

BCG Homeloans Pty Ltd

A.C.N. 113 331 543
A.B.N. 64 113 331 543

Phone: **1300 361 971**
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REQUIREMENTS FOR LOAN PROCESSING

Borrower 1

- () Two recent Pay slips and letter of Employment for individuals
- () Current year Group Certificate or Tax Returns for individuals
- () Last two years Company or Partnerships Tax Returns with two years Balance Sheets including Profit & Loss
- () 100 Points Identification (ie. current copy of passport or birth certificate plus certificate plus license)
- () Statement evidencing Balance of Funds to Complete for purchases
- () Evidence of Rental Income (if applicable)
- () Front page of contract for property purchase
- () Council and Water Rates Notice for any existing properties shown in assets details
- () If refinancing copy of existing Loan Statements for last 6 months evidencing Loan Repayments.
- () \$660.00 part establishment fee
- () Declaration of Income Form (applicable for Lo-Doc Loans)
- () First Home Owners Grant application form (with direction to pay)

Borrower 2

- () Two recent Pay slips and letter of Employment for individuals
- () Current year Group Certificate or Tax Returns for individuals
- () Last two years Company or Partnerships Tax Returns with two years Balance Sheets including Profit & Loss
- () 100 Points Identification (ie. current copy of passport or birth certificate plus certificate plus license)
- () Statement evidencing Balance of Funds to Complete for purchases
- () Evidence of Rental Income (if applicable)
- () Front page of contract for property purchase
- () Council and Water Rates Notice for any existing properties shown in assets details
- () If refinancing copy of existing Loan Statements for last 6 months evidencing Loan Repayment
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- () First Home Owners Grant application form (with direction to pay)

COMPANY DETAILS (company applicants only)

Company/Trust Name	A.C.N	
Capacity of Applicant Company	Trust	
Registered Address	State	Postcode
Trading Address	State	Postcode
<i>PERSONAL PARTICULARS OF DIRECTORS/SHAREHOLDERS BENEFICIARIES ACTING AS GUARANTORS TO BE COMPLETED BELOW</i>		

PERSONAL DETAILS

Applicant 1	Borrower 1 <input type="checkbox"/>	Guarantor 1 <input type="checkbox"/>	Applicant 2	Borrower 2 <input type="checkbox"/>	Guarantor 2 <input type="checkbox"/>
Payee <input type="checkbox"/>	Self-Employed <input type="checkbox"/>		Payee <input type="checkbox"/>	Self-Employed <input type="checkbox"/>	
Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>	
Surname			Surname		
First Name			First Name		
Middle Name			Middle Name		
Address			Address		
Suburb			Suburb		
State	Postcode		State	Postcode	
Telephone Home ()			Telephone Home ()		
Telephone Work ()			Telephone Work ()		
Facsimile ()			Facsimile ()		
Mobile			Mobile		
Date Of Birth / /			Date Of Birth / /		
Sex	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Sex	Male <input type="checkbox"/>	Female <input type="checkbox"/>
Email Contact Details			Email Contact Details		
Period at Current Address			Period at Current Address		
Previous Address if less than 3 years at current Address			Previous Address if less than 3 years at current Address		
Post Settlement Address (If changing from current address)			Post Settlement Address (If changing from current address)		
Driver Licence No.			Driver Licence No.		
Marital Status			Marital Status		
No. of Dependants			No. of Dependants		
Ages			Ages		
Employer's Name (if self Employed write 'Self')			Employer's Name (if self Employed write 'Self')		
Employer's Address			Employer's Address		
Occupation			Occupation		
Current Term Of Employment			Current Term Of Employment		
Employment Status	Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/>		Employment Status	Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/>	
Previous Employer Details (If less than 2 years with current employer)			Previous Employer Details (If less than 2 years with current employer)		
Years at previous Employer			Years at previous Employer		

FUNDS POSITION (Must be completed in full)

How Loan is to be Financed			
Purchase Price	\$	Sale Proceeds	\$
Refinance Payout Figure	\$	Own Funds (source)	\$
Home Improvements	\$	Gift	\$
Legal Fees	\$	Loan Amount	\$
Stamp Fees	\$	Other	\$
Loan Fees	\$		
Others	\$		
TOTAL	\$	TOTAL	\$

FINANCIAL DETAILS

Applicant 1		Applicant 2	
Gross Salary	\$	Gross Salary	\$
Rental Income	\$	Rental Income	\$
Business Net Profit	\$	Business Net Profit	\$
2 nd Job	\$	2 nd Job	\$
Other	\$	Other	\$

ASSETS & LIABILITIES

Assets	Value	Liabilities	Monthly Repayments	Total Owing
Car(s)	\$	Lease or Hire Purchase	\$	\$
Other Vehicle	\$	Lease or Hire purchase	\$	\$
Furniture	\$	Overdraft	\$	\$
Savings	\$	Credit Card <i>Limit:.....</i>	\$	\$
Other Assets	\$	Credit Card <i>Limit:.....</i>	\$	\$
Investments (Shares etc)	\$	Personal Loans	\$	\$
Superannuation	\$	Other Debt	\$	\$
Other	\$			
Total	\$			

REAL ESTATE OWNED

Property Type	Market Value	Monthly Rent	Outstanding Mortgage	Monthly Repayments	Lender
Residence	\$	\$	\$	\$	
Rental Property 1	\$	\$	\$	\$	
Rental Property 2	\$	\$	\$	\$	
Rental Property 3	\$	\$	\$	\$	
Rental Property 4	\$	\$	\$	\$	
Total	\$	\$	\$	\$	

SECURITY PROPERTY OFFERED

Security Property	1 st Security Property	2 nd Security Property
Address		
Suburb		
State	Postcode	Postcode
Type of Residential Property	Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/>	Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/>
Gross Rent per month (if applicable)	\$	\$
Estimated Value or Purchase Price	\$	\$
Contact for Valuer's Access	Contact Person: Telephone:	Contact Person: Telephone:

LOAN REQUIREMENTS

Breakdown of Loan Accounts	Split 1	Split 2 (If Applicable)	Split 3 (If Applicable)	Split 4 (If Applicable)
Purpose of Loan	Purchase O/Occupied <input type="checkbox"/> Purchase Investment <input type="checkbox"/> Refinance O/Occupied <input type="checkbox"/> Refinance Investment <input type="checkbox"/> Construction <input type="checkbox"/> Other <input type="checkbox"/>	Purchase O/Occupied <input type="checkbox"/> Purchase Investment <input type="checkbox"/> Refinance O/Occupied <input type="checkbox"/> Refinance Investment <input type="checkbox"/> Construction <input type="checkbox"/> Other <input type="checkbox"/>	Purchase O/Occupied <input type="checkbox"/> Purchase Investment <input type="checkbox"/> Refinance O/Occupied <input type="checkbox"/> Refinance Investment <input type="checkbox"/> Construction <input type="checkbox"/> Other <input type="checkbox"/>	Purchase O/Occupied <input type="checkbox"/> Purchase Investment <input type="checkbox"/> Refinance O/Occupied <input type="checkbox"/> Refinance Investment <input type="checkbox"/> Construction <input type="checkbox"/> Other <input type="checkbox"/>
Product Type
Loan Amount	\$	\$	\$	\$
LVR%	%	%	%	%
Loan Product Required	Principal & Interest <input type="checkbox"/> Interest Only.....yrs <input type="checkbox"/> Line Of Credit <input type="checkbox"/>	Principal & Interest <input type="checkbox"/> Interest Only.....yrs <input type="checkbox"/> Line Of Credit <input type="checkbox"/>	Principal & Interest <input type="checkbox"/> Interest Only.....yrs <input type="checkbox"/> Line Of Credit <input type="checkbox"/>	Principal & Interest <input type="checkbox"/> Interest Only.....yrs <input type="checkbox"/> Line Of Credit <input type="checkbox"/>
Interest Rate	Fixed <input type="checkbox"/> Variable Rate <input type="checkbox"/> Interest Rate.....% <input type="checkbox"/>	Fixed <input type="checkbox"/> Variable Rate <input type="checkbox"/> Interest Rate.....% <input type="checkbox"/>	Fixed <input type="checkbox"/> Variable Rate <input type="checkbox"/> Interest Rate.....% <input type="checkbox"/>	Fixed <input type="checkbox"/> Variable Rate <input type="checkbox"/> Interest Rate.....% <input type="checkbox"/>
Term of Loanyrsyrsyrsyrs
Repayments	Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/>	Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/>	Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/>	Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/>

BORROWER'S SOLICITOR DETAILS

Company Name	Solicitor's Name
Contact Phone	Contact Fax
Address	

BORROWER'S ACCOUNTANT DETAILS

Company Name	Accountant's Name
Contact Phone	Contact Fax
Address	

METHOD OF PAYMENT

The applicant(s) will agree to pay the full amount of the application. Any outstanding fee must be paid on settlement. The application fee is partly 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 **BG Homeloans** will deduct from the application fee the costs of valuation and the processing fee of the application.

Cash Cheque Credit Card

Bankcard Visa Mastercard Credit Card Expiry Date: / /

Credit Card Number Amount: \$..... Date.....

Signature: ✕

JOINT NOMINATION FORM

If two or more borrowers live at the same address, please sign below so that notices and other documents relating to the loan can be sent to one of you only. If two or more borrowers living at the same address do not sign below, the lender may charge an additional service fee arising from the need to send more than one copy of notices.

Each Borrower is separately entitled under the Consumer Credit Code to receive a copy of any notice or other document under the consumer Credit Code.

By signing below, you give up the right to be provided with multiple copied of information direct form the Lender, and nominate one of you to receive this information.

Nomination: We nominate _____
to receive notices and other documents under the consumer Credit code on behalf of all of us.

This form relates to my/our application dated / /

Please only sign below if you each reside at the same address and each wish to nominate one of you. Only a person who is a borrower may be the person nominated.

Any borrower who has signed this form can advise the Lender at any time in writing that they wish to cancel their nomination. Following any cancellation, the Lender will form then on provide each joint borrower with their own separate copy of any notice or other document under the Consumer Credit Code.

Signed

Borrower 1: ✕ _____ Date: / /

Borrower 2: ✕ _____ Date: / /

Borrower 3: ✕ _____ Date: / /

Borrower 4: ✕ _____ Date: / /

DECLARATION OF PURPOSE

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

To:

Perpetual Trustees Victoria Ltd
Perpetual Trustee Company Pty Ltd
(Credit Provider)

Re: Loan of \$ _____ expiring 15th October 2033, 2034, 2035.

Full Borrower Name 1:

Full Borrower Name 2:

Full Borrower Name 3:

Full Borrower Name 4:

I/We declare that the Credit to be provide to me/us by the Credit Provider is to be applied wholly or predominately for business or investment purposes (or both purposes).

IMPORTANT

You should NOT sign this declaration unless this loan is wholly or predominately 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.

x

/ /

Full Name of Person Making Declaration

Signature of Person Making Declaration

Date Declaration Signed

x

/ /

Full Name of Person Making Declaration

Signature of Person Making Declaration

Date Declaration Signed

PRIVACY ACT 1988 CONSENT

I/We acknowledge that I/we have made an application for credit from BG Homeloans Pty Ltd. BG Homeloans Pty Ltd 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 BG Homeloans Pty Ltd, 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 BG Homeloans Pty Ltd to give and obtain from lenders named in this credit application, and lenders 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.

The Lender will or may seek lenders mortgage insurance from one or more insurers in respect of the repayment of any finance that the Lender may provide or in respect of any mortgage that may be given to secure the repayment. In this Notice, each of the insurers listed in the Schedule is referred to as "insurer" so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively.

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;
- guarantors and prospective guarantors;
- title insurers;
- all parties involved in securitization; and
- other financial institutions, and lenders.

In this Notice, a reference to BG Homeloans Pty Ltd, the lender or the Insurer includes a reference to their respective successors and permitted assigns.

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 lenders named in the application for finance, and any lenders 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 3000 Telephone: 03 8616 1600

Perpetual Trustees Victoria Limited (and associated entities) ABN: 47 004 027 258

Level 28, 360 Collins Street, Melbourne Vic 3000 Telephone 03 8628 0400

J.P. Morgan Trust Australia Limited (and associated entities) ABN 49 050 294 052

Level 35, AAP Centre, 259 George Street, Sydney 2000 Telephone 03 8628 0400

Challenger Non-Conforming Finance Pty Ltd (and associated entities) ABN: 32 107 725 486

Level 10, 101 Collins Street, Melbourne 3000 Telephone: 03 8616 1600

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

Genworth Financial Mortgage Insurance Company Pty Ltd QBE Lenders Mortgage Insurance Limited

ABN: 60 106 974 305

ABN: 70 000 511 071

Address: Level 23,259 George Street, Sydney 2000 Address: Level 21,50 Bridge Street, Sydney 2000

Telephone: 02 8248 2500

Telephone: 02 9231 7777

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