



<b>Originator ID: 401</b>	<b>Application ID:</b>
Sales contact:	BID ID:
Email:	Mobile:
Broker fee: \$	Application fee: \$

Applicant 1  
  Mortgagor 1  
  Guarantor 1  
  Company 1  
  Trust/Trustee 1  
 Finance required by date \_\_\_/\_\_\_/\_\_\_

<b>Full name</b> <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/> Aus Citizen/Perm Res <input type="checkbox"/> Non resident		<input type="checkbox"/> M <input type="checkbox"/> F Date of birth / /	Home ph ( ) Mobile
<b>Current address</b> State P/C		Years	<input type="checkbox"/> Renting <input type="checkbox"/> Living with parents <input type="checkbox"/> Mortgaged <input type="checkbox"/> Boarding <input type="checkbox"/> Own <input type="checkbox"/> Other
<b>Previous address</b> (if less than 3 years at current address) State P/C		Years	<input type="checkbox"/> Renting <input type="checkbox"/> Mortgaged <input type="checkbox"/> Own
<b>Current occupation &amp; employer</b> (if Self Employed, ABN required) <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Self Employed <input type="checkbox"/> Contract		Years	Work ph ( )
<b>Previous occupation &amp; employer</b> (if less than 2 years at current employment) <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Self Employed <input type="checkbox"/> Contract		Years	Phone ( )
Drivers licence no.	Age of dependants	<b>Email address</b>	

**Details of nearest living relative not residing with you**  
 Name: \_\_\_\_\_ Phone: ( ) \_\_\_\_\_ Address: \_\_\_\_\_

<b>Salary</b>	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
<b>Family allowance</b>	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
<b>Existing Rental Income</b>	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
<b>Other income</b>	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$

Applicant 2    Mortgagor 2    Guarantor 2    Company 2    Trust/Trustee 2

<b>Full name</b>		<input type="checkbox"/> M <input type="checkbox"/> F	Home ph ( )
<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/> Aus Citizen/Perm Res <input type="checkbox"/> Non resident		Date of birth / /	Mobile
<b>Current address</b>		Years	<input type="checkbox"/> Renting <input type="checkbox"/> Living with parents <input type="checkbox"/> Mortgaged <input type="checkbox"/> Boarding <input type="checkbox"/> Own <input type="checkbox"/> Other
State   P/C			
<b>Previous address</b> (if less than 3 years at current address)		Years	<input type="checkbox"/> Renting <input type="checkbox"/> Mortgaged <input type="checkbox"/> Own
State   P/C			
<b>Current occupation &amp; employer</b> (if Self Employed, ABN required)		Years	Work ph ( )
<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Self Employed <input type="checkbox"/> Contract			
<b>Previous occupation &amp; employer</b> (if less than 2 years at current employment)		Years	Phone ( )
<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Self Employed <input type="checkbox"/> Contract			
Drivers licence no.	Age of dependants	Email address	

**Details of nearest living relative not residing with you**

Name: \_\_\_\_\_ Phone: ( ) \_\_\_\_\_ Address: \_\_\_\_\_

<b>Salary</b>	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
<b>Family allowance</b>	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
<b>Existing Rental Income</b>	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
<b>Other income</b>	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$

<b>Address of property to be mortgaged</b>	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment	<b>Weekly Rental</b>	<b>Estimated value</b>
Postcode		\$	\$
<b>Address of additional property to be mortgaged</b>	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment	<b>Weekly Rental</b>	<b>Estimated value</b>
Postcode		\$	\$
<b>Finance purpose (please specify in detail)</b>		<b>Total security</b>	\$

**I/We would like to:**

reduce the finance as quickly as possible    access any available funds    minimize the finance payments

Details	<input type="checkbox"/> Split 1	<input type="checkbox"/> Split 2	<input type="checkbox"/> Split 3	<input type="checkbox"/> Split 4
<b>Type of finance</b>	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> LOC	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> LOC	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> LOC	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> LOC
<b>Repayments</b>	<input type="checkbox"/> Principal & Profit <input type="checkbox"/> Profit only (term   yrs)	<input type="checkbox"/> Principal & Profit <input type="checkbox"/> Profit only (term   yrs)	<input type="checkbox"/> Principal & Profit <input type="checkbox"/> Profit only (term   yrs)	<input type="checkbox"/> Principal & Profit <input type="checkbox"/> Profit only (term   yrs)
<b>Finance amount</b>	\$	\$	\$	\$
<b>Finance product</b>				
<b>Profit rate</b>	%	%	%	%
<b>Finance term</b>	years	years	Years	years

<b>Total Finance(s)</b>	\$	<b>LVR</b>	%	<b>Capitalise MI</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
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## PRIVACY CONSENT FORM

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.mcca.com.au](http://www.mcca.com.au). 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 we use are listed at the end of this consent. In this consent, 'we' includes us and those funders. We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing finance to you, managing that finance, direct marketing of products and services by us and managing our relationship with you.

Credit information includes the type and amount of finance 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.mcca.com.au](http://www.mcca.com.au) or by contacting us on 1300 724 735. The link to the privacy policy for our funders is shown 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/finance 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 finance information.** We may exchange your commercial and consumer finance information with entities listed below to assess an application for consumer or commercial finance and manage that /finance. In particular, we can obtain finance information about you from a CRB providing both consumer and commercial finance information.

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

**Exchange information with guarantors.** We and the funders 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/finance provided to you.

**Exchange information.** We may exchange personal and credit/finance information with the following types of entities, 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 finance – for example if a complaint is lodged about us or the funder
- Businesses assisting us with funding for finance
- 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.

**Funders Mortgage Insurers.** We may exchange personal and credit information with the funders mortgage insurers listed below. The funders mortgage insurers 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 funders mortgage insurers hold, use and disclose your personal information and credit/finance 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 finance provider, it will not be possible for the funders mortgage insurers to process the finance provider's request for mortgage insurance.

The LMs 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](http://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](http://qbelmi.com).

Funders we may use include First Mortgage Company Home Loans Pty and a copy of their privacy policy obtained on [www.firstmac.com.au/privacy-policy](http://www.firstmac.com.au/privacy-policy)

The privacy policies of the funders mortgage insurers 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 funders mortgage insurers and funders may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada and the United Kingdom.

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](http://veda.com.au)

Dun & Bradstreet (Australia) Pty Ltd - [dnb.com.au](http://dnb.com.au)

Experian - [experian.com.au](http://experian.com.au)

### Signatures of Applicant(s) and date

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

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Declaration by Introducer or Introducer's Agent:** I declare that I have sighted and validated and/or will sight and validate all the original documents of all copies of documents associated with this finance application forwarded or to be forwarded to FirstMac Mortgage Management Limited ("FirstMac") and its associated entities. I warrant that the information provided throughout this application is true and correct and not misleading. I also warrant that I complied with all laws and have met my license requirements in full. I declare that I have given to the Applicant/s / Guarantor/s a copy of the FirstMac Personal Information Collection Statement and relevant Comparison Rate Schedule.

Introducer Name: \_\_\_\_\_ Signed \_\_\_\_\_ Dated \_\_\_/\_\_\_/\_\_\_

# Amlak Commitment Schedule

By signing below I/we acknowledge and agree that:

- (a) A Commitment Fee of \$1,260 is payable in respect of this request to the finance facility. The \$1,260 consists of an application fee of \$755, Funder Processing Fee of \$210 and \$295 Valuation fee.
- (b) The application fee of \$755.00 and Funder Processing Fee of \$210 is payable irrespective of whether, the finance facility is declined or approved. If a valuation has been completed the Valuation fee of \$295 becomes payable irrespective of whether, the finance facility is declined or approved.
- (c) I/we agree to pay the Commitment Fee as follows:
  - (i) As soon as an application is lodged with MCCA Limited. **I/we authorise MCCA Limited to debit the Commitment Fee to my/our credit card account or bank account, the details of which appear below; or**

**Applicant 1:**

Signed: \_\_\_\_\_ Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Full name: \_\_\_\_\_

**Applicant 2:**

Signed: \_\_\_\_\_ Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Full name: \_\_\_\_\_

**Authority to debit Fixed Rate Fee to Credit Card Account**

By signing below, I / we authorise MCCA Limited to debit the Commitment Fee to my / our credit card account in accordance with this request. The merchant will be listed on a credit card account statement as "MCCA Limited". I/we acknowledge I/we may request a receipt for a debit to my/our credit card account under this authority by MCCA Limited on 1300 734 724. **Please note that there is no surcharge on credit card transactions and we do not accept American Express or Diners Club credit cards.**

Full Name and address (not a post box) of Card Holder

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"/>			
Card expiry date	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	must be at least 3 months after the date of this request.	<b>Card Valid From</b>	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>
Please debit my	<input type="checkbox"/>	Visa	<input type="checkbox"/>	MasterCard	CCV	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			

MCCA may collect information about a cardholder from a transaction in order to process the transaction. The Cardholder may request access to that information. Please contact MCCA on 1300 734 724 for the Bank's contact details.

**Card Holder's Signature**

**Bank Account Details**

Bank \_\_\_\_\_

Branch \_\_\_\_\_

BSB No. \_\_\_\_\_ (always six numbers)

Account No. \_\_\_\_\_ (maximum nine numbers)

Bank Account Title \_\_\_\_\_

**All Account Holders, Applicants and Guarantors to Sign** (If signing for a company, please note under your signature if Director, Secretary, Sole Director)

Signature	X	Date	____/____/____
Signature	X	Date	____/____/____