



BYBLOS FINANCE

website: www.byblosfinance.com

Shop 45/1 Macquarie St, Parramatta NSW 2150

Ph: (02) 9687 9444 Fax: (02) 9687 7733

REQUIREMENTS FOR LOAN PROCESSING

PAYG

- Two Pay Slips & Letter of Employment
- Two years Tax returns or Group Certificates
- 100 Points LD.
e.g. Passport & D/License, Medicare, Bank Cards
- Confirmation of deposit
e.g. Six months savings statements
- Copy of front page of Contract - if purchase
- Rent Letter - if investment
- Council rates notice for the security property
- Copy of existing loan statements
for last 12 months (if re-finance)
- Establishment Fee - \$605
Includes 1 valuation up to \$1m.
Additional valuations up to \$1m are \$250 each.
Where a valuation exceeds \$1m, the Establishment
Fee will be negotiated on a case by case basis.

Self Employed

- Two years full Financials for Company or business
- Two years Individual Tax returns
- Last 2 Years Income Tax Assessment Notices
from A.T.O
- 100 Points I.D.
e.g. Passport & D/License, Medicare, Bank Cards
- Confirmation of deposit
e.g. Six months savings statements
- Copy of front page of Contract - if purchase
- Rent Letter - if investment
- Council rates notice for the security property
- Copy of existing loan statements
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| | APPLICANT 1 | APPLICANT 2 |
|--|--|--|
| Capacity of Applicant | <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee | <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee |
| Title | <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Other | <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Other |
| Full Name of Applicant | | |
| Date of Birth | | |
| Driver's license number | | |
| Marital Status of Applicant | <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed | <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed |
| Full Name of Spouse | | |
| Number of Dependants | Ages: | Ages: |
| Contact Details | (h) (w) | (h) (w) |
| | (m) | (m) |
| Are you an Australian Resident? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Current address of applicant | | |
| | Post Code | Post Code |
| Period at current address | | |
| Current status of residence | <input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With Parents | <input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With Parents |
| Previous address of applicant (If less than 12 Months) | | |
| | Post Code | Post Code |
| Period at Previous Address | | |
| COMPANY / TRUST DETAILS | | |
| Company / Trust Name | | |
| ACN/ABN | | |
| Office address | | |
| Period at current address | | |
| Current status of registered office | <input type="checkbox"/> Own premises <input type="checkbox"/> Renting <input type="checkbox"/> Other | <input type="checkbox"/> Own premises <input type="checkbox"/> Renting <input type="checkbox"/> Other |
| Previous address (if less than 12 months in the above address) | | |
| | Post Code | Post Code |
| Full Name of Trustee(s) | | |
| Full name of Beneficiary(ies) | | |
| POST SETTLEMENT DETAILS | | |
| Address of Applicant after settlement of this loan | | |
| | Post Code | Post Code |
| Status of Residence after settlement of this loan | <input type="checkbox"/> Own home <input type="checkbox"/> Mortgaged <input type="checkbox"/> Renting <input type="checkbox"/> Living with parents | <input type="checkbox"/> Own home <input type="checkbox"/> Mortgaged <input type="checkbox"/> Renting <input type="checkbox"/> Living with parents |
| Name of Nearest Relative not living with you | | |
| Relationship to Relative | | |
| Current address of Relative | | |
| | Post Code | Post Code |
| Contact Details of Relative | (h) (m) | (h) (m) |

Initials/.....

| EMPLOYMENT DETAILS | | | |
|--|---------------|---|---|
| Occupation | | | |
| Employment Type | PAYG | <input type="checkbox"/> Full Time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor | <input type="checkbox"/> Full Time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor |
| | SELF EMPLOYED | <input type="checkbox"/> Sole Trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership | <input type="checkbox"/> Sole Trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership |
| | OTHER | <input type="checkbox"/> Home Duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed | <input type="checkbox"/> Home Duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed |
| If company, please state date and place of incorporation, nature of business and name of all directors | | | |
| Employer's name | | | |
| Employment start date | | | |
| Are you on probation? | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Employer's address | | | |
| | | Post Code | Post Code |
| Please complete below if period of employment is less than 2 years | | | |
| Previous occupation | | | |
| Previous employer's name | | | |
| Period of employment | | | |

| INCOME DETAILS (GROSS P.A.) | APPLICANT 1 | APPLICANT 2 |
|-----------------------------|-------------|-------------|
| Employer 1. | \$ | \$ |
| Employer 2. | \$ | \$ |
| Rental Income | \$ | \$ |
| Other | \$ | \$ |
| Total Income | \$ | \$ |

Personal Financial Statement

| ASSETS | | LIABILITIES | | | |
|---|--------------|-----------------------------------|----------------|-----------------------|------------------------------|
| Details | Market Value | Lender | Amount Owng \$ | Monthly Repayments \$ | To be paid out at settlement |
| 1. (Residence) | | 1. | | | <input type="checkbox"/> |
| 2. (Real Estate): | | 2. | | | <input type="checkbox"/> |
| 3. | | 3. | | | <input type="checkbox"/> |
| 4. | | 4. | | | <input type="checkbox"/> |
| 5. | | 5. | | | <input type="checkbox"/> |
| Deposit paid on property purchase | | Personal loans | | | <input type="checkbox"/> |
| Cheque/savings account | | | | | <input type="checkbox"/> |
| Term Deposit / Managed funds | | | | | <input type="checkbox"/> |
| Superannuation | | Credit/Store card limit \$ | | | <input type="checkbox"/> |
| Equity in business | | | | | <input type="checkbox"/> |
| Stock and machinery | | | | | <input type="checkbox"/> |
| Tools of trade | | | | | <input type="checkbox"/> |
| Motor vehicle(s) owned by applicant | | Lease / CHP | | | <input type="checkbox"/> |
| Boat | | | | | <input type="checkbox"/> |
| Marketable personal effects/Home Contents | | Personal debts | | | <input type="checkbox"/> |
| Gifts | | HECS | | | <input type="checkbox"/> |
| Life Insurance | | Rent | | | <input type="checkbox"/> |
| 1.Other | | Other | | | <input type="checkbox"/> |
| TOTAL = | | TOTAL = | | \$ | \$ |

| CONTINGENT LIABILITIES / GUARANTEES | APPLICANT 1 | APPLICANT 2 |
|-------------------------------------|-------------|-------------|
| Name of Applicant & Relationship | | |
| Amount \$ | | |
| Lender | | |

Initials/.....

| FUNDS POSITION | | | |
|-------------------------------------|----|--------------------|----|
| How loan is to be financed:- | | | |
| Purchase Price | \$ | Sale Proceeds | \$ |
| Refinance | \$ | Own Funds (Source) | \$ |
| Home Improvement | \$ | Gift | \$ |
| Legal fees | \$ | Loan Amount | \$ |
| Stamp fees | \$ | Others | \$ |
| Loan fees | \$ | | \$ |
| Other | \$ | TOTAL | \$ |
| TOTAL | \$ | SURPLUS | \$ |

| DECLARATIONS | YES | NO |
|--|--------------------------|--------------------------|
| Have you or your spouse ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors | <input type="checkbox"/> | <input type="checkbox"/> |
| Have you or your spouse, ever been shareholders or officers of any company of which a manager, receiver, and /or liquidator has been appointed? | <input type="checkbox"/> | <input type="checkbox"/> |
| Is there any unsatisfied judgment entered in any court against you, your spouse, or any company of which either you or your spouse are or were a shareholder or officer? | <input type="checkbox"/> | <input type="checkbox"/> |
| Has any application in respect of this loan ever been submitted by you or any other person to any other lender? If so, give details | <input type="checkbox"/> | <input type="checkbox"/> |
| Is the property under old system title? | <input type="checkbox"/> | <input type="checkbox"/> |
| Are all borrows eligible for the First Home Owner Grant? (if 'Yes', amount of Grant \$ _____) | <input type="checkbox"/> | <input type="checkbox"/> |
| Has any applicant in respect of this loan ever been a party to a loan, credit card, rental agreement or other credit facility that has been in arrears greater than one payment? | <input type="checkbox"/> | <input type="checkbox"/> |
| Has any applicant in respect of this loan ever been insolvent, bankrupt or ever been a party to a part IX, Part X arrangement or is there an unsatisfied statutory demand in bankruptcy outstanding? | <input type="checkbox"/> | <input type="checkbox"/> |

| THE FOLLOWING APPLY TO GUARANTORS ONLY | |
|--|-----------------|
| Name of your bank: | Branch address: |
| Name of Bank Manager: | Telephone no: |

| LOAN FACILITY | |
|--|--|
| Loan Amount \$ _____ | Loan Amount \$ _____ |
| Settlement Date ____/____/____ | Settlement Date ____/____/____ |
| Loan Facility Type _____ | Loan Facility Type _____ |
| <input type="checkbox"/> Premium <input type="checkbox"/> Premium Deluxe <input type="checkbox"/> Line of Credit <input type="checkbox"/> Variable <input type="checkbox"/> Fixed for _____ years <input type="checkbox"/> Interest only for _____ years <input type="checkbox"/> Principal & Interest <input type="checkbox"/> Capitalised LMI to the loan facility <input type="checkbox"/> Pro Pack | <input type="checkbox"/> Premium <input type="checkbox"/> Premium Deluxe <input type="checkbox"/> Line of Credit <input type="checkbox"/> Variable <input type="checkbox"/> Fixed for _____ years <input type="checkbox"/> Interest only for _____ years <input type="checkbox"/> Principal & Interest <input type="checkbox"/> Capitalised LMI to the loan facility <input type="checkbox"/> Pro Pack |

| DIRECT CARD APPLICATION | |
|---|-------------------------------|
| <input type="checkbox"/> You may request us to issue a direct card on your loan facility by ticking the box. | |
| Please link my card to the following loan facility: | |
| Borrower name (1) _____ | Borrower name (2) _____ |
| Loan ID/Loan number _____ | Loan ID/Loan number _____ |
| Loan facility amount \$ _____ | Loan facility amount \$ _____ |
| <p>You can use a direct card to draw available credit on your linked loan facility or to redraw (if redraw is available) additional payments on your linked loan facility.</p> <p>If you request us to issue a direct card:</p> <ul style="list-style-type: none"> a section 21 reference must be completed by an acceptable referee for each borrower and returned prior to settlement. card use is governed by the direct card conditions we give you before you use the card. If you do not agree with the conditions, please cut the card in two and return the pieces to us; <p>if there is more than one of you, we will issue a direct card to each of you and you authorise us to act on the instructions of any of you to draw credit or make a redraw from your linked loan facility.</p> | |

Initials/.....

| SECURITY PROPERTY 1 | |
|--|--------------------|
| Describe The Security Property: | |
| Address Of Property: | Post Code |
| Name on title after settlement | Estimated Value \$ |
| <input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Needs Repairs <input type="checkbox"/> Age _____ years | |
| <input type="checkbox"/> Vacant land <input type="checkbox"/> Presently occupied by the applicant <input type="checkbox"/> To be occupied by applicant <input type="checkbox"/> To be rented <input type="checkbox"/> Leased for _____ years | |
| Volume _____ Folio _____ Lot _____ Plan _____ Title _____ Zoning _____ | |
| Name in which security property will stand: | |
| Person to be contacted by the valuer | (ph) (m) |

| SECURITY PROPERTY 2 | |
|--|--------------------|
| Describe The Security Property: | |
| Address Of Property: | Post Code |
| Name on title after settlement | Estimated Value \$ |
| <input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Needs Repairs <input type="checkbox"/> Age _____ years | |
| <input type="checkbox"/> Vacant land <input type="checkbox"/> Presently occupied by the applicant <input type="checkbox"/> To be occupied by applicant <input type="checkbox"/> To be rented <input type="checkbox"/> Leased for _____ years | |
| Volume _____ Folio _____ Lot _____ Plan _____ Title _____ Zoning _____ | |
| Name in which security property will stand: | |
| Person to be contacted by the valuer | (ph) (m) |

| SECURITY PROPERTY 3 | |
|--|--------------------|
| Describe The Security Property: | |
| Address Of Property: | Post Code |
| Name on title after settlement | Estimated Value \$ |
| <input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Needs Repairs <input type="checkbox"/> Age _____ years | |
| <input type="checkbox"/> Vacant land <input type="checkbox"/> Presently occupied by the applicant <input type="checkbox"/> To be occupied by applicant <input type="checkbox"/> To be rented <input type="checkbox"/> Leased for _____ years | |
| Volume _____ Folio _____ Lot _____ Plan _____ Title _____ Zoning _____ | |
| Name in which security property will stand: | |
| Person to be contacted by the valuer | (ph) (m) |

| PROPERTY INSURANCE | |
|--------------------|-----------------|
| Name of Company: | Sum Insured: \$ |
| Policy Number: | Expiry Date: |

| BANK ACCOUNT FROM WHICH LOAN REPAYMENTS WILL BE MADE | |
|--|-----------------|
| Name of account: | Account Number: |
| Bank: | Branch Address: |

| SOLICITOR / CONVEYANCER DETAILS | |
|---------------------------------|-----------------------|
| Name of Firm _____ | Contact _____ |
| Address: _____ | Post Code _____ |
| Phone: _____ | Fax: _____ D.X: _____ |

Initials/.....

LOAN PURPOSE CHECKLIST

**EXTREMELY IMPORTANT NOTICE TO THE LOAN APPLICANT(S)
EACH BORROWER MUST COMPLETE THIS SECTION**

It is possible that your proposed loan may be regulated by the National Credit Code ("NCC"). NCC applies where:

- (a) Credit is provided under a contract;
- (b) The borrower (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and
- (c) The purpose for which credit is provided is wholly or predominantly of a personal, domestic, or household use, or
- (d) Purchase, renovate or improve residential property for investment purposes; or
- (e) Refinance personal, domestic or household credit or to purchase, renovate or improve residential property for investment purposes.

PART A

| In order to determine whether or not the provisions of NCC will apply to this loan, the Lender requires you to provide the following information: | | |
|---|--|--|
| 1. | Are any of the applicant(s) natural persons as described above? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. | Are any of the applicant(s) a corporation? If yes, do not complete Part B and Part C. | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. | Are any of the applicant(s) a strata corporation (being a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)? | <input type="checkbox"/> Yes <input type="checkbox"/> No |

PART B

| THE PURPOSE OF THE LOAN IS | LOAN AMOUNT SOUGHT | |
|----------------------------|---|-----------|
| 1. | To purchase a property for personal use. \$ | |
| 2. | To purchase a property for investment purpose. \$ | |
| 3. | To refinance a property for personal use. \$ | |
| 4. | To refinance a property for investment purpose. \$ | |
| 5. | To purchase vacant land for personal use. \$ | |
| 6. | To purchase a vacant land for investment purpose. \$ | |
| 7. | To refinance a vacant land for personal use. \$ | |
| 8. | To refinance a vacant land for investment purpose. \$ | |
| 9. | To purchase a vacant land and construct a property for personal use. \$ | |
| 10. | To purchase a vacant land and construct a property for investment purpose. \$ | |
| 11. | To refinance vacant land and construct a property for personal use. \$ | |
| 12. | To refinance a vacant land and construct a property for investment use. \$ | |
| 13. | To provide funds for a future personal use. \$ | |
| 14. | To provide funds for a future business/investment purpose. \$ | |
| TOTAL: | | \$ |

PART C

| | |
|---|--|
| Are any of the applicant(s) likely to receive an income tax deduction in respect of at least 50% of the total interest payable on the amount proposed to be borrowed? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
|---|--|

If you believe that the proposed loan is **NOT** provided wholly or predominantly for personal, domestic or household purposes, then you must also complete the Business Purpose Declaration.

Important Notice: If you declare that the loan has a business or investment purpose, but the lender's subsequent enquiries reveal that the loan is regulated under NCC, then the lender may be obliged to re-assess the loan and to arrange to have the loan re-documented. Any costs incurred by this process are to be borne by the Applicant(s).

Signature _____ Print Borrower Name _____ Date ____/____/____

Signature _____ Print Borrower Name _____ Date ____/____/____

Signature _____ Print Borrower Name _____ Date ____/____/____

Signature _____ Print Borrower Name _____ Date ____/____/____

BUSINESS PURPOSE DECLARATION

(section 13 (5) of the National Credit Code, regulation 68, National Consumer Credit Protection Regulations)

Perpetual Trustees Victoria Ltd
or
AFSH Nominees Pty Limited
Acting together or alone as the "Lender"

Loan of \$ _____ to be secured by mortgage over property at _____

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

business purposes; or investment purposes other than investment in residential property. I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

IMPORTANT

You should **only** sign this declaration if this loan is wholly or predominantly for:

- Business purposes; or
- Investment purposes other than investment in residential property.

By signing this declaration you may **lose** your protection under the National Credit Code.

I/We declare that I signed this declaration before entering into the abovementioned loan

Signature _____ Print Borrower Name _____ Date ____/____/____

Signature _____ Print Borrower Name _____ Date ____/____/____

Signature _____ Print Borrower Name _____ Date ____/____/____

Signature _____ Print Borrower Name _____ Date ____/____/____

CREDIT DECLARATION

I/we apply for credit. I/we and any guarantors are all aged over 18 years. The information set out in this application or otherwise provided about me/us and any guarantors is true and correct will be relied on. I/we consent to the disclosure of this application and any loan information (including statements of account, request for payment etc) before, during or after the loan to any guarantor. I/we agree to pay any loan application fee, or fees and charges incurred to process the application, to obtain the valuation report about the security property and legal expenses to prepare loan and security documents. I/we acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan.

Signature _____ Print Borrower Name _____ Date ____/____/____

Signature _____ Print Borrower Name _____ Date ____/____/____

Signature _____ Print Borrower Name _____ Date ____/____/____

Signature _____ Print Borrower Name _____ Date ____/____/____

Nature of the Consent

This Privacy Act Consent (Consent) relates to a credit application (the Credit Application), made to Byblos Finance in which you are named as an applicant (the Applicant) or as a person (the Guarantor) who has applied to guarantee the Applicant’s obligations. Please read the Consent carefully. When you sign the Credit Application, you agree to the terms of the Consent.

The Consent relates to the collection, use and disclosure of credit information and other personal information about you. Credit information is information about you in a credit report from a credit reporting agency or information about your credit worthiness, credit standing, credit history or credit capacity. For more information about privacy in general, you can visit the Federal Privacy Commissioner’s website privacy.gov.au

Lenders and Insurers

Byblos Finance will submit the Credit Application to a Lender or to Lenders to consider. The Lenders may act together or alone. Each Lender is identified in Part 1 of the Schedule (the Schedule) to this Consent.

The Lender may seek lenders mortgage insurance, title insurance or both, from one or more Insurers relating to:

- any credit (the Loan) the Lender may make available as a result of the Credit Application; or
- any security that supports or that may support repayment of the Loan.

Each Insurer is identified in part 2 of the Schedule. The Insurers may act together or alone.

Nature of insurance

Lenders mortgage insurance insures the Lender against loss if a borrower defaults on a loan and the Lender takes action to recover the loan.

Title insurance insures the Lender against, amongst other things, loss in respect of mortgage fraud and priority issues or defects in title to a property mortgaged to the Lender to secure the repayment of a loan.

A lenders mortgage insurance policy and a title insurance policy cover risks the Lender undertakes relating to the Loan. It does not cover risks you undertake relating to the Loan.

Collection of information

The Lender will collect personal information about you. If a Lender applies to an Insurer for lender’s mortgage insurance or title insurance in connection with:

- any credit (the Loan) the Lender may make available as a result of the Credit Application; or
- any security that supports or that may support repayment of the Loan,

the Insurer will collect personal information about you.

Each Lender and each Insurer may collect personal information about you from the Credit Application and verify that information, from sources referred to in the Credit Application (like your employer) and from other sources identified in this Consent. Each Lender and each Insurer may only use the personal information they collect about you for the purposes set out in this Consent.

Credit reporting agencies

Byblos Finance, each Lender and each Insurer may give personal information about you to a credit reporting agency.

Byblos Finance, each Lender and each Insurer may obtain a credit report about you from a credit reporting agency;

- if you are the Applicant, to assess the Credit Application;
- if you are the Applicant, to enable the Insurer to:
 - assess whether to provide insurance or to assess the risk of providing insurance to a Lender relating to the Loan; or
 - assess the risk of you defaulting on your obligations on a loan in respect of which the Insurer has provided insurance cover; or
- if you are a Guarantor, to assess whether to accept you as a guarantor for the Loan or the risk of you being unable to meet your liabilities as a guarantor.

Byblos Finance, each Lender and each Insurer may use information concerning your commercial activities or commercial credit worthiness, in a credit report it obtains from a credit reporting agency, to consider the Credit Application or to consider whether to provide services relating to the Loan.

If the Credit Application is for commercial credit, Byblos Finance, each Lender and each Insurer may use information about you, in a credit report it obtains from a credit reporting agency, to consider the Credit Application or to consider whether to provide services relating to the Loan.

Exchanging information with other lenders

If you are an Applicant, Byblos Finance, each Lender and each Insurer may give to, and obtain from, any credit provider named in the Credit Application, or named in a credit report obtained from a credit reporting agency, credit information about you to assist the Byblos Finance, Lender or Insurer to assess the Credit Application, consider whether to provide services relating to the Loan or administer the Loan. This information may include any information in a credit report about you.

Initials

Use of information

Byblos Finance, each Lender and each Insurer may use the personal information you provide in the Credit Application, or that they collect in relation to the Credit Application, to:

- if you are the Applicant, to assess the Credit Application;
 - if you are the Applicant, enable the Insurer to:
 - assess whether to provide insurance or to assess the risk of providing insurance to a Lender relating to the Loan;
 - assess the risk of you defaulting on your obligations on a loan in respect of which the Insurer has provided insurance cover; or
 - if you are a Guarantor, assess whether to accept you as a guarantor for the Loan or the risk of you being unable to meet your liabilities as a guarantor;
 - enable the Insurer to undertake any purpose arising under a contract of mortgage or title insurance entered into between a Lender and an Insurer;
 - administer or vary:
 - the Loan;
 - the insurance cover provided in respect of the Loan; or
 - any services relating to the Loan;
 - access and manage risks (including, amongst other things, credit scoring and reporting and other risks) relating to securitizing loans;
 - arrange securitizations of loans;
 - analyse a loan or insurance portfolio;
 - prevent fraud;
 - recover claims paid by an Insurer, including, amongst other things, an Insurer enforcing the Loan in place of the Lender;
 - provide or to continue to provide products or services to you;
 - provide you with details of the latest offers or specials on products or services Byblos Finance or a Lender or by any of their relate companies make available (unless you ask not to receive those offers);
- Investigate and resolve complaints concerning the provision of services by Byblos Finance a Lender or an Insurer or their related companies or associates.

Also, your personal information may be used for any other purpose set out in this Consent and in any way permitted by the Privacy Act or the National Privacy Principles set out in the Act.

Disclosure of information

Byblos Finance each Lender and each Insurer (each a “Discloser”) may disclose your personal information to:

- overseas organizations, but only for the purposes for which the Discloser may use the information;
- its related companies, but only for the purposes for which the Discloser may use the information;
- (in the case of Insurers only) their re-insurers;
- its service providers, but only to the extent necessary for them to perform services for the Discloser;
- its agents, contractors and external advisers, but only to the extent necessary for them to perform services for the Discloser;
- third parties named in the Credit Application, like your employer, but only for the Discloser to make reasonable enquiries with respect to the Credit Application, the Loan, insurance and any services related to the Loan;
- your legal and financial advisers;
- Government and other regulatory bodies, but only if the disclosure is required or authorized by law;
- Ratings agencies, but only to the extent necessary to allow the ratings agency to rate particular investments;
- Payment system operators, but only to the extent necessary to investigate or correct payments made with respect to the Loan;
- Prospective guarantors named in the Credit Application but only for the purpose of a prospective guarantor determining whether or not to guarantee your obligations on the Loan;
- valuers who value property to be mortgaged to secure your obligations with respect to the Loan;
- any party involved in securitizing any Loan; and
- any credit provider, for the purposes of the Privacy Act, considering acquiring an interest in;
- the Loan;
- in any rights related to the Loan; or
- in the business of Byblos Finance a Lender or an Insurer.

Also, a Lender may disclose any information about the Loan to Byblos Finance for use in managing the Loan.

Access to personal information

You may gain access to personal information (including any credit report) Byblos Finance or a Lender or an Insurer holds about you by contacting them. Their contact details are in the Schedule. If you contact any of them to seek access to your personal information, please ask for the Privacy Officer. Access is subject to some exceptions permitted by law. You will be given reasons, if you are refused access to your personal information.

Other personal information

If you provide information about an individual (like your employer) please make them aware that:

- this Consent also applies to the way in which their personal information may be:
- used to assess the Credit Application or to assess the risks relating to providing insurance for a Loan; and
- disclosed to others; and
- they may gain access to the personal information [BYBLOS FINANCE PTY LTD], a Lender or an Insurer holds about them in accordance with this Consent.

What if the Consent is not signed?

If you do not agree to the terms of this Consent:

- The Lender may not be able to process the Credit Application; and
- an Insurer may not be able to process the Lender’s request for insurance. In that case, the Lender may not be able to process the Credit Application.

Initials/.....

SCHEDULE

1. In this Notice, the “Lender”, means each of the following companies, their successors and assigns and companies that are part of the same group of companies:

| | |
|--|-------------------------|
| Advantedge Financial Services Pty Ltd | ABN:36 130 012 930 |
| Level 10, 101 Collins Street, Melbourne 3000 | Telephone: 03 8616 1600 |
| AFSH Nominees Pty Limited (and associated entities) | ABN: 51 143 937 437 |
| Level 10,101 Collins Street, Melbourne 3000 | Telephone: 03 8616 1600 |
| Challenger Mortgage Management Pty Ltd | ABN: 72 087 271 109 |
| Level 15,255 Pitt Street, Sydney 2000 | Telephone: 02 9994 7000 |
| Challenger Non-Conforming Finance Pty Ltd | ABN: 32 107 725 486 |
| Level 15, 255 Pitt Street, Sydney 2000 | Telephone: 02 9994 7000 |
| Perpetual Trustees Victoria Limited | ABN: 47 004 027 258 |
| Level 28, 360 Collins Street, Melbourne VIC 3000 | Telephone: 03 8628 0400 |

2. In this Notice, the “Insurer” means each of the following organizations and their respective successors and assigns and companies that are part of the same group of companies:

| | |
|--|-------------------------|
| Genworth Financial Mortgage Insurance Pty Ltd | ABN: 60 106 974 305 |
| Level 26, 101 Miller Street, North Sydney 2060 | Telephone: 02 8248 2500 |
| QBE Lenders’ Mortgage Insurance Limited | ABN: 70 000 511 071 |
| Level 21,50 Bridge Street, Sydney 2000 | Telephone: 1300 367 764 |
| First American Title Insurance Company of Australia Pty Ltd | ABN: 64 075 279 908 |
| PO Box Q1465 QVB Post Office NSW 1230 | Telephone: 02 8235 4433 |

3. The contact details for Byblos Finance are:

45/1 Macquarie St, Parramatta NSW 2150
Ph: 02 9687 9444
Fax: 02 9687 7733

Initials/.....

100 Point Identification form

Identification check for all individual applicants and mortgagors and directors of corporate applicants and corporate mortgagors

- To be completed by the mortgage broker/Byblos Finance Pty Ltd (Authorised Party) taking a Loan Application.
- 100 Point Identification check must include at least one document with photo identification (📷).
- Original documents **MUST** be sighted and a copy of the documents must accompany this form.
- Photocopies of identification documents must be clear and legible.

Step 1 – Collect KYC information from Applicant

| | | | |
|--|----------------------|--|----------------------|
| Full name of Applicant (surname first) | <input type="text"/> | Formerly known as (surname first) | <input type="text"/> |
| Applicant's date of birth | <input type="text"/> | Evidence of change of name sighted (e.g. marriage certificate) | <input type="text"/> |
| Applicant's residential address (must not be a PO Box) | <input type="text"/> | Applicant's signature | <input type="text"/> |
| | <input type="text"/> | | |

Step 2 – Verify the Applicant's KYC information

Step 3 – Record details of identification procedure

| Document Type (please tick type used) | Point value | The document verifies the Applicant's ... (check <input checked="" type="checkbox"/> all that apply) | | | Document/ Account Number | Name of issuing body | Place of issue | Date of issue | Expiry date | Certified copy / Clear & legible copy attached |
|--|---|---|--------------------------|--------------------------|-----------------------------|-------------------------|----------------|------------------|-------------|--|
| | | Name | Date of Birth | Address | | | | | | |
| only 1 allowed | Birth certificate | 70 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | <input type="checkbox"/> |
| | Current Passport <input checked="" type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | <input type="checkbox"/> |
| | Expired Australian Passport (which has not been cancelled and which was current in the preceding two years) <input checked="" type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | <input type="checkbox"/> |
| | Citizenship Certificate | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | <input type="checkbox"/> |
| Drivers Licence <input checked="" type="checkbox"/> | 40 | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | <input type="checkbox"/> |
| Student photo ID card (issued by an Australian Tertiary Education Institution) <input checked="" type="checkbox"/> | 40 | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | <input type="checkbox"/> |
| Pension concession card or Health care card | 40 | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | <input type="checkbox"/> |
| Name/address confirmed by current/previous employer (within last two years) | 35 | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | <input type="checkbox"/> |
| Public utilities record | 25 | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | <input type="checkbox"/> |
| Medicare card | 25 | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | <input type="checkbox"/> |
| Financial Institution passbook, account statement, debit or credit card (one per institution only) | 25 | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | <input type="checkbox"/> |
| The individual has been known to the Authorised Party for a minimum of 12 months | 40 | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | <input type="checkbox"/> |
| Rates Notice or Title Search. | 35 | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | <input type="checkbox"/> |
| Total number of points (must be at least 100 points) | | | | | | | | | | |

I am satisfied that the identity of the Applicant whose name, former name (if applicable), date of birth, residential address and signature appears above has been verified in accordance with this form and the criteria listed above. I also confirm that I have sighted original documents in verifying the Applicant's identity, and that true and complete copies of these are attached to this form.

Signature of Authorised Party _____ Name of Authorised Party _____ Date _____

100 Point Identification form

Identification check for all individual applicants and mortgagors and directors of corporate applicants and corporate mortgagors

- To be completed by the mortgage broker/Byblos Finance Pty Ltd (Authorised Party) taking a Loan Application.
- 100 Point Identification check must include at least one document with photo identification (☒).
- Original documents MUST be sighted and a copy of the documents must accompany this form.
- Photocopies of identification documents must be clear and legible.

Step 1 – Collect KYC information from Applicant

| | | | |
|--|----------------------|--|----------------------|
| Full name of Applicant (surname first) | <input type="text"/> | Formerly known as (surname first) | <input type="text"/> |
| Applicant's date of birth | <input type="text"/> | Evidence of change of name sighted (e.g. marriage certificate) | <input type="text"/> |
| Applicant's residential address (must not be a PO Box) | <input type="text"/> | Applicant's signature | <input type="text"/> |
| | <input type="text"/> | | |

Step 2 – Verify the Applicant's KYC information

Step 3 – Record details of identification procedure

| Document Type (please tick type used) | Point value | The document verifies the Applicant's ... (check ☒ all that apply) | | | Document/ Account Number | Name of issuing body | Place of issue | Date of issue | Expiry date | Certified copy / Clear & legible copy attached |
|--|---|---|--------------------------|--------------------------|-----------------------------|-------------------------|----------------|------------------|-------------|--|
| | | Name | Date of Birth | Address | | | | | | |
| only 1 allowed | Birth certificate | 70 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | <input type="checkbox"/> |
| | Current Passport ☒ | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | <input type="checkbox"/> |
| | Expired Australian Passport (which has not been cancelled and which was current in the preceding two years) ☒ | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | <input type="checkbox"/> |
| | Citizenship Certificate | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | <input type="checkbox"/> |
| Drivers Licence ☒ | 40 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | <input type="checkbox"/> |
| Student photo ID card (issued by an Australian Tertiary Education Institution) ☒ | 40 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | <input type="checkbox"/> |
| Pension concession card or Health care card | 40 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | <input type="checkbox"/> |
| Name/address confirmed by current/previous employer (within last two years) | 35 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | <input type="checkbox"/> |
| Public utilities record | 25 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | <input type="checkbox"/> |
| Medicare card | 25 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | <input type="checkbox"/> |
| Financial Institution passbook, account statement, debit or credit card (one per institution only) | 25 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | <input type="checkbox"/> |
| The individual has been known to the Authorised Party for a minimum of 12 months | 40 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | <input type="checkbox"/> |
| Rates Notice or Title Search. | 35 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | <input type="checkbox"/> |
| Total number of points (must be at least 100 points) | | | | | | | | | | |

I am satisfied that the identity of the Applicant whose name, former name (if applicable), date of birth, residential address and signature appears above has been verified in accordance with this form and the criteria listed above. I also confirm that I have sighted original documents in verifying the Applicant's identity, and that true and complete copies of these are attached to this form.

Signature of Authorised Party _____ Name of Authorised Party _____ Date _____