

Short Application Form

TO: PEPPER HOMELOANS
FAX: 02 9463 4666
EMAIL: ORIGATION@PEPPER.COM.AU

APPLICATION DETAILS

From	<input type="text"/>	Company Name	<input type="text"/>
Contact/ Sales ID	<input type="text"/>	Email	<input type="text"/>
Phone	<input type="text"/>	Mobile	<input type="text"/>
Fax	<input type="text"/>		
Application ID	<input type="text"/>	ACL/ACR Number	<input type="text"/>
Applicants	<input type="text"/>		
Date	<input style="width: 100px;" type="text" value=" / "/>		

WARNING

This sheet and checklist is intended only for the addressee and may contain confidential information. Confidentiality is not waived if you are not the intended recipient, nor may you use, review, disclose, disseminate or copy any information contained in or attached to this document. If you received this document in error please destroy and notify the sender immediately.

Please e-mail application to origination@pepper.com.au or fax to 02 9463 4666

CHECKLIST

Short Application Form

- Fully completed - when you submit an online application
- Relative sections on pages 3, 4 and 6 signed and dated
- Attach relevant supporting documents

Fee Payment

- Please supply payment of an application fee through the Credit Card tab in broker centre prior to completion or complete the 'Fee Payment Authority' section of this form. This fee includes valuation costs. Upon payment of this fee a valuation will be ordered by Pepper Homeloans.

Identification Verification

Please provide a completed Pepper Customer Identification Form with clear copies of ID (attached to this form).

Privacy Declaration

Please provide a receipt of a signed Pepper Homeloans Privacy Act Authority Form from all borrowers and guarantors (if applicable) attached to this form.

Proof of Mortgage Loan Conduct

Please provide all applicable evidence of mortgage loan conduct: 6 months statements for owner occupied property, 6 months for any investment properties being refinanced and 12 months statements for all non-conforming loans.

Refinance Details for Unsecured Debt

Please provide copies of the latest 3 months statement for all loans / credit cards being consolidated.

Proof of Rental Conduct

Please provide evidence of rental conduct for the last 6 months.

Discharge Authority

Please provide a completed discharge authority form for refinance applications. This will assist in a quicker settlement.

Proof of Funds to Complete

Please provide evidence of funds to complete proposed purchase.

Proof of PAYG Income

2 Current Payslips *plus one of the following:*

Latest Tax Assessment Notice (TFN must be deleted)

Latest PAYG Payment Summary / Group Certificate (TFN must be deleted)

Bank Statements (To confirm last 3 months salary credits)

Proof of Self Employed Income

Full Doc

Last 2 years certified tax returns and tax assessment notices (TFN must be deleted)

Alt Doc

Prime and Near-Prime:

ABN registered for 24 months and GST registered for 12 months

Declaration of financial position, *plus one of the following (two sources required for Prime):*

6 months business bank statements

6 months BAS statements

Pepper's accountants letter

Specialist:

ABN registered for 12 months and GST registered for 6 months

Declaration of financial position, *plus one of the following:*

6 months business bank statements

6 months BAS statements

Pepper's accountants letter (not available on Jumbo or PLUS)

Proof of Rental Income

Please provide a Real Estate statement showing rental income received OR if private arrangement please provide the tenancy agreement & 3 months bank statements showing rental being deposited into the borrower's account

Proof of Property Ownership

Please provide a current council rates notice to ownership of property and any rates arrears

Proof of Property Purchase

Please provide a signed Contract of Sale for purchase property, confirming the purchase price.

Security Valuation

Please provide a valuation carried out by a Pepper Homeloans Panel Valuer ordered through Pepper Homeloans Customer Ordering Valuation tool.

OR Upon fee payment authority being completed, Pepper Homeloans will order the valuation

▶ **FEE PAYMENT AUTHORITY - EFTPOS**

I have ordered a valuation on pepper.valex.com.au, OR

I authorise Pepper Homeloans to debit my credit card for payment of the valuation fee payable in relation to this application.

Method of Payment Visa Mastercard Bankcard AMEX

Card No.

Name

CVV Code Expiry Date / /

Applicant 1 Signature

Date / /

CUSTOMER IDENTIFICATION FORM (To be collected for EACH applicant and guarantor)

PERSONAL INFORMATION

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other		DOB	/	/
Name	Given Names		Surname		
Address					
	Suburb	State	Post Code		

VERIFICATION - SATISFY OPTION 1 OR OPTION 2

Option 1 - Primary Photographic Documentation (ONE of the following)

<input type="checkbox"/> Driver's Licence	State	Licence No.	Expiry	
<input type="checkbox"/> Passport (Not expired by more than 2 years)	State	Passport No.	Expiry	
<input type="checkbox"/> Identification Card (State officially issued)	State	Issued by.	No.	Expiry

Option 2 - Primary Non-Photographic *PLUS* Secondary Non-Photographic Documentation

(a) ONE of the following Birth Certificate Citizenship Certificate Pension Card or Health Card issued by Centrelink

(b) at least ONE of the following

- Financial Benefits Statement issued by the Commonwealth, a State or a Territory within the last 12 months
- Income Tax Assessment Notice issued by the Australian Taxation Office within the last 12 months
- Rates or utility notice issued by a local government body or utilities provider within the last 3 months

CHECKS UNDERTAKEN

The documentation provided is current or within acceptable time frames Yes No

All photographic identification is a "reasonable likeness" to the individual Yes No

Nothing in my dealings with the customer have raised any suspicions concerning the proposed transaction Yes No

Face to face verification of the customer was carried out by me Yes No

Client speaks English and understands nature of the transaction Yes No

If "No" was selected above, state language client understands best

Was interviewer able to communicate fluently in language client understands best Yes No

Face to face verification was not possible because (state reason)

(If Option 2 is used) verification against primary photographic documentation was not possible because (state reason)

ACCREDITED BROKER/INTERVIEWER

Applicant		Signature	
Date	/		

PLEASE READ CAREFULLY

“Parties” means Pepper Homeloans, Pepper Finance Corporation Limited ABN 51 094 317 647, Pepper Homeloans Pty Limited ABN 86 092 110 079, Pepper Australia Pty Limited ABN 55 094 317 665, Permanent Custodians Limited ABN 55 001 426 384 and BNY Trust Company Of Australia Limited ABN 49 050 294 052, any party who processes the loan application, the mortgage insurer, financiers, manager and any agent of the lender who has an interest in the credit.

By signing this document you consent to the Parties and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at www.pepperonline.com.au. If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services.

The Parties may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you.

Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. *Personal information* includes any information from which your identity is apparent.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at www.pepperonline.com.au or by contacting us on 1800 737 737. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. It also contains information on ‘notifiable matters’ including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Consumer and commercial credit information: The Parties may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

Exchange information with credit providers: The Parties may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Exchange information with guarantors: The Parties and the lenders mortgage insurers listed below may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

Exchange information: The Parties may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender
- Businesses assisting us with funding for loans
- Trade insurers
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

Customer identification: The Parties may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

Lenders Mortgage Insurers (LMIs): The Parties may exchange personal and credit information with the lenders mortgage insurers (LMIs) listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities with whom we can exchange information.

The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI.

The LMIs that we may disclose your personal information and credit information to are:

- Genworth Financial Mortgage insurance Pty Ltd who can be contacted and a copy of the privacy policy obtained on 1300 655 422 or genworth.com.au; and
- QBE Lenders Mortgage insurance Limited who can be contacted and a copy of their privacy policy obtained on 1300 367 764 or qbelmi.com
- The privacy policies of the LMIs contain information about how you may access the personal information and credit information the LMI holds about you, seek correction of that information, and how you may complain about a breach of your privacy. The LMIs may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada and the United Kingdom.

The Parties may exchange your personal and credit information with the following credit reporting bodies:

Veda Advantage Ltd - veda.com.au
 Dun & Bradstreet (Australia) Pty Ltd - dnb.com.au
 Experian - experian.com.au.

The Parties may exchange your personal and credit information with the following financiers:

Commonwealth Bank of Australia Limited (“CBA”)

ACN: 123 123 124
 Address: Level 23, Darling Park Tower 1
 201 Sussex St, Sydney NSW 2000

National Australia Bank Limited (“NAB”)

ABN: 12 004 044 937
 Address: Level 29, 500 Bourke Street
 Melbourne VIC 3000

Westpac Banking Corporation (“WBC”)

ACN: 007 457 141
 Address: 275 Kent Street
 Sydney NSW 2000

You consent to the use of your personal and credit information as set out above.

Applicant 1	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text" value="/ /"/>		
Applicant 2	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text" value="/ /"/>		
Guarantor 1	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text" value="/ /"/>		
Guarantor 2	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text" value="/ /"/>		