

If completing by hand, please use block letters

## 1. Lodgement checklist: items and information to submit

- |   |                    |  |
|---|--------------------|--|
| <input type="checkbox"/> Loan application form                    | <b>FULL DOC</b>    | <input type="checkbox"/> Tax returns: company/ business/ personal    |
| <input type="checkbox"/> Borrower identification (AML compliant)  |                    | <input type="checkbox"/> PAYG income confirmation/ payslips          |
| <input type="checkbox"/> Signed privacy consent/s                 | <b>MID DOC</b>     | <input type="checkbox"/> Income self certification, <b>plus:</b>     |
| <input type="checkbox"/> Current ATO portal statement             |                    | <input type="checkbox"/> Last 2 BAS statements, <b>OR</b>            |
| <input type="checkbox"/> Current loan statements (refinance)      |                    | <input type="checkbox"/> Last 6 months trading statements, <b>OR</b> |
| <input type="checkbox"/> Copies of lease/s (investment)           |                    | <input type="checkbox"/> Accountant's letter                         |
| <input type="checkbox"/> Contract of sale (purchase)              | <b>QUICK DOC</b>   | <input type="checkbox"/> Income self certification                   |
| <input type="checkbox"/> Evidence of funds to complete (purchase) | <b>SMSF LOAN</b>   | <input type="checkbox"/> Refer to SMSF loan application checklist    |
| <input type="checkbox"/> Other, please specify                    | <b>RESIDENTIAL</b> | <input type="checkbox"/> NCCP addendum is completed and signed       |

## 2. Loan details: purpose and repayment of loan

### Loan purpose and amount

Loan purpose

Loan type. Select from  SMSF  Commercial  Residential

Full Doc  Mid Doc  Quick Doc

Loan product. Select from  Term loan  Line of Credit  Lease Doc  Top up  GST

Loan amount Loan term required Years

LVR % Anticipated settlement date

### Repayments

Interest rate option  Variable rate  Fixed interest Fixed term required

Loan repayments  Principal and interest  Interest only Interest only period

### Split loan requirements

Split amount 1. \$ 2. \$ 3. \$ 4. \$

IO/ P&I/ Fixed rate 1. 2. 3. 4.

Payment Frequency

<input type="checkbox"/> Weekly	<input type="checkbox"/> Weekly	<input type="checkbox"/> Weekly	<input type="checkbox"/> Weekly
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Fortnightly
<input type="checkbox"/> Monthly (must choose for IO)	<input type="checkbox"/> Monthly (must choose for IO)	<input type="checkbox"/> Monthly (must choose for IO)	<input type="checkbox"/> Monthly (must choose for IO)

**3. Loan security details: property/ies proposed as security**

**Primary security property: address 1**

Street address			
Suburb/ town		State	Postcode
Owner/ purchaser name			
Bare Trust (SMSF only)			
Approximate age of property	Purchase price		Estimated value
If let, name of tenant		Gross rent	
Description of property			
Access contact for valuer: name			
Access contact for valuer: phone			
Property use is currently/ will be		<input type="checkbox"/> Owner occupied	<input type="checkbox"/> Investment

**Secondary security property: address 2**

Street address			
Suburb/ town		State	Postcode
Owner/ purchaser name			
Bare Trust (SMSF only)			
Approximate age of property	Purchase price		Estimated value
If let, name of tenant		Gross rent	
Description of property			
Access contact for valuer: name			
Access contact for valuer: phone			
Property use is currently/ will be		<input type="checkbox"/> Owner occupied	<input type="checkbox"/> Investment

**4. SMSF loan details: information specific to SMSF-LRBA loans**

**SMSF Trust information**

SMSF security type	<input type="checkbox"/> Commercial	<input type="checkbox"/> Residential
Trustee name		
SMSF Trust name		
Primary contact name		
ABN	ACN (if applicable)	
Is the fund complying? <input type="checkbox"/> Yes <input type="checkbox"/> No Check via Super Fund Lookup ( <a href="http://www.superfundlookup.gov.au">www.superfundlookup.gov.au</a> ) – please attach a copy		
SMSF current net assets (as at today)	\$	
Current Statement of Advice (SoA) attached? <input type="checkbox"/> Yes <input type="checkbox"/> No	SMSF Trust Deed attached <input type="checkbox"/> Yes <input type="checkbox"/> No	
Date SMSF established	Number of fund members	

**Financial adviser (SMSF loans only): contact details**

Financial adviser name	AFSL number		
Name of firm/ group			
Office address			
Suburb/ town	State	Postcode	
Postal address			
Suburb/ town	State	Postcode	
Phone (direct)	Phone (main)		
Mobile	Email		

**Bare Trust information (legal purchaser of the property and the mortgagor)**

Bare Trustee name	ACN (if applicable)		
Bare Trust Name	ABN		
Primary contact name			
Bare Trust established	<input type="checkbox"/> Yes <input type="checkbox"/> No	Date Bare Trust deed signed	<b>OR, use Thinktank Bare Trust</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
Corporate or individual trustee			
Trustee name 1	Trustee name 2		
Trustee name 3	Trustee name 4		

**5. Refinance/ equity release: detail on application of funds (incl. for AML/CTF)**

**Refinance of existing loans**

Refinancing	Lender (last 6 months statements to be provided)	\$ Amount
Lender 1		\$
Lender 2		\$
Lender 3		\$
Lender 4		\$
Total		\$

**Equity release for purchase of another property (where that property is not being provided as security)**

Address		
Suburb/ town	State	Postcode
Purchase price \$	Amount from this loan towards cost of purchase \$	
Additional finance sought \$	Gross rent p.a. \$	

**Equity release for business purposes**

Working capital \$	Purchase equipment/assets \$
Acquire business/ shares \$	Investment /Other \$

Enter all relevant information here: (mandatory for all equity release loans)

**6. 1st individual: contact and personal information**

Applicant  Guarantor

Full name

Street address

Suburb/ town

State

Postcode

Postal address

Suburb/ town

State

Postcode

Years at current address

If current address is less than 2 years, years at previous address

Previous address

Suburb/ town

State

Postcode

Phone (required)

Mobile (required)

Email (required)

Preferred method of contact

**Personal details**

Marital status

Name of spouse

Number of dependants

Age of dependants

Driver's licence No.

Date of birth / /

Please check if you are an Australian citizen

Please check if you are **not** an Australian resident

**Employment details (if self employed, please provide details of your business and industry)**

Occupation

Employed by

Annual gross income from employer

Years employed

**PAYG applicants: Income confirmation**

Payroll Department person

Phone

Email

**Other income sources**

Income source

Income source

Total other annual income

Previously employed by

**Wages and salary earners:** please provide last tax return or employer letter stating basic rate of pay, overtime, allowances, etc.

**Commission earners:** please provide a monthly breakdown of last 12 months commissions signed by your employer plus last tax return.

**Self employed persons:** please provide last 2 years tax returns plus ABN.

7. 1st individual: asset and liability position

Joint A&L     Individual A&L

Name 1

Name 2

Current assets	Asset details	Income (pm)	Asset value	% owned
	Property 1 (address)			%
	Property 2 (address)			%
				%
				%
	Cash/ savings			%
	Investments			%
	Motor vehicles			%
	Home contents			%
	Superannuation			%
	Other			%
	Other			%
<b>Total assets</b>				

Current liabilities	Lender details	Payments (pm)	Loan balance	\$ Limit	% Rate
	Property 1				%
	Property 2				%
					%
					%
	Lease HP				%
	Credit cards				%
					%
					%
	Store cards				%
					%
<b>Total liabilities</b>					

**8. 1st individual: income and expenses**

Name 1

Name 2

Gross monthly income	Address details	\$ Amount
* Net asset income from previous page		
Wage/ salary		
Rental income		
Investment income		
Other income		
<b>Total income</b>		
Monthly expenses	Details	\$ Amount
Rent payable		
Living expenses		
Other payments		
<b>Total expenses</b>		
<b>Net income surplus</b>		

**9. 2nd individual: contact and personal information**

<input type="checkbox"/> Applicant	<input type="checkbox"/> Guarantor	Full name	
Street address			
Suburb/ town		State	Postcode
Postal address			
Suburb/ town		State	Postcode
<input type="checkbox"/> Years at current address	If current address is less than 2 years, years at previous address		
Previous address			
Suburb/ town		State	Postcode
Phone (required)		Mobile (required)	
Email (required)		Preferred method of contact	

**Personal details**

Marital status		Name of spouse	
Number of dependants	Driver's licence No.	Date of birth	/ /
<input type="checkbox"/> Please check if you are an Australian citizen		<input type="checkbox"/> Please check if you are <b>not</b> an Australian resident	

**Employment details (if self employed, please provide details of your business and industry)**

Occupation	Employed by
Annual gross income from employer	Years employed

**PAYG applicants: Income Confirmation**

Payroll Department person	
Phone	Email

**Other income sources**

Income source	Income source
Total other annual income	
Previously employed by	

**Wages and salary earners:** please provide 3 recent payslips and tax returns for the last 2 years.

**Commission earners:** please provide a monthly breakdown of last 12 months commissions signed by your employer plus last tax return.

**Self employed persons:** please provide last 2 years tax returns plus ABN.

10. 2nd individual: asset and liability position

Joint A&L     Individual A&L

Name 1

Name 2

Current assets	Asset details	Income (pm)	Asset value	% owned	
	Property 1 (address)			%	
	Property 2 (address)			%	
	Cash/ savings			%	
	Investments			%	
	Motor vehicles			%	
	Home contents			%	
	Superannuation			%	
				%	
				%	
<b>Total assets</b>					
Current liabilities	Lender details	Payments (pm)	Loan balance	\$ Limit	% Rate
	Property 1				%
	Property 2				%
					%
					%
	Lease HP				%
	Credit cards				%
					%
					%
	Store cards				%
					%
<b>Total liabilities</b>					
<b>Net surplus</b>		*			

\*Add the Net Income figure to the Income table on page 14. Note: not required if joint ANL has been completed.



**11. 2nd individual/ Guarantor: income and expenses**

Name 1

Name 2

Gross monthly income	Address details	\$ Amount
* Net asset income from previous page		
Wage/ salary		
Rental income		
Investment income		
Other income		
<b>Total income</b>		
Monthly expenses	Details	\$ Amount
Rent payable		
Living expenses		
Other payments		
<b>Total expenses</b>		
<b>Net income surplus</b>		

Note: not required if joint ANL has been completed.

**12. Company/ Trust borrowers: company**

Applicant     Guarantor

Primary contact name

Company/ Trust/ SMSF

Corporate trustee

Individual trustee 1

Individual trustee 2

Trading name

ABN

Principal activity/ies

ACN

**Trading address**

Street address

Suburb/ town

State

Postcode

**Postal address (if different from trading address)**

Street address

Suburb/ town

State

Postcode

**Registered office (if different from trading address)**

Street address

Suburb/ town

State

Postcode

**Contact details**

Phone

Mobile

Email

**Ownership and control**

Directors/ corporate trustee directors

1.

2.

3.

4.

Note: Please attach latest financial statements for Full Doc and SMSF loans for the Company/Trust/ SMSF.

13. Company/ Trust finances: balance sheet summary

Company/ Trust/ SMSF bank

Current assets					
Details		Income (pm)	Asset value		
Cash at bank					
Trade debtors					
Inventory/ stock					
<b>Current total</b>					
Other assets					
Details		Income (pm)	Asset value		
Property 1					
Property 2					
Goodwill					
<b>Non-current total</b>					
<b>Total assets</b>					
Current liabilities					
Lender details		Payments (pm)	Loan balance	\$ Limit	% Rate
Overdraft					
Trade creditors					
<b>Current total</b>					
Other liabilities					
Lender details		Payments (pm)	Loan balance	\$ Limit	% Rate
Property 1					
Property 2					
Lease HP					
<b>Non-current total</b>					
<b>Total liabilities</b>					
<b>Net asset surplus</b>					

## 14. Borrower background: descriptive information on primary borrower

### Required for all loans

**Client background:** Overview of primary source of income, their business and any pertinent issues. Include business **website address**.

**Security property:** Brief description of the security property, including location, type of property, age, quality, lease arrangements and any other notable features.

**Industry:** Information on the industry that the tenant and/ or owner occupier is involved in.

**Management and shareholding (for owner occupier):** Comment on the experience and depth of the management team and, if a company, the same for directors and major shareholders. Please provide a corporate tree as an attachment.

**Financial strength:** For an owner occupier, comment on the profitability and balance sheet of the business and/ or the income and asset and liability position of the individuals. If a company, please provide similar financial information for the directors as for individuals.

**Tenant (unrelated 3rd party):** For other than owner occupier, provide as much information as is available similar to that outlined above under Financial Strength and any comments relating to the existing or proposed lease.

### SMSF loans only

**SMSF:** Overview of SMSF, how long in existence, current balance, their members, their business/es and any pertinent issues including investment strategy and retirement planning.

**Member Guarantor/s:** Comment on the income and asset and liability position of the individual member/s.

**Tenant (related party):** Provide information on the nature of the lease arrangements between the related parties.

**15. Solicitor: contact details**

Solicitor name		
Name of firm/ group		
Office address		
Suburb/ town	State	Postcode
Postal address		
Suburb/ town	State	Postcode
Phone (direct)	Phone (main)	
Mobile	Email	

**16. Accountant: contact details**

Accountant name		
Name of firm		
Office address		
Suburb/ town	State	Postcode
Postal address		
Suburb/ town	State	Postcode
Phone (direct)	Phone (main)	
Mobile	Email	

**17. Further information: further commentary on the application**

Enter further relevant information here.

**18. Declaration: applicant and Guarantor declaration**

- 1. Have you ever been bankrupt or entered into an arrangement to pay your creditors?  Yes  No
- 2. Are there any unsatisfied Court Judgements against you?  Yes  No
- 3. Have you ever been a shareholder or an officer of any company to which a manager, receiver, administrator or liquidator has been appointed?  Yes  No
- 4. Has a mortgagee ever sold your property to recover a debt owing by you?  Yes  No
- 5. If you are seeking finance to complete the purchase of the security property, do you intend to borrow any other money for this purpose?  Yes  No
- 6. Has an application for the above loan been submitted by you or any other person to another lender?  Yes  No
- 7. Do you require an interpreter for written or spoken English?  Yes  No

If yes to any of the above questions please give details.

**REQUIRED:** By signing this application I/we hereby consent to the giving of a copy of the credit contract to any guarantors (whether named in this contract or not).  Yes  No

**REQUIRED:** I/we acknowledge and agree that if valuation/s of the property/ies proposed as security has/have been commenced I/we will not be entitled to a refund of any valuation fee/s paid even if the proposed loan does not proceed.  Yes  No

Print name 1

Print name 2

Signature 1

Signature 2

Date

Date

Print name 3

Print name 4

Signature 3

Signature 4

Date

Date

Permission to obtain and disclose personal information and credit related information.

## Parties

In this document:

- “We” us” and “our” mean Think Tank Group Pty Ltd ABN 75 117 819 084, Think Tank Nominees Pty Ltd ACN 63 133 763 452 and their related entities.
- “You” means any person who signs this document.
- “Credit Providers” means us, any introducer, dealer or broker referred to in a loan application, any person assisting in processing a loan application and other entities involved in the funding, loan servicing or securitisation of any loan applied for by you or guaranteed by you.

## Our Privacy Policy and Credit Reporting Policy

More information about what we collect, how we collect it and how we deal with your personal and credit related information can be found in our Privacy Policy & Credit Reporting Policy (Privacy Policy) and our Statement of Notifiable Matters. These are available at [www.thinktank.net.au](http://www.thinktank.net.au). For any questions about this form, or our Privacy Policy or to obtain hard copies of our Privacy Policy or Statement of Notifiable Matters you can contact Compliance by calling 1300 781 043 or emailing us at [compliance@thinktank.net.au](mailto:compliance@thinktank.net.au).

## What information we collect and disclose

When you apply for a loan or agree to guarantee a loan we sometimes need to collect, hold and disclose your personal and credit information. More information about what information we collect, hold and disclose is set out in our Privacy Policy. We and other Credit Providers may collect this information from you or obtain it by other means including from a credit reporting body, public registers other parties such as introducers, employers, referees, other parties to a loan, websites or social media.

## Accessing and correcting your information

Details regarding accessing and correcting your personal information can be obtained from our Privacy Policy.

## Credit reporting bodies

Credit reporting bodies are bodies that give reports to credit providers about credit to help them decide whether to provide finance. The credit reporting bodies that we currently obtain information from and disclose information to are **Equifax, Illion** and **Experian**. We may add additional credit reporting bodies to this list in the future. We may disclose your personal information including credit information to credit reporting bodies. Information disclosed will include information about your credit history, credit liabilities and defaults. Credit reporting bodies may share information we disclose to them about you with other credit reporting bodies or other credit providers. More details about credit reporting and how to contact the credit reporting bodies we use or any other credit reporting bodies we use in the future can be obtained from our Privacy Policy. This includes information about how to find out how credit reporting bodies handle your information and restricting disclosure for pre-screening for marketing or in the case of fraud. We may also obtain information from credit reporting bodies to assess an application or assist us in managing your loan.

## Who we disclose your information to

We may disclose your personal information including your credit related information to organisations that we deal with in the course of our business or carry out functions on our behalf including:

- Any agent, contractor or service provider we engage to carry out functions on our behalf;
- Introducers, finance brokers or other intermediaries in relation to a loan;
- Debt collection agencies.
- Any third party providing a product or service in connection with one of our loans including mortgage, title and trade insurers.
- Entities involved in the funding, loan servicing or securitisation of your loan including without limitation BNY Mellon Australia,
- Credit reporting bodies;
- Law enforcement agencies where required by law or in the course of investigation into fraudulent or unlawful activities or government or statutory authorities;
- Guarantors of loans, other mortgagors or joint borrowers; and
- Potential or actual purchasers of any part of our loan book or other assignees.

### What we do with your information

More information about how your information is held and used by us or other Credit Providers is set out in our Privacy Policy.

### Disclosing information overseas

Our business is operated only in Australia. However, in some cases your personal information may be disclosed to organisations overseas. You can find details of the location of these organisations in our Privacy Policy. Overseas organisations may be required to disclose information shared with them under a foreign law.

### Acknowledgement

You authorise us and the other Credit Providers to deal with your personal information including your credit related information in accordance with this document and our Privacy Policy.

By signing this application, you acknowledge having read and understood these permissions to obtain, use and disclose information.

### Consent to receive documents electronically

By signing this document, you consent to receiving electronic copies of documents in connection with a credit application or a loan facility. We will rely on this consent to communicate with you electronically to the email address specified by you in a loan application form or otherwise notified by you. By consenting to receiving electronic copies of documents, you acknowledge that:

- You may no longer receive paper documents;
- You must check your emails regularly for notices and other communications from us; and
- You must advise us if your email address changes so that we may update our records.

If you do not wish to receive electronic copies of documents, you can tick the box below and we will act accordingly. In addition, your consent to receive electronic documents may be withdrawn at any time by providing notice to us in writing.

I do not wish to receive electronic copies of documents.

### Marketing

**(Tick here)** The Credit Providers may use and share with our related entities, information about you for marketing our products to you. If you do not want to receive any information about products and services (supplied by us or our preferred providers) which we consider may be of value or interest to you please tick the box.

### Verification of identity

**(Tick here)** I confirm that I am authorised to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder via third party systems and services for the purpose of confirming my identity.

Print name 1

Print name 2

Signature 1

Signature 2

Date

Date

Print name 3

Print name 4

Signature 3

Signature 4

Date

Date