

Mortgage Loan Application



Application ID No.

Company/Trust Details

Company/Trust 1

Borrower Guarantor

Company/Trust Name

A.C.N.

Registered Address

State Postcode

Accountant's details:

Name

Phone No. ()

Email Address

Company/Trust 2

Borrower Guarantor

Company/Trust Name

A.C.N.

Registered Address

State Postcode

Accountant's details:

Name

Phone No. ()

Email Address

Personal Details

Applicant 1

Borrower Guarantor

Surname

First Name

Middle Name

Is applicant known by any other name? If so please provide full details:

Date of birth / /

Drivers Licence Number

State of Issue

Expiry Date / /

Applicant 2

Borrower Guarantor

Surname

First Name

Middle Name

Is applicant known by any other name? If so please provide full details:

Date of birth / /

Drivers Licence Number

State of Issue

Expiry Date / /

Personal Details (Continued)

Applicant 1

Mobile No.

Home Phone No. ()

Work No. ()

Email Address

Preferred method of contact: Phone Email

Applicant permanent resident Yes No
or Australian citizen? Yes No

Marital Status: Married De-facto Separated
 Single Divorced Widowed

No. of Dependents Ages of Dependents

Current Residential Address

State Postcode

Time there: Yrs

Mailing Address (same as above)

State Postcode

Current housing situation:

Owner Living with Parents
 Boarding Other, details:
 Renting

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

Address

State Postcode

Time there: Yrs

Residential Address of applicant after settlement:

Address (same as current address)

State Postcode

Applicant 2

Mobile No.

Home Phone No. ()

Work No. ()

Email Address

Preferred method of contact: Phone Email

Applicant permanent resident Yes No
or Australian citizen? Yes No

Marital Status: Married De-facto Separated
 Single Divorced Widowed

No. of Dependents Ages of Dependents

Current Residential Address

State Postcode

Time there: Yrs

Mailing Address (same as above)

State Postcode

Current housing situation:

Owner Living with Parents
 Boarding Other, details:
 Renting

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

Address

State Postcode

Time there: Yrs

Residential Address of applicant after settlement:

Address (same as current address)

State Postcode

Employment Details

Applicant 1

Current Employment: (please select)

Full time Permanent Part time Casual

Contractor Self funded retiree

Other:

Self-employed, nature of business:

ABN: Start Date / /

Current Occupation:

Start Date / /

Are you on Probation? Yes No

Current Employer details:

Name

Address

State Postcode

Phone No. ()

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

Previous Employer

Address

State Postcode

Start Date / / End Date / /

Details of 2nd Job

Occupation

Start Date / /

Are you on Probation? Yes No

Employer Name

Employer Address

State Postcode

Employer Phone No. ()

Applicant 2

Current Employment: (please select)

Full time Permanent Part time Casual

Contractor Self funded retiree

Other:

Self-employed, nature of business:

ABN: Start Date / /

Current Occupation:

Start Date / /

Are you on Probation? Yes No

Current Employer details:

Name

Address

State Postcode

Phone No. ()

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

Previous Employer

Address

State Postcode

Start Date / / End Date / /

Details of 2nd Job

Occupation

Start Date / /

Are you on Probation? Yes No

Employer Name

Employer Address

State Postcode

Employer Phone No. ()

Income Details

With each income type below please indicate the frequency as appropriate (W =Weekly, F=Fortnightly, M=Monthly, A=Annual)

Applicant 1		Frequency
Gross Salary	\$ <input type="text"/>	<input type="text"/>
Overtime/Shift Allowance	\$ <input type="text"/>	<input type="text"/>
Bonus	\$ <input type="text"/>	<input type="text"/>
Commission	\$ <input type="text"/>	<input type="text"/>
Investment Income	\$ <input type="text"/>	<input type="text"/>
Car Allowance	\$ <input type="text"/>	<input type="text"/>
Existing Rental Income	\$ <input type="text"/>	<input type="text"/>
Proposed Rental Income	\$ <input type="text"/>	<input type="text"/>
Non Taxable Income	\$ <input type="text"/>	<input type="text"/>

Applicant 2		Frequency
Gross Salary	\$ <input type="text"/>	<input type="text"/>
Overtime/Shift Allowance	\$ <input type="text"/>	<input type="text"/>
Bonus	\$ <input type="text"/>	<input type="text"/>
Commission	\$ <input type="text"/>	<input type="text"/>
Investment Income	\$ <input type="text"/>	<input type="text"/>
Car Allowance	\$ <input type="text"/>	<input type="text"/>
Existing Rental Income	\$ <input type="text"/>	<input type="text"/>
Proposed Rental Income	\$ <input type="text"/>	<input type="text"/>
Non Taxable Income	\$ <input type="text"/>	<input type="text"/>

Other Income	Frequency
Details <input type="text"/> \$ <input type="text"/>	<input type="text"/>
Details <input type="text"/> \$ <input type="text"/>	<input type="text"/>
Details <input type="text"/> \$ <input type="text"/>	<input type="text"/>
Details <input type="text"/> \$ <input type="text"/>	<input type="text"/>
Details <input type="text"/> \$ <input type="text"/>	<input type="text"/>

Other Income	Frequency
Details <input type="text"/> \$ <input type="text"/>	<input type="text"/>
Details <input type="text"/> \$ <input type="text"/>	<input type="text"/>
Details <input type="text"/> \$ <input type="text"/>	<input type="text"/>
Details <input type="text"/> \$ <input type="text"/>	<input type="text"/>
Details <input type="text"/> \$ <input type="text"/>	<input type="text"/>

Self-Employed / Sole trader / Partnership

Applicant 1	Current Year	Previous Year
NPBT	<input type="text"/>	<input type="text"/>
Interest	<input type="text"/>	<input type="text"/>
Add-Backs	<input type="text"/>	<input type="text"/>
Depreciation	<input type="text"/>	<input type="text"/>

Applicant 2	Current Year	Previous Year
NPBT	<input type="text"/>	<input type="text"/>
Interest	<input type="text"/>	<input type="text"/>
Add-Backs	<input type="text"/>	<input type="text"/>
Depreciation	<input type="text"/>	<input type="text"/>

Statement of Position

Assets

Real Estate	Current Value
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Real Estate 1 \$

Address

State Postcode

Real Estate 2 \$

Address

State Postcode

Real Estate 3 \$

Address

State Postcode

Real Estate 4 \$

Address

State Postcode

Motor Vehicles	Current Value
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1. \$

2. \$

3. \$

4. \$

5. \$

Personal Effects (e.g. Furniture)	Current Value
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1. \$

2. \$

3. \$

4. \$

5. \$

Savings and Investments	Current Balance
-------------------------	-----------------

(Including Term Deposits, Shares and Bonds)

1. \$

2. \$

3. \$

4. \$

5. \$

Other Assets	Current Value
--------------	---------------

1. \$

2. \$

3. \$

4. \$

5. \$

Superannuation (Name of Fund)	Current Balance
-------------------------------	-----------------

1. \$

2. \$

3. \$

4. \$

5. \$

Deposit paid on Property/ies Purchased	Current Value
----------------------------------------	---------------

1. \$

2. \$

Total Assets \$

Statement of Position (Continued)

Liabilities

Existing Mortgages

1. Lender Name

Balance

Available Redraw

Minimum Monthly Payment \$

To be refinanced

2. Lender Name

Balance

Available Redraw

Minimum Monthly Payment \$

To be refinanced

3. Lender Name

Balance

Available Redraw

Minimum Monthly Payment \$

To be refinanced

Rent/Board (Only if Ongoing)

Minimum Monthly Payments \$

Personal Loans

1. Lender Name

Balance Owing \$

Minimum Monthly Payments \$

To be refinanced

2. Lender Name

Balance Owing \$

Minimum Monthly Payments \$

To be refinanced

Child Maintenance

Minimum Monthly Payments \$

Other Liabilities and Expenses (HECS)

1. Company/Lender Name

Balance Owing \$

Minimum Monthly Payments \$

To be refinanced

2. Company/Lender Name

Balance Owing \$

Minimum Monthly Payments \$

To be refinanced

Credit Cards, Overdrafts, Store Accounts, Buy Now, Pay Later

1. Lender Name

Balance Owing \$

Limit \$

To be refinanced

2. Lender Name

Balance Owing \$

Limit \$

To be refinanced

3. Lender Name

Balance Owing \$

Limit \$

To be refinanced

Total Liabilities \$

If Assets & Liabilities are not co-owned by all applicants, please complete a separate Personal Financial Statement for each applicant.

Personal Living Expenses

Use this form to provide details of your living expenses. We will use this information as part of our assessment of your loan application. For applications with more than two applicants, please provide an additional signed **Personal living expenses form** for the additional applicants.

1. Monthly Living Expenses (All fields mandatory to fill even with NIL)

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

	Monthly expense - Applicant 1	Monthly expense - Applicant 2
Clothing and Personal Care	\$ <input type="text"/>	\$ <input type="text"/>
Groceries	\$ <input type="text"/>	\$ <input type="text"/>
Recreation and Entertainment	\$ <input type="text"/>	\$ <input type="text"/>
Telephone, internet, pay TV and media streaming subscriptions	\$ <input type="text"/>	\$ <input type="text"/>
Transport	\$ <input type="text"/>	\$ <input type="text"/>
Medical and Health	\$ <input type="text"/>	\$ <input type="text"/>
General Basic Insurances	\$ <input type="text"/>	\$ <input type="text"/>
Health Insurance	\$ <input type="text"/>	\$ <input type="text"/>
Childcare	\$ <input type="text"/>	\$ <input type="text"/>
Public or Government Primary and Secondary Education	\$ <input type="text"/>	\$ <input type="text"/>
Primary Residence Running Costs	\$ <input type="text"/>	\$ <input type="text"/>
Body Corporate Fees, Strata Fees and Land Tax on Owner Occupied Principal Place of Residence	\$ <input type="text"/>	\$ <input type="text"/>
Investment Property Running Costs	\$ <input type="text"/>	\$ <input type="text"/>
Private Schooling and Tuition	\$ <input type="text"/>	\$ <input type="text"/>
Other Living Expenses	\$ <input type="text"/>	\$ <input type="text"/>
Rent	\$ <input type="text"/>	\$ <input type="text"/>
Board	\$ <input type="text"/>	\$ <input type="text"/>
Child and Spousal Maintenance	\$ <input type="text"/>	\$ <input type="text"/>
Other Commitments	\$ <input type="text"/>	\$ <input type="text"/>
Total Monthly Living Expenses	\$ <input type="text"/>	\$ <input type="text"/>

Personal Living Expenses

Comments:

2. Applicants' Declaration (All applicants must sign this section)

By signing below, I/we acknowledge that the information provided in this form is true and correct and that it will be used in the assessment of my/our associated home loan application.

Applicant 1 Signature ▶

Date signed / /

Applicant 2 Signature ▶

Date signed / /

Mortgage Loan Application



Funds to Complete (OFFICE USE ONLY)

Purchase price/refinance amount	\$	<input type="text"/>	Deposit Paid	\$	<input type="text"/>
Construction cost	\$	<input type="text"/>	Savings	\$	<input type="text"/>
Loan costs, val fee, app fee, etc.	\$	<input type="text"/>	FHOG	\$	<input type="text"/>
Gov't Fees (S/Duty, Transfer, Registration)	\$	<input type="text"/>	Gift	\$	<input type="text"/>
Legal Fees	\$	<input type="text"/>	Other	\$	<input type="text"/>
Other Costs	\$	<input type="text"/>	Loan Amount	\$	<input type="text"/>
Est. Total Costs	\$	<input type="text"/>	Total Funds Available	\$	<input type="text"/>

Loan Requirements and Objectives

New Loan Further Advance on my current home loan Further Advance in a new loan split

Ability to make additional repayments Ability to switch from fixed to variable

Approval In Principle - I/we are looking to buy a property (yet to be located)

Total Loan Amount: \$ **Loan Term:** Yrs. Mths.

Documentation Type: Full Documentation Reduced Documentation

I/We are seeking refinance or debt consolidation and my/our requirements and objectives for seeking refinance or debt consolidation are:

Better interest rate Consolidate debts Specific product features

Dissatisfaction with service Reduce my overall commitments Other:

Loan Purpose	Amount
Purchase owner occupied property	\$ <input type="text"/>
Purchase investment property	\$ <input type="text"/>
Refinance owner occupied property	\$ <input type="text"/>
Refinance investment property	\$ <input type="text"/>
Purchase vacant land and construct a property for owner occupation: Land \$ <input type="text"/> Construction \$ <input type="text"/>	Total \$ <input type="text"/>
Purchase vacant land and construct a property for investment purposes: Land \$ <input type="text"/> Construction \$ <input type="text"/>	Total \$ <input type="text"/>
Home improvements (e.g. Kitchen renovations) Details: <input type="text"/>	\$ <input type="text"/>
Other (e.g. Purchase a car/holiday/debt consolidation) Details: <input type="text"/>	\$ <input type="text"/>
Total Loan Required	\$ <input type="text"/>

Loan Split Requirements

Loan Split 1

Split Amount: \$

Indicative Rate: % p.a.

Repayment Type: P&I
 I/O I/O Term: Yrs

Interest Type: Variable
 Fixed Fixed Term: Yrs

Fixed Rate Lock-In Required Yes No

Offset Account Required

Visa Debit Card Required

Redraw

Repayment Frequency:

Weekly Fortnightly Monthly

Loan Split 3

Split Amount: \$

Indicative Rate: % p.a.

Repayment Type: P&I
 I/O I/O Term: Yrs

Interest Type: Variable
 Fixed Fixed Term: Yrs

Fixed Rate Lock-In Required Yes No

Offset Account Required

Visa Debit Card Required

Redraw

Repayment Frequency:

Weekly Fortnightly Monthly

Loan Split 2

Split Amount: \$

Indicative Rate: % p.a.

Repayment Type: P&I
 I/O I/O Term: Yrs

Interest Type: Variable
 Fixed Fixed Term: Yrs

Fixed Rate Lock-In Required Yes No

Offset Account Required

Visa Debit Card Required

Redraw

Repayment Frequency:

Weekly Fortnightly Monthly

Loan Split 4

Split Amount: \$

Indicative Rate: % p.a.

Repayment Type: P&I
 I/O I/O Term: Yrs

Interest Type: Variable
 Fixed Fixed Term: Yrs

Fixed Rate Lock-In Required Yes No

Offset Account Required

Visa Debit Card Required

Redraw

Repayment Frequency:

Weekly Fortnightly Monthly

Total Loan Amount: \$

Loan Term: Yrs.

If you have elected Interest Only repayments, please provide a brief explanation:

Details:

Security Offered

Property 1

Address State Postcode

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. () Purchase price/owners' estimate \$

Property 2

Address State Postcode

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. () Purchase price/owners' estimate \$

Name of Your Solicitor or Conveyancer

Name of Company

Name of Person Acting for you Email:

Address State Postcode

Phone No. () Fax No. () DX

Mortgage Documents to be sent to the following:

- Ourselves (i.e. The borrowers) Our Solicitors as noted above

	Applicant 1	Applicant 2
Do you foresee any changes to your financial circumstances in the next 6-12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has either applicant ever been declared bankrupt or insolvent, or has either estate been as-signed for the benefit of creditors?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has either applicant ever been shareholders or officers of any company of which a manager, receiver, and/or Liquidator has been appointed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is there any unsatisfied judgement entered in any court against either applicant or any company of which either you or your spouse are or were a shareholder or officer?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the application in respect of this loan ever been submitted by any applicant or any other person (including another broker) to any other lender?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Questions (Continued)

Type of credit I/we are applying for is:

- Wholly or primarily for a domestic or family or household purpose (consumer credit), including property purchase/renovation (whether for owner occupation or investment)
- Wholly or primarily for another purpose (commercial credit), including share and business purpose.

Nomination Regarding Notices and Other Documents

(Section 194(9), National Credit Code, Regulation 111, National Consumer Credit Protection Regulations)

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.

Important

- Each person who has signed this application is entitled to receive a copy of any notice or other document under the code.
- By completing the "I/We nominate_____ " and signing this form you are giving up the right to be provided with information direct from the credit provider. (Notices and other documents will only be sent to the nominated person).
- Any person who has signed this nomination form can advise the credit provider at any time in writing that they wish to cancel their nomination.
- Do you foresee any changes to your financial circumstances in the next 6-12 months?

Fees Acknowledgement

To: Homestar Finance

- I/We confirm our willingness to proceed with my/our application for the loan facility.
- I/We agree to pay any loan application fee, all fees and charges incurred to process the application, fees paid to obtain the valuation report about the security property, and the Lender's legal expenses to prepare loan and security documents, and accept that these fees will be payable even if I/we decide not to proceed with the loan facility or if the loan facility is not made for any other reason.
- I/we acknowledge that the following Lender fees may be associated with my/our loan application:

Fee Description	Amount (GST Inclusive)
Application Fee	\$ <input type="text"/>
Valuation Fee (per property)	\$ <input type="text"/>
Legal Documentation Fee	\$ <input type="text"/>
Lenders Mortgage Insurance	\$ <input type="text"/>
Government Fees	\$ <input type="text"/>
Disbursements (Postage, cheques, searches, agent fees)	\$ <input type="text"/>
PEXA Fee	\$ <input type="text"/>
Verification of Identity Fee	\$ <input type="text"/>
Annual Fee / Monthly Fee	\$ <input type="text"/>
Fixed Rate Lock Fee	\$ <input type="text"/>

The **Valuation Fee** will be deducted from the credit card at valuation request. Standard Fee is a minimum of \$251.35 for properties valued up to \$1M in metro areas, additional fees may apply outside these parameters. The valuation fee is non-refundable. The valuation report is for Lender's purpose only and is not available to borrowers. **Legal Documentation Fee** is payable at settlement but will be deducted from the credit card, if the Loan Documents were issued and the application does not settle for any reason. **Fixed Rate Lock Fee** is \$495 and is valid for 60 days from application submission, payable at settlement.

Applicant 1

Name

Signature

Date / /

Applicant 2

Name

Signature

Date / /

Credit Card Authority

I/We authorise payment of the above fees and any other charges as set out in the application to be charged to my/our credit card as follows :

Type of Card (please tick): Visa MasterCard

Name of Cardholder/s

Card No.

CVV

Expiry Date

Amount \$

Signature

Date / /

Privacy 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>.
- (d) Obtaining your financial information via our third party Service Provider illion Australia Pty Ltd ABN 95006399677 (**Illion**) who is the owner of illion BankStatements (www.bankstatements.com.au) whereby with your consent they can access your banking transaction data and categorise it in an income and expense report which assists us with assessing your ability to service the loan applied for.

Privacy Consent (Continued)

- (e) The Ilion privacy policy is available on the Ilion website at <https://www.illion.com.au/privacy-policy-risk-marketing-solutions/>, and contains information about how Ilion handles personal information, including how an individual may access his or her personal information held by Ilion 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 Ilion and its related companies will deal with such a complaint.
- (f) Other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.
- (g) 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>

Visa Debit Cards

I/We hereby request Homestar Finance to arrange for the issue of a debit card for use in connection with our account.

If there is more than one Borrower, we understand that any one of us, or anyone we give our PIN number or access code to, could use the system. We understand that each of us will be liable for any transactions made by any of the Borrowers or anyone to whom we give the information, whether we authorise the transaction or not. We agree that each Borrower can bind each other Borrower. For example, any one of the Borrowers can authorise a redraw or any other activity in respect of our loan. Each other Borrower will be bound even though they did not know about or did not agree to the transaction.

I/We understand the full conditions of use relating to our debit card will be set out in a Conditions of Use Booklet to be forwarded to us. A separate card will be issued to each borrower requesting one.

Consent to Give You Notices Electronically

You consent to us giving you notices and other documents in connection with our dealings with you by email. You understand that upon your giving of this consent:

- a) we will no longer send paper copies of notices and other documents to you;
- b) you should regularly check your nominated email address below for notices and other documents;
- c) you may withdraw your consent to the giving of notices and other documents by email at any time; and
- d) you have facilities to enable you to print the notice or other document that we send to you by email if you desire.

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: / /

Schedule

1. In this Notice, the “Lender” means each and every one of the following organisations (whether acting individually or together):

Permanent Custodians Ltd (and associated entities)

ABN: 55 001 426 384

Address: Level 4, 35 Clarence Street, Sydney NSW 2000

Telephone: (02) 8295 8100

Perpetual Corporate Trust (and associated entities)

ABN: 42 000 001 007

Address: Level 12, 123 Pitt Street, Sydney NSW 2000

Telephone: 1300 730 862

2. In this Notice, the ‘lenders mortgage insurer’ means each and every one of the following organisations (acting individually or together):

QBE Lenders Mortgage Insurance Limited (QBELMI)

ABN: 70 000 511 071

Address: Level 8 & 9, 82 Pitt Street, Sydney NSW 2000

Telephone: (02) 9231 7777

Email: info@qbelmi.com

GENWORTH Financial Mortgage Insurance Pty Ltd (Genworth)

ABN: 60 106 974 305

Address: Level 26, 101 Miller Street, North Sydney NSW 2000

Telephone: 1300 366 228

Email: infoau@genworth.com