

Loan Application Form

1 BROKER / LENDER INTRODUCER DETAILS

Name	<input type="text"/>
Contact Number	<input type="text"/>
Email	<input type="text"/>
TPT Wealth Broker/Lender Code	<input type="text"/>
Aggregator	<input type="text"/>
Brokerage	<input type="text"/>

2 COMPANY / TRUST / PARTNERSHIP DETAILS

Entity Name	<input type="text"/>	ABN	<input type="text"/>
Full Legal Name	<input type="text"/>		
Business Type	<input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Trust <input type="checkbox"/> Company <input type="checkbox"/> Other <input type="text"/>		
Business Activity / Industry	<input type="text"/>	ABN / ACN	<input type="text"/>
Registered Business Address (must not be a PO Box)			
Street	Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mailing Address			
Street	Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Business Contact Details	Phone <input type="text"/>	Email <input type="text"/>	

3 LOAN DETAILS (if insufficient space please attach additional notes)

☐ Full Doc
 ☐ Development
 ☐ SMSF
 ☐ Alternate Doc
 ☐ Lease Doc

Is this loan for predominantly business or investment purposes? ☐ Yes ☐ No

Loan Purpose & Use of Funds	Loan amount
<input type="text"/>	\$ <input type="text"/>

4 SECURITY DETAILS

Security to be offered in support of this business application

Security Address	Security type (residential, commercial, rural)	Estimated Value	Does security support other loans?
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No

5 AUTHORISED PARTIES DETAILS: SOLICITOR AND ACCOUNTANT

Solicitor:

Name of Firm	<input type="text"/>	Key Contact	<input type="text"/>
Email	<input type="text"/>	Phone	<input type="text"/>

Accountant:

Name of Firm	<input type="text"/>	Key Contact	<input type="text"/>
Email	<input type="text"/>	Phone	<input type="text"/>

6 PERSONAL DETAILS FOR APPLICANTS / GUARANTORS

If further copies required, please photocopy or print more copies of this page

Director / Proprietor / Partner 1

☐ Applicant ☐ Director ☐ Partner ☐ Guarantor

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Dr

☐ Other Title

Full Name

Residential Address (must not be a PO Box)

Street

Suburb

State Postcode

Time at current Address Years Months

Contact Phone Numbers Home Mobile

Email

Drivers Lic No. Expiry

Date of Birth Marital Status

No. of dependants

Occupation

Employer

☐ Casual ☐ Part Time ☐ Full Time

Time at current employment Years Months

Are you a resident of another country for tax purposes? ☐ Yes ☐ No

If yes, country of tax residence

Tax Identification Number (TIN) from foreign country

Are you a Politically Exposed Person (PEP*)? ☐ Yes ☐ No

* A Politically Exposed Person (PEP) is a person, or an immediate family member of a person, who holds a prominent public position or function in a government body or international organisation. PEP status is defined and regulated under Australia's Anti-Money Laundering & Counter-Terrorism Financing Act 2006 (Cth).

Director / Proprietor / Partner 2

☐ Applicant ☐ Director ☐ Partner ☐ Guarantor

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Dr

☐ Other Title

Full Name

Residential Address (must not be a PO Box)

Street

Suburb

State Postcode

Time at current Address Years Months

Contact Phone Numbers Home Mobile

Email

Drivers Lic No. Expiry

Date of Birth Marital Status

No. of dependants

Occupation

Employer

☐ Casual ☐ Part Time ☐ Full Time

Time at current employment Years Months

Are you a resident of another country for tax purposes? ☐ Yes ☐ No

If yes, country of tax residence

Tax Identification Number (TIN) from foreign country

Are you a Politically Exposed Person (PEP*)? ☐ Yes ☐ No

* A Politically Exposed Person (PEP) is a person, or an immediate family member of a person, who holds a prominent public position or function in a government body or international organisation. PEP status is defined and regulated under Australia's Anti-Money Laundering & Counter-Terrorism Financing Act 2006 (Cth).

7 OTHER INFORMATION AND COMMENTS (Background, Past & Future Financial Results, General)

8 LIVING EXPENSES (Please provide a copy for additional Applicants/Guarantors if required)

In adherence with our responsible lending obligations, TPT Wealth needs to take into account the customers' personal financial situation. This means we need customers to provide us with their actual living expenses (Customer Stated Living Expenses) for all loan applications.

Rent / Board	\$	<input type="checkbox"/> Annually	<input type="checkbox"/> Monthly	<input type="checkbox"/> Weekly	Will this continue after settlement?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Alimony / maintenance payments	\$	<input type="checkbox"/> Annually	<input type="checkbox"/> Monthly	<input type="checkbox"/> Weekly			
Child care	\$	<input type="checkbox"/> Annually	<input type="checkbox"/> Monthly	<input type="checkbox"/> Weekly			
Clothing and personal care	\$	<input type="checkbox"/> Annually	<input type="checkbox"/> Monthly	<input type="checkbox"/> Weekly			
Education / Private school fees / HECS	\$	<input type="checkbox"/> Annually	<input type="checkbox"/> Monthly	<input type="checkbox"/> Weekly			
Groceries	\$	<input type="checkbox"/> Annually	<input type="checkbox"/> Monthly	<input type="checkbox"/> Weekly			
Insurance (health, life, sickness)	\$	<input type="checkbox"/> Annually	<input type="checkbox"/> Monthly	<input type="checkbox"/> Weekly			
Investment property (council rates, land tax, insurances, body corporate fees)	\$	<input type="checkbox"/> Annually	<input type="checkbox"/> Monthly	<input type="checkbox"/> Weekly			
Medical and health	\$	<input type="checkbox"/> Annually	<input type="checkbox"/> Monthly	<input type="checkbox"/> Weekly			
Recreation and entertainment	\$	<input type="checkbox"/> Annually	<input type="checkbox"/> Monthly	<input type="checkbox"/> Weekly			
Telephone and internet	\$	<input type="checkbox"/> Annually	<input type="checkbox"/> Monthly	<input type="checkbox"/> Weekly			
Transport	\$	<input type="checkbox"/> Annually	<input type="checkbox"/> Monthly	<input type="checkbox"/> Weekly			
Utilities and rates – owner occupied	\$	<input type="checkbox"/> Annually	<input type="checkbox"/> Monthly	<input type="checkbox"/> Weekly			
Voluntary superannuation contributions	\$	<input type="checkbox"/> Annually	<input type="checkbox"/> Monthly	<input type="checkbox"/> Weekly			
Other living expenses	\$	<input type="checkbox"/> Annually	<input type="checkbox"/> Monthly	<input type="checkbox"/> Weekly			

Are there any other expenses not detailed above which may impact the capacity to repay this loan without hardship? If so please provide details below:

9 STATEMENT OF ASSETS AND LIABILITIES (Please copy for additional Applicants/Guarantors if required)

ASSETS – WHAT YOU OWN				<input type="checkbox"/> Applicant/s	<input type="checkbox"/> Guarantor/s	Specify Linked Liability/ies below e.g. Loan/s 1 & 4	
Existing Property/ies				Value	Loan/s		
Address:				\$			
Address:				\$			
Address:				\$			
Address:				\$			
Vehicle/s	Year	Make	Model	Value	Loan/s		
				\$			
				\$			

9 STATEMENT OF ASSETS AND LIABILITIES CONTINUED

	Name of Financial Institution	Balance
Savings/Deposit accounts		\$
Savings/Deposit accounts		\$
Savings/Deposit accounts		\$
	Provide Details	Value
Home Contents		\$
Superannuation		\$
Other Assets		\$
Other Assets		\$
Other Assets		\$

LIABILITIES – WHAT YOU OWE

Loans	Name of Financial Institution	Interest Rate	Balance Owing / Limit	Monthly Repayment	P&I or I.O	If I.O remaining I.O term
1 <input type="checkbox"/> Home <input type="checkbox"/> Personal		%	\$	\$		
2 <input type="checkbox"/> Home <input type="checkbox"/> Personal		%	\$	\$		
3 <input type="checkbox"/> Home <input type="checkbox"/> Personal		%	\$	\$		
4 <input type="checkbox"/> Home <input type="checkbox"/> Personal		%	\$	\$		
5 <input type="checkbox"/> Home <input type="checkbox"/> Personal		%	\$	\$		

Store / Credit Cards e.g. Visa

Card Type	Name of Financial Institution	Balance Owing	Card Limit	Mthly Repayment
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$

Overdraft	Name of Financial Institution	Overdraft Limit	Balance Owing
		\$	\$

Other Liabilities e.g. Car lease/Customer is guarantor for Loan

Liability Type	Name of Financial Institution	Balance Owing	Monthly Repayment
		\$	\$
		\$	\$

10 SOURCE OF INCOME

Source of Income

This is the main way you earn the money that goes into your investment account. e.g. employment (including job/salary/wages/self-employed), government payments like pensions, investments – dividends/rental income etc. Please select the most relevant one to your circumstances.

- | | | |
|---|---|--|
| <input type="checkbox"/> Employment | <input type="checkbox"/> Spouse or partner / parent or guardian | <input type="checkbox"/> Insurance settlement |
| <input type="checkbox"/> Dividends or income – business | <input type="checkbox"/> Family trust or inheritance | <input type="checkbox"/> Royalties |
| <input type="checkbox"/> Pension / social benefits (Centrelink payment) | <input type="checkbox"/> Sale of property | <input type="checkbox"/> Lottery win or gambling |
| <input type="checkbox"/> Investments / superannuation account | <input type="checkbox"/> Donation or gift | <input type="checkbox"/> Other, please specify |
| <input type="checkbox"/> Grant / scholarship / subsidy | <input type="checkbox"/> Divorce settlement | |

10 SOURCE OF INCOME CONTINUED

Source of Wealth

This is the source of income that has primarily helped you pay for your assets such as a property, car, shares etc., e.g. salary/wages/income from employment, sale of property or business, inheritance etc. Please select the most relevant one to your circumstances.

- | | | |
|---|---|--|
| <input type="checkbox"/> Employment | <input type="checkbox"/> Spouse or partner / parent or guardian | <input type="checkbox"/> Insurance settlement |
| <input type="checkbox"/> Dividends or income – business | <input type="checkbox"/> Family trust or inheritance | <input type="checkbox"/> Royalties |
| <input type="checkbox"/> Pension / social benefits (Centrelink payment) | <input type="checkbox"/> Sale of property | <input type="checkbox"/> Lottery win or gambling |
| <input type="checkbox"/> Investments / superannuation account | <input type="checkbox"/> Donation or gift | <input type="checkbox"/> Other, please specify |
| <input type="checkbox"/> Grant / scholarship / subsidy | <input type="checkbox"/> Divorce settlement | |

11 DIRECT DEBIT ACCOUNT DETAILS

In connection with my/our loan accounts you are hereby authorised to direct debit the loan repayments from the below account:

Account Holder Name			
Account Holder Address			
Street	Suburb	State	Postcode
Financial Institution Name		ABN	
BSB		Account No.	

12 VALUATION FEES

In connection with my/our loan application you are hereby authorised and requested to arrange a valuation by a registered valuer of the property situated at:

Street	Suburb	State	Postcode
<input type="checkbox"/> I / We hereby agree to pay or reimburse you for the valuers fee and any additional costs associated with assessing (or reassessing) the value of the above mentioned property, irrespective of whether my / our loan application is subsequently withdrawn or declined.			

13 EMAIL STATEMENTS CONSENT

In connection with my/our loan application you are hereby authorised to email loan statements to the following email address:

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14 NOMINATED PERSON/S

In connection with my/our loan application and accounts you are hereby authorised to send all correspondence to the following nominated person/s:

Title and Full Name			
Street	Suburb	State	Postcode
Title and Full Name			
Street	Suburb	State	Postcode

15 BROKER / LENDER ACKNOWLEDGEMENT (TO BE COMPLETED BY BROKER/LENDER)

☐ (A) Face-to-face interviews

1. Face-to-face interviews have been conducted with each borrower and guarantor (who are individuals) or appropriate representatives of the borrower and guarantor (corporate applications e.g. Companies).
2. It was confirmed that each borrower and guarantor speaks English sufficiently to understand the nature of the transaction (if this is not the case, please advise TPT Wealth).
3. Each borrower and guarantor was identified in line with TPT Wealth's AML/CTF Program; and I have sighted and copied all original primary and secondary documentation.
4. I certify that I have dispatched quality copies of this documentation to TPT Wealth to support this application.

Copy of required identification is provided for all borrowers, certified by myself as the broker/lender (two years service).

Broker/Lender Full Given Names & Surname

Broker/Lender Signature

Date

☐ (B) Non-Face-to-face interviews/Remote Applications

1. I have identified an acceptable Certifier under the AML/CTF Act and referred the potential borrower(s) and guarantor(s) to this person for the purposes of identification and document certification.
2. It was confirmed that each borrower and guarantor speaks English sufficiently to understand the nature of the transaction (if this is not the case, please advise TPT Wealth).
3. Each borrower and guarantor was identified in line with TPT Wealth's AML/CTF Program; and certified copies of all primary and secondary documentation has been received
4. I certify that I have dispatched quality copies of this documentation to TPT Wealth to support this application.

Required identification (certified by a person who is authorised in accordance with the *Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth)*) is provided for all borrowers.

Broker/Lender Full Given Names & Surname

Broker/Lender Signature

Date

What information can be disclosed?

The Privacy Act allows TPT Wealth Limited ('TPT Wealth', 'we', 'us', 'our') ABN 970 009 475 629 and other applicable persons to disclose credit information about the applicant and any guarantor referred to in this application (you) relating to this application, including:

- Details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number
- The fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor
- Advice that payments previously notified as unpaid are no longer overdue
- Information about your current or terminated consumer credit accounts and your repayment history
- Payments overdue for at least 60 days and for which collection action has started
- Cheques for more than \$100 drawn by you which have been dishonoured more than once
- In specified circumstances, that in our opinion you have committed a serious credit infringement
- The fact that credit provided to you by us has been paid or otherwise discharged, and
- Other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report and information held on the National Personal Insolvency Index.

Your sensitive information (e.g., membership of a professional or trade association) may also be disclosed where relevant to this application.

Who can give or obtain information:

The Credit Providers mentioned below may:

- Obtain a commercial and consumer credit report containing information about you from a credit reporting body
- Exchange credit information about you with each other, and
- Exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

Credit Providers can mean:

- Us
 - Our related companies
 - Any introducer, dealer or broker referred to in the loan application
 - Any agent or contractor of ours assisting in processing the loan application, and
 - Other entities involved in a securitisation related purpose of the credit provider
- In addition, in connection with assessing your loan application, administering your loan or collecting unpaid amounts under your loan, we may give information to:
- External service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants
 - Insurers and re-insurers, where insurance is provided in connection with our services to you
 - Superannuation funds, where superannuation services are provided to you
 - Debt collecting agencies, if you have not repaid a loan as required
 - Our professional advisors, such as accountants, lawyers and auditors
 - State or territory authorities that give assistance to facilitate the provision of home loans to individuals
 - Other credit providers and their professional advisors
 - Your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or
 - Government and regulatory authorities, if required or authorised by law.

Important information about credit reporting bodies

If you apply for any kind of credit, we may disclose information to a credit reporting body. Specifically, we may disclose information to or collect information from Equifax, whose privacy policy is www.equifax.com

"Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. From 12 March 2014, credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to above.

You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or

are likely to be a victim of fraud, including identity fraud.

When can information be obtained, used or disclosed?

This information can be obtained, used or disclosed by the Credit Providers before, during or after the provision of credit, for the various purposes identified in the Privacy Act including:

- Assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments
- To allow a credit reporting body to create or maintain a credit information file about you, and
- If you are in default under a credit agreement, notifying, and exchanging information with, other credit providers and any collection agent of ours.

Overseas disclosures

We will not directly disclose your personal information overseas.

Where we are required to provide your information to other organisations in the provision of credit related activities, such as insurers or lenders' mortgage insurances, your personal information may be disclosed overseas. You will be provided with information on their Privacy Policy as part of the disclosure material provided.

However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document

Electronic Verification

Under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act), we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.

The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on 1300 138 044 for further information.

Disclose to trade insurers

A registered trade insurer may obtain a consumer credit report about you from a Credit Provider or from a credit reporting body to assess whether to provide trade insurance to us in relation to an application for commercial credit.

Disclosure to Guarantors

The Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

Security

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Privacy Policy

Our Privacy Policy available at tptwealth.com.au or at any TPT Wealth Office provides additional information about how we can handle your personal information. It sets out how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Code of Conduct, and how we will deal with your complaint.

Marketing preferences

The Credit Providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The Credit Providers may do so even if you are on the Do Not Call Register.

Contact Us

Our Privacy Officer's contact details are:

Address:	TPT Wealth Limited, GPO Box 227 Hobart TAS 7001
Telephone:	1300 138 044
Email:	info@tptwealth.com.au

17 ACKNOWLEDGEMENT

By signing this application, you acknowledge having read and understood this permission to obtain and disclose information. You authorise the persons and organisations named above to give and obtain the information in ways specified above until the credit is repaid in full.

I/We apply for the advance amount specified on this application and offer the security described herein, over which I/we undertake to execute a Mortgage and other security documentation in the form adopted by TPT Wealth Limited and to pay all relevant solicitor, legal and valuation costs.

I /We acknowledge that this application is not a legally binding contract, and any contractual obligation in respect of any financial undertaking will be set out in subsequent documents. It is understood that where a valuation report is obtained the Valuer's report will remain in the possession of TPT Wealth and this it will be made solely and confidential to TPT Wealth for the purpose of considering the application for finance.

Provide Electronic Communication Consent

By signing this application this confirms that I/We:

- Consent that in giving TPT Wealth email, mobile phone, or telephone details, TPT Wealth may use these to communicate in relation to the application or any TPT Wealth products. This includes providing updates, application information, approval acknowledgements, reminders and (unless I/we tell the mortgage fund not to) marketing information.

- Consent to statements of account, notices and other documents including terms and conditions to be sent to me/us by post, electronically (attachment or hyperlink) or in any other way permitted by law or as otherwise agreed.
- Consent that TPT Wealth can send me/us application documentation electronically.
- Consent to using electronic or digital signatures of my name or initials and acknowledge that TPT Wealth will accept this just the same as pen-and-paper signature or initial. I/We acknowledge that we can ask for paper versions and sign using traditional means on request.
- Notwithstanding this consent, I/we understand TPT Wealth may still decide to send me/us paper documents in certain circumstances including where electronic delivery is unavailable or where TPT Wealth reasonably believes my/our email address is not receiving the emails they send.
- Understand I/we can change my/our communication channel preference at any time by notifying TPT Wealth by phone or in writing.

IMPORTANT: you should not sign this declaration unless this loan is wholly or predominantly for business or non-residential investment purposes. By signing this declaration you may lose your protection under the National Credit Code.

☐ 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

18 APPLICANT DECLARATION AUTHORITY & ACKNOWLEDGEMENT

To be signed by each Borrower: By signing below, you consent to all disclaimers, policies and declarations in this application.

Borrower's Signatures

Dated the day of 20

Signed by Individual Borrower 1

Signed by Individual Borrower 2

Signed by Individual Borrower 3

Signed by Individual Borrower 4

Signed by Company Borrower

ACN

in accordance with Section 127 of the Corporations Act in the presence of:

Director

Director/Secretary

Full Name

Full Name

18 APPLICANT DECLARATION AUTHORITY & ACKNOWLEDGEMENT CONTINUED

To be signed by each Guarantor: By signing below, you consent to all disclaimers, policies and declarations in this application.

Guarantor 's Signatures

Dated the day of 20

Signed by Individual Guarantor 1

Signed by Individual Guarantor 2

Signed by Individual Guarantor 3

Signed by Individual Guarantor 4

Signed by Company Guarantor

ACN

in accordance with Section 127 of the Corporations Act in the presence of:

Director

Director/Secretary

Full Name

Full Name

Dated the day of 20

Signed by Company Guarantor 1

ACN

in accordance with Section 127 of the Corporations Act in the presence of:

Director

Director/Secretary

Full Name

Full Name

Dated the day of 20

Signed by Company Guarantor 2

ACN

in accordance with Section 127 of the Corporations Act in the presence of:

Director

Director/Secretary

Full Name

Full Name

18 APPLICANT DECLARATION AUTHORITY & ACKNOWLEDGEMENT CONTINUED

Dated the day of 20

Signed by Company Guarantor 3

ACN

in accordance with Section 127 of the Corporations Act in the presence of:

Director

Director/Secretary

Full Name

Full Name

Dated the day of 20

Signed by Company Guarantor 4

ACN

in accordance with Section 127 of the Corporations Act in the presence of:

Director

Director/Secretary

Full Name

Full Name

Dated the day of 20

Signed by Company Guarantor 5

ACN

in accordance with Section 127 of the Corporations Act in the presence of:

Director

Director/Secretary

Full Name

Full Name