



# One Call Financial Services

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PO Box 5050  
ALGESTER Q 4115

Telephone: 07 3273 5566  
Facsimile: 07 3273 5677

[www.onecallfinance.com.au](http://www.onecallfinance.com.au)  
[enquires@onecallfinance.com.au](mailto:enquires@onecallfinance.com.au)  
Australian Credit Licence #- 385573



## Application for Finance

Initials \_\_\_\_\_/\_\_\_\_\_



"One Call is all it takes"

# One Call Financial Services

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ALGESTER Q 4115

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## Requirements for Loan Processing

Payee/Salary Property Purchase	Self employed Property Purchase
<p><input type="checkbox"/> 2 Most recent pay advices/payslips or 3 months statements from a financial institution showing salary credits</p> <p><input type="checkbox"/> Two years Group Certificates; or Two years Tax Returns &amp; Notice of Assessments (issued by ATO)</p> <p><input type="checkbox"/> 100 Points Identification <b>Current License or Passport</b> <b>Must include current Medicare Card</b> <b>Marriage Cert is required if applicable</b></p> <p><input type="checkbox"/> Confirmation of savings Six Months Bank statements</p> <p><input type="checkbox"/> Copy of Executed Contract – If purchase Executed by Vendor at Least</p> <p><input type="checkbox"/> Rent letter if investment</p> <p><input type="checkbox"/> Rates notice for any existing properties</p> <p><input type="checkbox"/> Existing loan statements For the past 12 Months</p>	<p><input type="checkbox"/> Two years Tax returns &amp; Notice of Assessments (ATO Issued) or; Group Certificates</p> <p><input type="checkbox"/> 100 Points Identification <b>Current License or Passport</b> <b>Must include current Medicare Card</b></p> <p><input type="checkbox"/> Confirmation of savings Six Months Bank statements</p> <p><input type="checkbox"/> Copy of Executed Contract – If purchase Executed by Vendor at Least</p> <p><input type="checkbox"/> Rent letter if investment</p> <p><input type="checkbox"/> Rates notice for any existing properties</p> <p><input type="checkbox"/> Existing loan statements For the past 12 Months</p>

### Vacant Land or Constructions:

Copy of Fixed Price building contract executed by all parties

### Please ensure the following when completing this Application Form:

- Black or Blue pen is used. Preferably one colour only.
- Please write clearly
- If a correction needs to be made please initial the correction or start a new application form (Please **do not** use Whiteout on the documents)

Initials \_\_\_\_\_/\_\_\_\_\_

# One Call Financial Services



Telephone: 07 3273 5566  
Facsimile: 07 3273 5677

PO Box 5050  
ALGESTER Q 4129

Australian Credit Licence #- 385573  
www.onecallfinance.com.au  
enquires@onecallfinance.com.au

Company Name	Capacity of Applicant	Company <input type="checkbox"/>	Trust <input type="checkbox"/>	A.B.N Number
Registered Address	State			Postcode
Trading Address	State			Postcode

PERSONAL PARTICULARS OF DIRECTORS/SHAREHOLDERS BENEFICIARIES ACTING AS GUARANTORS TO BE COMPLETE BELOW OR ATTACH DEATILED LIST OF BENIFICARYS FULL NAMES

## Personal Details

APPLICANT 1 <input type="checkbox"/>	DIRECTOR 1 <input type="checkbox"/>	GUARANTOR 1 <input type="checkbox"/>	APPLICANT 2 <input type="checkbox"/>	DIRECTOR 2 <input type="checkbox"/>	GUARANTOR 2 <input type="checkbox"/>
PAYG <input type="checkbox"/>	SELF EMPLOYED <input type="checkbox"/>		PAYG <input type="checkbox"/>	SELF EMPLOYED <input type="checkbox"/>	
Title	Surname		Title	Surname	
First Name	Middle Name		First Name	Middle Name	
Current Residential Address			Current Residential Address		
Suburb	State	Postcode	Suburb	State	Postcode
Telephone No. (Home)	(Work)		Telephone No. (Home)	(Work)	
Mobile No.	Payroll Officer No.		Mobile No.	Payroll Officer No.	
E-mail Address			E-mail Address		
Date of Birth	Sex	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Date of Birth	Sex
Are you an Australian Resident? YES <input type="checkbox"/>			NO <input type="checkbox"/>		
Period at Current Address			Period at Current Address		
Current Status of residence: Own Home <input type="checkbox"/>			Renting <input type="checkbox"/>		
Boarding <input type="checkbox"/>			With Parents <input type="checkbox"/>		
Previous Address if less than 3 years at current address			Previous Address if less than 3 years at current address		
Period at Previous Address			Period at Previous Address		
Address of Applicant after settlement of this loan:			Address of Applicant after settlement of this loan:		
Status of residence after settlement of this loan: Own Home <input type="checkbox"/>			Renting <input type="checkbox"/>		
Boarding <input type="checkbox"/>			With Parents <input type="checkbox"/>		
To be purchased <input type="checkbox"/>					
Drivers Licence No.	Marital Status		Drivers Licence No.	Marital Status	
No. of Dependents	Ages		No. of Dependents	Ages	
Current HECS Liability	Y <input type="checkbox"/>	N <input type="checkbox"/>	Amount: \$	Current HECS Liability	Y <input type="checkbox"/>
N <input type="checkbox"/>	Amount: \$	Current Child Support Liability	Y <input type="checkbox"/>	N <input type="checkbox"/>	Amount: \$
Employer's Name	Employers Address		Employer's Name	Employers Address	
Employment Start Date	Occupation		Employment Start Date	Occupation	
Employment Type	Full Time <input type="checkbox"/>		Part Time <input type="checkbox"/>		Casual <input type="checkbox"/>
Contract <input type="checkbox"/>	Sole Trader <input type="checkbox"/>		Company <input type="checkbox"/>		Partnership <input type="checkbox"/>
Unemployed <input type="checkbox"/>	Retired <input type="checkbox"/>		Home Duties <input type="checkbox"/>		
Previous Employer's Name if Current Employer less than 2 years	Previous Employer's Name if Current Employer less than 2 years				
Years at Previous Employer	Years at Previous Employer				

Initials \_\_\_\_\_/\_\_\_\_\_

## SECURITY OFFERED FOR THE LOAN

PROPERTY 1 Usage: <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment	PROPERTY 2 Usage: <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment
Name of Title Holder(s)	Name of Title Holder(s)
Address of Property	Address of Property
Suburb State/ Postcode	State Postcode Land Size (if>2ha)
Contact Details for Valuation Purposes Telephone No.(Home) (Work)	Contact details for Valuation Purposes Telephone No. (Home) (Work)
Condition: <input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Needs Repairs Age:	Condition: <input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Needs Repairs Age:
Estimated Value of Security: \$	Estimated Value of Security: \$

## LOAN REQUIREMENTS

Breakdown of Loan Accounts	Split 1	Split 2 (if applicable)	Split 3 (if applicable)	Split 4 (if applicable)
<b>Purpose of Loan</b> EG: Purchase of Owner/occupied or Invest, Refinance Owner/occupied or Invest, Construction, Other				
<b>Amount of Loan</b>	\$	\$	\$	\$
<b>Facility Required</b>	Principal & Interest <input type="checkbox"/> Interest Only.....Yrs <input type="checkbox"/> Line of Credit <input type="checkbox"/> <b>Interest Rate</b> Fixed until..... <input type="checkbox"/> Variable Rate <input type="checkbox"/> Interest Rate.....%	Principal & Interest <input type="checkbox"/> Interest Only.....Yrs <input type="checkbox"/> Line of Credit <input type="checkbox"/> <b>Interest Rate</b> Fixed until..... <input type="checkbox"/> Variable Rate <input type="checkbox"/> Interest Rate.....%	Principal & Interest <input type="checkbox"/> Interest Only.....Yrs <input type="checkbox"/> Line of Credit <input type="checkbox"/> <b>Interest Rate</b> Fixed until..... <input type="checkbox"/> Variable Rate <input type="checkbox"/> Interest Rate.....%	Principal & Interest <input type="checkbox"/> Interest Only.....Yrs <input type="checkbox"/> Line of Credit <input type="checkbox"/> <b>Interest Rate</b> Fixed until..... <input type="checkbox"/> Variable Rate <input type="checkbox"/> Interest Rate.....%
<b>Total Loan Amount:</b>	\$	<b>Date required to settle</b>		

## FUNDS POSITION How loan is to be financed:-

Purchase Price	\$	Sale Proceeds	\$
Refinance	\$	Own Funds (source)	\$
Home Improvements	\$	Gift	\$
Legal Fees/ Stamp	\$	Loan Amount	\$
Loan Fees	\$	Other	\$
Others	\$		
<b>TOTAL</b>	<b>\$</b>	<b>TOTAL</b>	<b>\$</b>

## FINANCIAL DETAILS

Annual Income	Assets/Liability	VALUE	MONTHLY PAYMENTS	AMOUNT OWING	FINANCIER
Gross Salary 1	Residence	\$	\$	\$	
Gross Salary 2	Furniture	\$	\$	\$	
Rental 1	Vacant Land	\$	\$	\$	
Rental 2	Rental Properties	\$	\$	\$	
Depreciation		\$	\$	\$	
Other	M/Vehicles	\$	\$	\$	
Other		\$	\$	\$	
Other	Savings	\$	\$	\$	
Total	Deposit Paid on Property Purchase	\$	\$	\$	
	Store/ Credit Cards	LIMIT	\$	\$	
		LIMIT	\$	\$	
	Superannuation	\$	\$	\$	
	If renting, monthly rent	\$	\$	\$	
	Loans as Guarantor	\$	\$	\$	
	Life Insurance	\$	\$	\$	
	HECS/ HELP Debt/ Child Support	\$	\$	\$	
	Other	\$	\$	\$	
	<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	

Initials \_\_\_\_\_/\_\_\_\_\_

<b>COST OF LIVING ANALYSIS</b>		
Given Name	Surname	Gross Monthly Income
Given Name	Surname	Gross Monthly Income
		Other Income (EG: Rental)
		Total Income (a)
<b>Please tell us how many people are in your family:</b>		
Number of Adults		
Number of Dependents under 16 years		
Number of any other Dependants		
<b>Please estimate the following living expenses per month for your family and dependants</b>		
Food	\$	
Restaurant/Eating Out	\$	
Gas/Electricity	\$	
Medical (incl Private Insurance)	\$	
Insurances	\$	
Rates and Water	\$	
Clothing	\$	
Transport/Motor Vehicle Expenses	\$	
Entertainment/Vacations	\$	
Other, Describe	\$	
<b>LIVING EXPENSE TOTAL</b>	<b>\$</b>	
<b>ADD Rent/Mortgage Repayments (Monthly)</b>	<b>\$</b>	
<b>ADD Payments on all other Debts (Monthly)</b>	<b>\$</b>	
<b>TOTAL EXPENSES PER MONTH</b>	<b>\$</b>	<b>(b)</b>
<b>OFFICE USE ONLY</b>		
Balance - Subtract (b) from (a)	\$	
Anticipated payment	\$	(c)
<b>KEEPING IN TOUCH</b>		

To help communications with our valued clients we would appreciate your assistance in the Family and Friends link up. Could you fill out section below with the Name, Addresses and phone numbers of two relatives and two friends.

<b>FAMILY RELATIONS</b>			<b>FRIENDS</b>		
Name			Name		
Relationship:			Address		
Address			State	Postcode	Phone
State	Postcode	Phone	Name		
Name			Address		
Relationship:					
Address			State	Postcode	Phone
State	Postcode	Phone			

<b>YOUR SOLICITOR'S (or representative's) DETAILS</b>			
Name of Firm	Contact	Telephone No.	
Address	State	Postcode	DX
<b>YOUR ACCOUNTANT'S DETAILS</b>			
Name of Firm	Contact	Telephone No.	
Address	State	Postcode	DX
<b>YOUR PROPERTY INSURANCE DETAILS</b>			
Name of Company	Contact Person	Telephone No.	
Policy Number	Sum Insured \$	Expiry Date	
<b>BANK ACCOUNT FROM WHICH LOAN REPAYMENTS WILL BE MADE</b>			
Name of Account	Bank		
BSB & Account Number:	Branch Address		

## APPLICANT DECLARATION

	YES/NO	DETAILS
ARE ALL BORROWERS ELIGIBLE FOR FIRST HOME OWNERS GRANT? (IF YES, AMOUNT OF GRANT \$ _____)		
DO YOU WANT TO CAPITALISE ANY LMI PREMIUM (WHERE APPLICABLE) TO YOUR LOAN FACILITY?		
ARE YOU ORDINARILY RESIDENT IN AUSTRALIA?		
IS THE PROPERTY UNDER OLD SYSTEMS TITLE?		
HAS ANY APPLICATION IN RESPECT FOR THIS LOAN EVER BEEN SUBMITTED BY YOU OR ANY OTHER PERSON TO ANY OTHER LENDER? IF SO, GIVE DETAILS		
HAVE YOU, OR YOUR SPOUSE, EVER BEEN SHAREHOLDERS OR OFFICERS OF ANY COMPANY OF WHICH A MANAGER, RECEIVER, AND/OR LIQUIDATOR HAS BEEN APPOINTED?		
HAS ANY APPLICANT IN RESPECT TO THIS LOAN EVER BEEN A PARTY TO A LOAN, CREDIT CARD, RENTAL AGREEMENT OR OTHER CREDIT FACILITY THAT HAS BEEN IN ARREARS GREATER THAN ONE PAYMENT?		
HAVE YOU EVER BEEN DECLARED BANKRUPT OR INSOLVENT?		
IS THERE ANY UNSATISFIED JUDGEMENT ENTERED IN ANY COURT AGAINST YOU, YOUR SPOUSE, OR ANY COMPANY OF WHICH EITHER YOU OR YOUR SPOUSE ARE OR WERE A SHAREHOLDER OR OFFICER		
HAS ANY APPLICANT IN RESPECT TO THIS LOAN EVER BEEN INSOLVENT, BANKRUPT OR EVER BEEN A PARTY TO A PART IX, PART X ARRANGEMENT OR IS THERE UNSATISFACTORY DEMAND IN BANKRUPTCY OUTSTANDING?		

## METHOD OF PAYMENT

The applicant(s) will agree to pay part of the application fee at the time of application. Any outstanding fee must be paid on settlement. The application fee is refundable in the case of the loan being declined except where the approval is issued for a lower amount than applied for. In these cases OneCall Financial Services Ltd will deduct from the application fee the costs of valuation and any professional costs and refund the balance.

As a free service, One Call Financial Services will organise for a financial advisor to contact you to discuss protection cover in relation to this loan. Please tick the box should you NOT wish to avail of this service. No I do not wish to be contacted

I/We apply for credit. I/We and any guarantors are all aged over 18 years. The information set out in this application or otherwise provided about me/us and any guarantors is true and correct and will be relied on. I/We consent to the disclosure of this application and any loan information (including statements of accounts, request for payment etc) before, during or after the loan to any guarantor. I/We agree to pay any loan application fee, all fees and charges incurred to process the application, to obtain the valuation report about the security property and legal expenses to prepare loan and security documents. I/We acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan. We also authorise Express MGT Pty Ltd/McGrath Financial Services Australia Pty Ltd or its staff to make alternations to this application as per our verbal or written requests.

SIGNATURE (1) _____	PRINT NAME _____	DATE _____
SIGNATURE (2) _____	PRINT NAME _____	DATE _____
SIGNATURE (3) _____	PRINT NAME _____	DATE _____
SIGNATURE (4) _____	PRINT NAME _____	DATE _____

## DECLARATION – CREDIT PROTECTION AND/OR RISK INSURANCE ADVICE REFERRAL

We Acknowledge that One Call Financial Services representative has:

- discussed with me the benefits of Credit Protection; and
- provided me with a One Call Financial Services Credit Guide for my information and records; and
- advised that I am able to be referred to a licensed wealth advisor to receive wealth protection advice.

We hereby declare that I/We do not wish to:

- take out a credit protection policy; and/or
- be referred to a licensed wealth advisor, if applicable.
- we confirm that if I am/we are unable to meet my financial contract obligations due to accident, sickness, injury or unemployment, then I am/we are ultimately responsible for meeting this financial obligation.
- the event of my/our death, I/we also acknowledge that it will be my/our estate's responsibility to repay the loan.

SIGNATURE (1) _____	PRINT NAME _____	DATE _____
SIGNATURE (2) _____	PRINT NAME _____	DATE _____

## Loan Purpose Checklist

### Extremely important notice to all applicant(s). Each applicant must complete this section.

It is possible that your proposed loan may be regulated by the National Credit Code ("NCC"). The NCC may apply where:

- a. credit is provided under a contract;
- b. the applicant (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and
- c. the purpose for which credit is provided is wholly or predominantly of a personal, domestic, or household use, or
- d. purchase, renovate or improve residential property for investment purposes; or
- e. Refinance personal, domestic or household credit or to purchase, renovate or improve residential property for investment purposes.

#### PART A

In order to determine whether or not the provisions of the NCC will apply to this loan, the Lender requires you to provide the following information:					
1.	Are any of the applicant(s) natural persons as described above?	θ	Y	θ	No
2.	Is the only applicant(s) a corporation? If yes, <b>do not complete</b> Part B and Part C.	θ	Y	θ	No
3.	Are any of the applicant(s) a strata corporation (being a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)?	θ	Y	θ	No

#### PART B

The purpose of this loan is:	Loan amount sought \$
1. To purchase a property for personal use.	\$
2. To purchase a property for investment purposes.	\$
3. To refinance a property for personal use.	\$
4. To refinance a property for investment purposes.	\$
5. To purchase vacant land for personal use.	\$
6. To purchase vacant land for investment purposes.	\$
7. To refinance vacant land for personal use.	\$
8. To refinance vacant land for investment purposes.	\$
9. To purchase vacant land and construct a property for personal use.	\$
10. To purchase vacant land and construct a property for investment purposes.	\$
11. To refinance vacant land and construct a property for personal use.	\$
12. To refinance vacant land and construct a property for investment purposes.	\$
13. To provide funds for a future personal use.	\$
14. To provide funds for a future business/investment purpose.	\$
<b>TOTAL = \$</b>	

#### PART C

Are any of the applicant(s) likely to receive an income tax deduction in respect of at least 50% of the total interest payable on the amount proposed to be borrowed?	θ	Yes	θ	No
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If you believe that the proposed loan is **NOT** provided wholly or predominantly for personal, domestic or household use, or to purchase, renovate, refinance, or improve residential property for investment purposes, then you must also complete the Declaration of Purpose.

**Important Notice:** If you declare that the loan has a business or investment purpose, but the Lender's subsequent enquiries reveal that the loan is regulated under the NCC, then the Lender may be obliged to re-assess the loan and to arrange to have the loan re-documented. Any costs incurred by this process are to be borne by the applicant(s).

Signature \_\_\_\_\_ Print applicant name \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Print applicant name \_\_\_\_\_ Date \_\_\_\_\_

Initials \_\_\_\_\_/\_\_\_\_\_

# BUSINESS PURPOSE DECLARATION

(section 13 (5) of the National Credit Code, regulation 68, National Consumer Credit Protection Regulations)

TO:

*Pepper Homeloans Pty Ltd*  
**OR**  
*Pepper Finance Corporation Ltd*  
**OR**  
*Pepper Australia Pty Ltd*  
**OR**  
*Eureka Co-Operative Housing Society No. 2 Ltd*  
*(acting together or alone as the "Lender")*

Loan of \$ ..... to be secured by mortgage over property at .....

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 **only** sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

By signing this declaration you may **lose** your protection under the National Credit Code.

I/We declare that I signed this declaration before entering into the abovementioned loan

.....  
Signature of person making Declaration

.....  
Signature of person making Declaration

.....  
Full name of person making Declaration

.....  
Full name of person making Declaration

..... / ..... /20

(Date declaration signed)

..... / ..... /20

(Date declaration signed)

Initials \_\_\_\_\_/\_\_\_\_\_



# PRIVACY ACT 1988 CONSENT

## **Nature of the Consent**

This Privacy Act Consent (Consent) relates to a credit application (the Credit Application), made to Express MGT Pty Ltd/McGrath Financial Services Australia Pty Ltd Trading as One Call Financial Services in which you are named as an applicant (the Applicant) or as a person (the Guarantor) who has applied to guarantee the Applicant's obligations.

Please read the Consent carefully. When you sign the Credit Application, you agree to the terms of the Consent.

The Consent relates to the collection, use and disclosure of credit information and other personal information about you. Credit information is information about you in a credit report from a credit reporting agency or information about your credit worthiness, credit standing, credit history or credit capacity.

For more information about privacy in general, you can visit the Federal Privacy Commissioner's website [privacy.gov.au](http://privacy.gov.au)

## **Lenders and Insurers**

Express MGT Pty Ltd/McGrath Financial Services Australia Pty Ltd Trading as One Call Financial Services will submit the Credit Application to a Lender or to Lenders to consider. The Lenders may act together or alone. Each Lender is identified in Part 1 of the Schedule (the Schedule) to this Consent.

The Lender may seek lenders mortgage insurance, title insurance or both, from one or more Insurers relating to:

any credit (the Loan) the Lender may make available as a result of the Credit Application; or

any security that supports or that may support repayment of the Loan.

Each Insurer is identified in part 2 of the Schedule. The Insurers may act together or alone.

## **Nature of insurance**

Lenders mortgage insurance insures the Lender against loss if a borrower defaults on a loan and the Lender takes action to recover the loan.

Title insurance insures the Lender against, amongst other things, loss in respect of mortgage fraud and priority issues or defects in title to a property mortgaged to the Lender to secure the repayment of a loan.

A lenders mortgage insurance policy and a title insurance policy cover risks the Lender undertakes relating to the Loan. It does not cover risks you undertake relating to the Loan.

## **Collection of information**

The Lender will collect personal information about you.

If a Lender applies to an Insurer for lender's mortgage insurance or title insurance in connection with:

any credit (the Loan) the Lender may make available as a result of the Credit Application; or

any security that supports or that may support repayment of the Loan,

the Insurer will collect personal information about you.

Each Lender and each Insurer may collect personal information about you from the Credit Application and verify that information, from sources referred to in the Credit Application (like your employer) and from other sources identified in this Consent.

Each Lender and each Insurer may only use the personal information they collect about you for the purposes set out in this Consent.

## **Credit reporting agencies**

Each Lender and each Insurer may give personal information about you to a credit reporting agency.

Each Lender and each Insurer may obtain a credit report about you from a credit reporting agency:

- if you are the Applicant, to assess the Credit Application;

- if you are the Applicant, to enable the Insurer to:

assess whether to provide insurance or to assess the risk of providing insurance to a Lender relating to the Loan; or  
assess the risk of you defaulting on your obligations on a loan in respect of which the Insurer has provided insurance cover; or

- if you are a Guarantor, to assess whether to accept you as a guarantor for the Loan or the risk of you being unable to meet your liabilities as a guarantor.

Each Lender and each Insurer may use information concerning your commercial activities or commercial credit worthiness, in a credit report it obtains from a credit reporting agency, to consider the Credit Application or to consider whether to provide services relating to the Loan.

If the Credit Application is for commercial credit, each Lender and each Insurer may use information about you, in a credit report it obtains from a credit reporting agency, to consider the Credit Application or to consider whether to provide services relating to the Loan.

## **Exchanging information with other lenders**

If you are an Applicant, Express MGT Pty Ltd/McGrath Financial Services Australia Pty Ltd Trading as One Call Financial Services, each Lender and each Insurer may give to, and obtain from, any credit provider named in the Credit Application, or named in a credit report obtained from a credit reporting agency, credit information about you to assist the Express MGT Pty Ltd/McGrath Financial Services Australia Pty Ltd Trading as One Call Financial Services, Lender or Insurer to assess the Credit Application, consider whether to provide services relating to the Loan or administer the Loan. This information may include any information in a credit report about you.

**Use of information**

Express MGT Pty Ltd/McGrath Financial Services Australia Pty Ltd Trading as One Call Financial Services, each Lender and each Insurer may use the personal information you provide in the Credit Application, or that they collect in relation to the Credit Application, to:

- if you are the Applicant, to assess the Credit Application;
- if you are the Applicant, enable the Insurer to:

assess whether to provide insurance or to assess the risk of providing insurance to a Lender relating to the Loan;  
assess the risk of you defaulting on your obligations on a loan in respect of which the Insurer has provided insurance cover; or

- if you are a Guarantor, assess whether to accept you as a guarantor for the Loan or the risk of you being unable to meet your liabilities as a guarantor;
- enable the Insurer to undertake any purpose arising under a contract of mortgage or title insurance entered into between a Lender and an Insurer;
- administer or vary:

the Loan;  
the insurance cover provided in respect of the Loan; or  
any services relating to the Loan;

- assess and manage risks (including, amongst other things, credit scoring and reporting and other risks) relating to securitising loans;
- arrange securitisations of loans;
- analyse a loan or insurance portfolio;
- prevent fraud;

recover claims paid by an Insurer, including, amongst other things, an Insurer enforcing the Loan in place of the Lender;

provide or to continue to provide products or services to you;

provide you with details of the latest offers or specials on products or services Express MGT Pty Ltd/McGrath Financial Services Australia Pty Ltd Trading as One Call Financial Services or a Lender or by any of their related companies make available (unless you ask not to receive those offers);

investigate and resolve complaints concerning the provision of services by Express MGT Pty Ltd/McGrath Financial Services Australia Pty Ltd Trading as One Call Financial Services, a Lender or an Insurer or their related companies or associates.

Also, your personal information may be used for any other purpose set out in this Consent and in any way permitted by the Privacy Act or the National Privacy Principles set out in the Act.

**Disclosure of information**

Express MGT Pty Ltd/McGrath Financial Services Australia Pty Ltd Trading as One Call Financial Services, each Lender and each Insurer (each a "Discloser") may disclose your personal information to:

- overseas organizations, but only for the purposes for which the Discloser may use the information;
- its related companies, but only for the purposes for which the Discloser may use the information;
- (in the case of Insurers only) their re-insurers;
- its service providers, but only to the extent necessary for them to perform services for the Discloser;
- its agents, contractors, and external advisers, but only to the extent necessary for them to perform services for the Discloser;
- third parties named in the Credit Application, like your employer, but only for the Discloser to make reasonable enquiries with respect to the Credit Application, the Loan, insurance and any services related to the Loan;
- your legal and financial advisers;
- government and other regulatory bodies, but only if the disclosure is required or authorized by law;
- ratings agencies, but only to the extent necessary to allow the ratings agency to rate particular investments;
- payment system operators, but only to the extent necessary to investigate or correct payments made with respect to the Loan;
- prospective guarantors named in the Credit Application but only for the purpose of a prospective guarantor determining whether or not to guarantee your obligations on the Loan;
- guarantors that guarantee your obligations on the Loan;
- valuers who value property to be mortgaged to secure your obligations with respect to the Loan;
- any party involved in securitising any Loan; and
- any credit provider, for the purposes of the Privacy Act, considering acquiring an interest in:

the Loan;  
in any rights related to the Loan; or  
in the business of Express MGT Pty Ltd/McGrath Financial Services Australia Pty Ltd Trading as One Call Financial Services a Lender or an Insurer.

Also, a Lender may disclose any information about the Loan to Express MGT Pty Ltd/McGrath Financial Services Australia Pty Ltd Trading as One Call Financial Services for use in managing the Loan.

**Access to personal information**

You may gain access to personal information (including any credit report) Express MGT Pty Ltd/McGrath Financial Services Australia Pty Ltd Trading as One Call Financial Services, or a Lender or an Insurer holds about you by contacting them. Their contact details are in the Schedule. If you contact any of them to seek access to your personal information, please ask for the Privacy Officer.

Access is subject to some exceptions permitted by law. You will be given reasons, if you are refused access to your personal information.

**Other personal information**

If you provide information about an individual (like your employer) please make them aware that:

this Consent also applies to the way in which their personal information may be: used to assess the Credit Application or to assess the risks relating to providing insurance for a Loan; and

disclosed to others; and

they may gain access to the personal information Express MGT Pty Ltd/McGrath Financial Services Australia Pty Ltd Trading as One Call Financial Services, a Lender or an Insurer holds about them in accordance with this Consent.

**What if the Consent is not signed?**

If you do not agree to the terms of this Consent:

the Lender may not be able to process the Credit Application; and

an Insurer may not be able to process the Lender’s request for insurance. In that case, the Lender may not be able to process the Credit Application.

**SCHEDULE**

In this Notice, the “Lender” means each of the following companies, their successors and assigns and companies that are part of the same group of companies:

Pepper Finance Corporation Ltd	ABN 51 094 317 647
Pepper Homeloans Pty Ltd	ABN 86 092 110 079
Pepper Australia Pty Ltd Australian Credit Licence No 286655	ABN 55 094 317 665
<u>PO Box 6186 , North Sydney NSW 2060 Ph: 1800 737 737</u>	

In this Notice, the “Insurer” means each of the following organisations and their respective successors and assigns and companies that are part of the same group of companies:

Genworth Financial Mortgage Insurance Pty Ltd	ABN:	60 106 974 305
Level 26, 101 Miller Street, North Sydney 2060	Telephone:	02 8248 2500
QBE Lenders’ Mortgage Insurance Limited	<del>ABN:</del>	<del>70 000 511 071</del>
Level 21, 50 Bridge Street, Sydney 2000	Telephone:	1300 367 764
First American Title Insurance Company of Australia Pty Ltd	ABN:	64 075 279 908
PO Box Q1465 QVB Post Office NSW 1230	Telephone:	02 8235 4433

The contact details for Express MGT Pty Ltd/McGrath Financial Services Australia Pty Ltd Trading as One Call Financial Services are:

PO Box 3305, Loganholme, QLD 4129  
(07) 3299-5566

**SIGNATURE OF APPLICANT / GUARANTOR**

I/we declare that I am/we are over the age of 18 and the information contained in this application are true and correct in every particular and it is upon this basis that I/we make this application for credit. I/we also confirm our agreement to the matters set out above:

**SIGNATURE (1)** \_\_\_\_\_ **PRINT NAME** \_\_\_\_\_ **DATE** \_\_\_\_\_

**SIGNATURE (2)** \_\_\_\_\_ **PRINT NAME** \_\_\_\_\_ **DATE** \_\_\_\_\_

Initials \_\_\_\_\_/\_\_\_\_\_



# One Call Financial Services

Telephone: 07 3273 5566  
Facsimile: 07 3273 5677

PO Box 5050  
ALGESTER Q 4115  
ACL # 385573  
www.onecallfinance.com.au  
enquires@onecallfinance.com.au

## Privacy Disclosure and Consent

We collect personal information about you. We are required to comply with the *Financial Transactions Reports Act* by collecting information about your identity. In addition, we collect your personal information to provide you with information that we are by law required to give you, to provide you with products or services you have requested, and to assess an application for a product or service, including a credit facility, and provide it to you if the application is approved. We also use your personal information to provide you with information about our products or services.

From 21 December 2001, you will be able in most cases to gain access to your personal information, by contacting us using the contact details below.

In order to assess your application for a product or service including a credit facility, or to provide it once approved, we may need to disclose your personal information to our mortgage insurer, our valuer, our solicitors, our source funders, the registrar or reporting agency.

If you fail to provide us with your personal information, we may be unable to provide you with the products or services you have requested. If you have made an application for a product or service including a credit facility, we may be unable to assess your application or to provide you with the product or service if the application is approved. We may also be unable to provide you with information about our products or services.

We also use your personal information to provide you with information about other products and services we or companies within our group offer, and for other purposes including insurance services. We keep your application form and any financial records of our dealings with you.

### Forms of consent-choose one:

By completing your application form and indicating below you approve the use of your information as described.

Tick this box  if you do not consent to us using and disclosing your personal information.

Tick this box  if you consent to us using and disclosing your personal information.

### Our Contact details are listed below

If you are unsure of your rights in relation to this consent or any other part of your application we recommend you obtain independent legal advise.

Postal: PO Box 5050  
Algerter Q 4115

Telephone: 07 3273 5566

Facsimile: 07 3273 5677

Internet: <http://www.onecallfinance.com.au>  
enquiries@onecallfinance.com.au

SIGNATURE (1) \_\_\_\_\_ PRINT NAME \_\_\_\_\_ DATE \_\_\_\_\_

SIGNATURE (2) \_\_\_\_\_ PRINT NAME \_\_\_\_\_ DATE \_\_\_\_\_

SIGNATURE (3) \_\_\_\_\_ PRINT NAME \_\_\_\_\_ DATE \_\_\_\_\_

SIGNATURE (4) \_\_\_\_\_ PRINT NAME \_\_\_\_\_ DATE \_\_\_\_\_

WITNESS SIGNATURE: \_\_\_\_\_ DATE \_\_\_\_\_

# NOMINATION REGARDING NOTICES AND OTHER DOCUMENTS

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

**Pepper Finance Corporation Ltd**

**OR**

**Pepper Homeloans Pty Ltd**

**OR**

**TO: Pepper Australia Pty Ltd**

**OR**

**Eureka Co-Operative Housing Society No. 2 Ltd**

*(acting together or alone as the "Lender")*

**RE:** \_\_\_\_\_

\_\_\_\_\_  
(Details of credit contract)

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 nomination form is entitled to receive a copy of any notice or other document under the Code.**

**By signing this form you are giving up the right to be provided with information direct from the credit provider.**

**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.**

\_\_\_\_\_  
Signature of person making nomination

\_\_\_\_\_  
Signature of person making nomination

\_\_\_\_\_  
Full name of person making nomination

\_\_\_\_\_  
Full name of person making nomination

\_\_\_\_\_  
Residential address of person making nomination

\_\_\_\_\_  
Residential address of person making nomination

\_\_\_\_\_  
/ /20  
Date nomination form signed

\_\_\_\_\_  
/ /20  
Date nomination form signed

# TO WHOM IT MAY CONCERN

I,

---

of,

---

---

Consent for a representative from One Call Financial Services and/ or Pepper Homeloans Pty Ltd to contact my employer below,

(Name and address of employer):

---

---

My employee ID is (where applicable):

---

to confirm the following:

1. Length of Employment (confirmation of probationary period if less than 6 months).
2. Status of employment (eg. Permanent full time)
3. Gross base annual salary
4. Current Year To Date income
5. Additional allowances/Package

**Signature**

---

**Name (BLOCK LETTERS)**

---

**Date**

---

# TO WHOM IT MAY CONCERN

I,

---

of,

---

Consent for a representative from One Call Financial Services and/ or Pepper Homeloans Pty Ltd to contact my employer below,  
(Name and address of employer):

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9. Current Year To Date income
10. Additional allowances/Package

**Signature**

---

**Name (BLOCK LETTERS)**

---

**Date**

---

/ /