

Nomination of address for notices (regulated loans only)

Notices and documents will be sent to your current residential or business address. It is your responsibility to advise us of any change of address. If ALL joint debtors or mortgage or guarantors live at this same address, one of them may be nominated to receive any notice or other document, copies or which would otherwise be sent to them. To arrange this you must complete this nomination.

Each joint debtor/ mortgageor/ guarantor is entitled to receive a copy of any notice or other document under the National Consumer Credit Protection Act. By signing this nomination you are giving up the right to be individually provided with information direct from the credit provider (unless you are the person nominated).

Any person who has signed this nomination can advise the credit provider at any time in writing that they wish to cancel their nomination. This means they will, from the date of cancelling the nomination, receive a personal copy of any notice or other document under the National Consumer Credit Protection Act.

Debtors

I/ We nominate **ANECITO JR SAGRADO MANTILLA** (full name of person nominated) to receive notices and other documents under the National Consumer Credit Protection Act on behalf of me / all of us.

Loan 1: Loan 2: Loan 3: Loan 4:

Signature Applicant 1 / Guarantor 1:



Date: / /

Signature Applicant 3 / Guarantor 3:

Date: / /

Signature Applicant 2 / Guarantor 2:



Date: / /

Signature Applicant 4 / Guarantor 4:

Date: / /

Declaration

I/we declare that, to the best of my/our knowledge and belief, the facts, information and statements set out in this application are true and complete and that no information which might affect the decision of Homeloans Ltd (the Manager) has been withheld.

I/we authorise the Manager to confirm and exchange credit information.

I/we undertake to supply to the Manager any information or facts relevant to this application which may become available or arise after this application for a loan.

I/we acknowledge that this application for a loan shall form the basis upon which the Manager shall determine whether to grant me/us credit and that as such the Manager relies upon the statements contained herein as being accurate and a full disclosure of all details requested and relevant to this application.

I/we understand that an approval or advance may be withdrawn at any stage and legal action commenced should any false or misleading information be given in this application.

I/we understand that it is a condition of the Credit Provider's Lending Policy that all loans may be required to be covered by mortgage loss insurance.

I/we authorise the Manager to provide details of this loan application to the Land/Agent/Builder and/or the Land Broker/ Solicitor named within, who will also be advised of the result of the application.

I/we acknowledge that any valuation report commissioned by the Manager is prepared for the confidential use of the Manager in determining whether an advance should be made and that approval of any advance does not imply any warranty by the Manager or its valuer that the purchase price is reasonable or that the property is free from defects.

I/we understand and acknowledge that if this loan application is approved, the Manager may pay an introduction fee or commission to a third person for the introduction of the loan business.

In consideration for the Manager undertaking the work required to submit my our application for finance to the Credit Provider for approval, I/we agree to pay all valuation costs in relation to this loan application.

I/we have read and understood the particulars which have been completed in this application and declare that they are true and complete and contain no material omission and have been made to the Manager to enable the Manager to determine whether or not to provide finance.

I/we warrant that I/we am/are not an undischarged bankrupt and that there is/ are no outstanding judgments or claims against me/us.

I/we understand that this is an application only and as such does not imply that a loan will be offered or approved and agree that no reason shall be given should this application be rejected.

I/we understand and acknowledge that the Manager recommends that each applicant seeks independent legal or other financial advice prior to entering into any credit contract that the Manager may offer to the Applicant(s) as a result of this application or any related guarantee.

I/we understand and acknowledge that any approval of this application by the Manager will be on such terms and conditions (including conditions as to interest rate) as the Manager shall choose.

I/we state that I/we am/are over the age of 18 years and that I/we have read, understood and agree with each and every part of this application.

I/we acknowledge that in receiving this application, the Manager may be acting as agent for a credit provider and that all references to the Manager in this Declaration shall include a reference to the Credit Provider.

Privacy Notice and Consent

By signing this document you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at:

www.homeloans.com.au/homeloans-privacy.aspx.

If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services

We arrange and manage finance. Some of the funders and service providers we use are listed in the Schedule at the end of this consent. In this consent, 'we' includes us, those funders and any of our service providers that require access to your personal information to assess your application for credit. We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you.

Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. Personal information includes any information from which your identity is apparent.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at www.homeloans.com.au/homeloans-privacy.aspx or by contacting us on 13 38 39. The link to the privacy policy for our funders and service providers is shown in the Schedule at the end of this consent. These privacy policies contain information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. They also contain information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Consumer and commercial credit information We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

Exchange information with credit providers We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Exchange information with guarantors We and the lenders mortgage insurers listed below may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

Exchange information We may exchange personal and credit information with the following types of service providers, some of which may be located overseas. Please see our privacy policy for more information.

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender
- Businesses assisting us with funding for loans
- Trade insurers
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

Customer identification We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

Lenders Mortgage Insurers (LMIs) We may exchange personal and credit information with the lenders mortgage insurers (LMIs) listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities with whom we can exchange information.

The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI.

The LMIs that we may disclose your personal information and credit information to are:

Genworth Financial Mortgage insurance Pty Ltd who can be contacted and a copy of the privacy policy obtained on 1300 655 422 or genworth.com.au; and

QBE Lenders Mortgage insurance Limited who can be contacted and a copy of their privacy policy obtained on 1300 367 764 or qbelmi.com.

Some of the funders and service providers we may use are listed in the attached Schedule.

The privacy policies of the LMIs, service providers and funders contain information about how you may access the personal information and credit information those entities hold about you, seek correction of that information, and how you may complain about a breach of your privacy.

The LMIs, Funders and service providers may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada, India, Philippines and the United Kingdom.

Sharing outside of Australia We may disclose information about you to related companies situated in the Philippines.

We may store information about you in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country information about you may be held.

Overseas organisations may be required to disclose information shared with them under a foreign law. In those instances, the organisation, described above, that disclosed the information to the overseas organisation will not be responsible for that disclosure.

Each funder, LMI and service provider:

- will only share any credit information about you with a credit reporting body if that body has a business operation in Australia; and
- is unlikely to share credit eligibility information with organisations that do not have business operations in Australia.

More information on overseas disclosure may be found in the entities' privacy policies.

We may exchange your personal and credit information with the following credit reporting bodies:

- Veda Advantage Ltd - veda.com.au
- Dun & Bradstreet (Australia) Pty Ltd - dnb.com.au
- Experian - experian.com.au

Signatures of Borrower(s) / Guarantor(s) and date

You consent to the use of your personal and credit information as set out above.

Borrower / Guarantor (1) 

Date: / /

Borrower / Guarantor (2) 

Date: / /

Borrower / Guarantor (3)

Date: / /

Borrower / Guarantor (4)

Date: / /

Important information

The Manager, Funder, Service Provider and the Insurer will make an assessment based on the requirements and objectives, income and expenses which you have provided to us. You should check carefully that the information provided is accurate and up-to-date and doesn't leave out any material details which may impact your ability to meet the payment requirements in the credit contract for which you have applied. This includes any foreseeable changes to your circumstances that may otherwise impact on your ability to meet your contractual obligations.

1. I/We have been given an opportunity to check the information contained in this application and I/we confirm that the information is correct.
2. **All customer(s), debtor(s) and guarantors acknowledge and agree that they have read, understood and agree with each and every part of this application (including the Privacy Disclosure Statement and the nomination of address for notices.)**
3. I/We authorise the Manager, Funder, Service Provider and the Insurer to:
 - a. Verify the information contained in this application (where applicable);
 - b. Collect information in accordance with the Privacy Consent.

Do you require financial or legal advice?

Yes: No:

Homeloans may provide your personal information to organisations that provide financial or insurance services. Please indicate if you do not want Homeloans to provide this service to you:

Yes: No:

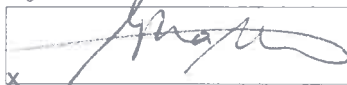
Applicants / Guarantors Acknowledgement and Consent

Applicant 1

Full name (please print):

ANECITO JR SAGRADO MANTILLA

Signature:



Date:

02 / 06 / 2015

Guarantor 1

Full name (please print):

Signature:

Date:

/ /

Applicant 2

Full name (please print):

CHARINA MANTILLA

Signature:



Date:

02 / 06 / 2015

Guarantor 2

Full name (please print):

Signature:

Date:

/ /

Credit card

I/We authorise total valuation fees to be charged to my/our credit card as follows:

Please note: Payment may be made by VISA, American Express or Mastercard and will only be charged when valuation is requested.

Credit card type:

Bank:

Expiry date:

/ /

Account name:

A/C Number (VISA or Mastercard):

/ / /

A/C Number (Amex):

/ /

Signature:

Identification check: 100 point identification check

100 Point Identification Check MUST include at least one document with photo identification. Original documents MUST be sighted by an Accredited Homeloans Broker and a clear copy of the documents must accompany this form.

Acceptable documents * Only one birth certificate or passport per check accepted. (The document provided must be current or within acceptable time frames)

Birth Certificate* or Citizen Certificate	70 Points	Name/address confirmed by current or previous employer	35 Points
Current Passport* or Expired Passport* (Expired not cancelled, which was current in the preceding two years)	70 Points	Land Rates Notice (Issued within the last 3 months and contains the borrowers current name and address or D.O.B.)	35 Points
Australian Drivers Licence (showing current address)	40 Points	Public utilities record (Issued within the last 3 months and contains the borrowers current name and address or D.O.B.)	25 Points
Student Photo ID Card (Issued by an Australian Tertiary Education Institution)	40 Points	Medicare Card	25 Points
Pension Concession or Health Care Cards (Must contain either current name and address or D.O.B.)	40 Points	Financial institution credit card (1 per institution)	25 Points

Applicant 1

Document 1 type:

Date of birth (if shown): / / Date of issue: / /

Place of issue: Document number:

Expiry date: / / Points

Document 2 type:

Date of birth (if shown): / / Date of issue: / /

Place of issue: Document number:

Expiry date: / / Points

Document 3 type:

Date of birth (if shown): / / Date of issue: / /

Place of issue: Document number:

Expiry date: / / Points

TOTAL POINTS

Full name:

Former name:

Signature:

Applicant 2

Document 1 type:

Date of birth (if shown): / / Date of issue: / /

Place of issue: Document number:

Expiry date: / / Points

Document 2 type:

Date of birth (if shown): / / Date of issue: / /

Place of issue: Document number:

Expiry date: / / Points

Document 3 type:

Date of birth (if shown): / / Date of issue: / /

Place of issue: Document number:

Expiry date: / / Points

TOTAL POINTS

Full name:

Former name:

Signature:

I am satisfied that the identity of the Applicant/s whose name, former name (if applicable), date of birth, residential address, and signature appears within this application has been verified in accordance with the criteria listed above and Homeloans' 'Know Your Customer' (KYC) AML/CTF Policy. I also confirm that I have sighted the original documents in verifying the Applicant/s' identity and that true and correct copies of these are supplied with this application. All photographic identification is a 'reasonable likeness' to the Applicant.

Authorised Broker signature:

Date completed: / /