



HMH CORPORATION Pty Ltd T/A
GENIE HOME LOANS
PH: (02) 9750 8666 FAX: (02) 9750 8866
EMAIL) info@genie.net.au
WEB) www.genie.net.au

1.

GENIE HOME LOANS DIRFT (Do It Right First Time) AND BACKGROUND REPORT

Use this cover sheet for ALL applications (new and further advances)

TO	Genie Operations – Fax: (02) 9750 8866	Total Number of pages ()
Originator Name		faxed: State : Fax No:
Loan writer name Email address:		Contact Phone No:

Applicant/s Name	
-------------------------	--

Complete

Yes or N/A

Application form	: completed and signed by all applicants	
NSR printout attached		
Tax File Numbers	: all deleted/permanently masked	
Background report/notes	: completed and attached (use 2 nd page of this document)	
Record of Identification	: completed and signed by loan writer	
Record of Interview	: completed at Originator's office	
Income evidence provided:		
<input type="checkbox"/>	More than 12 months in same job – 1 recent payslip (2 payslips if outside criteria)	
<input type="checkbox"/>	Less than 12 months in same job - 2 recent payslips plus previous Group Certificate/tax return	
<input type="checkbox"/>	Additional rental income support - managing agents statement or lease	
<input type="checkbox"/>	Company or self employed - last 2 years tax returns and company financials	
<input type="checkbox"/>	Company directors & guarantors - last 2 years personal returns, assessment notices and asset details	
<input type="checkbox"/>	Low Doc declaration attached (separate declaration required for each self employed)	
Savings/existing debt evidence:		
<input type="checkbox"/>	If purchase, last 6 months statements to demonstrate genuine savings,	
<input type="checkbox"/>	If refinance, last 6 months statements of loan/s being refinanced OR	
<input type="checkbox"/>	Statements requested and will be provided	
Purchase/property evidence:		
<input type="checkbox"/>	If purchase, copy of front page of Contract	
<input type="checkbox"/>	If refinance, Council Rates notice of security property	
Valuation Requested?	YES/NO	If Yes, valuer instructed/copy attached
First Home Owners Grant applies?	YES/NO	If Yes, appropriate documentation attached
Construction Loan documents included (if required)		
FTRA Form (tick one) Copy / Original (tick one)	Acceptable Referee Form Copy / fax (original to follow) <input type="checkbox"/> or	
Required with applications for Line of Credit MasterCard and/or Cheque book access and/or where a unencumbered property/s are offered as security for loans > \$250,000		

2.
OTHER

LOC	
➤ MasterCard requested and application attached	<input type="checkbox"/>
➤ Cheque book access requested and application attached	<input type="checkbox"/>
Copy / Fax (Original included <input type="checkbox"/> or Original to follow <input type="checkbox"/>)	

BACKGROUND INFORMATION TO SUPPORT REQUEST Must be completed

<i>Outline Loan Purpose</i>	
Summary: Loan required \$..... Property Market \$..... LVR 	<p>Construction Loan Summary indicate whether: 1. Land Only (with intention to build) 2. Construction Only 3. Land & Construction</p> <p>1. If Land Only – a construction quote estimate of \$</p> <p>1, 2 & 3</p> <p>Less applicants proof of contribution (C) : \$ Equals total loan required of (B) : \$ Total loan (B) divided by total cost (A) = estimated LVR :</p>
<i>Employment information to support request (eg, length of time, explain any gaps)</i>	
Serviceability (please explain the basis of your calculations, applicant's income or expenses)	
<i>Any other supporting information? (eg, explanation of any missed loan payments, key strengths that should be highlighted etc)</i>	
<p>Loan writer certification Application is submitted with all required information.</p> <p>Loan Writer signature.....Date</p>	

Product Category (Circle the correct one)	Standard / Premium
Borrower rates	
Up fronts	
Trail	
Borrower to pay LMI Premium	Yes / No
Valuation Fee to be collected	Yes / No
Application Fee to be collected	Yes / No

3.

RECORD OF INTERVIEW AND IDENTIFICATION
NB: separate form(s) to be completed for each borrower / guarantor

Loan/Account Number

.....

Name of Borrower/Guarantor

.....

Section A - RECORD OF INTERVIEW

I have interviewed the borrower/guarantor named above and verified the following information contained within the loan application form:

Date of Interview

.....

1. Employment details, including:

- Employer
- Duration of employment Y / N
- Income
- Basis of employment (part/full time, casual, etc)

2. Property:

- Purchase price Y / N
- Property type/description

3. Loan amount

Y / N

4. Loan purpose

Y / N

5. Interview conducted by (T)elephone or in (P)erson

T / P

Section B - RECORD OF IDENTIFICATION

I verify that I have personally interviewed the borrower/guarantor named above and sighted the following original photo identification. The person I interviewed is the same as the person in the photo identification.

Date of Identification

.....

- Document type (Primary)
 -

- Document number
 -

- Name on document
 -

- Document type (Secondary)
 -

- Document number
 -

- Name on document
 -

Important Notes

1. Every borrower and guarantor must be identified by sighting 2 (two) original identification documents. Passport or Photo Driver's license as the primary form of identification with secondary identification from of a valid Medicare Card or any other form of acceptable identification¹. Details to be recorded as above.
2. A full FTRA (100 point or Acceptable Referee) check must be completed if either:
 - Passport or Driver's License is not available;
 - if an unencumbered property is offered as security; or
 - application is to be made for a MasterCard and/or Cheque book.

Completed by the Broker:

Signature

.....

Name

.....

Date

.....

VERIFICATION OF BORROWER – 100 POINT CHECK LIST

(AS REQUIRED BY THE FINANCIAL TRANSACTIONS REPORT ACT)

Name of Borrower: _____

Only one "Primary Document" (70 points) can be used				
Document	Number	Place Issued	Date of Birth	
Passport				70
Birth Certificate				70
Citizenship Certificate				70
Document	Number	Place Issued	Expiry Date/Ref. No.	
Drivers License				40
Public Service ID Card				40
Pension or Health Card				40
Educational Institution ID Card				40
Document	Name & Title	Company Name	Date & Address	
Employer Reference Certifying Name & Address				35
Document	Council Name	Account Number	Issue Date	
Rates Notice				35
One only from each Financial Institution				
Document	Type of Card	Number	Expiry Date	
Credit Card or ATM Card				25
Credit Card or ATM Card				25
Credit Card or ATM Card				25
Document Number	Bank	Branch	Account Number	
Bank Passbook				25
Document Number	Issue Date	Number	Expiry Date	
Medicare Card				25
Document	Place of Issue	Issue Date		
Marriage Certificate				25
Document	Account Number	Issue Date		
Electricity Account				25
Gas Account				25
Telephone Account				25
Total Number of Points				

Verification conducted by:

Full Name_____
Signature_____
Date

5.

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Making Your Wishes Come True

REFERRED BY: _____

	Individual Applicant 1	Individual Applicant 2
Title eg: Mr/Mrs/Ms/Miss/Dr		
Family Name		
Given Name (s)		
Capacity of Applicant	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Joint applicants	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Joint applicants
Present Home Address		
	Postcode	Postcode
Phone Numbers	Work: Home:	Work: Home:
Email Address		
Home Address after settlement		
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed
Date of Birth		
Drivers Licence No		
Occupation / Position		
Employer's Name		
Time with employer yrs/mth		
Current Salary (\$ pa)		
Previous Employer's Name (if in present job under 2 years)	for yrs	for yrs
No of dependants		

COMPANIES/TRUSTS/PARTNERSHIPS

Name:			
A.C.N. _____	<input type="checkbox"/> Partnership <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Borrower <input type="checkbox"/> Joint applicants <input type="checkbox"/> Guarantor		
Postal Address			
	Postcode		
Phone Number	Facsimile Number:		
Year Established	Industry (if applicable)		

ADVISORS DETAILS

SOLICITOR		ACCOUNTANT	
Name of firm:		Name of firm:	
Address:		Address:	
Post Code:		Post Code:	
Telephone:	Fax:	Telephone:	Fax:
Contact Name:		Contact Name:	
DX No:	Location:		

DETAILS OF LOAN REQUIRED

Total Loan Amount Required				
Applicants immediate requirement is for a:				
<input type="checkbox"/> Premium Loan <input type="checkbox"/> Standard Variable <input type="checkbox"/> No Doc 70% <input type="checkbox"/> No Doc 80% <input type="checkbox"/> Lo Doc 80% <input type="checkbox"/> Lo Doc 90% <input type="checkbox"/> Construction <input type="checkbox"/> Non Conforming <input type="checkbox"/> Line of Credit (LOC) <input type="checkbox"/> Low Doc (LOC)				
Loan purpose	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment		<input type="checkbox"/> New Purchase <input type="checkbox"/> Other	
	<input type="checkbox"/> Refinance		<input type="checkbox"/> Construction	
Breakdown of Loan Accounts	LOAN A	LOAN B <small>(if applicable)</small>	LOAN C <small>(if applicable)</small>	LOAN D <small>(if applicable)</small>
Amount Of Loan				
Facility Required	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only - 2 /3/ 5 / 10 years <input type="checkbox"/> Line of Credit Interest Rate Indicative <input type="checkbox"/> Fixed 2 / 3 / 5 yrs <input type="checkbox"/> Variable Rate Indicative Rate %	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only - 2 /3/ 5 / 10 years <input type="checkbox"/> Line of Credit Interest Rate Indicative <input type="checkbox"/> Fixed 2 / 3 / 5 yrs <input type="checkbox"/> Variable Rate Indicative Rate %	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only - 2 /3/ 5 / 10 years <input type="checkbox"/> Line of Credit Interest Rate Indicative <input type="checkbox"/> Fixed 2 / 3 / 5 yrs <input type="checkbox"/> Variable Rate Indicative Rate %	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only - 2 /3/ 5 / 10 years <input type="checkbox"/> Line of Credit Interest Rate Indicative <input type="checkbox"/> Fixed 2 / 3 / 5 yrs <input type="checkbox"/> Variable Rate Indicative Rate %
Loan Settlement date (Date must be entered)				

PURCHASE OF NEW PROPERTY

Purpose	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment <input type="checkbox"/> Other		
Purchase Price	\$		
Actual Estimated Costs <small>(Per Details page 9)</small>	\$		
TOTAL PURCHASE COST	\$		
LESS			
Deposit Paid / Being paid	(\$)	
First Home Owners Grant	(\$)	
Plus additional deposit funds	(\$)	
TOTAL LOAN REQUIRED			

REFINANCE OF EXISTING PROPERTY/DEBT

Purpose	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment <input type="checkbox"/> Other		
Current lender		Current Balance	
Current lender		Current Balance	
		TOTAL TO BE REFINANCED	

SECURITY OFFERED FOR THE LOAN Residential Property 1

Address			
Suburb		Postcode	
Registered Proprietors of Property (after settlement of this mortgage)	Same as borrowers (tick if applicable) <input type="checkbox"/>	If different from Borrower, please note full details of Registered Proprietors:	
Use of Property	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment Property		
Ownership of Property	<input type="checkbox"/> Being Purchased <input type="checkbox"/> Already Owned		
Estimated Value or Purchase Price			Quick Valuation* (refer below to costs)
Rental Value per week (if app.)			
Is the property old systems title?			
Contact Name for our Valuer to gain access to property			
Contact Phone Numbers	Business Hours:	After Hours:	Mobile:

Residential Property 2

Address			
Suburb		Postcode	
Registered Proprietors of Property (after settlement of this mortgage)	Same as Borrowers (tick if applicable) <input type="checkbox"/>	Abbreviated Names (Eg: Bob Smith, R & J Smith, ABC P/L)	
Use of Property	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment Property		
Ownership of Property	<input type="checkbox"/> Being Purchased <input type="checkbox"/> Already Owned		
Estimated Value or Purchase Price	\$		
Rental Value per week (if app.)	\$		
Is the property old systems title?			
Contact Name for our Valuer for access to property			
Contact Phone Numbers	Business Hours:	After Hours:	Mobile:

*Application fee as applicable: \$ * Evaluation Fee: \$ * Fee collected at application: \$ * Fee due at settlement: \$ *Fee for security additional property \$ <p style="text-align: center;">*Note: Fees inclusive of GST</p>	<table style="width: 100%;"> <tr> <td style="border: 1px solid black; width: 150px; height: 20px; text-align: center;">Total Paid: \$</td> </tr> <tr> <td>Application fee paid by:</td> </tr> <tr> <td> <input type="checkbox"/> Cheque <input type="checkbox"/> Cash <input type="checkbox"/> Receipt No. _____ </td> </tr> </table>	Total Paid: \$	Application fee paid by:	<input type="checkbox"/> Cheque <input type="checkbox"/> Cash <input type="checkbox"/> Receipt No. _____
Total Paid: \$				
Application fee paid by:				
<input type="checkbox"/> Cheque <input type="checkbox"/> Cash <input type="checkbox"/> Receipt No. _____				

Credit Card Details (only to be included if Originator has facility to collect fee by Credit Card)

Name:	Expiry Date:	Amount:
Credit Card Type:	Card Number:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Signature: x _____		Date: _____

8.

PERSONAL FINANCIAL STATEMENTS FOR: _____

Liabilities		Assets	
Mortgage with: @ _____ per month		Property at:	
Mortgage with: @ _____ per month		Property at:	
Mortgage with: @ _____ per month		Property at:	
Car Leasing () @ _____ per month		Cash at Bank	
Overdraft:		Deposit Paid on Property	
Other Loans @ _____ per month		Motor Vehicles _____	
Credit Card Limit \$ _____ @ _____ per month		Personal Effects And Superannuation	
Credit Card Limit \$ _____ @ _____ per month		Business Value	
Hire purchase/lease, rental expenses, HES		Shares and Investments	
Total Liabilities		Total Assets	
		Surplus Assets	

STATEMENT BY BORROWER/S

	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 or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
Is there any unsatisfied judgement entered in any court against you, your spouses or any company of which either of you or your spouse are or were a shareholder or officer?	<input type="checkbox"/>	<input type="checkbox"/>
Have you or your spouse ever been registered with the CRAA as in default?	<input type="checkbox"/>	<input type="checkbox"/>
Are you the director or shareholder of any companies?	<input type="checkbox"/>	<input type="checkbox"/>
Are you a permanent resident of Australia	<input type="checkbox"/>	<input type="checkbox"/>

I confirm that the above information is complete and correct.

X _____
Signature of Applicant

X _____
Signature of Applicant

Print Name

Print Name

Date / /

Date / /

PRIVACY ACT, 1988 – CONSENT AND ACKNOWLEDGEMENT

Consent and Acknowledgement by Applicant(s) for Credit and Guarantors

Please read carefully before signing. Where there is more than one applicant or guarantor, each applicant or guarantor is to sign.

APPLICANT(S):

GUARANTOR:

MORTGAGE ORIGINATOR: **HMH CORPORATION Pty Ltd T/A AS GENIE HOME LOANS, ABN: 98 108 513 006**
CREDIT PROVIDER: **Permanent Custodians Ltd (ACN 001 426 384) ("PCL")**
MORTGAGE INSURER **Perpetual Trustee Company Limited (ABN 42 000 001 007)**
Each of the organisations named in Schedule A

The above organisations collect personal information from or about the Applicant(s) and Guarantor(s) ("**the personal information**") to: in the case of the Mortgage Originator and PCL:

- assess an application for credit by the Applicant(s) or a proposal by the Guarantor(s) to guarantee or provide security; and
- if an application is successful to provide and administer the provision of credit to the Applicant(s) and obtain a guarantee; and in the case of the Mortgage Insurer:
- assess the risk of providing lenders' mortgage insurance in respect of credit which may be provided by PCL to the Applicant(s) (including the risk of the Guarantor(s) being unable to meet a liability that might arise under a guarantee); and
- if insurance is provided, to administer or vary any lender's mortgage cover provided; and
- comply with legislative and regulatory requirements.

In order to do those things the Mortgage Originator, PCL, and/or the Mortgage Insurer (or any of them) may need to disclose the personal information to:

- the organisations and persons described in paragraphs 1 to 9 below;
- each other and to the related companies of each; and
- organisations that carry out functions (on behalf of each or any of them) (such as trust managers, introducers, mailing houses, IT service providers, valuers, lawyers and other external advisers, conveyancers and collection agents); reinsurers; credit reporting agencies; referees, including Applicant(s) or Guarantor(s) employer or legal and financial advisers; government and other regulatory bodies, including government agencies which administer land titles or revenue collection; ratings agencies; payment system operators; and other financial institutions, securitisers and credit providers.

Collection of some of the personal information is required under the Financial Transaction Reports Act. If any part of the personal information is not provided, it may not be possible to assess an application for credit by the applicant(s) or an application for lenders' mortgage insurance, and as a consequence the finance requested by the Applicant may not be provided.

From 21 December 2001, in most cases, individuals can gain access to personal information about them held by us, PCL or the Mortgage Insurer on request. All enquiries concerning access to personal information should be directed to the Mortgage Originator on **1300 643 643** in the first instance.

The Mortgage Originator may also use the personal information (and disclose it to its service providers) to tell you about other products and services offered or distributed by it. If any of the Applicant(s) or Guarantor(s) do not want the personal information to be used or disclosed for this purpose, please tick this box or contact the Mortgage Originator on the above number.

Type of Credit (Tick which box applies)

The type of credit that I/we have applied for is:

- wholly or primarily for a domestic, family or household purpose ("consumer credit") **OR**
 for another purpose ("commercial credit")

I/We agree that PCL, the Mortgage Originator and the Mortgage Insurer can do any of the following:

- 1. Application for commercial credit:** If my/our application is for commercial credit, obtain and use a credit report from a credit reporting agency containing personal information about me/us to assess my/our application for commercial credit.
- 2. Application for consumer credit:** If my/our application is for consumer credit, obtain and use a credit report containing information about my/our commercial activities or commercial credit worthiness to assess my/our application for consumer credit.
- 3. Collection of overdue payments:** Obtain and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.
- 4. Exchange of information between credit providers:** Obtain 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: -

I/We understand this information may be used for any of the following purposes:

- To assess my/our credit worthiness
 - To assess an application by me/us for credit
 - To help me/us avoid defaulting on my/our credit obligations
 - To notify a default by me/us
 - To assist in the collection of overdue payments from me/us
 - To exchange information with credit providers who are involved in a mortgage securitisation scheme
 - To exchange information with credit providers as to the status of this loan
- 5. Exchange of information with advisers and other persons**
Obtain from and use or give any personal information or commercial credit information about me/us to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with the loan to be provided to me/us pursuant to this application.
 - 6. Provide information to credit reporting agencies:** Give to a credit reporting agency personal information or commercial credit information about me/us to obtain a consumer credit report about me/us or to allow the credit reporting agency to create or maintain a credit information file containing information about me/us. The information which may be given before during or after the provision of credit to me/us is limited to:
 - Identity particulars
 - The fact that consumer credit or commercial credit has been applied for and the amount
 - The fact that PCL is 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 in respect of any default which has been listed
 - Advice that cheques drawn by me/us for more than \$100 have been dishonoured more than once
 - In specific circumstances, that in the opinion of the Mortgage Originator or PCL, I/we have committed a serious credit infringement

10.

- That the loan provided to me/us by PCL has been paid or otherwise discharged

- or otherwise in connection with arrangements relating to lenders' mortgage insurance.

7. 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. **8. Provide information to Guarantors:** Provide any report or personal information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the *Privacy Act* (including a credit report) to any person who proposes to guarantee or provide security for, or has guaranteed or provided security for, the repayment of a loan provided to me/us to enable them to decide whether to act as a guarantor or provide security or to keep them informed about any guarantee or security they may provide. **9. Provide information to trade insurer:** If my/our application is for commercial credit, I/we consent to a trade insurer obtaining a credit report about me/us containing consumer credit information, in order to assess whether to insure PCL for the loan given to me/us, or the risk of providing insurance or to assess my/our risk of defaulting under the loan.

10. Authority to obtain, exchange and disclose personal information concerning Guarantor: Obtain and use a credit report from a credit reporting agency containing personal information about me/us to assess whether to accept me/us as a guarantor for the commercial credit or consumer credit for which the Applicant has applied or otherwise in connection with arrangements relating to lenders' mortgage insurance.

I/We consent to such personal information or commercial credit information (of the type specified in paragraph 6 above) about me/us being used or disclosed to the organisations or persons for the purposes described in this consent and acknowledgement, including (without limitation):

- (a) another credit provider as outlined in paragraph 4;
- (b) persons referred to in paragraph 5 as outlined in that paragraph;
- (c) persons involved in a securitisation arrangement as outlined in paragraph 7.

Applicants/Guarantors Signature / /
Date

Applicants/Guarantors Signature / /
Date

Applicants/Guarantors Name

Applicants/Guarantors Name

Schedule A

Contact details for Credit Provider:

Permanent Custodians Limited, 35 Clarence Street, Sydney, NSW 2001 Telephone 1800 622 812

Contact details for the Mortgage Insurers:

***GENWORTH FINANCIAL Mortgage Insurance Pty Ltd
Level 23/259 George Street
SYDNEY NSW 2000***

***ABN 60 106 974 305
Telephone: 02 8248 2500***

***PMI Mortgage Insurance Limited
Level 23/50 Bridge Street
SYDNEY NSW 2000***

***ABN 70 000 511 071
Telephone: 02 9231 7777***

***Vero Lenders Mortgage Insurance Limited
465 Victoria Avenue
CHATSWOOD NSW 2057***

***ABN 55 001 825 725
Telephone: 02 9978 9960***

***Perpetual Trustees Victoria Limited
Level 128, 360 Collins Street, Melbourne Vic 3000***

***ABN 47004027258
Telephone: 03 8628 0400***

Columbus Capital Pty Ltd

ABN 51 119 531 252

***Perpetual Trustee Company Limited
Resimac Limited***

***ABN 42 000 001 007 ("Perpetual")
ABN 67 002 997 935 ("Resimac")***

11.

This document describes how we **HMH CORPORATION T/A AS GENIE HOME LOANS, ABN: 98 108 513 006** manage personal information.

1. **The National Privacy Principles**

From 21 December 2001, most private sector organisations in Australia must, by law, comply with the National Privacy Principles ("**NPPs**"). We are bound by and will comply with the NPPs from that date.

2. **Collecting personal information about you**

The kinds of personal information we hold

We only collect personal information that is necessary for us to perform our functions and activities which consist of the origination and administration of loans and related activities. The kinds of personal information we collect and hold will depend upon your dealings with us and the circumstances in which it was collected, but may include:

- information you provide to us when you apply for a loan or when you offer to guarantee a loan. This information will include your name, address and contact details, and, if applicable, identification information relevant to applications requiring compliance with the Financial Transactions Reports Act.
- financial information about you such as your financial position and details of your salary or wage, and information obtained from credit checks carried out during the loan approval process (but only if you have authorised such checks to be carried out).
- information about the progress of any loan provided to you, or which you have guaranteed, including your communications with us.

3. **Using and disclosing your personal information**

The purposes for which we collect and hold personal information and how we use and disclose it

We respect your privacy. Any personal information which we collect about you will be used by us to assess your application for a loan or offer to provide a guarantee, and to facilitate provision and administration of loans and related activities.

In order to do this, we may disclose your personal information to:

- professional advisers such as solicitors, accountants and valuers;
- mortgage insurers;
- underwriters;
- government agencies such as those which administer land titles and revenue or (where applicable) foreign investments;
- credit reporting agencies and mercantile agents;
- external auditors; and
- other organisations which participate in funding, providing and administering your loan or the loan you have guaranteed, such as the trustee of the fund from which the loan is sourced.

We may also use your personal information to provide you with information about other products and services offered or distributed by us. To do that we may disclose your information to our service providers (see below).

Contracting out services and disclosures

We also disclose personal information to organisations to whom we outsource functions, such as mailing and printing houses, IT providers or a mortgage servicer which organisations assist us to service and administer your loan or the loan you have guaranteed, or provide you with information about products and services offered or distributed by us.

4. **Access to your personal information**

12.

In most cases, you can gain access to personal information that we hold about you. We will handle requests for access to your personal information in accordance with the NPPs. Requests for access should be directed to the Privacy Officer, whose contact details are set out below.

5. **What to do if you would like more information about how we manage your personal information or wish to complain about a breach of your privacy**

If you would like more information about the way we manage our personal information or are concerned that we may have breached your privacy and wish to make a complaint, please contact us by calling us on **1300 643 643** or by writing to us at the postal or email address set out below.

Privacy Officer

***HMH CORPORATION Pty Ltd T/A GENIE HOME LOANS
248 THE BOULEVARDE PUNCHBOWL 2196***

PH: 02 9750 8666

FAX : 02 9750 8866

ABN: 98 108 513 006

EMAIL: info@genie.net.au

WEB: www.genie.net.au

6. **Changes to our privacy policy**

From time to time it may be necessary for us to review and revise our privacy policy. We reserve the right to change our privacy policy at any time. We may notify you of any change to our privacy policy by any means we choose including by email, by other electronic communication, by sending you a revised copy or by otherwise informing you that a revised copy of our privacy policy is available on request.

14.

DECLARATION OF PURPOSE

(as required under the Consumer Credit Code, Section 11, Regulation 10)

If you have completed the Loan Purpose Checklist on the previous page and you believe that the loan you are applying for is to be used wholly or predominantly for investment or business purposes, please sign this declaration.

TO: Perpetual Trustee Company Limited or Permanent Custodians Ltd

LOAN TO: _____

LOAN AMOUNT: _____

Each applicant declares that the credit to be provided to that applicant by the credit provider will be applied wholly or predominantly for business or investment purposes (or for both purposes).

Each applicant agrees to provide declarations of purpose of the credit whenever required by the credit provider.

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

X _____
Applicant's Signature

X _____
Applicant's Signature

Applicant's Name
Date / /

Applicant's Name
Date / /

NOMINATION REGARDING NOTICES AND OTHER DOCUMENTS
(Section 171, Consumer Credit Code. Regulation 40, Consumer Credit Regulation)

TO: _____

RE: _____ (DETAILS OF CREDIT CONTRACT)

I/We nominate:(Full name of person nominated)
to receive notices and other documents under the Consumer Credit Code on behalf of myself/all of us.

IMPORTANT
Each person who has signed this nomination form is entitled to receive a copy of any notice or other document under the Consumer Credit Code. By signing this form you are giving up the right to be provided with information directly from the credit provider.
Any person who has signed this nomination form can advise the credit provider at any time in writing that they wish to cancel their nomination.

Signature of person making Nomination

X _____
Signature of person making Nomination

Name of person making Nomination

Name of person making Nomination

Address of person making Nomination
Date / /

Address of person making Nomination
Date / /

BORROWER COPY

Estimate of Fees and Charges

Borrower: _____

Security Address: _____

Estimated Market Value:\$ _____ Including Cost:\$ _____

Loan Amount: \$ _____ Own Funds:\$ _____

Indicative Fixed Rate: _____ %p.a.* Indicative/Variable Rate _____ %p.a.*

***Rates are subject to change and will be confirmed at settlement.**

Term _____ Fixed Rate Period _____

Proposed Repayments \$ _____ per Month \$ _____ per Fortnight \$ _____ per Week

ESTIMATED COSTS

Application Fee \$ _____

Legal Disbursements (approx) \$ _____

Stamp Duty on Transfer of Land \$ _____

Land Transfer Registration Fee \$ _____

Stamp Duty On Mortgage \$ _____

Lenders Mortgage Insurance (once only) \$ _____ Including Stamp Duty

Registration Fees ** \$ _____

Other costs \$ _____

TOTAL APPROXIMATE COSTS PAYABLE \$ _____ (Estimate only)

**Examples of these fees include property searches and mortgage registration fees.

Bank cheque fee of \$8.00 per cheque for each cheque drawn at settlement

Full details of fees and charges will be disclosed in your loan agreement before you sign.

Name of Lending Manager: _____

Lending Manager Signature: **x** _____

Date: _____ / _____ / _____



HMH CORPORATION T/A GENIE HOME LOANS
PH) 02) 9750 8666 FAX 02) 9750 8866
EMAIL) info@genie.net.au
WEB) www.genie.net.au

DISCHARGE REQUEST AND AUTHORITY AND DIRECTION

To: _____

(Insert name & address of outgoing financier)

Fax number: _____
(Insert fax number, if known)

Phone number: _____
(Insert phone number, if known)

Attention: _____
(Insert name of contact person, if known)

RE: Property: _____
(Insert property address)

Loan Account number: _____
(Insert account number, if known)

(Insert name of borrower)

(Insert name of borrower)

Hereby authorise(s) and direct(s) you to:

- Prepare discharge of mortgage for the above property.
- Advise payout figure for _____ (insert estimated settlement date).
- Communicate at your earliest convenience with **GENIE HOME LOANS** in relation to settlement of the discharge attention to: **GENIE HOME LOANS**
- Forward to **GENIE HOME LOANS**, a copy of page 1 of our existing mortgage and loan agreement with you, showing the full amount of *ad valorem* stamp duty paid to the Office of State Revenue.
- Forward to **GENIE HOME LOANS**, a copy of our existing building survey, if held by you.

 x _____
Signature of Borrower

Date / /

 x _____
Signature of Borrower

Date / /

ACCOUNTANT LODOC SELF EMPLOYMENT VERIFICATION FORM

IMPORTANT: An Accountant Lo Doc Self Employment Verification must be completed for each Self Employed Borrower and any Self Employed Guarantor whose income has been used to calculate the debt service on the loan.

Loan Number: _____

Name of Borrower/Guarantor: _____

Business ABN (optional): _____

Date Accountant (for Lo Doc self employed applicants) was contacted: _____

Name of Accountant _____

Phone no: _____

Contact Person: _____

Position: _____

Number of years the Borrower/Guarantor has been a client of the Accountant: _____

Number of years the Borrower/Guarantor has been self employed: _____

Type of business conducted: _____

Completed by: Signature _____

Print Name _____

Date _____

LO DOC 70: DECLARATION OF FINANCIAL STATUS

This declaration should be completed and signed by ALL borrowers

To: Perpetual Trustee Company Limited (ABN 42 000 001 007) & RESIMAC Limited (ABN 67 002 997 935) ("Credit Provider")

Loan Amount: _____ Maturity Date: _____

Interest Rate: _____ % Repayment: _____

The Credit Provider recommends that all loan applicants seek independent legal & financial advice prior to obtaining a loan.

Borrower 1

Borrower 2

First Name

First Name

Surname or Company Name

Surname or Company Name

ABN or ACN (Companies only)

ABN or ACN (Companies only)

Occupation

Occupation

Annual Net Income (Regulated Borrowers Only)

Annual Net Income (Regulated Borrowers Only)

Declaration of Financial Status

I/we certify, warrant and represent to you that:

- a. I am/we are aware of our financial obligations under the proposed loan with the Credit Provider;
- b. The Credit Provider has fully disclosed to me/us the extent of my/our financial liabilities under this loan;
- c. I am/we are satisfied that my/our financial liabilities under this loan will not adversely impact on our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due;
- d. I/we confirm that I/we can comfortably afford all repayments resulting from this loan without incurring substantial or undue financial hardship;
- e. I/we acknowledge that the Credit Provider has assessed this facility without the documentary evidence of my/our income;
- f. I/we acknowledge that the Credit Provider and any lender's mortgage insurer have relied upon the information contained in the application for credit ("application") and within this Declaration of Financial Status in assessing whether to approve the application;

I/we acknowledge that the Credit Provider has not independently verified the information relating to my/our financial position provided within the application;

- g. I/we have carefully considered my/our financial position and, have sought and obtained financial and other professional advice as I/we consider appropriate in connection with the application and acknowledge that I/we am/are not relying on the Credit Provider to verify or review my/our financial position;
- h. I/we acknowledge that the Credit Provider relies on this statement in considering whether or not to approve my/our application.

Signature of Borrower 1 Insert Date _____

Signature of Borrower 2..... Insert Date _____

Signed in my presence by: _____
Name of Witness

Who is personally known to me: _____

Signature of Witness _____ Dated: _____

Address of Witness: _____ Occupation of Witness _____

Please provide a Back Ground report on Applicant's:

