

# G.N. Home Loan Services Pty Ltd

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ABN: 28 115 188 808



## Home Loan Application Form

CORPORATE PARTICULARS If loan is to be in Company Name or act as Guarantor (if applicable)			
Company Name:			
ACN / ABN:		Capacity:	Company / Trust
Registered Address:			
Trading Address:			

PERSONAL DETAILS					
<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor (please select one)	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor (please select one)		
<input type="checkbox"/> PAYG	<input type="checkbox"/> Self Employed	<input type="checkbox"/> PAYG	<input type="checkbox"/> Self Employed		
Title	Surname	Title	Surname		
First Name	Middle Name	First Name	Middle Name		
Date Of Birth / /	Sex	Martial Status	Date Of Birth / /	Sex	Martial Status
Drivers Licence No.	Expiry date / /	Drivers Licence No.	Expiry date / /		
No. Of Dependants	Ages	No. Of Dependants	Ages		
Residential Address			Residential Address		
Suburb	State	Postcode	Suburb	State	Postcode
Years there	Telephone No. (Home) ( )	Years there	Telephone No. (Home) ( )		
Telephone No. (Work) ( )	Mobile No. ( )	Telephone No. (Work) ( )	Mobile No. ( )		
Facsimile No. ( )	Email Address	Facsimile No. ( )	Email Address		
Previous Address (If current less than 3 years)			Previous Address (If current less than 3 years)		
Suburb	State	Postcode	Suburb	State	Postcode
Name of current employer			Name of current employer		
Employers Address			Employers Address		
Occupation	Commencement Date / /	Occupation	Commencement Date / /		
If less than 3 years, previous employer/s name and Length of service			If less than 3 years, previous employer/s name and Length of service		

FUNDS POSITION					
Funds Required			Funds Available		
Purchase Price	\$		Sale Proceeds	\$	
Discharge Present Debt	\$		Cash / Savings Contribution	\$	
Legals	\$		Gift	\$	
Stamp Duty etc	\$		Loan Amount Sought	\$	
Others	\$		Other (eg.FHOG)	\$	
<b>TOTAL</b>	<b>\$</b>		<b>TOTAL</b>	<b>\$</b>	

## LOAN REQUIREMENTS

Split 1		Split 2 <input type="checkbox"/>		Split 3 <input type="checkbox"/>		Split 4 <input type="checkbox"/>	
<b>Purpose of Loan:</b>		<b>Purpose of Loan:</b>		<b>Purpose of Loan:</b>		<b>Purpose of Loan:</b>	
Purchase of Owner Occupied	<input type="checkbox"/>	Purchase of Owner Occupied	<input type="checkbox"/>	Purchase of Owner Occupied	<input type="checkbox"/>	Purchase of Owner Occupied	<input type="checkbox"/>
Purchase of investment	<input type="checkbox"/>	Purchase of investment	<input type="checkbox"/>	Purchase of investment	<input type="checkbox"/>	Purchase of investment	<input type="checkbox"/>
Refinance of Owner Occupied	<input type="checkbox"/>	Refinance of Owner Occupied	<input type="checkbox"/>	Refinance of Owner Occupied	<input type="checkbox"/>	Refinance of Owner Occupied	<input type="checkbox"/>
Refinance of investment	<input type="checkbox"/>	Refinance of investment	<input type="checkbox"/>	Refinance of investment	<input type="checkbox"/>	Refinance of investment	<input type="checkbox"/>
Construction	<input type="checkbox"/>	Construction	<input type="checkbox"/>	Construction	<input type="checkbox"/>	Construction	<input type="checkbox"/>
Other.....	<input type="checkbox"/>	Other.....	<input type="checkbox"/>	Other.....	<input type="checkbox"/>	Other.....	<input type="checkbox"/>
<b>Amount of Loan</b>	<b>\$</b>	<b>Amount of Loan</b>	<b>\$</b>	<b>Amount of Loan</b>	<b>\$</b>	<b>Amount of Loan</b>	<b>\$</b>
<b>Facility Required:</b>		<b>Facility Required:</b>		<b>Facility Required:</b>		<b>Facility Required:</b>	
Principal & Interest	<input type="checkbox"/>	Principal & Interest	<input type="checkbox"/>	Principal & Interest	<input type="checkbox"/>	Principal & Interest	<input type="checkbox"/>
Interest Only	<input type="checkbox"/> for.... years	Interest Only	<input type="checkbox"/> for.... years	Interest Only	<input type="checkbox"/> for.... years	Interest Only	<input type="checkbox"/> for.... years
Line of Credit	<input type="checkbox"/> for.... years	Line of Credit	<input type="checkbox"/> for.... years	Line of Credit	<input type="checkbox"/> for.... years	Line of Credit	<input type="checkbox"/> for.... years
<b>Interest Rate:</b>		<b>Interest Rate:</b>		<b>Interest Rate:</b>		<b>Interest Rate:</b>	
Fixed Rate	<input type="checkbox"/> for.... years	Fixed Rate	<input type="checkbox"/> for.... years	Fixed Rate	<input type="checkbox"/> for.... Years	Fixed Rate	<input type="checkbox"/> for.... Years
Variable Rate		Variable Rate		Variable Rate		Variable Rate	
Interest Rate	.....%	Interest Rate	.....%	Interest Rate	.....%	Interest Rate	.....%
<b>Total Loan Amount</b>							
<b>Date Required to Settle</b>							

## FINANCIAL DETAILS

Every section of this statement must be completed. If a particular section is not applicable, write 'nil'. Use separate sheet if necessary.

Annual Income		Assets & Liabilities					
	\$		VALUE	MONTHLY PAYMENTS	AMOUNT OWING	FINANCIER/ INSTITUTION	REFINANCE/ Being repaid
Gross Salary 1	\$	Residence	\$	\$	\$		<input type="checkbox"/>
Gross Salary 2	\$	Furniture	\$	\$	\$		<input type="checkbox"/>
Rental 1	\$	Vacant Land	\$	\$	\$		<input type="checkbox"/>
Rental 2	\$	Rental Property	\$	\$	\$		<input type="checkbox"/>
Taxable Income (if self employed)	\$	Rental Property	\$	\$	\$		<input type="checkbox"/>
Depreciation	\$	M/Vehicle	\$	\$	\$		<input type="checkbox"/>
Other	\$	M/Vehicle	\$	\$	\$		<input type="checkbox"/>
Other	\$	Savings	\$	\$	\$		<input type="checkbox"/>
Other	\$	Credit Card Limit	\$	\$	\$		<input type="checkbox"/>
		Credit Card Limit	\$	\$	\$		<input type="checkbox"/>
<b>TOTAL</b>	<b>\$</b>	Superannuation	\$	\$	\$		<input type="checkbox"/>
		Other car	\$	\$	\$		<input type="checkbox"/>
		If renting monthly rent	\$	\$	\$		<input type="checkbox"/>
		Other	\$	\$	\$		<input type="checkbox"/>
		Other	\$	\$	\$		<input type="checkbox"/>
		Other	\$	\$	\$		<input type="checkbox"/>
		<b>TOTAL</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>		

## SECURITY PROPERTY DETAILS

<b>Property 1</b>			
Usage <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment			
Name/s to be on title (at settlement)	<input type="text"/>		
	<input type="text"/>		
Address of Property	<input type="text"/>		
State	<input type="text"/>	Postcode	<input type="text"/>
		Land Size (if > 2ha)	<input type="text"/>
Contact Name to arrange valuation / access	<input type="text"/>		
Phone	<input type="text"/>	Mobile	<input type="text"/>
Estimated Value of Security	\$ <input type="text"/>		

<b>Property 2</b>			
Usage <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment			
Name/s to be on title (at settlement)	<input type="text"/>		
	<input type="text"/>		
Address of Property	<input type="text"/>		
State	<input type="text"/>	Postcode	<input type="text"/>
		Land Size (if > 2ha)	<input type="text"/>
Contact Name to arrange valuation / access	<input type="text"/>		
Phone	<input type="text"/>	Mobile	<input type="text"/>
Estimated Value of Security	\$ <input type="text"/>		

## YOUR SOLICITORS (OR REPRESENTATIVE) DETAILS

Name of Firm	<input type="text"/>	Contact Name	<input type="text"/>
Address	<input type="text"/>	Phone	<input type="text"/>
State	<input type="text"/>	Postcode	<input type="text"/>
		DX	<input type="text"/>
		Email	<input type="text"/>

## YOUR ACCOUNTANTS DETAILS

Name of Firm	<input type="text"/>	Contact Name	<input type="text"/>
Address	<input type="text"/>	Phone	<input type="text"/>
State	<input type="text"/>	Postcode	<input type="text"/>
		Email	<input type="text"/>

## METHOD OF PAYMENT

The applicant(s) will agree to pay part of the application fee at the time of application. Any outstanding fee must be paid on settlement. The application fee is refundable in the case of the loan being declined except where the approval is issued for a lower amount than applied for. In these cases we will deduct from the application fee the cost of valuation and refund the balance.

Cash <input type="checkbox"/>	Cheque <input type="checkbox"/>	Credit Card Number	<input type="text"/>
Bankcard <input type="checkbox"/>	Mastercard <input type="checkbox"/>	Card Holders Name	<input type="text"/>
Amex <input type="checkbox"/>	Visa <input type="checkbox"/>	Signature	<input type="text"/>
Credit Card Expiry Date	<input type="text"/>	Amount	\$ <input type="text"/>

## APPLICANT DECLARATION AUTHORITY AND ACKNOWLEDGEMENT *(Please circle)*

Has legal action been instituted against you or the co-applicant for default under any credit contract within the last 5 years? If YES, please provide details.	YES / NO
Are you a Guarantor for any other loan ?	YES / NO
Have you, or the co-applicant, ever had a judgement entered against you, been bankrupt, insolvent, assigned your estate for the benefit of creditors or entered into a scheme of arrangement with your creditors? If YES, provide details	YES / NO

## PRIVACY ACT and GENERAL CONSENT

Option 1 Mortgage Pty Ltd ABN 43 108 814 991 (The Originator)  
PR1ME Pty Ltd – ABN 31 098 680 623 (The Manager)  
AFIG/Permanent Custodians Ltd – ACN 001 426 384 (The Manager)  
Perpetual Trustee Company Limited ABN 42 000 001 007  
Resimac Ltd ABN 67 002 997 935 (The Manager)

The Applicant/s acknowledge that I/we have made an application for credit from the Originator/Manager.

The Guarantors, if applicable, acknowledge that I/we have offered to support the Applicants' application for credit.

I/We by signing below in "Borrower's Signature" agree that the Originator/Manager (and any other financier who at any time provides or has any interest in the credit) can do any of the following at any time.

1. Commercial credit information. Seek and use commercial credit information about me/us to assess an application for consumer credit or commercial credit.
2. Consumer information. Seek and use consumer credit information about me/us to assess an application for commercial credit or consumer 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 insurer. To assess the risk of providing mortgage insurance, to assess the risk of default, as well as any variation or claim under the mortgage insurance and any other risk, including risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery and complying with legislative and regulatory requirements. For these purposes, the mortgage insurer may disclose personal information about me/us to its related companies, the Manager, service providers, agents, contractors and external advisers, your referees including your employer, your legal and financial advisers, credit reporting agencies, ratings agencies, payment system operators, reinsurers and government and regulatory bodies, other financial institutions, securitisers and credit providers.
5. Exchange of information between credit providers. Seek from and use or give to another credit provider (including any other credit provider who has lent money on the same security) any information about my/our credit worthiness, credit standing, credit history or credit capacity. In particular, the Originator/Manager may provide a reference on me/us.
6. Exchange of information with advisors. Seek from and use or give to any broker, financial consultant, accountant, lawyer, or other advisor acting in connection with any financing provided or proposed to be provided to me/us any consumer or commercial credit information.
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; the fact that the Originator/Manager is a current credit provider to you; payments which become overdue more than 60 days, and for which collection has commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonored more than once; in specific circumstances that in the opinion of the Originator/Manager, you have committed a serious credit infringement; and the credit provided to you by the Originator/Manager has been paid or otherwise discharged.
8. Provide information for securitisation. Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation.
9. Provide information to guarantors. Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us.

I/We also understand and agree that the Originator/Manager may be paid and retain fees, margins and commission in respect of the credit arranged by the Originator/Manager in consideration for its role as Mortgage Originator and Mortgage Manager.

Contact details for the mortgage insurers are as follows:

PMI Mortgage Insurance Ltd (ABN 70 000 511 071)  
PMI Indemnity Limited (ABN 49 000 781 171)  
Level 23, 50 Bridge Street, Sydney NSW 2000  
Toll-Free call 1300 367 764

Royal & Sun Alliance Australia Limited (ABN 48 005 297 807)  
465 Victoria Avenue, Chatswood NSW 2067  
Tel: (02) 9978 9000

GE Mortgage Insurance Pty Ltd (ABN 61 071 466 344)  
GE Capital Mortgage Insurance Corporation (Australia) Pty Ltd (ABN 52 081 488 440) - Level 23, 259 George Street, Sydney NSW 2000  
Tel: (02) 9247 8677

If you complete this application you may supply us with information, which is personal information subject to the Privacy Act.

You can contact us by telephoning us on [02 9681 3991](tel:0296813991), writing addressed to [Option 1 Mortgage Pty Ltd, Shop 2, 2-4 Kane Street, Guildford New South Wales 2161](#).

We collect your personal information to:

- assess your application and provide this product and related services to you.
- monitor, audit, evaluate and otherwise administer this product and related services
- offer products of a similar type which we expect may be of interest to you
- provide information about [Option 1 Mortgage Pty Ltd](#) products and services to you

Your personal information may be provided to our funders and third party service providers which provide services in connection with this product and related services, including (but not limited to) mortgage insurers, mortgage managers, card and PIN producers, loan statement producers and ratings agencies.

The information you provide on this form may, from time to time, be used to provide information to you about products and services. If you would prefer not to receive information of this nature please call us.

If you do not provide us with all of the information required in this application form we may not be able to process or accept your application. Specifically, we are required to collect the information in the form entitled "Identification Record for Signatory to an Account - Reference from an Acceptable Referee" by the Financial Transaction Reports Act 1988. If you fail to provide this information you may not be able to make withdrawals from your loan account.

You can contact us and request access to your personal information. In normal circumstances, we will give you full access to your personal information, however there may be some legal or administrative reason to deny you access, in which case we will tell you of our reason.

You can obtain a copy of our privacy statement by requesting it from us.

**PRIVACY ACT and GENERAL CONSENT** (continuing)

**Borrower's Signature**

I/We the undersigned:

- supply the details contained in this application for the purpose of enabling Option 1 Mortgage Pty Ltd to determine whether to grant me/us a loan.
- understand and acknowledge that the submission of this application does not imply any acceptance by Option 1 Mortgage Pty Ltd to grant me/us a loan.
- understand that any decision of Option 1 Mortgage Pty Ltd to accept this application is made in reliance on the information given by me/us in this application and that Option 1 Mortgage Pty Ltd reserves the right to accept or refuse this application in its absolute discretion.
- authorise Option 1 Mortgage Pty Ltd to make any inquiries in relation to this application Option 1 Mortgage Pty Ltd considers necessary.
- hereby apply for the finance described herein to be secured by mortgage on the property described herein and represent that all statements made in this application are true and made for the purpose of obtaining finance. Verification may be obtained from any source named herein.
- further acknowledge that any advisor, broker, agent or other person who introduces the Borrower to Option 1 Mortgage Pty Ltd is not an agent of Option 1 Mortgage Pty Ltd and does not have the authority to bind Option 1 Mortgage Pty Ltd or to vary the terms of the loan.
- acknowledge that the establishment fee is to paid on lodgment of the application for finance. If the loan does not proceed, the establishment fee less any costs incurred in assessing the application will be refunded.
- confirm and declare that all of the information provided as part of this application is true and correct even if the information is not in their own handwriting.

**Signed by:**

Dated the

day of

Applicant 1

Guarantor 1

Applicant 2

Guarantor 2

To be signed by each Applicant and each Guarantor

Attention is drawn to the fact that if any false information or statements have been made in this application, the applicants may be made subject to:

- i) A penalty of imprisonment and/or fine
- ii) Requirement to pay the full loan amount immediately on demand

**DECLARATION AS TO PURPOSE OF CREDIT (For Investment/Business Loans ONLY)**

This declaration must be signed by all Borrowers for it to be effective.

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for investment or business purpose (or for both purposes).

**IMPORTANT**

**YOU SHOULD NOT SIGN THIS DECLARATION UNLESS THIS LOAN IS WHOLLY OR PREDOMINANTLY FOR BUSINESS OR INVESTMENT PURPOSES. BY SIGNING THIS DECLARATION, YOU MAY LOSE YOUR PROTECTION UNDER THE CONSUMER CREDIT CODE.**

First borrower signature

First borrower name (please print)

Date

Second borrower signature

Second borrower name (please print)

Date

**JOINT BORROWER NOMINATION FORM**

This form may be signed by joint Borrowers who reside at the same address who wish to nominate one of them as the person who will receive notices and other documents relating to the loan (so that they do not have to each receive their own copy of any notices and other documents). Each borrower is separately entitled under the Consumer Credit Code to receive a copy of any notice or other document under the Consumer Credit Code.

By signing below, you give up the right to be provided with information direct from the credit provider or [originator] and nominate one of you to receive this information.

Nomination

We nominate \_\_\_\_\_ (full name of person nominated) to receive notices and other documents under the Consumer Credit Code on behalf of all of us.

Please note the following:

1. Only sign below if you are both Borrowers who reside at the same address and both wish to nominate one of you.
2. Only a person who is a Borrower may be the person nominated.
3. Any Borrower who has signed this form can advise the credit provider or [originator] at any time in writing that they wish to cancel their nomination. Following any cancellation, the credit provider or [originator] will from then on provide each joint Borrower with their own separate copy of any notice or other document under the Consumer Credit Code.
4. This Nomination only applies to joint Borrowers. It will not apply to joint Guarantors.

The notices and documents are to be sent to the following mailing address:

Address

State

Postcode

First borrower signature

Second borrower signature

Date

Date

## LOAN PURPOSE CHECK LIST

**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 Consumer Credit Code ("the Code"). The Code applies (inter alia) 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 nature.

### PART A

In order to determine whether or not the provisions of the Code will apply to this loan, the lender requires you to provide it with the following information:

1.	Are any of the borrowers natural persons as described above ?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
2.	Are any of the borrowers a corporation? If yes, do not complete Part B and Part C.	YES <input type="checkbox"/>	NO <input type="checkbox"/>
3.	Is the borrower a strata corporation (being a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes) ?	YES <input type="checkbox"/>	NO <input type="checkbox"/>

### PART B

	The purpose of this proposed loan is:	LOAN AMOUNT SOUGHT \$
4.	To purchase a residence for owner-occupation.	\$
5.	To refinance an owner-occupied residence for personal use.	\$
6.	To refinance an owner-occupied residence for business use.	\$
7.	To purchase a property for investment purposes.	\$
8.	To refinance a property for investment purposes.	\$
9.	To finance the construction of a residence to be owner-occupied.	\$
10.	To finance the construction of a property for investment purposes.	\$
11.	To provide a line of credit for personal use.	\$
12.	To provide a line of credit for business/ investment use.	\$
13.	To have available credit to make personal purchases.	\$
14.	To provide funds for future investment use.	\$
15.	To provide funds for future personal use.	\$
16.	Other	\$
<b>Total Loan:</b>		<b>\$</b>

### PART C

Do you believe that the borrower is 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 ?  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 as to Purpose.

**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 the Code, 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 borrower.

First borrower signature		First borrower name (please print)	
		Date	
Second borrower signature		Second borrower name (please print)	
		Date	