary residence  Other owner occ.  Investment

Property type:  Residential dwelling  Residential vacant land  Residential unit

Serviced/Managed apartment: \_\_\_\_\_ sqm  Retail shop  Commercial office

Industrial unit  Commercial vacant land  Rural/Residential: \_\_\_\_\_ acres

Rural (>100acres): \_\_\_\_\_ acres  Other \_\_\_\_\_

Have you at any time, built on, developed or refurbished this property?  Yes  No

Contact for access:

First name \_\_\_\_\_ Surname \_\_\_\_\_ Contact number \_\_\_\_\_

**SECURITY 2**

Purchasing  Selling  Refinancing

Security address \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_ Country \_\_\_\_\_

Registered proprietor/s \_\_\_\_\_ Estimated market value \$ \_\_\_\_\_

Occupancy:  Primary residence  Other owner occ.  Investment

Property type:  Residential dwelling  Residential vacant land  Residential unit

Serviced/Managed apartment: \_\_\_\_\_ sqm  Retail shop  Commercial office

Industrial unit  Commercial vacant land  Rural/Residential: \_\_\_\_\_ acres

Rural (>100acres): \_\_\_\_\_ acres  Other \_\_\_\_\_

Have you at any time, built on, developed or refurbished this property?  Yes  No

Contact for access:

First name \_\_\_\_\_ Surname \_\_\_\_\_ Contact number \_\_\_\_\_

**SECURITY 3**

Purchasing  Selling  Refinancing

Security address \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_ Country \_\_\_\_\_

Registered proprietor/s \_\_\_\_\_ Estimated market value \$ \_\_\_\_\_

Occupancy:  Primary residence  Other owner occ.  Investment

Property type:  Residential dwelling  Residential vacant land  Residential unit

Serviced/Managed apartment: \_\_\_\_\_ sqm  Retail shop  Commercial office

Industrial unit  Commercial vacant land  Rural/Residential: \_\_\_\_\_ acres

Rural (>100acres): \_\_\_\_\_ acres  Other \_\_\_\_\_

Have you at any time, built on, developed or refurbished this property?  Yes  No

Contact for access:

First name \_\_\_\_\_ Surname \_\_\_\_\_ Contact number \_\_\_\_\_

Initial of applicant/guarantor \_\_\_\_\_

Initial of applicant/guarantor \_\_\_\_\_

**12. QANTAS POINTS**

Your loan **may** entitle you to earn Qantas Points. If eligible, would you like to earn Qantas Points on your loan?  Yes  No

Applicant 1  Applicant 2 Qantas Frequent Flyer number

You must be a Qantas Frequent Flyer to earn and redeem Qantas Points. A joining fee (\$99.50) usually applies, however, La Trobe Financial has arranged for this to be waived for new customers who join at [qantas.com/freejoinlatrobefinancial](http://qantas.com/freejoinlatrobefinancial). You must inform La Trobe Financial of your Qantas Frequent Flyer membership prior to formal approval of your application. Qantas Points are earned in accordance with and subject to terms and conditions available at [latrobefinancial.com.au/Qantashomeloandisclaimers](http://latrobefinancial.com.au/Qantashomeloandisclaimers). Terms, conditions, eligibility requirements and exclusions apply. This offer may be withdrawn, changed or removed at any time. Qantas Frequent Flyer Membership, and the earning and redemption of Qantas Points, are subject to the QFF Program Terms and Conditions [qantas.com/terms](http://qantas.com/terms).

**13. ADDRESSES FOR SERVICE OF NOTICES**

Please provide an email address AND a postal address for each borrower, for the purpose of service of notices and other documents. P.O. Box addresses are not acceptable.

APPLICANT OR GUARANTOR 1			APPLICANT OR GUARANTOR 2		
Email address			Email address		
Home address			Home address		
State	Postcode	Country	State	Postcode	Country

By signing this form in Section 9 you consent to receiving notices, statements, disclosures (including pre-contractual disclosures such as your indicative offer), and other documents to your nominated email address(es). You acknowledge that we will send electronic communications to the email address(es) you have nominated above. You should check your email account regularly for communications from us and notify us immediately if there is any change to your email address.

Please note that by consenting to receiving pre-contractual documents by electronic means, we will not give you your pre-contractual documents in paper form. Your consent to receiving communications and notices by email may be withdrawn at any time by contacting us on 13 80 10.

**14. CREDIT HISTORY**

Are any of the applicants experiencing financial stress from existing commitments?  Yes  No

Has any applicant made an application for hardship with their existing lender?  Yes  No

Has any applicant ever been declared bankrupt or insolvent, or entered into any arrangement for the benefit of creditors?  Yes  No

Has any applicant been refused credit in respect to this loan previously?  Yes  No

Has any applicant had any court judgments entered against them?  Yes  No

Has any applicant defaulted on any previous loans?  Yes  No

Has any applicant been a shareholder or an officer of a company which has had an administrator or liquidator appointed, or a receiver or manager appointed over its assets, or have there been any court judgments against the company?  Yes  No

Are you or any close business relations, associates or family members politically exposed persons (e.g. Head of State, senior politician, senior government officials (including local governments), judicial or military officials, seniors executives of state owned corporations, or senior political party officials)?  Yes  No

**If you have answered yes to any of these questions, please provide details below:**

Initial of applicant/guarantor

Initial of applicant/guarantor

## 15. PRIVACY CONSENT FORM FOR COMMERCIAL AND CONSUMER LENDING

**This consent relates to La Trobe Financial Services Pty Limited ACN 006 479 527 Australian Credit Licence 392385, La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Credit Licence 222213 Australian Financial Services Licence 222213 and our related bodies corporate ('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](http://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.**

We may collect, use, hold and disclose personal and credit information about you, from time to time, 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](http://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 prescreening 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 CRB 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:

- Genworth Financial Mortgage insurance Pty Ltd which can be contacted and a copy of their privacy policy obtained on 1300 655 422 or [genworth.com.au](http://genworth.com.au); and
- QBE Lenders Mortgage Insurance Limited which can be contacted and a copy of their privacy policy obtained on 1300 367 764 or [qbelmi.com](http://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 CRBs:

- Equifax Pty Ltd – [equifax.com.au](http://equifax.com.au)
- illion Australia – [illion.com.au](http://illion.com.au)
- Experian – [experian.com.au](http://experian.com.au)

**16. 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 instructed to do so;
- 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 by 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 Financial 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.

**17. SIGNATURES**

Signature of applicant/guarantor/director \_\_\_\_\_ Date \_\_\_\_\_

Full name \_\_\_\_\_

Signature of applicant/guarantor/director \_\_\_\_\_ Date \_\_\_\_\_

Full name \_\_\_\_\_

Signature of applicant/guarantor/director \_\_\_\_\_ Date \_\_\_\_\_

Full name \_\_\_\_\_

Signature of applicant/guarantor/director \_\_\_\_\_ Date \_\_\_\_\_

Full name \_\_\_\_\_

Signed for and on behalf of a corporate applicant – please affix company seal if necessary.

# VERIFICATION OF IDENTITY

Options for verifying the identity of clients – Information for brokers

## Your obligation to report suspicious identity documents or incorrect identification

La Trobe Financial must be contacted if the following arises during the VOI:

- an identity document does not appear to be genuine;
- a photograph on an identity document is not a reasonable likeness;
- the person being identified does not appear to be the person to which the identity document relates; and/or
- if the identity documents appear inconsistent, such as differing signatures.

We take our VOI and AML/CTF requirements seriously. A failure to report one of the scenarios above has serious consequences for La Trobe Financial.

**If you have any further questions around completing a VOI, see the [FAQs here](#) or speak to our friendly staff anytime on 13 80 10.**

## La Trobe Financial's requirements

La Trobe Financial's VOI form aims to gather the required information to satisfy the requirements under Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) legislation. Combining both VOI and AML/CTF checks into one process at the start of an application saves time for both clients and brokers alike, leading to quicker settlements while ensuring lenders and brokers comply with their customer identification requirements.

## What are the VOI options?

Verification of Identity can be completed using one of the following three methods:

**Option 1:**  
Broker VOI: IDYou app (IOS and Android)

[CLICK HERE >](#)

**Cost:** Free

IDYou is a mobile app that gives brokers the ability to conduct a paperless and electronic VOI and satisfies our AML/CTF requirements.

This is a downloadable mobile app that helps brokers streamline their VOI process. The app is explained in [this video](#).

Visit the website for links to the app store or Google Play to download the app.

Brokers should only use IDYou if they are satisfied that there are no suspicious circumstances. Otherwise, face to face VOI should be used.

**Option 2:**  
Broker VOI: Face to face

[CLICK HERE >](#)

**Cost:** Free

La Trobe Financial has a separate VOI form for residents and non-residents of Australia.

The broker or La Trobe Financial employee meets face to face with the person being identified for the purposes of the loan to complete the form with the correct combination of identity documents as listed on the form.

If the non-resident person being identified is unable to do a face to face VOI with their broker, certified identification by an authorised person will need to be produced.

**Option 3:**  
Australia Post's Land Title VOI service

[CLICK HERE >](#)

**Cost:** from \$49AUD

VOI services are available at over 1,450 Post Offices across metropolitan, rural and remote areas of Australia.

Simply print [this form](#) and take to a participating [Australia Post outlet](#) with the correct combination of identity documents as listed on the Australia Post [form](#).

Australia Post will forward the completed VOI form to La Trobe Financial.

**STEP 1: DETAILS OF PERSON BEING IDENTIFIED**

A Verification of Identity Form must be completed for each person falling within the below categories:

Person being identified (tick category):  Borrower  Guarantor  Beneficiary (25% or more for trust or company)  
 Trustee  Settlor (\$10k)  Attorney

Full name \_\_\_\_\_ Other/former names \_\_\_\_\_

Residential address \_\_\_\_\_ Postcode \_\_\_\_\_

Country of citizenship: \_\_\_\_\_ Date of birth \_\_\_\_\_

**STEP 2: SIGHT AND CERTIFY**

**YOU MUST SIGHT AND CERTIFY EACH ORIGINAL DOCUMENT BY WRITING "This document is a true copy of the original.", ALONG WITH YOUR SIGNATURE, NAME AND DATE.**

Please start with Category 1. If the person cannot provide all documents in Category 1, move to Category 2 and so on. All documents must be originals and current other than Australian passports which may be expired by no more than two (2) years. Foreign passports must contain a signature or a unique identifier of the person in whose name the document is issued.

CATEGORY	IDENTIFICATION DOCUMENT TYPES (FOR PERSONS WHO ARE AUSTRALIAN CITIZENS OR RESIDENTS)
<input type="checkbox"/> 1	A. Australian Passport or Foreign Passport; <b>AND</b> B. Australian Drivers Licence or Proof of age card/Photo card (issued by the Commonwealth or any State or Territory); <b>AND if applicable**</b> C. Marriage Certificate or Change of Name Certificate.
<input type="checkbox"/> 2	A. Australian Passport or Foreign passport; <b>AND</b> B. Full Birth Certificate* or Citizenship Certificate or Descent Certificate; <b>AND</b> C. Medicare or Centrelink or Department of Veterans' Affairs card; <b>AND if applicable**</b> D. Marriage Certificate or Change of Name Certificate.
<input type="checkbox"/> 3	A. Australian Drivers Licence or Proof of age card/Photo card (issued by the Commonwealth or any State or Territory); <b>AND</b> B. Full Birth Certificate* or Citizenship Certificate or Descent Certificate; <b>AND</b> C. Medicare or Centrelink or Department of Veterans' Affairs card; <b>AND if applicable**</b> D. Marriage Certificate or Change of Name Certificate.
<input type="checkbox"/> 4(a)	A. Australian Passport or Foreign Passport; <b>AND</b> B. Another form of Australian or Foreign government issued photographic identity document; <b>AND if applicable**</b> C. Marriage Certificate or Change of Name Certificate.
<input type="checkbox"/> 4(b)	A. Australian Passport or Foreign Passport; <b>AND</b> B. Full Birth Certificate*; <b>AND</b> C. Another form of Australian or Foreign government*** issued identity document; <b>AND if applicable**</b> D. Marriage Certificate or Change of Name Certificate.

\* Certificate must be issued by the Registry of Births, Deaths and Marriages. Birth extracts are not acceptable. Foreign birth certificate not in English must be accompanied by a NAATI translation certificate.  
\*\* Only required if the person being identified has a former name. Certificate must be issued by the Registry of Births, Deaths and Marriages. Documents issued by a celebrant are not acceptable.  
\*\*\* Documents issued outside Australia must be equivalent to an Australian document. Certificate of Identity or ImmiCard issued by the Australian Government to refugees and non Australian citizens for entry to Australia is acceptable.

**STEP 3: IDENTITY VERIFIER'S DECLARATION**

Member:  FBAA  MFAA  CAFBA \_\_\_\_\_ Member No. \_\_\_\_\_

Name of Licence Holder \_\_\_\_\_ ACL/Reg No. \_\_\_\_\_

If you are an Authorised Credit Representative of the Licensee you must complete the below:

Full name of ACR \_\_\_\_\_ ACR No. \_\_\_\_\_

I accept my appointment as La Trobe Financial's Identity Verifier for the sole purpose of verifying the identity of the Person Being Identified under ARNECC's Model Participation ("Rules"). By signing below I hereby certify that:

- a) I have conducted the verification of identity in compliance with the Rules;
- b) I am not a party to this transaction;
- c) The original current identification documents listed above were produced to me, and copies of these documents signed, dated and endorsed by me as true copies are attached to this certificate;
- d) I have given La Trobe Financial no reason to believe that I am not a reputable and competent person;
- e) I have professional indemnity insurance and fidelity insurance; or professional indemnity insurance which provides cover for third party claims arising from dishonest and fraudulent acts; and that insurance covers the verification of identity;
- f) Face to face verification was carried out by me;
- g) All photographic identification is a reasonable likeness to the individual;
- h) Nothing in my dealings with the Person Being Identified has raised any suspicion concerning their identity or proposed transaction.

Signature of Identity Verifier \_\_\_\_\_ Date \_\_\_\_\_

Full Name of Identity Verifier \_\_\_\_\_

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A Verification of Identity Form must be completed for each person falling within the below categories:

Person being identified (tick category):  Borrower  Guarantor  Beneficiary (25% or more for trust or company)  
 Trustee  Settlor (\$10k)  Attorney

Full name \_\_\_\_\_ Other/former names \_\_\_\_\_

Residential address \_\_\_\_\_ Postcode \_\_\_\_\_

Country of citizenship: \_\_\_\_\_ Date of birth \_\_\_\_\_

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**YOU MUST SIGHT AND CERTIFY EACH ORIGINAL DOCUMENT BY WRITING "This document is a true copy of the original.", ALONG WITH YOUR SIGNATURE, NAME AND DATE.**

Please start with Category 1. If the person cannot provide all documents in Category 1, move to Category 2 and so on. All documents must be originals and current other than Australian passports which may be expired by no more than two (2) years. Foreign passports must contain a signature or a unique identifier of the person in whose name the document is issued.

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\* Certificate must be issued by the Registry of Births, Deaths and Marriages. Birth extracts are not acceptable. Foreign birth certificate not in English must be accompanied by a NAATI translation certificate.  
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- d) I have given La Trobe Financial no reason to believe that I am not a reputable and competent person;
- e) I have professional indemnity insurance and fidelity insurance; or professional indemnity insurance which provides cover for third party claims arising from dishonest and fraudulent acts; and that insurance covers the verification of identity;
- f) Face to face verification was carried out by me;
- g) All photographic identification is a reasonable likeness to the individual;
- h) Nothing in my dealings with the Person Being Identified has raised any suspicion concerning their identity or proposed transaction.

Signature of Identity Verifier \_\_\_\_\_ Date \_\_\_\_\_

Full Name of Identity Verifier \_\_\_\_\_