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A HOME FOR THE SELF-EMPLOYED

Loan Application Form

PERSONAL DETAILS - APPLICANT 1

Applicant Type | Title | Gender | Date of Birth

First Name | Middle Name

Surname | Previous Name

CONTACT DETAILS - APPLICANT 1

Mobile Phone | Home Phone | Work Phone

Email 1 | Email 2

Website | Preferred Contact

ADDRESS DETAILS - APPLICANT 1

Current Address

Residential Status | Start Date

Mailing Address | Same as Current ☐

Post Settlement Address | Same as Current ☐

IDENTIFICATION - APPLICANT 1

Country of Residency | Country of Tax Residency

Country of Citizenship | Residency Status

Country of Birth | City of Birth

Drivers Licence Type | Drivers Licence Number

Drivers Licence Card # | State of Issue

Name on Drivers Licence | Drivers Licence Expiry

Passport Number | Passport Issue Country

Name on Passport | Passport Expiry Date

Medicare Number | Medicare Name on Card

Medicare Ref Number | Medicare Card Colour | Medicare Expiry Date

Birth Certificate Number | Name on document | Registration Date

FAMILY RELATIONS & NEXT OF KIN - APPLICANT 1

Mothers Maiden Name		Marital Status		No. of Dependents	
Next of Kin Full Name		Next of Kin Relationship		Next of Kin Phone	
Next of Kin Address					

EMPLOYMENT DETAILS - APPLICANT 1

Employment 1

Employment Status		Employment Type		Employment Priority			
Employment Basis		Occupation		Start Date		On Probation	
Employer Name		Employer ABN		Employer ACN			
Employer Type		Employer Address					
Contact Name		Contact Number		Contact Email			

Employment 2

Employment Status		Employment Type		Employment Priority			
Employment Basis		Occupation		Start Date		On Probation	
Employer Name		Employer ABN		Employer ACN			
Employer Type		Employer Address					
Contact Name		Contact Number		Contact Email			

Employment 3

Employment Status		Employment Type		Employment Priority			
Employment Basis		Occupation		Start Date		On Probation	
Employer Name		Employer ABN		Employer ACN			
Employer Type		Employer Address					
Contact Name		Contact Number		Contact Email			

PERSONAL DETAILS - APPLICANT 2

Applicant Type		Title		Gender		Date of Birth	
First Name				Middle Name			
Surname				Previous Name			

CONTACT DETAILS - APPLICANT 2

Mobile Phone		Home Phone		Work Phone	
Email 1		Email 2			
Website		Preferred Contact			

ADDRESS DETAILS - APPLICANT 2

Current Address			
Residential Status		Start Date	
Mailing Address		Same as Current	☐
Post Settlement Address		Same as Current	☐

IDENTIFICATION - APPLICANT 2

Country of Residency		Country of Tax Residency			
Country of Citizenship		Residency Status			
Country of Birth		City of Birth			
Drivers Licence Type		Drivers Licence Number			
Drivers Licence Card #		State of Issue			
Name on Drivers Licence		Drivers Licence Expiry			
Passport Number		Passport Issue Country			
Name on Passport		Passport Expiry Date			
Medicare Number		Medicare Name on Card			
Medicare Ref Number		Medicare Card Colour		Medicare Expiry Date	
Birth Certificate Number		Name on document		Registration Date	

FAMILY RELATIONS & NEXT OF KIN - APPLICANT 2

Mothers Maiden Name		Marital Status		No. of Dependents	
Next of Kin Full Name		Next of Kin Relationship		Next of Kin Phone	
Next of Kin Address					

EMPLOYMENT DETAILS - APPLICANT 2

Employment 1

Employment Status		Employment Type		Employment Priority			
Employment Basis		Occupation		Start Date		On Probation	
Employer Name		Employer ABN		Employer ACN			
Employer Type		Employer Address					
Contact Name		Contact Number		Contact Email			

Employment 2

Employment Status		Employment Type		Employment Priority			
Employment Basis		Occupation		Start Date		On Probation	
Employer Name		Employer ABN		Employer ACN			
Employer Type		Employer Address					
Contact Name		Contact Number		Contact Email			

Employment 3

Employment Status		Employment Type		Employment Priority			
Employment Basis		Occupation		Start Date		On Probation	
Employer Name		Employer ABN		Employer ACN			
Employer Type		Employer Address					
Contact Name		Contact Number		Contact Email			

COMPANY OR TRUST DETAILS (required if there is a company or trust application attached to this application)

Entity Name | Entity Type

ABN | Registration Date | State of Registration

Trading Name | Industry Code

Business Type | GST Registered | Number of Employees

Acting on behalf of a trust | Trust Name | Trust Business Number

Trust Structure | Settlor | Number of Beneficiaries

Contact Phone Number | Email | Website

Preferred Contact Method | Number of Shares

Principal Place of Business

Registered Address | Same as Current ☐

Mailing Address | Same as Current ☐

RELATED INDIVIDUAL/S DETAILS (associated with above company/trust - please include ALL trustees PLUS beneficiaries whose share is 25% or greater)

Entity Individual #1 Title | First name | Surname

Mobile Number | Email | Role

Entity Individual #2 Title | First name | Surname

Mobile Number | Email | Role

Entity Individual #3 Title | First name | Surname

Mobile Number | Email | Role

Entity Individual #4 Title | First name | Surname

Mobile Number | Email | Role

ASSETS (including any being purchased)

Property 1

Property Use | Owners

Address

Value $ | Valuation type | Property type

Zoning | Use after settlement | Rental income earned $

Property Running Costs $ | Primary residence land tax $

Property 2

Property Use | Owners

Address

Value $ | Valuation type | Property type

Zoning | Use after settlement | Rental income earned $

Property Running Costs $ | Primary residence land tax $

Property 3

Property Use | Owners

Address

Value $ | Valuation type | Property type

Zoning | Use after settlement | Rental income earned $

Property Running Costs $ | Primary residence land tax $

Property 4

Property Use | Owners

Address

Value $ | Valuation type | Property type

Zoning | Use after settlement | Rental income earned $

Property Running Costs $ | Primary residence land tax $

Vehicle 1

Vehicle type | Vehicle make and model

Owner/s

Registration Number | Estimated vehicle compliance date | Value $

Vehicle 2

Vehicle type | Vehicle make and model

Owner/s

Registration Number | Estimated vehicle compliance date | Value $

Vehicle 3

Vehicle type | Vehicle make and model

Owner/s

Registration Number | Estimated vehicle compliance date | Value $

ASSETS (including any being purchased)

Bank Acccount 1

Bank | Owner/s

Bank Account Type | BSB | Account Number | Value $

Bank Acccount 2

Bank | Owner/s

Bank Account Type | BSB | Account Number | Value $

Bank Acccount 3

Bank | Owner/s

Bank Account Type | BSB | Account Number | Value $

Other Assets

Asset Type | Owner/s

Details | Value $

Asset Type | Owner/s

Details | Value $

Asset Type | Owner/s

Details | Value $

Asset Type | Owner/s

Details | Value $

Asset Type | Owner/s

Details | Value $

Asset Type | Owner/s

Details | Value $

Asset Type | Owner/s

Details | Value $

Asset Type | Owner/s

Details | Value $

Asset Type | Owner/s

Details | Value $

Asset Type | Owner/s

Details | Value $

LIABILITIES

Mortgage Loan 1

Mortgage type		Mortgage owners					
Linked asset/address							
Lender		Interest rate %		BSB		Account number	
Limit $		Balance $		Monthly repayment $			
Repayment type		Loan term expiry		Fixed expiry date			
Repayment arrears		Status					

Mortgage Loan 2

Mortgage type		Mortgage owners					
Linked asset/address							
Lender		Interest rate %		BSB		Account number	
Limit $		Balance $		Monthly repayment $			
Repayment type		Loan term expiry		Fixed expiry date			
Repayment arrears		Status					

Mortgage Loan 3

Mortgage type		Mortgage owners					
Linked asset/address							
Lender		Interest rate %		BSB		Account number	
Limit $		Balance $		Monthly repayment $			
Repayment type		Loan term expiry		Fixed expiry date			
Repayment arrears		Status					

Mortgage Loan 4

Mortgage type		Mortgage owners					
Linked asset/address							
Lender		Interest rate %		BSB		Account number	
Limit $		Balance $		Monthly repayment $			
Repayment type		Loan term expiry		Fixed expiry date			
Repayment arrears		Status					

LIABILITIES

Personal/Vehicle/Other Loan 1

Loan type		Loan owner/s					
Lender		Loan purpose or asset				Amount financed $	
Balance owing $		Interest rate %		BSB		Account number	
Monthly repayment $		Loan term expiry		Repayment arrears		Status	

Personal/Vehicle/Other Loan 2

Loan type		Loan owner/s					
Lender		Loan purpose or asset				Amount financed $	
Balance owing $		Interest rate %		BSB		Account number	
Monthly repayment $		Loan term expiry		Repayment arrears		Status	

Personal/Vehicle/Other Loan 3

Loan type		Loan owner/s					
Lender		Loan purpose or asset				Amount financed $	
Balance owing $		Interest rate %		BSB		Account number	
Monthly repayment $		Loan term expiry		Repayment arrears		Status	

Personal/Vehicle/Other Loan 4

Loan type		Loan owner/s					
Lender		Loan purpose or asset				Amount financed $	
Balance owing $		Interest rate %		BSB		Account number	
Monthly repayment $		Loan term expiry		Repayment arrears		Status	

Personal/Vehicle/Other Loan 5

Loan type		Loan owner/s					
Lender		Loan purpose or asset				Amount financed $	
Balance owing $		Interest rate %		BSB		Account number	
Monthly repayment $		Loan term expiry		Repayment arrears		Status	

LIABILITIES

Credit Cards

Lender		Credit card owner/s		Credit card type			
Credit card limit $		Credit card balance $		Repayment arrears		Refinance	
Lender		Credit card owner/s		Credit card type			
Credit card limit $		Credit card balance $		Repayment arrears		Refinance	
Lender		Credit card owner/s		Credit card type			
Credit card limit $		Credit card balance $		Repayment arrears		Refinance	
Lender		Credit card owner/s		Credit card type			
Credit card limit $		Credit card balance $		Repayment arrears		Refinance	
Lender		Credit card owner/s		Credit card type			
Credit card limit $		Credit card balance $		Repayment arrears		Refinance	
Lender		Credit card owner/s		Credit card type			
Credit card limit $		Credit card balance $		Repayment arrears		Refinance	

Arrears

Please provide details and explanations of any liabilities that have had arrears in the past six months (include reasons, status, amount)

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Loan Application Form

INCOME - APPLICANT 1

Employment Income 1 - Annual

Employer		Gross Salary $		Bonus $		Overtime - essential $	
Overtime - non essential $		Commission $		Allowance $		**Salary Total - Applicant 1** $	0

Employment Income 2 (if applicable) - Annual

Employer		Gross Salary $		Bonus $		Overtime - essential $	
Overtime - non essential $		Commission $		Allowance $		**Salary Total - Applicant 1** $	0

Self-Employed - Annual business figures

Tax Year			Comments	Tax Year			Comments
Gross Sales	$			Gross Sales	$		
Profit Before Tax	$			Profit Before Tax	$		
Director Salaries	$			Director Salaries	$		
Depreciation	$			Depreciation	$		
Interest and other addbacks	$			Interest and other addbacks	$		
Lease rentals	$			Lease rentals	$		
Amortisation	$			Amortisation	$		
Loss on sale of fixed asset	$			Loss on sale of fixed asset	$		
Profit on sale of fixed asset	$			Profit on sale of fixed asset	$		
Non recurring expense	$			Non recurring expense	$		
Tax paid	$			Tax paid	$		

Other Taxable Income - Annual

Dividends $		Capital Gains $		Foreign Income $	
DHA $		Carer Payment $		Pension $	
Extra Super Contributions $		Other Income $			

Non-Taxable Income - Annual

Government Benefits Pension	$		Government Benefits Family Allowance	$	
Government Benefit Other	$		Government Benefits Child Support	$	
Child Maintenance	$		Private Pension	$	
Addback Depreciation	$		Addback Other Non Taxable	$	
NRAS	$		Other Income Non Taxable	$	

INCOME - APPLICANT 2

Employment Income 1 - Annual

Employer		Gross Salary $		Bonus $		Overtime - essential $	
Overtime - non essential $		Commission $		Allowance $		**Salary Total - Applicant 2** $	0

Employment Income 2 (if applicable) - Annual

Employer		Gross Salary $		Bonus $		Overtime - essential $	
Overtime - non essential $		Commission $		Allowance $		**Salary Total - Applicant 2** $	0

Self-Employed - Annual business figures

Tax Year			Comments	Tax Year			Comments
Gross Sales	$			Gross Sales	$		
Profit Before Tax	$			Profit Before Tax	$		
Director Salaries	$			Director Salaries	$		
Depreciation	$			Depreciation	$		
Interest and other addbacks	$			Interest and other addbacks	$		
Lease rentals	$			Lease rentals	$		
Amortisation	$			Amortisation	$		
Loss on sale of fixed asset	$			Loss on sale of fixed asset	$		
Profit on sale of fixed asset	$			Profit on sale of fixed asset	$		
Non recurring expense	$			Non recurring expense	$		
Tax paid	$			Tax paid	$		

Other Taxable Income - Annual

Dividends $		Capital Gains $		Foreign Income $	
DHA $		Carer Payment $		Pension $	
Extra Super Contributions $		Other Income $			

Non-Taxable Income - Annual

Government Benefits Pension $		Government Benefits Family Allowance $	
Government Benefit Other $		Government Benefits Child Support $	
Child Maintenance $		Private Pension $	
Addback Depreciation $		Addback Other Non Taxable $	
NRAS $		Other Income Non Taxable $	

EXPENSES (for applicants living in a joint household with a spouse or partner provide the total amount for household expenses)

Applicant/s whose expenses are included below:

		Monthly Expense	Comments
Groceries	$		
Clothing and personal care	$		
Phone internet and subscriptions	$		
Pet care	$		
Public education	$		
Higher education and training	$		
Childcare	$		
Recreation and entertainment	$		
Medical and health	$		
Transport	$		
General basic insurances	$		
Primary residence running costs	$		
Total Living Expenses (in HEM)	$	0	

Other	$		
Private schooling and tuition	$		
Health insurance	$		
Sickness accident and life insurance	$		
Primary residence land tax	$		
Secondary residence running costs	$		
Investment property running costs	$		
Total Living Expenses (not in HEM)	$	0	

Child and spousal maintenance	$		
Rent	$		
Board	$		
Other Commitments (not in HEM)	$	0	

Total expenses for the applicant/s noted above: $ 0

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Loan Application Form

NEEDS & OBJECTIVES

Primary reasons for seeking credit (i.e. your needs & objectives)

Immediate Needs & Objectives – within the next two years (e.g. holiday, purchases, renovations, savings, protect the family etc.)

Longer Term – between 2 - 10 years' time (e.g. repay mortgage, buy a new car, education expenses, purchase investment property, retirement planning)

LOAN REQUIREMENTS & OBJECTIVES

Primary loan purpose/type

Security property/properties value $

Deposit $

Select the purpose for which the loan proceeds will be used and specify the proposed amount required for each purpose (Multiple purposes can be selected)

- ☐ Purchase a property $
- ☐ Construction $
- ☐ Renovations $
- ☐ Investment purposes $
- ☐ Purchase asset (vehicle etc) $
- ☐ Refinance $
- ☐ Debt consolidation $
- ☐ Other Purpose (please state purpose) $
- ☐ Commercial (please state purpose) $

Please Note – You will need to review and confirm your loan requirements with a Rate Money representative $ 0

YOUR OBJECTIVES & FINANCIAL SECURITY

Do you have plans or anticipate changes to your financial circumstances that could ADVERSELY impact your ability to repay this loan?

Do you have plans or anticipate changes to your financial circumstances that could POSITIVELY impact your ability to repay this loan?

If yes; please explain the nature of the change, period of impact, monthly financial impact (i.e. $ cost/gain per month) and how repayments will be met

At what age/s do you plan to retire?

Please nominate how you propose to repay the loan at that time (add comments below if 'other')

What is your level of financial experience?

What is your level of concern about movements in interest rates?

How important is loan flexibility to you? (e.g. ability to redraw, having an offset account, pay off the loan faster, etc)

What is your level of concern about your current job security?

What is your level of concern about negative property value fluctuations?

Do you have an emergency fund, liquid asset or insurance to assist with repayment of debt in the event of a loss of income?

Would you be able to maintain your commitments & lifestyle if you or your partner were unable to earn an income?

Do you have adequate insurance to meet your loan repayments in the event you are unable to work? (e.g. life insurance, income protection insurance)

Do you have a will?

Are you aware of any circumstances that may impact upon your ability to meet your financial commitments?

Please provide comments to support answer/s above where applicable

YOUR CREDIT HISTORY

Has any applicant ever had any problems meeting any of your fixed commitments including mobile phone payments?	
Has any applicant ever been an officer or shareholder of a company of which a manager, receiver, and/or liquidator has been appointed?	
Does any applicant have any unsatisfied judgment(s) entered in any court against them or any company of which they are/were a Shareholder/Officer?	
Have any applicants simultaneously applied to any other Credit Provider(s) for this loan?	
Has any applicant ever been declared bankrupt?	

If yes has been selected for any of the above please provide details below:

PRODUCT REQUIREMENTS

Interest type (rate importance)

Fixed rate	
Where fixed rate is important, why?	
Preferred duration of the fixed rate period	
Variable rate	
Where variable rate is important, why?	
Split loan	
Where split loan is important, why?	
Preferred duration of the fixed portion	

Repayment type (rate importance)

Principal and interest	
Preferred repayment frequency	
Where principal and interest is important, why?	
Interest only	
Preferred duration of the interest only period	
Preferred repayment frequency	
Where interest only is important, why?	
Interest in advance	
Where interest in advance is important, why?	
Line of credit	
How will you pay off the line of credit at the end of, or during, the term?	
Why is flexibility of drawdown and repayments important?	

Product type (rate importance)

Offset account	
Where having an offset account is important, why?	
Redraw	
Where having a redraw feature is important, why?	
Please state any other requirements and objectives not already rated above:	

PRODUCT REQUIREMENTS

What is most important to you

Lowest overall loan cost

Loan approved quickly

Specific loan features

Lender policy/borrowing capacity

How often do you go to a branch?

How often do you use internet banking?

Please provide any comments around the features noted as important:

Additional Requirements

Term of credit sought Years Months

Preferred lenders (if any)

Any lenders you do not wish to deal with?

Additional services required?

CONTACT DETAILS (external advisors/parties)

Contact 1

Role/Position Firm/Company

Type of business entity ABN

Title First name Surname

Address

Contact number Related applicant/s or asset

Contact 2

Role/Position Firm/Company

Type of business entity ABN

Title First name Surname

Address

Contact number Related applicant/s or asset

Contact 3

Role/Position Firm/Company

Type of business entity ABN

Title First name Surname

Address

Contact number Related applicant/s or asset

Contact 4

Role/Position Firm/Company

Type of business entity ABN

Title First name Surname

Address

Contact number Related applicant/s or asset

SECURITY DETAILS (please ensure property/ies are included in assets section)

Security 1

Asset address

Contact for valuation | First name | Surname

Company name | Contact type

Mobile number | Email address

Title type | Title | Volume

Plan | Lot | Folio

Security 2

Asset address

Contact for valuation | First name | Surname

Company name | Contact type

Mobile number | Email address

Title type | Title | Volume

Plan | Lot | Folio

Security 3

Asset address

Contact for valuation | First name | Surname

Company name | Contact type

Mobile number | Email address

Title type | Title | Volume

Plan | Lot | Folio

Security 4

Asset address

Contact for valuation | First name | Surname

Company name | Contact type

Mobile number | Email address

Title type | Title | Volume

Plan | Lot | Folio

LOAN DETAILS & FUNDING WORKSHEET

Total security value $		Transaction type		Ownership type	
Property status		Contract of sale date		Purchase type	
Construction type		Construction property type		Purchase/Contract price $	
Builder contract date		Builder Company Name			
Construction start date		Notes			
Expected completion					

Funds required (A) - enter fields applicable to application

Contract Purchase price	$	
Builders contract price	$	
Additional works outside contract price	$	
Existing loan balance/s being refinanced	$	
LMI premium already paid (excluding stamp duty)	$	
Stamp duty	$	
Land transfer fees	$	
Mortgage registration fees	$	
Mortgage discharge costs	$	
Mortgage break free	$	
Lender fees	$	
Legal fees	$	
Other fees/Costs	$	
Other debt/s being refinanced/consolidated	$	
Funds required for other loan purpose/s	$	
Total funds required	$	0

Funds available (B) - enter fields applicable to application

Proposed loan amount	$	
First home owners grant (FHOG)	$	
Sale proceed funds	$	
Savings	$	
Equity release from property	$	
Deposit paid	$	
Gift	$	
Liquidation of shares/assets	$	
Other funds available	$	
Total funds available	$	0

Total Funds Required (A)	**Total Funds Available (B)**	**Funds Surplus/Deficit (B - A)**
$ 0	**$** 0	**$** 0

Loan Application Form

SETTLEMENT INFORMATION

Will the applicant/s be representing themselves? | Solicitor firm

Solicitor address

Contact name | Phone | Email

BUSINESS PURPOSE DECLARATION (if applicable)

I/We declare that the credit assistance is to be provided to me/us by Rate Money Pty Ltd ABN 92 632 468 056 is to be applied wholly or predominantly for business and/or investment purposes other than investment in residential property.

IMPORTANT
You should only sign this declaration if this loan is wholly or predominantly for business and/or investment purposes, other than investment in residential property. By signing this declaration, you may lose your protection under the National Credit Code.

Applicant 1

Full Name

Signature

Date

Applicant 2

Full Name

Signature

Date

NOTICE OF NOMINATION

This is optional. It may be completed where there is more than one applicant for a loan which is for personal purposes.

We nominate (full name of person nominated)

to receive notices and other documents under the National Credit Code on behalf of us both.

IMPORTANT

- Each applicant who has completed this fact find is entitled to receive a copy of any notice or document under the code.
- By completing this section and signing this form you are forgoing your right to be provided with information from Rate Money and our credit providers. (Notices will only be sent to the nominated party)
- Should you wish to cancel your nomination, any party who has signed this fact find may do so anytime by contacting Rate Money.

POLITICALLY EXPOSED PERSON (PEP) SELF-DECLARATION

A Politically Exposed Person (PEP) is an individual, immediate family member or close association of an individual who hold, or has held, a prominent pubic position (either domestically or internationally) in a government body or an internal organisations. For example, Heads of State or Head of a country or government, government minister or equivalent senior politician, judicial or high-ranking military officials, senior foreign representatives or Directors, chief Executive Officer or chief Financial Officer or a position with comparable influence, in an international organisation.

With regards to the above definition, does either/both applicant/s believe you are, or have previously been, a Politically Exposed Person?

If yes, please describe below

APPLICANT & GUARANTOR DECLARATION

By signing this application you acknowledge and declare that:

1. I/we acknowledge and agree that the information provided is accurate and current reflection of my/our requirements and objectives, income, expenses and financial position.
2. I/we hereby consent to the giving of a copy of the credit contract to any guarantors (whether named in this contract or not).
3. 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.

Applicant 1

Full Name	
Signature	
Date	

Applicant 2

Full Name	
Signature	
Date	