

We will use the information provided on this Form at pre-qualification stage to gain a preliminary overview of your situation. We may use this information to assess your loan application.

Personal Details

Primary Contact Person – Applicant 1

Mr Mrs Miss Ms Dr

Name

Mobile Email

Date of Birth / /

Marital Status

Dependants Ages

Residential Address

Suburb Postcode

Time at Current Address

Current Housing Situation Owner Renting
 Living with Parents

If less than 5 years at current address, please provide details of your previous residential address:

Address

State Postcode

Time there: Yrs

Drivers Licence Number

State Expiry Date

Current Occupation

Employer

Name

Address

State Postcode

Employer Contact Number

Date Started / /

Full Time Casual Permanent Part Time

(Continued on next page)

Applicant 2

Mr Mrs Miss Ms Dr

Name

Mobile Email

Date of Birth / /

Marital Status

Dependants Ages

Residential Address

Suburb Postcode

Time at Current Address

Current Housing Situation Owner Renting
 Living with Parents

If less than 5 years at current address, please provide details of your previous residential address:

Address

State Postcode

Time there: Yrs

Drivers Licence Number

State Expiry Date

Current Occupation

Employer

Name

Address

State Postcode

Employer Contact Number

Date Started / /

Full Time Casual Permanent Part Time

(Continued on next page)

Personal Details (continued)

Primary Contact Person – Applicant 1 (continued)

If in current employment for less than 12 months, please provide:

Previous Employer

Date Started / /

Full Time Casual Permanent Part Time

Self Employed

Details of 2nd Job

Occupation

Start Date / /

Are you on Probation? Yes No

Employer Name

Employer Address

State Postcode

Employer Phone No. ()

Applicant 2 (continued)

If in current employment for less than 12 months, please provide:

Previous Employer

Date Started / /

Full Time Casual Permanent Part Time

Self Employed

Details of 2nd Job

Occupation

Start Date / /

Are you on Probation? Yes No

Employer Name

Employer Address

State Postcode

Employer Phone No. ()

Income Details

Base Annual Salary \$

Are you on Probation? Yes No

Rental Income \$

Additional Income \$

Non-Taxable Income \$

Self Employed Income \$

Base Annual Salary \$

Are you on Probation? Yes No

Rental Income \$

Additional Income \$

Non-Taxable Income \$

Self Employed Income \$

Income Details – 2nd Job

Base Annual Salary \$

Are you on Probation? Yes No

Rental Income \$

Additional Income \$

Non-Taxable Income \$

Self Employed Income \$

Base Annual Salary \$

Are you on Probation? Yes No

Rental Income \$

Additional Income \$

Non-Taxable Income \$

Self Employed Income \$

Assets

Residential Property	<input type="text"/>	Value \$	<input type="text"/>	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Investment Property	<input type="text"/>	Value \$	<input type="text"/>	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Investment Property	<input type="text"/>	Value \$	<input type="text"/>	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Investment Property	<input type="text"/>	Value \$	<input type="text"/>	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Motor Vehicle	<input type="text"/>	Value \$	<input type="text"/>	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Motor Vehicle	<input type="text"/>	Value \$	<input type="text"/>	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Savings	<input type="text"/>	Value \$	<input type="text"/>	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Savings	<input type="text"/>	Value \$	<input type="text"/>	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Home Contents	<input type="text"/>	Value \$	<input type="text"/>	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Superannuation	<input type="text"/>	Value \$	<input type="text"/>	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Superannuation	<input type="text"/>	Value \$	<input type="text"/>	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Other	<input type="text"/>	Value \$	<input type="text"/>	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
TOTAL ASSETS			\$ <input type="text"/>		

Liabilities

Liability	Lender	Limit	Balance	Monthly Repayments	To be cleared?
Mortgage 1	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage 2	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage 3	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage 4	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Car Loan	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Car Loan	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Personal Loan	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Card 1	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Card 2	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Card 3	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Card 4	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
HECS/HELP	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Zip Pay / After Pay	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Others	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
TOTAL LIABILITIES		\$ <input type="text"/>			

Monthly Living Expenses

Please declare in the below table the itemised basic and discretionary monthly living expenses for each applicant.

Basic Living Expenses	Monthly Expense - Applicant 1	Monthly Expense - Applicant 2
Food / Groceries / Alcohol / Cigarettes	\$ <input type="text"/>	\$ <input type="text"/>
Basic Household Goods (Cleaning etc)	\$ <input type="text"/>	\$ <input type="text"/>
Clothing & Footwear / Personal Care (Cosmetics etc)	\$ <input type="text"/>	\$ <input type="text"/>
Transport		
Public (Bus, Train, Taxis, Tram etc)	\$ <input type="text"/>	\$ <input type="text"/>
Car (Maintenance, registration, petrol, parking and tolls etc)	\$ <input type="text"/>	\$ <input type="text"/>
Other	\$ <input type="text"/>	\$ <input type="text"/>
Owner Occupied Property Expenses		
Utilities (Gas, Electricity, Water)	\$ <input type="text"/>	\$ <input type="text"/>
Wear and Tear	\$ <input type="text"/>	\$ <input type="text"/>
Council Rates	\$ <input type="text"/>	\$ <input type="text"/>
Land Tax	\$ <input type="text"/>	\$ <input type="text"/>
Strata Fees	\$ <input type="text"/>	\$ <input type="text"/>
Other	\$ <input type="text"/>	\$ <input type="text"/>
Spouse / Child Maintenance	\$ <input type="text"/>	\$ <input type="text"/>
Home and Contents Insurance	\$ <input type="text"/>	\$ <input type="text"/>
Education (books, uniform, fees etc)	\$ <input type="text"/>	\$ <input type="text"/>
Medical / Health (repeat prescriptions, aid and care etc)	\$ <input type="text"/>	\$ <input type="text"/>
Other Expenses	\$ <input type="text"/>	\$ <input type="text"/>
Total Monthly Basic Living Expenses	\$ <input type="text"/>	\$ <input type="text"/>

Monthly Living Expenses (continued)

Discretionary Living Expenses	Monthly Expense - Applicant 1	Monthly Expense - Applicant 2
Childcare / Nannies (after any Government Rebates)	\$ <input type="text"/>	\$ <input type="text"/>
Education (Private school fees, outside of school care)	\$ <input type="text"/>	\$ <input type="text"/>
Insurances		
Health	\$ <input type="text"/>	\$ <input type="text"/>
Car	\$ <input type="text"/>	\$ <input type="text"/>
Life	\$ <input type="text"/>	\$ <input type="text"/>
Income Protection	\$ <input type="text"/>	\$ <input type="text"/>
Investment Property		
Landlord's Insurance	\$ <input type="text"/>	\$ <input type="text"/>
Utilities (Gas, Electricity, Water)	\$ <input type="text"/>	\$ <input type="text"/>
Wear and Tear	\$ <input type="text"/>	\$ <input type="text"/>
Council Rates	\$ <input type="text"/>	\$ <input type="text"/>
Land Tax	\$ <input type="text"/>	\$ <input type="text"/>
Strata Fees\$	\$ <input type="text"/>	<input type="text"/>
Other	\$ <input type="text"/>	\$ <input type="text"/>
Superannuation	\$ <input type="text"/>	\$ <input type="text"/>
Recreation (Dining Out, Entertainment, Holidays, Sports, Hobbies etc)	\$ <input type="text"/>	\$ <input type="text"/>
Telephone / Internet	\$ <input type="text"/>	\$ <input type="text"/>
Subscriptions (Pay TV, Netflix, Newspapers, Magazines, Gym)	\$ <input type="text"/>	\$ <input type="text"/>
Other Expenses	\$ <input type="text"/>	\$ <input type="text"/>
Total Monthly Discretionary Living Expenses	\$ <input type="text"/>	\$ <input type="text"/>

Loan Details

What is the loan amount you are applying for? \$

What is the purpose of the loan? Purchase Refinance Other

How long do you expect to remain in the new Credit Contract? Years

Offset Account

Visa Debit Card

Redraw

Security Details

Address of property to be used as Security:

Purchase Price / Estimated Value

\$

Have you paid a deposit?

Anticipated Settlement Date:

Names in which the security property will be held (the registered proprietors)

Contact name for property access (including real estate agents' full details if a purchase)

Phone No. ()

Credit History

Have you ever had any financial judgments or legal proceedings against you?

 Yes No

If yes, please provide a brief description

Are all of your current credit 'finance' commitments up to date?

 Yes No

If 'no' please provide details on how you plan to bring your financial position and/or loan repayments in order/up to date?

Exit Strategy

Application Notes

Homestar Privacy Disclosure and Consent

Homestar Finance Pty Ltd ACN 109 413 498, Australian Credit Licence Number 390860 (**Homestar**) which is a wholly owned subsidiary of Columbus Capital Pty Limited ACN 119 531 252, Australian Credit Licence Number 337303 also trading as Origin Mortgage Management Services (**Origin, our, us and we**) will collect your personal information and credit information for the purposes of working with you in assessing your application and eligibility for credit, managing that credit, insuring that credit, identifying you and to comply with our legal obligations. We may also collect your personal information for the purposes of managing our relationship with you and for direct marketing of our products and services offered by us, Origin or any organisation Origin is affiliated with or represents (all of the above to be referred to as our **Services** to you). From time to time we may offer you our other products and services.

Credit information is information which we use to assess your eligibility to be provided with credit and may include any credit that you have outstanding, your repayment history and any defaults. Usually, Credit Information is exchanged between credit providers and credit reporting bodies. We may use credit eligibility information being credit reporting information supplied to us by a credit reporting body, and any information that we derive from it to make decisions regarding your eligibility for credit.

Throughout the life of the Services that we provide to you, we may also collect and hold additional personal information about you. This could include transaction information or making a record of queries, complaints and to assess certain claims, including but not limited to financial hardship.

By completing and signing this document, you consent to us, using, holding and disclosing your personal information, consumer and commercial credit information for the purposes of our Services provided to you. You can find out more about how we deal with your personal information and protecting your privacy by viewing our privacy policy at <http://www.homestarfinance.com.au/privacy-policy> or by contacting us on 1300 767 023.

Our Privacy Policy covers our data collection practices and describes your rights to access, correct, or restrict our use of your personal information in accordance with the *Privacy Act 1988* (Cth) (**Privacy Act**), the Australian Privacy Principles, the applicable regulations and registered privacy codes (**Privacy Laws**), as well as ensuring the quality, integrity and security of your personal information under applicable Privacy Laws.

In assessing your credit application and providing the Services to you, we may exchange your personal information, as well as your consumer and commercial credit information with the following entities, including but not limited to:

- (a) Obtaining credit information about you from Equifax Australia Information Services and Solutions Pty Limited (ABN 26 000 602 862) (Equifax) and we may provide to Equifax your personal information with respect of:
 - (i) Homestar's request for access seeker services in accordance with section 6L of the Privacy Act; and
 - (ii) Origin's request for your credit information and credit report.
- (b) Equifax and its related companies may use and disclose your personal information to manage the provision of credit reporting information and the access seeker services, and to undertake data management for quality related purposes. The Equifax privacy policy is available on the Equifax website at <https://www.equifax.com.au/privacy>, and contains information about how Equifax handles personal information (other than credit reporting information), including how an individual may access his or her personal information held by Equifax and its related companies and seek the correction of that information, and how an individual may complain about a breach of the Australian Privacy Principles and how Equifax and its related companies will deal with such a complaint.
- (c) The Equifax Credit Reporting Policy contains information about how Equifax collects and handles credit reporting information and is available on the Equifax website at <https://www.equifax.com.au/credit-reporting-policy>.

Homestar Privacy Disclosure and Consent (Continued)

- (d) Other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.
- (e) Finance brokers, mortgage managers, our accountants, lawyers, mortgage insurers and such other persons who assist us to provide our Services to you such as:
 - (i) Lenders Mortgage Insurers (**LMIs**) who hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, dealing with claims, enforcing any mortgage and recovering proceeds, conducting risk and credit assessments, fraud prevention, and verifying personal information provided by us or any purpose under the insurance contract. The LMIs that we may disclose your personal information and credit information to are:
 - (A) Genworth Financial Mortgage Insurance Pty Ltd ACN 106 974 305 who can be contacted and a copy of their privacy policy obtained on 1300 655 422 or their website at <https://www.genworth.com.au/privacy-policy/>; and
 - (B) QBE Lenders Mortgage Insurance Limited ACN 000 511 071 who can be contacted and a copy of their privacy policy obtained on 1300 367 764 or their website at <https://www.qbe.com/lmi/about/governance/privacy-policy>
 - (ii) Our Funders we may use include:
 - (A) Perpetual Corporate Trust Limited ACN 000 341 533 a copy of their privacy policy can be found on their website at <https://www.perpetual.com.au/privacy-policy>
 - (B) Permanent Custodians Ltd (and associated entities) ACN 001 426 384 a copy of their privacy policy can be found on their website at <https://www.bnymellon.com/au/en/index.jsp#ir/privacy>

Borrower(s)/Guarantor(s) Consent and Date

In acknowledgment of the above disclosures, I consent to Homestar and Origin collecting, using, handling, processing and exchanging with its service providers, their business associates and my representatives my personal information, consumer and commercial credit information for the purposes of the Services provided to me.

By providing my email address, I consent to be given notices electronically.

Acknowledge, Sign and Print your name:

Applicant 1. Name:

Applicant 2. Name:

Signature

Signature

Date / /

Date / /