

Mortgage application form

Use this form to apply for a Mortgage Loan. Complete and email all pages of this signed application form to raf.admin@resimac.com.au. Please ensure you have read and agree to the Resimac Asset Finance terms and conditions.

Contact us on 1300 729 955 if you need assistance with this form.

Business information

Business structure

☐ Proprietary company ☐ Trust ☐ Association ☐ Sole trader / Individual ☐ Partnership / Joint ☐ Other:

Full legal name of applicant/s (as registered by ASIC)
ABN

Trading name
Date commenced trading (under current ownership)

Trustee name (if applicable)
No. of employees

Website
Director/s management experience in this industry (yrs)

Registered business address (not a PO Box)

Principal place of business (if different to above)

Mailing address (if different to above)

Primary contact person
Nature of your business

Mobile
Email

Who is the main provider of financial advice
Accountant's name
Accountant's phone number

Loan details

Loan purpose
Term

Total required
Own contribution
Finance required

Business figures

Annual turnover

- ☐ Less than \$50,000
☐ \$50,001 - \$100,000
☐ \$100,001 - \$250,000
☐ \$250,001 - \$1,000,000
☐ Over \$1,000,001

Net profits

- ☐ Less than \$30,000
☐ \$30,001 - \$100,000
☐ Over \$100,001
☐ Loss

Salaries to proprietors

- ☐ Less than \$30,000
☐ \$30,001 - \$50,000
☐ Over \$50,001

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Business assets and liabilities

Assets

Description (or property address if applicable):	Market value / Current balance:	Account held with (if applicable):	Security for this loan?	
<input type="text"/>	<input type="text" value="\$"/>	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="text"/>	<input type="text" value="\$"/>	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="text"/>	<input type="text" value="\$"/>	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="text"/>	<input type="text" value="\$"/>	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Liabilities

Description:	Lender:	Approved limit:	Monthly payment:	Interest rate:
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input data-bbox="1465 703 1495 725" type="text" value="%"/>
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input data-bbox="1465 759 1495 781" type="text" value="%"/>
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input data-bbox="1465 815 1495 837" type="text" value="%"/>
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input data-bbox="1465 871 1495 893" type="text" value="%"/>

Director / Partner / Guarantor personal details - Applicant 1

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other:

Given name/s

Surname

Date of birth:

Are you known by another name? ☐ No ☐ Yes (please specify):

Current residential address

Suburb State Postcode

Mailing address (if different to above)

Suburb State Postcode

Home phone Mobile

Email

Number of dependents Age of dependent/s

Director / Partner / Guarantor personal details - Applicant 2

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other:

Given name/s

Surname

Date of birth:

Are you known by another name? ☐ No ☐ Yes (please specify):

Current residential address

Suburb State Postcode

Mailing address (if different to above)

Suburb State Postcode

Home phone Mobile

Email

Number of dependents Age of dependent/s

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Director / Partner / Guarantor personal details - Applicant 1

Current residential status:

- ☐ Owner ☐ Buying ☐ Renting ☐ Living with parents
☐ Other

Date moved in:

Previous address (if less than 3 years at current residential address)

Suburb State Postcode

Date moved in:

Previous residential status:

- ☐ Owner ☐ Buying ☐ Renting ☐ Living with parents
☐ Other

Current employment

Employer's name

Employer's address

Suburb State Postcode

Start date:

Self employed: ☐ Yes ☐ No

Nature of employment: ☐ Full time ☐ Part time ☐ Temp
☐ Other:

Name of contact at employer Phone number

Previous employment (if less than 2 years at current employment)

Previous employer's name

Previous employer's address

Suburb State Postcode

Previous occupation

Self employed: ☐ Yes ☐ No

Start date:

End date:

Nature of employment: ☐ Full time ☐ Part time ☐ Temp
☐ Other:

Director / Partner / Guarantor personal details - Applicant 2

Current residential status:

- ☐ Owner ☐ Buying ☐ Renting ☐ Living with parents
☐ Other

Date moved in:

Previous address (if less than 3 years at current residential address)

Suburb State Postcode

Date moved in:

Previous residential status:

- ☐ Owner ☐ Buying ☐ Renting ☐ Living with parents
☐ Other

Current employment

Employer's name

Employer's address

Suburb State Postcode

Start date:

Self employed: ☐ Yes ☐ No

Nature of employment: ☐ Full time ☐ Part time ☐ Temp
☐ Other:

Name of contact at employer Phone number

Previous employment (if less than 2 years at current employment)

Previous employer's name

Previous employer's address

Suburb State Postcode

Previous occupation

Self employed: ☐ Yes ☐ No

Start date:

End date:

Nature of employment: ☐ Full time ☐ Part time ☐ Temp
☐ Other:

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Director / Partner / Guarantor personal details - Applicant 1

Financial details

Employees - Specify current NET annual income:

\$

Self employed - Specify TAXABLE income shown on:

Last tax assessment notice: \$

Previous tax assessment notice: \$

Director / Partner / Guarantor personal details - Applicant 2

Financial details

Employees - Specify current NET annual income:

\$

Self employed - Specify TAXABLE income shown on:

Last tax assessment notice: \$

Previous tax assessment notice: \$

Director / Partner / Guarantor assets and liabilities

Assets: Real estate

Address	Property type (e.g. house)	Situation	Estimated market value	Property owner & ownership %	Security for loan?
		<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Rented - Monthly rent: \$	\$	<input type="checkbox"/> Person 1: _____ % <input type="checkbox"/> Person 2: _____ % <input type="checkbox"/> Person 3: _____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Rented - Monthly rent: \$	\$	<input type="checkbox"/> Person 1: _____ % <input type="checkbox"/> Person 2: _____ % <input type="checkbox"/> Person 3: _____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Rented - Monthly rent: \$	\$	<input type="checkbox"/> Person 1: _____ % <input type="checkbox"/> Person 2: _____ % <input type="checkbox"/> Person 3: _____ %	<input type="checkbox"/> Yes <input type="checkbox"/> No

Assets: Non-Real estate

	Person 1	Person 2	Financial institution/s
Bank account/s:	\$	\$	
Term deposit/s:	\$	\$	
Superannuation:	\$	\$	
Shares:	\$	\$	
Motor vehicle:	\$	\$	
Other personal assets:	\$	\$	

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Director / Partner / Guarantor assets and liabilities (cont'd)

Liabilities: Real estate

Address	Lender	Approved limit	Monthly payment	Interest rate	Borrower
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input style="width: 10%;" type="text" value="%"/>	<input type="checkbox"/> 1 <input type="checkbox"/> 2
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input style="width: 10%;" type="text" value="%"/>	<input type="checkbox"/> 1 <input type="checkbox"/> 2
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input style="width: 10%;" type="text" value="%"/>	<input type="checkbox"/> 1 <input type="checkbox"/> 2

Liabilities: Non-Real estate

Type (e.g. personal loan, credit card, tax owing etc.)	Lender	Approved limit	Monthly payment	Interest rate	Borrower
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input style="width: 10%;" type="text" value="%"/>	<input type="checkbox"/> 1 <input type="checkbox"/> 2
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input style="width: 10%;" type="text" value="%"/>	<input type="checkbox"/> 1 <input type="checkbox"/> 2
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input style="width: 10%;" type="text" value="%"/>	<input type="checkbox"/> 1 <input type="checkbox"/> 2
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input style="width: 10%;" type="text" value="%"/>	<input type="checkbox"/> 1 <input type="checkbox"/> 2
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input style="width: 10%;" type="text" value="%"/>	<input type="checkbox"/> 1 <input type="checkbox"/> 2
<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input style="width: 10%;" type="text" value="%"/>	<input type="checkbox"/> 1 <input type="checkbox"/> 2

Property offered as security

Security 1

<input type="text"/>		
Name of owner/s on title		
<input type="text"/>		
Address of property / home		
<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb	State	Postcode
<input type="text" value="\$"/>	<input type="text" value="\$"/>	
Estimated value	Purchase price	
Purchase date: <input type="text"/>		

Proposed occupants: ☐ Self ☐ Tenants

Unencumbered: ☐ Yes ☐ No

General description of building: ☐ House ☐ Townhouse
☐ Unit ☐ Serviced apartments ☐ Student accommodation
☐ Other:

Levels: ☐ 1 ☐ 2 ☐ 3 ☐ Other:

<input type="text"/>	<input type="text"/>	<input type="text"/>
Bedrooms	Bathrooms	Family / living rooms

<input type="text" value="m²"/>	<input type="text" value="m²"/>
Size of land area	Size of dwelling

Other features:

Security 2

<input type="text"/>		
Name of owner/s on title		
<input type="text"/>		
Address of property / home		
<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb	State	Postcode
<input type="text" value="\$"/>	<input type="text" value="\$"/>	
Estimated value	Purchase price	
Purchase date: <input type="text"/>		

Proposed occupants: ☐ Self ☐ Tenants

Unencumbered: ☐ Yes ☐ No

General description of building: ☐ House ☐ Townhouse
☐ Unit ☐ Serviced apartments ☐ Student accommodation
☐ Other:

Levels: ☐ 1 ☐ 2 ☐ 3 ☐ Other:

<input type="text"/>	<input type="text"/>	<input type="text"/>
Bedrooms	Bathrooms	Family / living rooms

<input type="text" value="m²"/>	<input type="text" value="m²"/>
Size of land area	Size of dwelling

Other features:

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Exit strategy

Please detail your primary and secondary exit strategy for repayment of the requested loan advance.

Primary exit strategy:

Secondary exit strategy:

Accountant details

Contact name

Company name

Phone

Email

Website

Postal address

Referral source

Business name

Company name

Phone

Email

Certified legal practitioner

Contact name

Company name

Phone

Email

Website

Postal address

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Questions

Has there been or are there now any financial judgements, defaults or legal proceedings against the Business / Company / Trust or any of the applicants?

☐ No ☐ Yes - provide details:

Has the Business / Company / Trust or any of the applicants had any difficulties making loan repayments in the past two years?

☐ No ☐ Yes - provide details:

Do you foresee any major changes that will affect the loan over the next 12 months that will make it difficult for the Business / Company / Trust or any of the applicants to meet its/their commitments?

☐ No ☐ Yes - provide details:

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Business purpose declaration

I/We are applying for credit and if approved, declare that the credit 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 the 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.

Signature (Applicant 1)

Signature (Applicant 2)

Name in print

Name in print

Date:

Date:

Signature (Guarantor 1)

Name in print

Date:

Privacy consent

Overview

Resimac Asset Finance Pty Ltd, ACN 098 034 041 ('we', 'us', 'our') collects information about you for the purposes of arranging or providing credit. You consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. This document also tells you about our privacy practices. When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use and exchange credit and personal information about you.

Privacy disclosure statement and consent

We are collecting credit and personal information (information about you), for the following purposes:

- Identifying you in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act;
- Providing or arranging credit for you (including assessing an application for credit under the National Consumer Credit Protection Act if applicable);
- Managing that credit or credit relationship provided to you;
- Internal processes including risk management and pricing;
- To meet our obligations in relation to external payment and credit reporting systems;

- For our own funding arrangements;
- Direct marketing of products and services by us (unless you tell us not to);
- Managing our relationship with you;
- Any person considering acquiring an interest in our business or assets; and
- In some cases we collect sensitive information for specific purposes; for example: in assessing an application you make for hardship relief, we may collect information about your health.

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 by contacting us. 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.

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Privacy consent (cont'd)

Exchanging information with CRBs and others

Consumer and commercial credit information: We may exchange your consumer and commercial credit information with entities listed as CRBs to assess an application for consumer or commercial credit and manage that credit (including collect overdue payments). In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

Exchange information with credit providers: We 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: We 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: We 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 broker;
- Businesses assisting us with funding for loans;
- Any person where we are required by law to do so;
- Any of our associates, related entities or contractors, or trade insurers;
- Your referees, including your employer, real estate agent or landlord, to verify information you have provided or to assist us in contacting you;
- Any person considering acquiring an interest in our business or assets;
- Any organisation providing online verification of your identity.

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

Declaration

☐ Director ☐ Trustee ☐ Authorised signatory ☐ Sole trader ☐ Partner

Signature

Name in print

Date:

☐ Director ☐ Trustee ☐ Authorised signatory ☐ Sole trader ☐ Partner

Signature

Name in print

Date:

☐ Director ☐ Trustee ☐ Authorised signatory ☐ Sole trader ☐ Partner

Signature

Name in print

Date:

Supporting documentation

Please make sure before submitting this application that all relevant documents are obtained.

- ☐ Copy of Trust Deed / Partnership agreement (if applicable)
- ☐ Contract of sale (if applicable)
- ☐ Copy of any valuation reports obtained
- ☐ Any other relevant supporting information or documentation, including identification and income documentation