



application form

Designed for living. Designed for life.™

Loan Application Checklist

All Applicants - Mandatory documents to be returned with application

- Fully completed and signed Application Form
- Property inspection fee or signed credit card authority
- Customer Identification form completed and signed by all borrowers/individuls and copies of supporting documents with at least one clear photo identification
- Copy of the borrower's current Medicare Card

Income Verification

For PAYG applicants

- Copies of your two most recent computer generated payslips
- Completed and signed Authority to Release Financial/Employment Information form
- Also include at least one of the following:
 - Copy of your PAYG Payment Summary for the most recent financial year
 - Copy of ayour Australian tax return for the most recent financial year end and the latest assessment notice
 - Copy of letter from your employer (Which must note: employer's name, employer's ABN, employee's length of employment, annual gross salary, employee's employment status (FT, PT or casual) employee's position and confirmation if probation period is complete (if applicable)), or
 - Copy of current fully executed Employment Contract

For self employed applicants (where evidence of income required)

- Copies of your last two years personal and business entities Australian tax returns and assessment notices
- Copies of your last two years business entities financial statements (inclusive of balance sheet and profit and loss statement)
- Letter from your accountant certifying accounts (in support of the above)
- ABN details

For self employed applicants (Freedom or Liberate Freedom Plus option)

- Completed Income Declaration Form
- ABN details
- Copies of past 12 months lodged Business Activity Statements (BAS) with ATO
- Last 3 months business bank statements (main transactional account) (Liberate Freedom Plus only)
- 1 month personal bank statement (issued within the last 90 days) (Liberate Freedom Plus only)

Companies and Trusts

- Copies of the last two years Australian tax returns and assessment notices
- Copies of the last two years financial statements (inclusive of balance sheet and profit and loss statement)
- Copies of the last two years Australian tax returns and assessment notices for all Directors/Guarantors
- Letter from your accountant certifying accounts (in support of the above)
- Certified copy of fully executed Trust Deed for all Trust borrowers
- Certified copy of Company Constitution for all Company borrowers

Rental Income

- Copy of rental agreement(s) or the last three months rental statements (residential properties)
- Copy of lease agreement(s) (commercial properties)

Security Evidence

If Purchasing

- Copy of fully executed Contract of Sale and Vendors Statement
- Evidence of equity (bank statements etc. confirming evidence of satisfactory savings records over the past 6 months and balance of funds to complete the transaction and/or statutory declaration if equity is gifted)

If Re-financing

- Copies of your last 6 months loan statements for all facilities being refinanced (for Liberate applicants this must include your current Home Loan Statement)
- Copy of your current Council Rates Notice, Water Rates Notice & Body Corporate Notice (if applicable) with evidence of payment

If Constructing

- Copy of fully executed Fixed Price Building Contract
- Copies of Council Approved plans and specifications

Note: Your application can not be processed until all information required is provided

01 What type of borrower are you?

<input type="radio"/> Individual or joint	<input type="radio"/> Partnership	<input type="radio"/> Discretionary Trust	<input type="radio"/> Unit Trust	<input type="radio"/> Company
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02 Are you a company or trust borrower? If so, please complete 2a, 2b or 2c

Details	
Name of Company (if applicable)	ABN:
Name of Trust (if applicable)	Date of Incorporation:
Name of Trustee	
Contact	bus. mobile fax

The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 requires the following information to be completed for all company and or trust borrowers.

02A Trust borrower(s) to complete this section.

Please note, a certified copy of the executed Trust Deed must be provided with this application.

Trust Details	<input type="radio"/> Borrower	<input type="radio"/> Guarantor
Name of Trust		
Type of Trust (please tick)	<input type="radio"/> Unit <input type="radio"/> Discretionary <input type="radio"/> Fixed <input type="radio"/> Other (please specify) :	
Is the trust trading? (please tick)	<input type="radio"/> yes <input type="radio"/> no	Nature of business
Country trust is established in	Date trust settled	
Full Name of trustee(s) Title / Given names / Surname	1.	2.
	3.	4.

Note: All individual trustees to complete personal details in Section 3
All corporate trustees to complete company details in Section 2b

Name of primary / specified beneficiaries	1.	2.
	Title / Given names / Surname	4.
Full name of unspecified beneficiaries (if known)	1.	2.
	Title / Given names / Surname	4.

Appointer details	▼ Appointer 01	▼ Appointer 02
Full name Title / Given names / Surname		
Date of Birth		
Residential address	----- -----	----- -----
	Postcode	Postcode

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02B Company borrower(s) to complete this section

Company Details	<input type="radio"/> Trustee	<input type="radio"/> Borrower	<input type="radio"/> Guarantor
Name of Company			
Previous name (if applicable)			
ACN			
Date of incorporation		Is company trading? (please tick)	<input type="radio"/> yes <input type="radio"/> no
Trading name			
Nature of business (if trading)			
Trading address			
	Postcode		
Registered address			
	Postcode		
Full name of director(s) Title / Given names / Surname	1.	2.	
	3.	4.	

Note: All company directors must complete personal details in Section 3. If there are more than 2 directors, please complete additional form

Full name of any non executive director(s) (if applicable)	1.	2.
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Shareholders with greater than 25% holding

Full name Title / Given names / Surname	1.	2.
	3.	4.

Individual shareholder details	▼ Shareholder 01	▼ Shareholder 02
Date of Birth		
Residential address		
	Postcode	Postcode
	▼ Shareholder 03	▼ Shareholder 04
Date of Birth		
Residential address		
	Postcode	Postcode

03 Tell us about yourself (continued)

Details	▼ Applicant / Guarantor 01	▼ Applicant / Guarantor 02
Current housing situation	<input type="radio"/> own home <input type="radio"/> buying home <input type="radio"/> living with parents <input type="radio"/> boarding <input type="radio"/> renting <input type="radio"/> other	<input type="radio"/> own home <input type="radio"/> buying home <input type="radio"/> living with parents <input type="radio"/> boarding <input type="radio"/> renting <input type="radio"/> other
Name of spouse (if applicable)		
Number of dependents		
Age of dependents (In years)		
Employment type	<input type="radio"/> full time <input type="radio"/> part time <input type="radio"/> casual <input type="radio"/> contract <input type="radio"/> self employed <input type="radio"/> home duties	<input type="radio"/> full time <input type="radio"/> part time <input type="radio"/> casual <input type="radio"/> contract <input type="radio"/> self employed <input type="radio"/> home duties
Name of Employer / Business		
Employer / Business address Postcode Postcode
Industry		
Occupation / Title		
Length of current employment years months years months
Name of paymaster		
Contact phone number		
Name of previous employer		
Industry		
Occupation / Title		
Length with previous employer years months years months
Name of nearest relative (not living with you)		
Relationship		
Current address of relative Postcode Postcode
Contact phone number		

04 Advisor details

Details	
Name of Solicitor / Conveyancer	Phone N°:
Name of Firm	
Name of Accountant	Phone N°:
Name of Firm	

05 Loan details

Details	
What amount are you seeking to borrow?	\$ <input type="text"/> split 1 \$ <input type="text"/> split 2 \$ <input type="text"/> split 3 \$ <input type="text"/> split 4
Interest rate	<input type="radio"/> variable <input type="radio"/> fixed <input type="radio"/> split <input type="radio"/> both Type of loan repayment <input type="radio"/> Principal & interest <input type="radio"/> Interest only <input type="radio"/> both
Loan purpose (please tick)	<input type="radio"/> purchase <input type="radio"/> business loan <input type="radio"/> re-finance <input type="radio"/> construct Fixed Term (if applicable) <input type="radio"/> 1 year <input type="radio"/> 2 years <input type="radio"/> 3 years <input type="radio"/> 4 years <input type="radio"/> 5 years <input type="radio"/> 10 years
	<input type="radio"/> investment <input type="radio"/> line of credit <input type="radio"/> debt consolidation Credit impairment (level) <input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 <input type="radio"/> 6
Name of product selection	<input type="text"/>
Funds Position	<div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> <p>▼ Transaction required</p> <p>Purchase price \$ <input type="text"/></p> <p>Refinance \$ <input type="text"/></p> <p>Home improvements \$ <input type="text"/></p> <p>Legal fees \$ <input type="text"/></p> <p>Stamp duty \$ <input type="text"/></p> <p>Loan fees \$ <input type="text"/></p> <p>Other \$ <input type="text"/></p> <p>TOTAL \$ <input type="text"/></p> </div> <div style="width: 48%;"> <p>▼ Funding sources</p> <p>Sale proceeds \$ <input type="text"/></p> <p>Own funds (source) \$ <input type="text"/></p> <p>Gift \$ <input type="text"/></p> <p>Loan amount \$ <input type="text"/></p> <p>Other \$ <input type="text"/></p> <p>TOTAL \$ <input type="text"/></p> </div> </div>

06 Security property details

Details	▼ Security Property 01	▼ Security Property 02
Type of property	Residential <input type="radio"/> house <input type="radio"/> vacant land <input type="radio"/> unit/flat <input type="radio"/> rural residential Commercial <input type="radio"/> office <input type="radio"/> retail <input type="radio"/> commercial <input type="radio"/> industrial	Residential <input type="radio"/> house <input type="radio"/> vacant land <input type="radio"/> unit/flat <input type="radio"/> rural residential Commercial <input type="radio"/> office <input type="radio"/> retail <input type="radio"/> commercial <input type="radio"/> industrial
Other (please specify)	<input type="text"/>	<input type="text"/>
Property usage	<input type="radio"/> Owner occupied <input type="radio"/> Tenanted	<input type="radio"/> Owner occupied <input type="radio"/> Tenanted
Lease term (if applicable)	<input type="text"/>	<input type="text"/>
Purchase price / Estimated value	\$ <input type="text"/>	\$ <input type="text"/>
Property address	<input type="text"/> ----- <input type="text"/> ----- Postcode <input type="text"/>	<input type="text"/> ----- <input type="text"/> ----- Postcode <input type="text"/>
Type of title	<input type="radio"/> Torrens <input type="radio"/> Strata <input type="radio"/> Stratum <input type="radio"/> Company <input type="radio"/> Crown leasehold <input type="radio"/> Other	<input type="radio"/> Torrens <input type="radio"/> Strata <input type="radio"/> Stratum <input type="radio"/> Company <input type="radio"/> Crown leasehold <input type="radio"/> Other
Registered owner	<input type="text"/>	<input type="text"/>
Gross rental (per month)	<input type="text"/>	<input type="text"/>
Person to contact to access property for valuation	<input type="text"/>	<input type="text"/>
Contact N°	<input type="text"/> Telephone <input type="text"/>	<input type="text"/> Telephone <input type="text"/>

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07

Personal statement of financial position

Assets		
Cash		\$
Residence	-----	
	Postcode	\$
Other property	-----	
	Postcode	\$

	Postcode	\$

	Postcode	\$
Motor vehicles	-----	
	year / make / model	\$

year / make / model	\$	
Household furniture / effects		\$
Superannuation	held with	\$
Shares / Bonds / Investments / etc.		\$
Personal equity in any private business		\$
Life insurance	held with	\$
Income protection	held with	\$
Other	please specify	\$
	please specify	\$
Total assets (1)		\$

Liabilities			to be refinanced <input checked="" type="checkbox"/>
Overdraft	\$ limits	\$	<input type="checkbox"/>
Home mortgage(s)	current lender	\$	<input type="checkbox"/>
	current lender	\$	<input type="checkbox"/>
Investment loan(s)	current lender	\$	<input type="checkbox"/>
	current lender	\$	<input type="checkbox"/>
	current lender	\$	<input type="checkbox"/>
	current lender	\$	<input type="checkbox"/>
Credit card	\$ limit	\$	<input type="checkbox"/>
Store card	\$ limit	\$	<input type="checkbox"/>
Other liabilities	please specify	\$	<input type="checkbox"/>
	please specify	\$	<input type="checkbox"/>
Total liabilities (2)		\$	
Net assets (=1-2)		\$	

Income (average monthly)			
Applicant 01		\$	gross (p.m.)
Applicant 02		\$	gross (p.m.)
Other Income			
Regular overtime		\$	
Part-time / casual employment		\$	
Dividends / Interest		\$	
Investment income (we may require evidence)		\$	
Commission		\$	
Bonuses		\$	
Drawings		\$	
Rental received	\$ annual gross	\$	
Govt. allowance	please specify	\$	
Other income	please specify	\$	
	please specify	\$	
	please specify	\$	
	please specify	\$	
	please specify	\$	
Total monthly income (3)		\$	

Expenditure (average monthly)			to be paid out <input checked="" type="checkbox"/>
Home mortgage repayments		\$	<input type="checkbox"/>
Investment loan repayments		\$	<input type="checkbox"/>
		\$	<input type="checkbox"/>
		\$	<input type="checkbox"/>
		\$	<input type="checkbox"/>
Credit cards		\$	<input type="checkbox"/>
Store cards		\$	<input type="checkbox"/>
Motor vehicle repayments		\$	<input type="checkbox"/>
Rent / board		\$	<input type="checkbox"/>
Child maintenance		\$	<input type="checkbox"/>
Other repayments	please specify	\$	<input type="checkbox"/>
	please specify	\$	<input type="checkbox"/>
	please specify	\$	<input type="checkbox"/>
	please specify	\$	<input type="checkbox"/>
	please specify	\$	<input type="checkbox"/>
Total monthly expenditure (4)		\$	
Uncommitted monthly income (=3-4)		\$	

08 Loan Purpose Checklist

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

- a) credit is provided under a contract;
- b) the applicant (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and/or its territories;
- c) the purpose for which credit is provided is wholly or predominantly of a personal, domestic, or household nature.

Part A:

In order to determine whether or not the provisions of the Code will apply to this loan, please provide the following information:

- | | | |
|---|---------------------------|--------------------------|
| 1. Are any of the applicant(s) natural persons as described above? | <input type="radio"/> yes | <input type="radio"/> no |
| 2. Are any of the applicant(s) a corporation? If yes, do not complete Part B and Part C. | <input type="radio"/> yes | <input type="radio"/> 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="radio"/> yes | <input type="radio"/> no |

Part B:

The purpose of this loan is: Loan amount sought

- | | |
|--|----|
| 1. To purchase a property for personal use. | \$ |
| 2. To purchase a property for investment purposes. | \$ |
| 3. To refinance a property for personal use. | \$ |
| 4. To refinance a property for investment purposes. | \$ |
| 5. To provide funds for a future personal use. | \$ |
| 6. To provide funds for a future business/investment purpose. | \$ |
| 7. To purchase vacant land for personal use. | \$ |
| 8. To purchase vacant land for investment purposes. | \$ |
| 9. To refinance vacant land for personal use. | \$ |
| 10. To refinance vacant land for investment purposes. | \$ |
| 11. To purchase vacant land and construct a property for personal use. | \$ |
| 12. To purchase vacant land and construct a property for investment purposes. | \$ |
| 13. To refinance vacant land and construct a property for personal use. | \$ |
| 14. To refinance vacant land and construct a property for investment purposes. | \$ |

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? (please tick) yes 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 Declaration of Purpose.

Important Notice:

If you declare that the loan has a business or investment purpose, but our subsequent enquiries reveal that the loan is regulated under the Code, then we 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 you.

Applicant Name (Block letters)	Signature	Date
<input style="width: 100%;" type="text"/>	<input style="width: 100%; height: 30px;" type="text" value="SIGN HERE"/>	<input style="width: 100%; height: 30px;" type="text"/>
Applicant Name (Block letters)	Signature	Date
<input style="width: 100%;" type="text"/>	<input style="width: 100%; height: 30px;" type="text" value="SIGN HERE"/>	<input style="width: 100%; height: 30px;" type="text"/>

09

Business or investment loan declaration

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 not **sign** this declaration unless this is wholly or predominately for business or investment purposes.
 By signing this declaration you may **lose** your protection under the Consumer Credit Code.

Signature of 1st Applicant	Date	Signature of 2nd Applicant	Date
SIGN HERE		SIGN HERE	

10

Consumer credit code declaration

This section is to be completed where all applicants reside at the same address and the lending facility is for personal purposes, that is, not for business or investment purposes.

I/We nominate _____ to receive notices and other documents under the Consumer Credit Code on behalf of all of us. I/We acknowledge that I/we are entitled to receive a copy of any notice or other documentation under the Consumer Credit Code and that by signing this nomination I/we are giving up that right. I/We acknowledge that I/we can advise the credit provider at any time in writing should I/we wish to cancel this nomination.

Signature of 1st Applicant	Date	Signature of 2nd Applicant	Date
SIGN HERE		SIGN HERE	

11

Borrower acknowledgements

I/We are applying for a loan, and certify that the statements provided and information contained in my/our application are true and correct in every particular. I/We acknowledge that M+ will rely on all documents provided by me/us in completing its assessment of my/our loan application. I/We acknowledge that my/our application is not a contract to lend, and no written or legal commitments should be entered into by me/us before receipt of a full written approval from M Plus Property Loans Pty Ltd. (M+). I/We accept that M+ does not represent that my/our application will be approved in any way, and that any approval given will be subject to the conditions set out in a detailed letter of offer.

I/We understand and confirm that a credit check will be undertaken as part of my/our application and that I/we have read and understood the Customer Consent and Authority regarding the Privacy Protection of Information.

Freedom / Freedom Plus applicants: I/We confirm that I/we are unable to provide current financial statements and/or tax returns in support of my/our loan application.

I/We authorise M+ to confirm the details contained in our/my application with my/our accountant, employer or financial advisor. A copy of this acknowledgement may be given to my/our accountant, employer or financial advisor as evidence of my/our consent to them confirming with M+ any of the details contained in my/our application.

I/We understand that the property inspection fee is payable upon submission of my/our loan application to M+ and acknowledge that the property inspection fee is not refundable to me/us where the property inspection has already been carried out. I/We understand that the property inspection report remains the property of M+, which has no legal obligation or liability to me/us for any matter disclosed or not disclosed in such reports. I further understand and indemnify M+ against all costs and expenses incurred in relation to the preparation of my/our loan documentation following my/our formal loan approval whether I/we choose to proceed with the loan or not.

Borrower Declaration	yes	no
Have you or your spouse ever been declared bankrupt or insolvent, or had your estate assigned for the benefit of the creditors?	<input type="radio"/>	<input type="radio"/>
Have you or your spouse ever been a shareholder or the officer of a company which a manager receiver and / or liquidator has been appointed?	<input type="radio"/>	<input type="radio"/>
Is there any unsatisfied judgement entered in any court against you, your spouse or any company with which you or your spouse are or were a shareholder or officer?	<input type="radio"/>	<input type="radio"/>
Have you or your spouse, or any company with which you or your spouse are or have been associated, had a property foreclosed upon or sold by a mortgagee exercising power of sale?	<input type="radio"/>	<input type="radio"/>
Have you or your spouse ever been in default on any loan agreements or had any defaults listed against you or your spouse on your credit reference?	<input type="radio"/>	<input type="radio"/>
Has any part of the deposit been obtained from borrowings?	<input type="radio"/>	<input type="radio"/>
Has this loan you are applying for been declined by another lender?	<input type="radio"/>	<input type="radio"/>

Signature of 1st Applicant	Date	Signature of 2nd Applicant	Date
SIGN HERE		SIGN HERE	

12 Acknowledgement & Authority to give and receive personal information (Privacy Act 1988)

To: M Plus Property Loans Pty Ltd A.B.N. 35 057 387 256 and any of its related entities as defined by the Corporations Act 2001 (as amended) each together and separately referred to as 'M+', any credit provider (including, but not limited to AMG Corporate Pty Ltd A.B.N. 84 905 356 513 & AMG Residential Pty Ltd A.B.N. 96 347 322 435 both of Level 1, 606 St Kilda Road Melbourne 3004, Perpetual Trustee Company Limited A.B.N. 42 000 001 007 of Level 12, 123 Pitt Street Sydney 2000 Tel: 02 9229 9000, Permanent Custodians Limited A.B.N. 55 001 426 384 of 35 Clarence Street Sydney 2000, Perpetual Trustees Victoria Limited A.B.N. 47 004 027 258 of Level 28, 360 Collins Street Melbourne 3000 Tel: 03 8628 0400, Challenger Mortgage Management Pty Ltd A.B.N. 72 087 271 109, Challenger Non-Conforming Finance Pty Ltd A.B.N. 32 107 725 486 both of Level 10, 101 Collins Street Melbourne 3000 Tel: 03 8616 1600, Challenger Commercial Lending Limited A.B.N. 65 000 073 143, Challenger Managed Investments Limited A.B.N. 94 002 835 592 Challenger Life No 2 Limited A.B.N. 44 072 486 938, RESIMAC Ltd A.B.N. 67 002 997 935 of Level 9, 45 Clarence Street Sydney 2000 and J.P. Morgan Trust Australia Limited A.B.N. 49 050 294 052 of Level 35, 259 George Street Sydney 2000 Tel: 02 9250 4147), any mortgage insurer (including, but not limited to Genworth Financial Mortgage Insurance Pty Ltd A.B.N. 60 106 974 305 of Level 26, 101 Miller Street North Sydney 2060 Tel: 1300 655 422, QBE Lenders' Mortgage Insurance Limited A.B.N. 70 000 511 071 of Level 21, 50 Bridge Street Sydney 2000 Tel: 1300 367 764), any trustee company, any M+ program partner and any other person or entity having an interest in the management, insurance, provision of any goods and services in relation to the provision or funding of our application for credit and/or commercial credit as defined in the Privacy Act 1988 (as amended) (each together and separately referred to as "you" or "your").

Consent regarding use of credit information

The Applicant(s) and any Guarantor(s) (each together and separately referred to as "I/me/we/us/our") consent and agree that you may do any one or more of the following at any time:

1. Consumer credit information

Seek and use consumer credit information about me/us to assess an application for consumer or commercial credit.

2. Commercial credit information

Seek and use commercial credit information about me/us to assess an application for consumer or commercial credit.

3. Collection of overdue payments

Seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.

4. Provide information to a mortgage or title insurer

Provide information to mortgage or title insurers (including re-insurers) to assess the risk of providing mortgage or title insurance in respect of finance sought by me/us. I/we note that lenders mortgage insurance insures you against loss on default under a mortgage finance arrangement you have with me/us. I/we understand that I/we do not receive the benefit of the mortgage insurance policy.

5. Exchange of information between credit providers

Seek from and use or give to another credit provider (including their respective successors and permitted assigns), securitisers, other financial institutions and M+ program partners any information about my/our credit worthiness, credit standing, credit history or credit capacity. In particular, you may provide and receive a reference on me/us.

6. Exchange of information with advisers

Collect from, use or give credit reports about me/us to any person acting in connection with my/our consumer or commercial credit application which may include (but not limited to) your agents, contractors and external advisers, loan consultants, my/our financial and/or legal advisers, my/our referees, including my/our employer, payment system operators, ratings agencies, government and other regulatory bodies and M+ program affiliates.

7. Provide information to credit reporting agencies

Give to a credit reporting agency personal or commercial information about me/us. The information includes identity particulars, the fact that credit has been applied for and the amount (if ascertainable), the fact that you are a current credit provider to me/us, payments which become overdue more than 60 days, and for which collection action has commenced, advice that payments are no longer overdue, advice that cheques drawn by me/us have been dishonored more than once, in your opinion that I/we have committed a serious credit infringement and that credit provided to me/us by you has been paid or otherwise discharged.

8. Provide information to Guarantors

Provide information to any person who proposes to guarantee or has provided a guarantee for repayment of any consumer and/or commercial credit provided to me/us.

9. Provide information for securitisation

Disclose any report or personal information about me/us to all parties involved in connection with funding financial accommodation by means of an arrangement involving securitisation.

10. Collection and use of personal information

Personal information is any information or opinion where a person's identity is apparent or can be readily ascertained from that information or opinion. I/we understand that by signing this acknowledgment that you will use my/our personal information for (a) assessing or establishing consumer and/or commercial credit for which I/we have applied, (b) direct marketing of products and services offered by you or third parties, (c) establishing a customer relationship management system for legal marketing purposes, (d) any other purpose related to the above purposes regardless of when and how the information was collected and/or geographic location of the information. My/our personal information may be disclosed as required by law to any of your officers, directors, employees, associates, contractors and service providers and I/we hold you harmless from any loss or damage arising in connection with my/our consent.

Further request for and verification of personal information

In order to comply with its obligations under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 ("AML/CTF Act"), M+ may request further personal information from you even if such information was previously obtained. The personal information may be used for assessment and verification for compliance under the AML/CTF Act. You consent to the use of the personal information for such purposes. If you do not provide the personal information required, M+ may not be able to provide you with credit or other products and services. When M+ requests personal information from you for this purpose, you must comply with such requests.

Accessing and updating personal information

I/we can gain access to the personal information held by you about me/us or advise you not to provide me/us with direct marketing material by writing to the Privacy Officer at M Plus Property Loans Pty Ltd, PO Box 6896, St. Kilda Road Central, Melbourne, Victoria 8008.

11. Purpose for collection of information

The purpose for collecting personal information on me/us is required to allow my/our application for consumer and/or commercial credit to be processed and to assess the risk of me/us defaulting on my/our obligations to you, assess the risk of me/us being unable to meet a liability that may arise under a guarantee entered into or proposed to be entered into in respect of finance given (or to be given) by me/us to another person. Without the provision of my/our personal information to you, you may be unable to process or accept my/our application for credit.

12. Personal information about third parties

I/we agree that if at any time I/we provide you with personal information about someone else, I/we will be authorised by that person to provide you with that personal information and I/we will ensure that person is made aware that (a) their personal information is provided to you, (b) that they are able to gain access to their personal information by contacting the Privacy Officer at M+ and (c) the purpose for which their personal information is provided, how it will be used and the organisations to whom their personal information may be disclosed (including the purposes outlined in Clauses 10 and 11).

13. Verification of identity

Seek and use my/our personal information for assessment and verification in compliance with obligations under the AML/CTF Act and request further personal information from me/us even if such personal information was previously sought.

Signature of Applicant / Guarantor

I declare that I/we are over the age of 18 and confirm my/our agreement to the matters set out above.

Full Name (Block letters)

Signature

Date

Full Name (Block letters)

Signature

Date

13 Fee acknowledgement

Property inspection fee

Additional fees

Amount enclosed

Method of payment

Cheque Visa Mastercard

Card number

Expiry date

Signature of cardholder

Name of cardholder

Date

An additional property inspection fee will be payable in the case of more than one (1) security property or may increase dependant upon estimated value or location and applies to residential property only. Property inspection fees for commercial properties are available upon request. All credit card payments will attract a 1.65% surcharge (inclusive of GST). Please note, payments by cheque will require 3 business days to clear.

Thank you for choosing **M+**

It is our intention to make the loan application process fast and simple. To enable us to provide you with a quick response, please **use the loan application checklist on page 2** to make sure you have the items that must be included and returned with your application.

There are 4 easy ways to lodge your application

01 **By Email**
Please email your application and supporting documents to:
myloan@m-plus.com.au

02 **By Fax**
Please fax to:
1300 733 512

03 **By Mail**
Please mail to our Reply Paid address:
Reply Paid 6896
St Kilda Road Central
Victoria 8008 (no postage stamp required)

04 **Come on in!**
You can drop your completed form and supporting documents into our office:
Level 1, 606 St Kilda Road
Melbourne Victoria 3004
Monday-Friday 8:30 - 5:30 EST

Office Use Only	
Benefit	
Broker ID	
Product / Loan	
Broker Name	



M Plus Property Loans P/L
ABN: 35 057 387 256

Level 1, 606 St Kilda Road
Melbourne Victoria 3004

PO Box 6896
St Kilda Road Central
Victoria 8008

Customer Service: **1300 733 537**
Fax: **1300 733 512**
Email: askus@m-plus.com.au

m-plus.com.au