

Home Loan Application

Step 1: Broker details

Broker name	Email
ACL number or aggregator	Broker ID
Mobile number	Estimated settlement date

Step 2: What is important to you in a loan?

I/we have the following requirements (tick the options that apply to your application):

Principal & interest repayments OR	Redraw
Interest only (up to 3 years), please explain why below:	Other, please specify below:

My/our objectives are (tick the options that apply to your application):

Reduce the loan as quickly as possible	Access equity/additional funds	Minimise loan repayments
Other, if you have any requirements or objectives not covered above, please outline these below:		

Step 3: Changes in financial circumstances

Are you aware of any significant changes to your financial circumstances that may adversely affect your ability to make contractual loan repayments?

Yes	No
-----	----

If yes, what kind of change are you expecting?

Temporary decrease in income	Permanent decrease in income	Anticipated large expenditure
Temporary increase in expenses	Permanent increase in expenses	Other, please specify below:

At what age are you planning to retire?

Applicant 1	Applicant 2
-------------	-------------

If the loan maturity date is after the date you intend to retire, how will you continue to meet your financial obligations?

Secure additional income	Sale of assets	Reducing expenditure	Using savings
Downsize	Other, please specify below:		

Step 4: Loan details

Loan type	Owner occupied OR	Investment	
Loan purpose	Purchase a property	Refinance	Cash out/equity release
Other, please specify below:			
How much would you like to borrow?	\$	What is the requested loan term?	years

Step 5: Borrower details

Applicant 1				Applicant 2					
Applicant		Guarantor		Applicant		Guarantor			
Existing customer		Loan number		Existing customer		Loan number			
Mr	Mrs	Ms	Other	Mr	Mrs	Ms	Other		
First & middle names				First & middle names					
Surname				Surname					
Date of birth				Date of birth					
Gender				Gender					
Spouse's name				Spouse's name					
No. of dependants				No. of dependants					
Age of dependants				Age of dependants					
Driver's licence #				Driver's licence #					
Relationship status				Relationship status					
Married/domestic partner		De facto		Married/domestic partner		De facto		Single	
Are you an Australian citizen/permanent resident?				Are you an Australian citizen/permanent resident?					
Yes		No, please advise residency:		Yes		No, please advise residency:			
Have you ever been bankrupt, had any credit defaults or had a financial judgement?				Have you ever been bankrupt, had any credit defaults or had a financial judgement?					
Yes, please provide details below:		No		Yes, please provide details below:		No			
Have you been known by any other name in the last 7 years? e.g., maiden name, previous married name?				Have you been known by any other name in the last 7 years? e.g., maiden name, previous married name?					
Yes, please provide details below:		No		Yes, please provide details below:		No			

Applicant 1 – contact details

Mobile number

Email address

Applicant 1 – residential address

Must NOT be PO Box

Street address

Suburb

State and postcode

Time at this address

Resident status

Owner (outright)

Owner (mortgage)

Renter

Boarder

Other, please specify:

Applicant 2 – contact details

Mobile number

Email address

Applicant 2 – residential address

Must NOT be PO Box

Street address

Suburb

State and postcode

Time at this address

Resident status

Owner (outright)

Owner (mortgage)

Renter

Boarder

Other, please specify:

Applicant 1 – post settlement residential address

Must NOT be PO Box

Street address

Suburb

State and postcode

Applicant 2 – post settlement residential address

Must NOT be PO Box

Street address

Suburb

State and postcode

Step 6: Employment details

Applicant 1 – current employment

Employment type
(self-employed, PAYG, retired,
home duties)

Status (full time, part-time,
casual, contract)

Industry

Occupation/
position/title

Name of employer

Street address

Postcode

Contact number

Start date

Applicant 1 – previous employment

Complete if less than three years with current employer

Employment type
(self-employed, PAYG)

Status (full time, part-time,
casual, contract)

Occupation

Name of employer

Length of service

Applicant 2 – current employment

Employment type
(self-employed, PAYG, retired,
home duties)

Status (full time, part-time,
casual, contract)

Industry

Occupation/
position/title

Name of employer

Street address

Postcode

Contact number

Start date

Applicant 2 – previous employment

Complete if less than three years with current employer

Employment type
(self-employed, PAYG)

Status (full time, part-time,
casual, contract)

Occupation

Name of employer

Length of service

Step 7: Company guarantors – to be completed if a company guarantor is required

Guarantor 1

Company name

Trust name

ACN

ABN

Date established

Industry

Mailing address

Trading address

Guarantor 2

Company name

Trust name

ACN

ABN

Date established

Industry

Mailing address

Trading address

Step 8: Income details

Annual income applicant 1

PAYG base income

Tax-free income

Self-employed income

Business net profit

Addbacks

Rental income

Other

Description of other income:

Annual income applicant 2/guarantor

PAYG base income

Tax-free income

Self-employed income

Business net profit

Addbacks

Rental income

Other

Description of other income:

Step 9: Representative's details

Solicitor's details (if purchase)

Firm name

Contact name

Phone number

Email address

Street address

Accountant's details (if self-employed)

Firm name

Contact name

Phone number

Email address

Street address

Step 10: Assets

Real estate assets

Address	Value (\$)	Asset owner	Invest/owner occ	Lender	Security?

Other assets

Asset type	Description	Value (\$)	Asset owner
Savings/investments/shares			
Superannuation			
Household/personal effects			
Vehicles			
Business			
Other			

Step 11: Liabilities

Existing home loans

Lender	Close	Retain	Reduce	Balance/limit (\$)	Term left (yrs)	Interest rate	Monthly pmt	Debt owner

Existing personal loans & leases

Lender	Close	Retain	Reduce	Balance/limit (\$)	Term left (yrs)	Interest rate	Monthly pmt	Debt owner

Existing credit cards, lines of credit, overdrafts & 'buy now pay later' facilities

Lender	Close	Retain	Reduce	Balance/limit (\$)	Term left (yrs)	Interest rate	Monthly pmt	Debt owner

Step 12: Living expenses

Monthly expenses

Applicant 1

Applicant 2

Basic living expenses	Clothing & personal care		
	Groceries		
	Recreation & entertainment		
	Telephone, mobile, internet, pay TV & streaming services		
	Transport		
	Medical & health		
	General basic insurances		
	Childcare		
	Higher education		
	Primary residence costs		
	Pet care		
Other living expenses	Life, sickness & personal insurance		
	Health insurance		
	Secondary residence costs		
	Investment property costs		
	Rent		
	Board		
	Child & spousal maintenance		
	Other		

Step 13: Privacy declaration

By signing this document, you consent to us, First Federal Pty Limited ACN 136 380 526, First Federal Home Loan Pty Limited ACN 160 925 146 and our related bodies corporate collecting, using, holding and disclosing personal and credit-related information about you. You can find out more about how we deal with your privacy by viewing our privacy policy and credit reporting policy at <https://www.firstfederal.com.au/privacy-policy/>. If you do not provide us with this consent or provide us with your personal and credit-related information, we may not be able to arrange finance for you or provide other services. We are required to collect personal information by the National Consumer Credit Protection Act 2009 (Cth) and the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

How we handle your personal and credit-related information

You agree to us collecting, using, storing and disclosing information about you. We may collect, use, hold and disclose personal and credit-related 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 by third parties, verifying your identity by using information held by a credit reporting body (CRB) and using other online resources, performing associated tasks and managing our relationship with you.

We can also use your personal and credit-related information to comply with laws, for example the National Consumer Credit Protection Act 2009 (Cth) and Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth). We may collect your personal and credit-related information from you or from third parties. We may, from time to time, collect sensitive information about you, including information about your health.

The types of information we collect

Credit-related information means both:

- *credit information*, which is information which includes your identity; the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information, financial hardship information (including information that any repayments are affected by a financial hardship arrangement), default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; personal insolvency information and publicly available information; and
- *credit eligibility information*, which is credit reporting information supplied to us by a Credit Reporting Body (CRB), and any information that we derive from it.

Personal information includes any information from which your identity is apparent, such as your name, date of birth, address, the number and ages of your dependents, and employment information. If you use our website or mobile applications, we may collect information about your location or activity, including IP address, use of third-party sites, and other user information.

Access to information and privacy and credit reporting policies

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy and credit reporting policy can be obtained at <https://www.firstfederal.com.au/privacy-policy/> or by contacting us on 1800 178 333. Our privacy and credit reporting policy and the privacy policies of the CRBs we deal with contain information about how you may access or seek correction of your personal information and credit-related information we hold, how we manage that information, how to make a privacy-related complaint, and how that complaint will be dealt with.

Exchange of personal and credit related information with CRBs

We may give personal and credit-related information about you to, and receive such information about you from, CRBs, including information about your credit worthiness. CRBs may include information about you and this application in reports provided to other lenders to assist them to assess your credit worthiness. We may inform CRBs if you default, fail to meet your repayment obligations or commit a serious credit infringement. You can ask a CRB not to use a credit report about you for the purposes of pre-screening or direct marketing. You can also ask a CRB not to use or disclose credit reporting information about you if you have reasonable grounds to believe that you've been, or are likely to be, a victim of fraud.

The CRBs we may share information with include:

- Equifax Pty Limited – www.equifax.com.au – contact on 13 83 32; see privacy policy at <https://www.equifax.com.au/privacy>;
- Illion (Australia) Pty Limited – www.illion.com.au – contact on 13 23 33; see privacy policy at <https://www.illion.com.au/privacy-policy>; and
- Experian Australia Credit Services Pty Limited – www.experian.com.au – contact on 1300 783 684; see privacy policy at <https://www.experian.com.au/privacy-policy-terms-conditions>.

Consumer and commercial credit-related information:

you agree that we may exchange your commercial and consumer credit related information with entities listed on the subsequent page under 'Exchange information', to assess an application for consumer or commercial credit, for the purpose of considering whether to accept you as a borrower and to manage that credit.

Exchange of information with credit providers:

you agree that we may exchange your personal and credit-related information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Exchange of information with guarantors:

you agree that we may exchange your personal and credit-related information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

Exchange of information:

you agree that we may exchange personal and credit-related information with other entities, some of which may be located overseas including in the USA, Canada, Europe and Asia. Please see our privacy and credit reporting policy for more information. These other types of entities may include:

- finance brokers, mortgage managers, and persons who assist us to provide our products to you;
- financial consultants, accountants, lawyers, insurers and advisers;
- any person who represents you, including financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers;
- investors, advisers, trustees, ratings agencies and other businesses assisting us with funding;
- 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;
- any person where we are authorised by law to do so;
- businesses who provide us with services or systems;
- insurers, valuers, and debt collection agencies;
- persons who are or are likely to be co-borrowers with you or to guarantee your loan;
- any person you expressly consent to;
- 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;
- an organisation that assists us to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct).

Customer identification:

We may disclose your name, residential address and date of birth to an organisation (including a CRB, the document issuer or official records holder via third party systems and services), to verify your identity. The organisation will use this information to give us an assessment/report of whether or not the information we have matches information held by the organisation. If we use these methods and are unable to verify your identity in this way, we will let you know. We may also use information about your Australian passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate and any other identification documents to match those details with the relevant registries using third party systems and to record the results of that matching.

Note: This personal information may be transmitted outside Australia.

Note: If you do not consent to us disclosing your information in this way, we will verify your identity in another way, which may involve requiring you to provide various supporting identification documents (either original or certified copies).

Signatures of the borrower(s) and date:

By signing this document, all borrowers and guarantors:

- consent to the collection, use, holding and exchange of your personal and credit-related information as set out above; and
- confirm that you are authorised to provide any personal information you provide to us and consent to the disclosure of your name, residential address and date of birth to a CRB or other organisation (including the document issuer or official records holder via third party systems and services) for the purposes of electronically verifying your identity as set out above.

Applicant 1 - signature	Applicant 2 - signature
Guarantor 1 - signature	Guarantor 2 - signature
Name	Name
Date	Date

The declarations and consents in the following sections are provided by you to First Federal Pty Ltd ACN 136 380 526 and First Federal Home Loans Pty Ltd ACN 160 925 146.

Step 14: Borrower's declaration

In making this application, you declare to us that:

- the information provided in this application is in all aspects complete and correct to the best of your knowledge and belief;
- you understand that we may seek confirmation and/or verification of the information provided by you in this application;
- you are earning the income declared in this application form from the entity listed, and you authorise us to contact your accountant to confirm those details;
- you are aware of the financial obligations of the proposed loan and can comfortably afford all repayments under this loan without incurring financial hardship;
- you are satisfied that your financial obligations under this loan will not adversely impact your ability to meet all of your other financial obligations (including living expenses) as and when they fall due;
- there are no other significant issues relevant to this loan application that should be brought to our attention; and
- any valuations obtained by us are for our loan assessment purposes and we are not obligated to make a copy available to you.

We recommend that all loan applicants seek independent legal and financial advice prior to obtaining a loan. We will rely on the information you provide in this Loan Application when assessing whether a loan is appropriate for you.

Applicant 1 - signature	Applicant 2 - signature
Name	Name
Date	Date

Step 15: Electronic consent

By signing this consent to receive notices and documents electronically, you acknowledge:

- we may no longer send paper copies of notices and other documents to you;
- you should regularly check your nominated email address below for notices and other documents;
- we may send notices and other documents by email, or provide a notice in an email that the documents are displayed on and can be retrieved from our website;
- you may withdraw your consent to receiving notices and other documents by electronic means at any time;
- you have facilities to enable you to print the notice or other document sent to you electronically; and
- you request all loan documents required to set up this new loan, be delivered electronically by email to the address provided on the application form, to:

All borrowers, AND to my:	Solicitor	Broker (copy only)
Applicant 1 - signature	Applicant 2 - signature	
Name	Name	
Email address	Email address	
Date	Date	

Step 16: Broker's declaration

In submitting this application, you declare:

- I have made reasonable inquiries to confirm the requirements and objectives of my client/s;
- I recommend this loan product as it meets these requirements and objectives;
- This loan is not unsuitable. My clients can meet their financial obligations of the loan without financial hardship;
- If interest only, the interest only period aligns with my clients' requirements. I have explained the following additional risks and costs of an interest only term to them;
 - interest only repayments will not pay off any principal during the interest only term;
 - the repayments required to pay out the loan will increase after the interest only period ends to cover both interest and principal reductions;
 - and the applicant/s may pay more over the life of their loan if there was no interest only term.
- My clients are not disadvantaged by any conflict of interest in relation to any incentives or commissions that I may receive for writing this loan.

I declare the above information to be true and correct.

Broker signature

Broker name

Date

Step 17: Additional notes about this application