



"One Call is all it takes"

# One Call Financial Services

Corner Elonera Drive &  
Pacific Highway Service Road  
SLACKS CREEK Q 4127

Telephone: 07 3299 5566  
Facsimile: 07 3299 5577

PO Box 3305  
LOGANHOLME Q 4129

[www.onecallfinance.com.au](http://www.onecallfinance.com.au)  
[enquires@onecallfinance.com.au](mailto:enquires@onecallfinance.com.au)



## Application for Finance



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## Requirements for Loan Processing

Payee/Salary Property Purchase	Self employed Property Purchase
<ul style="list-style-type: none"> <li><input type="checkbox"/> 2 Most recent pay advices/payslips or 3 months statements from a financial institution showing salary credits</li> <li><input type="checkbox"/> Two years Tax returns or Group Certificates</li> <li><input type="checkbox"/> 100 Points Identification <b>Current License or Passport</b> <b>Must include current Medicare Card</b></li> <li><input type="checkbox"/> Confirmation of savings Six Months Bank statements</li> <li><input type="checkbox"/> Copy of Executed Contract – If purchase Executed by Vendor at Least</li> <li><input type="checkbox"/> Rent letter if investment</li> <li><input type="checkbox"/> Rates notice for any existing properties</li> <li><input type="checkbox"/> Existing loan statements For the past 12 Months</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Two years Tax returns or Group Certificates</li> <li><input type="checkbox"/> 100 Points Identification <b>Current License or Passport</b> <b>Must include current Medicare Card</b></li> <li><input type="checkbox"/> Confirmation of savings Six Months Bank statements</li> <li><input type="checkbox"/> Copy of Executed Contract – If purchase Executed by Vendor at Least</li> <li><input type="checkbox"/> Rent letter if investment</li> <li><input type="checkbox"/> Rates notice for any existing properties</li> <li><input type="checkbox"/> Existing loan statements For the past 12 Months</li> </ul>



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### COMPANY DETAILS (company applicants only)

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

### 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
Address	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 Male <input type="checkbox"/> Female <input type="checkbox"/>
Are you an Australian Resident? YES <input type="checkbox"/> NO <input type="checkbox"/>	Are you an Australian Resident? YES <input type="checkbox"/> NO <input type="checkbox"/>
Period at Current Address	Period at Current Address
Previous Address is less than 3 years at current address	Previous Address is less than 3 years at current address
Period at Previous Address	Period at Previous Address
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 \$	Current Child Support Liability Y <input type="checkbox"/> N <input type="checkbox"/> Amount \$
Employer's Name	Employer's Name
Years at Current Employer Occupation	Years at Current Employer Occupation
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

### 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
State Postcode Land Size (if > 2ha)	State Postcode Land Size (if > 2ha)
Access Details for Valuation Purposes	Access Details for Valuation Purposes
Telephone No. (Home) (Work)	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 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 Consumer Credit Code ("the Code"). The Code applies (inter alia) 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 nature.

#### PART A

In order to determine whether or not the provisions of the Code 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?  | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| 2. Are any of the applicant(s) a corporation? If yes, <b>do not complete</b> Part B and Part C.   | <input type="checkbox"/> | Yes | <input type="checkbox"/> | 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)? | <input type="checkbox"/> | Yes | <input type="checkbox"/> | 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>	<b>\$</b>

\*Not available for Non-Conforming

#### 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?  Yes  No

If you believe that the proposed loan is NOT provided wholly or predominantly for personal, domestic or household 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 Code, 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 .....

# Declaration As To Loan Purpose

(Section 11, Consumer Credit Code. Regulation 10, Consumer Credit Regulation)

**TO:** **Perpetual Trustees Victoria Ltd** (Credit Provider/Lender)  
**Permanent Custodians Ltd** (Credit Provider/Lender)  
**JP Morgan Trust** (Credit Provider/Lender)

**RE:** Loan of \$ \_\_\_\_\_ expiring \_\_\_\_\_

\_\_\_\_\_  
**Full Borrower Name (1)**

\_\_\_\_\_  
**Full Borrower Name (2)**

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly (ie in excess of half the loan amount) for business or investment purposes (or for both purposes).

## **Important**

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes.

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

I/We agree to provide declarations of purpose of the credit whenever required by the Credit Provider.

\_\_\_\_\_  
**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)**

## 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 Property	\$	\$	\$	
Depreciation	\$	Rental Property	\$	\$	\$	
Other	\$	M/Vehicle	\$	\$	\$	
Other	\$	M/Vehicle	\$	\$	\$	
Other	\$	Savings	\$	\$	\$	
Total	\$	Credit Cards	LIMIT			
		Credit Cards	LIMIT			
		Superannuation	\$	\$	\$	
		Other Car	\$	\$	\$	
		If renting, monthly rent	\$	\$	\$	
		Life Insurance	\$	\$	\$	
		Other	\$	\$	\$	
		<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	

## COST OF LIVING ANALYSIS

(Section 70 - Consumer Credit Code)

Given Name	Surname	Gross Monthly Income
Given Name	Surname	Gross Monthly Income
		Other Income (EG: Rental)
		Total Income (a)

### Please tell us how many people are in your family:

Number of Adults
Number of Dependents under 16 years
Number of any other Dependants

### Please estimate the following living expenses per month for your family and dependants

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>

### OFFICE USE ONLY

Balance - Subtract (b) from (a)	\$	
Anticipated payment	\$	(c)

### KEEPING IN TOUCH

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.

FAMILY RELATIONS			FRIENDS		
Name			Name		
Address			Address		
State	Postcode	Phone	State	Postcode	Phone
Name			Name		
Address			Address		
State	Postcode	Phone	State	Postcode	Phone

### YOUR SOLICITOR'S (or representative's) DETAILS

Name of Firm	Contact	Telephone No.
Address	State	Postcode DX

### YOUR ACCOUNTANT'S DETAILS

Name of Firm	Contact	Telephone No.
Address	State	Postcode DX

## APPLICANT DECLARATION

	YES/NO	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?		
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 APPLICATION IN RESPECT FOR THIS LOAN EVER BEEN SUBMITTED BY YOU OR ANY OTHER PERSON TO ANY OTHER LENDER? IF SO, GIVE DETAILS		
IS THE PROPERTY UNDER OLD SYSTEMS TITLE?		
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?		

## 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, OneCall 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 \_\_\_\_\_

## JOINT NOMINATION/CONSENT DECLARATION FORM

If you all reside at the same address and require only one copy of any notice to be sent, provided it is addressed to all of you, please complete this section:

We consent to notices and other documents under the Consumer Credit Code to us being sent jointly to us

At \_\_\_\_\_  
(Address)

Otherwise, please complete this section:

I/We nominate \_\_\_\_\_ to received notices and other documents,  
(Name of joint borrower/mortgagor/guarantor)

under the Consumer Credit Code on behalf of me/all of us. The notice and documents are to be sent to the following mailing address:

\_\_\_\_\_  
(Address)

Date: \_\_\_\_\_ 200\_\_\_\_\_

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

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

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

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

**IMPORTANT:** Each of you is entitled to received a copy of any notice or other document under the Code and by signing this form you are giving up the right to be provided with any information direct from the credit provider.  
If you sign this form, you may at any time advise the credit provider in writing that you wish to cancel the nomination or consent.



# PRIVACY ACT 1988 CONSENT

I/We acknowledge that I/we have made an application for credit from Express MGT Pty Ltd/ McGrath Financial Services Australia Pty Ltd Trading as One Call Financial Services. Express MGT Pty Ltd/ McGrath Financial Services Australia Pty Ltd Trading as One Call Financial Services may use the personal information I/we provide for the purpose of providing credit and subject to the provisions of the Privacy Act, I/we may have access to personal information collected and held by Express MGT Pty Ltd/ McGrath Financial Services Australia Pty Ltd Trading as One Call Financial Services, and the Lenders and Insurers noted in the Schedule. I/We may contact these companies for access to my/our personal information held (if any) by contacting the Privacy Officer at the address or in the manner disclosed in the Schedule.

## **Authority to exchange information with other credit providers**

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise Express MGT Pty Ltd/ McGrath Financial Services Australia Pty Ltd Trading as One Call Financial Services to give and obtain from credit providers named in this credit application, and credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

I/we note that lenders mortgage insurance insures the Lender against loss on default under a mortgage finance arrangement the Lender has with me/us. I/We do not receive the benefit of the lenders mortgage insurance policy.

Where the Lender applies to the Insurer for insurance in connection with:

- any finance sought by me/us from the Lender (whether sought by I/we alone or with others); or
- any mortgage and/or guarantee given or to be given by me/us (whether alone or with others) to secure the repayment of any finance provided or to be provided by the Lender;

the Insurer will be collecting personal information about me/us.

The Lender and Insurer will be collecting any such personal information about me/us for the purposes of:

- assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by me/us from the Lender;
- assessing the risk of me/us defaulting on your obligations to the Lender in respect of which the Insurer may provide (or has provided) lenders mortgage insurance;
- assessing the risk of me/us being unable to meet a liability that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- the subsequent administration or variation of any lenders mortgage insurance cover provided;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- complying with legislative and regulatory requirements.

Without the provision of my/our personal information to the Lender and Insurer, the Insurer may be unable to process or accept the Lender's application for lenders mortgage insurance and the Lender may be unable to provide the mortgage finance requested.

By signing the acknowledgment below, I/we agree and consent to the Lender and Insurer using and disclosing the personal information it collects about me/us for the purposes set out above (subject to any restrictions imposed on the Lender and Insurer by Privacy Act 1988):

The Lender and Insurer will usually or may disclose personal information of the kind it collects about me/us to:

- its related companies;
- reinsurers;
- credit reporting agencies;
- its service providers;
- its agents, contractors, and external advisers;
- my/our referees, including my/our employer;
- my/our legal and financial advisers;
- government and other regulatory bodies;
- ratings agencies;
- payment system operators; and
- other financial institutions, securitisers and credit providers.

By signing the acknowledgment below, I/we agree and consent (subject to the restrictions imposed on the Insurer by the Privacy Act) to any such disclosures of your collected personal information by the Lender and Insurer, regardless of when or how the information was collected, even though some of the organisations may be overseas.

If and to the extent that the Lender and Insurer does so in a manner and for purposes that conform with the Privacy Act, by signing the acknowledgment below, I/we agree and consent to:

- the Lender and Insurer obtaining information about my/our commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Insurer using that information in assessing the application of the Lender for lenders mortgage insurance;

- to the Lender and Insurer giving to and receiving from any credit providers named in the application for finance, and any credit providers named in a credit report issued by a credit reporting agency, information about my/our credit worthiness, provided that the information is given or received for the purpose of assessing the Lender's application for lenders mortgage insurance; and
- to the Lender and Insurer obtaining a commercial and/or consumer credit report containing personal information about me/us from a credit reporting agency and to the Insurer using that report or any information derived from the report in assessing the Lender's application for lenders mortgage insurance in respect of either consumer credit or commercial credit provided by the Lender, and for any other purposes permitted under the Privacy Act.

**SCHEDULE**

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

- Challenger Mortgage Management Pty Ltd (and associated entities)** ABN: 72 087 271 109  
 Level 10, 101 Collins Street, Melbourne VIC 3000 Telephone: 03 8616 1600
- Challenger Non-Conforming Finance Pty Ltd (and associated entities)** ABN: 32 107 725 486  
 Level 10, 101 Collins Street, Melbourne VIC 3000 Telephone: 03 8616 1600
- Permanent Custodians Limited** ACN: 001 426 384  
 35 Clarence Street, Sydney NSW 2001 Telephone: 1800 622 812
- Perpetual Trustees Victoria Ltd (and associated entities)** ABN: 47 004 027 258  
 Level 28, 360 Collins St, Melbourne VIC 3000 Telephone: 03 8628 0400
- J.P. Morgan Trust Australia Limited (and associated entities)** 49 050 294 052  
 Level 35, AAP Centre, 259 George Street, Sydney NSW 2000
- GEL Custodians Pty Ltd** ACN: 118 374 155  
 Level 6, 12 Castlereagh Street, Sydney, NSW 2000

2. In this Notice, the "Insurer" means each and every one of the following organisations (whether acting individually or together):

- Genworth Financial Mortgage Insurance Pty Ltd** ABN: 60 106 974 305  
 Level 23, 259 George Street, Sydney NSW 2000 Telephone: 02 8248 2500
- PMI Mortgage Insurance Limited** ABN: 70 000 511 071  
 Level 23, 50 Bridge Street, Sydney NSW 2000 Telephone: 02 9231 7777
- Vero Lenders Mortgage Insurance Limited** ABN: 55 001 825 725  
 Level 5, 465 Victoria Avenue, Chatswood NSW 2065 Telephone: 02 9978 9000
- Mortgage Insurance Company Pty Limited** ABN: 21 000 559 553  
 Suite 6 Lakeside Drive, Burwood East VIC 3157

**SIGNATURE OF BORROWER / 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:

<b>SIGNATURE ( 1 )</b> _____	<b><u>PRINT NAME</u></b> _____	<b>DATE</b> _____
<b>SIGNATURE ( 2 )</b> _____	<b><u>PRINT NAME</u></b> _____	<b>DATE</b> _____
<b>SIGNATURE ( 3 )</b> _____	<b><u>PRINT NAME</u></b> _____	<b>DATE</b> _____
<b>SIGNATURE ( 4 )</b> _____	<b><u>PRINT NAME</u></b> _____	<b>DATE</b> _____



"One Call is all it takes"

# One Call Financial Services

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Pacific Highway Service Road  
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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 3305  
Loganholme Q 4129

Office: Corner Elonera Drive & Pacific Highway Service Road  
Slacks Creek Q 4127

Telephone: 07 3299 5566

Facsimile: 07 3299 5577

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 \_\_\_\_\_