

# RedZed SMSF Loan Application Pack

## Super Resi & Super Commercial



Submit completed application pack to [application@redzed.com](mailto:application@redzed.com)

### Broker Details

Introducer Business Name (Your Business)

\_\_\_\_\_

Aggregator Name (if applicable)

\_\_\_\_\_

Introducer Name (You)

\_\_\_\_\_

Introducer Email Address

\_\_\_\_\_

RedZed Broker Accreditation Number \_\_\_\_\_

Introducer Phone Number \_\_\_\_\_

RedZed BDM Name \_\_\_\_\_

Number of pages \_\_\_\_\_

Date DD / MM / YYYY

### Authorised Credit Representative ("ACR")

#### Complete if you have been appointed as an ACR

Are you an ACR to your above mentioned aggregator?  Yes > complete section A  No > complete section B

#### SECTION A

Aggregator's Australian Credit License ("ACL") Number

\_\_\_\_\_

Your ACR Number

\_\_\_\_\_

#### SECTION B

Name of ACL Holder (licensee under which you operate)

\_\_\_\_\_

ACL Number

\_\_\_\_\_

Your ACR Number

\_\_\_\_\_

#### Complete if you are a Representative (Director/Employee) of the ACL holder

Name of ACL Holder (licensee you operate under)

\_\_\_\_\_

You are a Director of this licensee

Yes

No

ACL Number

\_\_\_\_\_

You are an Employee of this licensee

Yes

No

# SMSF Application Checklist

Fund Servicing Only - **Checklist 1 (all sections)**

Fund + Additional Member Contributions Servicing - **Checklist 1 (section A & C) and Checklist 2**

## Checklist 1

### SECTION A

#### Forms & Calculators

- |  |  |
|--|--|
| <input type="checkbox"/> RedZed SMSF Application Form  | <input type="checkbox"/> RedZed SMSF Serviceability calculator   |
| <input type="checkbox"/> RedZed Customer Identification form (AML/CTF) required for all SMSF members | <input type="checkbox"/> RedZed Verification of Identification (VOI) using either IDVerse, MaxID or Australia Post |

#### SMSF Compliance & Financial Position

- |   |  |
|---|--|
| <input type="checkbox"/> SMSF Trust Deed<br>(certified copy of the signed and stamped (where applicable) SMSF trust deed and any amendments.)   | <input type="checkbox"/> Most recent statement on all existing SMSF loan facilities not being refinanced |
| <input type="checkbox"/> Bare / Security Trust Deed<br>(certified copy of the signed and stamped (where applicable) Bare trust deed and any amendments)   | <input type="checkbox"/> Most recent statement for any SMSF ongoing withdrawals / pensions / liabilities |
| <input type="checkbox"/> Evidence confirming the SMSF complying status from the Australian Taxation Office website Super Fund Lookup ( <a href="http://www.superfundlookup.gov.au">www.superfundlookup.gov.au</a> ) |  |

#### Purchase

- |   |   |
|---|---|
| <input type="checkbox"/> Fully signed contract of sale / purchase contract including vendor statement & disclosures | <input type="checkbox"/> RedZed valuation report ordered via Corelogic Property Hub (Approval in Principle applications are subject to satisfactory valuation completion) |
|---|---|

#### Refinance

- |  |  |
|--|--|
| <input type="checkbox"/> Most recent local authority rates notice for the security property              | <input type="checkbox"/> Copy of existing outgoing lender's SMSF loan agreement              |
| <input type="checkbox"/> Last 6 months loan statements for existing SMSF loan being refinanced to RedZed | <input type="checkbox"/> Completed discharge authority for the existing outgoing SMSF lender |

### SECTION B

#### Member Employment Confirmation

##### Self-employed member

- Evidence confirming active self-employed status from the Australian Business Register using ABN Lookup ([www.abr.business.gov.au](http://www.abr.business.gov.au))

##### PAYG Member(s) Full Doc

Evidence of current employment

- Most recent payslip

**OR**

- Letter of employment  
(on letterhead with employment status, gross & net salary details)

### SECTION C

#### Income & Contribution Verification Requirements

##### Contributions to Fund

- 12 months super contributions statement for all members

##### Income from non property assets

- Annual dividend, interest or revenue statements or most recent audited SMSF tax return

##### Rental Income Residential

- Most recent rental statement if tenanted, or estate agent letter of rental appraisal (dated within 3 months of application)

**OR**

- RedZed valuation may be relied upon for proposed rent where applicable (No short term or holiday let income allowed)

**OR**

- Most recent lodged SMSF tax return

##### Rental Income Commercial

- Full copy of executed lease agreement for existing or new tenant (including any proposed tenancy agreements by an SMSF related party)

- Refinance- 6 months verification of rental payments via bank statements

# SMSF Application Checklist

CONTINUED

## Checklist 2 For Fund + Additional Member Contributions Servicing



Complete sections A & C from Checklist 1 AND Checklist 2

### Forms & Calculators

- RedZed SMSF Serviceability calculator (complete the additional contributions section)
- RedZed SMSF Additional Member Contribution Declaration **Section 2.0**

### Income Evidence for Additional member Contributions

#### PAYG Full Doc

- Most recent 2 payslips
- OR**
- Bank statement showing salary credits of the most recent two pay cycles
- OR**
- 1 year to date payslip covering a minimum of 2 pay cycles
- AND ONE OF EITHER**
- Most recent myGov Income Statement
- OR**
- Most recent tax assessment notice or employment letter with letterhead, employment status, gross & net salary details.

#### Self employed Full Doc

- ABN registered for 24 months
- AND**
- Most recent year individual / company / trust tax return
- AND**
- Australian Tax Office notice of assessment

#### If an accounting period ended more than 12 months ago then

- Additional 2 most recently lodged BAS also required

#### Self employed Alt Doc

- ABN registered for 24 months
- AND**
- Income Declaration **Section 2.1**
- AND EITHER**
- Accountants Declaration **Section 2.2**
- OR**
- 6 months lodged BAS
- AND**
- Australian Tax office portal to confirm paid tax status
- OR**
- 6 months business trading statements
- AND**
- Australian Tax office portal to confirm paid tax status (to assist with verification we may seek additional income verification)

#### Other personal income

- Most recent statements for income from other sources (e.g. Centrelink, investments etc.)

#### Member living expenses

- Complete the member living expenses section for all members

#### Member personal debts and liabilities

- (all mortgages, loans, credit cards, BNPL facilities etc)
- Most recent monthly statement for all personal mortgages and other debts

# Finance Summary

**RedZed Product Type**  
(please select)  Super Resi  Super Commercial

**Servicing Options**  
(please select)  Option 1: **SMSF Fund only**  
 Option 2: **SMSF Fund + Proposed Additional Member Contributions (Full Doc)**  
 Option 3: **SMSF Fund + Proposed Additional Member Contributions (Alt Doc)**

**Key Dates** Finance clause expiry date DD / MM / YYYY Anticipated settlement date DD / MM / YYYY

**Loan Purpose**  Property Purchase  SMSF Loan Refinance

## Finance Details

<b>A</b>	Property Purchase Price	\$
<b>B</b>	Purchase Stamp Duty	\$
<b>C</b>	SMSF Mortgage Refinance (including estimate of outgoing lender exit costs)	\$
<b>D</b>	SMSF Trust funds contribution	\$
<b>E</b>	Total Loan Amount required excluding application fee	\$
<b>F</b>	Loan Application Fee Amount	\$
<b>G</b>	Capitalise Application Fee? (please refer to the Lending Guide on restrictions relating to capitalising the application fee)	<input type="checkbox"/> Yes <input type="checkbox"/> No
		<b>\$</b>

## Required Loan

(Before Loan fees and charges are deducted at settlement)

If capitalised application fee option **no** has been selected ➤ Use the amount in **E** | Apply this figure for servicing calculator

If capitalised application fee option **yes** has been selected ➤ Add capitalised application fee amount (**F+E**) | Apply this figure for servicing calculator

## Loan Structure

## Primary Loan

Total Loan Amount	\$
Proposed Loan Term (min 15 - max 30 years)	Years
Interest Only 1 - 5 years	Years
LVR	%
Anticipated Interest Rate	%
Product Application Fee Percentage (as per Product Rate Card)	%

# 1.0 SMSF Applicant Structure

## (Borrower) SMSF Corporate Trustee Details\* (individual trustees are unacceptable)

Trustee Name registered with ASIC	ACN	Registration / Start Date
_____	_____	<u>DD / MM / YYYY</u>
Registered address		
_____	State _____	Postcode _____
Name of Primary Contact Person	Phone	Email
_____	_____	_____

## SMSF Trust Details

SMSF Trust full name	ABN	Registration / Start Date
_____	_____	<u>DD / MM / YYYY</u>
Postal address		
_____	State _____	Postcode _____
Director of Corporate Trustee / SMSF Member(s)		
Director / Member / Guarantor 1	Director / Member / Guarantor 2	
_____	_____	
Director / Member / Guarantor 3	Director / Member / Guarantor 4	
_____	_____	
Is the SMSF Trust a complying fund?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Check using <a href="http://www.superfundlookup.gov.au">www.superfundlookup.gov.au</a> and include a copy of the complying status evidence with your application submission.
Is an SMSF member currently in the accumulation phase?	<input type="checkbox"/> Yes <input type="checkbox"/> No	

 **Please note** RedZed requires at least one member to be in the accumulation phase of the SMSF

## (Guarantor) Bare Trust Details

(\*Cannot be the same trustee as the SMSF trust, individual trustees are unacceptable. Compete "to be established" if the bare trust is pending)

Corporate Trustee Name (as registered with ASIC)	ACN	Registration / Start Date
_____	_____	<u>DD / MM / YYYY</u>
Bare Trust full name	ABN	Registration / Start Date
_____	_____	<u>DD / MM / YYYY</u>
Registered address		
_____	State _____	Postcode _____
Are the Directors the same as the Directors & Members of the SMSF?		
<input type="checkbox"/> Yes <input type="checkbox"/> No > please provide details of any variation _____		

# 1.1 SMSF Financial Position - Income, Assets and Liabilities + Liquidity

**SMSF Income** For the SMSF position only. Member guarantors use the member financial position form in Section 1.3

Total annual member contributions for the last 12 months up to DD / MM / YYYY  
(include amounts to industry or external superannuation funds if applicable)

Member 1	Member 2	Member 3	Member 4	Total of all member contributions for the last 12 months
\$	\$	\$	\$	\$

**SMSF Assets** (If a category does not apply to you, please put \$0 as the Value)

Property assets	Address	Annual rent	Asset value
Property 1		\$	\$
Property 2		\$	\$
Property 3		\$	\$
Total annual income currently received from existing SMSF rental properties		<b>Total</b>	<b>\$</b>

Accounts	Financial Institution / Asset Description	Annual Income	Asset Value / Balance
Cash/Savings		\$	\$
Investments		\$	\$
Listed Shares		\$	\$
Other		\$	\$
Other		\$	\$
Other		\$	\$
Total annual income received from other SMSF investments / assets		<b>Total</b>	<b>\$</b>

## SMSF Liabilities

Mortgage Loans	Current Limit	Current Interest Rate	Monthly Repayments	Financial Institution	Amount Owing	Clearing at Settlement
Property 1	\$	%	\$		\$	<input type="checkbox"/>
Property 2	\$	%	\$		\$	<input type="checkbox"/>
Property 3	\$	%	\$		\$	<input type="checkbox"/>

## Credit Facilities

Margin Loan	\$	%	\$		\$
Other Loan Type	\$	%	\$		\$

## SMSF Expenses

	Monthly
SMSF Audit & Running Costs	\$
Other regular SMSF expenses (insurance etc)	\$
Ongoing SMSF Withdrawals	\$

## SMSF Liquidity Position

(Liquid assets are cash, shares, or other readily convertible assets excluding property)

Anticipated balance post settlement of the proposed loan \$

\* RedZed minimum retained SMSF liquidity requirements are:

### RedZed Super Resi

3 months repayments for all SMSF debts.


### RedZed Super Commercial

3 months repayments for all SMSF debts when the security is intended to be leased by a member's self employed business or has an existing lease with expiry > 12 months.

OR

6 months repayments for all SMSF debts when the commercial security is vacant, new, or has a lease expiry < 12 months.


## 1.2 SMSF Individual Member / Guarantor Details

 Use one page per member, please copy extra pages and complete details for each additional member/guarantor.

Please select member  Member 1  Member 2  Member 3  Member 4

### Personal details

Title	Given name/s	Surname	Existing RedZed Customer ID Number
_____	_____	_____	_____
Gender	Date of Birth	Status	
<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Undisclosed	<u>DD / MM / YYYY</u>	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed	
Drivers licence number	State	Drivers licence card number	
_____	_____	_____	
No. of dependants	Ages		
_____	_____		
Telephone	Mobile	Email	
H _____ W _____	_____	_____	

 **Please note** Each member must have their own mobile number and email address

### Current Residential details

Own  Rent  Boarding  Living with family

Residential address

\_\_\_\_\_ Time at this address  
\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_ Date from DD / MM / YYYY

Previous address (If less than 2 years)

\_\_\_\_\_ Time at this address  
\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_ Date from DD / MM / YYYY to DD / MM / YYYY

Postal address (If different to residential address)

\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Australian citizen/permanent resident?  
(if 'No' contact your BDM)

Yes  No

Have you ever been bankrupt?

No  Yes Date of discharge DD / MM / YY

Next of kin in Australia not living with you and not a party to this loan

Full name \_\_\_\_\_ Contact no. \_\_\_\_\_ Relationship \_\_\_\_\_

# 1.2 SMSF Individual Member / Guarantor Details

CONTINUED

Member 1     Member 2     Member 3     Member 4

## Complete your applicable employment details

### PAYG

Current employment type  
 Full time     Part time     Casual     Temporary

Occupation \_\_\_\_\_ Industry \_\_\_\_\_ Date commenced DD / MM / YYYY

Are you on probation?  
 No     Yes    Probation end date DD / MM / YYYY

Current employer business name \_\_\_\_\_

Employers address \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

### If less than 2 years, please complete previous employment details

Previous occupation \_\_\_\_\_ Previous employer business name \_\_\_\_\_

Previous employer's address \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Dates of employment    Date from DD / MM / YYYY to DD / MM / YYYY

### Self-Employed

Sole Trader     Partnership     Company

Occupation \_\_\_\_\_

Industry \_\_\_\_\_ Business name (if applicable) \_\_\_\_\_

Business address \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

GST registered     Yes     No    The business has been in operation \_\_\_\_\_ years \_\_\_\_\_ months

Has your income been consistent over the last 2 years?    **>**    If no, what are the reasons?  
 Yes     No    \_\_\_\_\_

Income verification     Full Doc     Alt Doc

### PAYG / Self Employed Income sources (complete the applicable source - all figures to be gross annual)


Self-employed Alt Doc (Self-certified income - complete section 2)	\$	Annuities	\$
Self-employed Full Doc	\$	Dividends	\$
Base PAYG	\$	Child maintenance	\$
Rental income (non SMSF)	\$	Government Benefits	\$
Overtime, commissions, allowance	\$	Other income	\$
Superannuation	\$	Do you intend to change employment in the short term?	<input type="checkbox"/> Yes <input type="checkbox"/> No
		<b>Total</b>	<b>\$</b>

Amount of proposed additional annual ongoing contributions by member? \$

(RedZed Individual additional member SMSF contributions declaration required for each member to support these amounts)




## 1.2 SMSF Individual Member / Guarantor Details

 Use one page per member, please copy extra pages and complete details for each additional member/guarantor.

Please select member  Member 1  Member 2  Member 3  Member 4

### Personal details

Title	Given name/s	Surname	Existing RedZed Customer ID Number
_____	_____	_____	_____
Gender	Date of Birth	Status	
<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Undisclosed	<u>DD / MM / YYYY</u>	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed	
Drivers licence number	State	Drivers licence card number	
_____	_____	_____	
No. of dependants	Ages		
_____	_____		
Telephone	Mobile	Email	
H _____ W _____	_____	_____	

 **Please note** Each member must have their own mobile number and email address

### Current Residential details

Own  Rent  Boarding  Living with family

Residential address

\_\_\_\_\_ Time at this address  
\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_ Date from DD / MM / YYYY

Previous address (If less than 2 years)

\_\_\_\_\_ Time at this address  
\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_ Date from DD / MM / YYYY to DD / MM / YYYY

Postal address (If different to residential address)

\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Australian citizen/permanent resident?  
(if 'No' contact your BDM)

Yes  No

Have you ever been bankrupt?

No  Yes Date of discharge DD / MM / YY

Next of kin in Australia not living with you and not a party to this loan

Full name \_\_\_\_\_ Contact no. \_\_\_\_\_ Relationship \_\_\_\_\_

# 1.2 SMSF Individual Member / Guarantor Details

CONTINUED

Member 1     Member 2     Member 3     Member 4

## Complete your applicable employment details

### PAYG

Current employment type  
 Full time     Part time     Casual     Temporary

Occupation \_\_\_\_\_ Industry \_\_\_\_\_ Date commenced DD / MM / YYYY

Are you on probation?  
 No     Yes    Probation end date DD / MM / YYYY

Current employer business name \_\_\_\_\_

Employers address \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

### If less than 2 years, please complete previous employment details

Previous occupation \_\_\_\_\_ Previous employer business name \_\_\_\_\_

Previous employer's address \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Dates of employment    Date from DD / MM / YYYY to DD / MM / YYYY

### Self-Employed

Sole Trader     Partnership     Company

Occupation \_\_\_\_\_

Industry \_\_\_\_\_ Business name (if applicable) \_\_\_\_\_

Business address \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

GST registered     Yes     No    The business has been in operation \_\_\_\_\_ years \_\_\_\_\_ months

Has your income been consistent over the last 2 years?    **>**    If no, what are the reasons?  
 Yes     No    \_\_\_\_\_

Income verification     Full Doc     Alt Doc

### PAYG / Self Employed Income sources (complete the applicable source - all figures to be gross annual)

Self-employed Alt Doc (Self-certified income - complete section 2)	\$	Annuities	\$
Self-employed Full Doc	\$	Dividends	\$
Base PAYG	\$	Child maintenance	\$
Rental income (non SMSF)	\$	Government Benefits	\$
Overtime, commissions, allowance	\$	Other income	\$
Superannuation	\$	Do you intend to change employment in the short term?	<input type="checkbox"/> Yes <input type="checkbox"/> No
		<b>Total</b>	<b>\$</b>

Amount of proposed additional annual ongoing contributions by member? \$

(RedZed Individual additional member SMSF contributions declaration required for each member to support these amounts)

# 1.3 Member Personal Assets & Liabilities Financial Position

- Individual Member position  
 Joint Members position



Please select the applicable member(s) for this statement of position. Do not include SMSF assets or liabilities complete these in Section 1.1. **Print additional member pages if required.**

- Member 1     Member 2     Member 3     Member 4

## Assets (If a category does not apply to you, please put \$0 as the Value)

Property assets	Address	Annual rent	Ownership	Value
Property 1		\$	%	\$
Property 2		\$	%	\$
Property 3		\$	%	\$
Property 4		\$	%	\$
Accounts	Financial institution			
Cash / Savings			%	\$
Investments			%	\$
Listed shares			%	\$
Other			%	\$
Motor vehicle(s)	Make / model / year			
Vehicle 1			%	\$
Vehicle 2			%	\$
Vehicle 3			%	\$
Other assets (Description)			%	\$
			%	\$
			%	\$
<b>Total value of assets</b>				<b>\$</b>

## Liabilities

Mortgage Loans	Ownership	Current Limit	Current Interest Rate	Monthly Repayments	Financial Institution	Amount Owning	Missed Payments
Property 1	%	\$	%	\$		\$	
Property 2	%	\$	%	\$		\$	
Property 3	%	\$	%	\$		\$	
Property 4	%	\$	%	\$		\$	
Credit Facilities							
Line of credit	%	\$	%	\$		\$	
Overdraft	%	\$	%	\$		\$	
Vehicle Loan	%	\$	%	\$		\$	
Vehicle Loan	%	\$	%	\$		\$	
Lease	%	\$	%	\$		\$	
Personal Loan	%	\$	%	\$		\$	
Margin Loan	%	\$	%	\$		\$	
Other							
HECS / HELP Loan	%	\$	%	\$		\$	
Unpaid ATO debt / tax	%	\$	%	\$		\$	
Afterpay, Zip pay etc	%	\$	%	\$		\$	
Other	%	\$	%	\$		\$	
Other	%	\$	%	\$		\$	
<b>Total</b>		<b>\$</b>			<b>Total Value Owning</b>		<b>\$</b>

# 1.3 Member Personal Assets & Liabilities Financial Position

- Individual Member position
- Joint Members position



Please select the applicable member(s) for this statement of position. Do not include SMSF assets or liabilities complete these in Section 1.1. **Print additional member pages if required.**

- Member 1
- Member 2
- Member 3
- Member 4

## Assets (If a category does not apply to you, please put \$0 as the Value)

Property assets	Address	Annual rent	Ownership	Value
Property 1		\$	%	\$
Property 2		\$	%	\$
Property 3		\$	%	\$
Property 4		\$	%	\$
Accounts	Financial institution			
Cash / Savings			%	\$
Investments			%	\$
Listed shares			%	\$
Other			%	\$
Motor vehicle(s)	Make / model / year			
Vehicle 1			%	\$
Vehicle 2			%	\$
Vehicle 3			%	\$
Other assets (Description)			%	\$
			%	\$
			%	\$
<b>Total value of assets</b>				<b>\$</b>

## Liabilities

Mortgage Loans	Ownership	Current Limit	Current Interest Rate	Monthly Repayments	Financial Institution	Amount Owning	Missed Payments
Property 1	%	\$	%	\$		\$	
Property 2	%	\$	%	\$		\$	
Property 3	%	\$	%	\$		\$	
Property 4	%	\$	%	\$		\$	
Credit Facilities							
Line of credit	%	\$	%	\$		\$	
Overdraft	%	\$	%	\$		\$	
Vehicle Loan	%	\$	%	\$		\$	
Vehicle Loan	%	\$	%	\$		\$	
Lease	%	\$	%	\$		\$	
Personal Loan	%	\$	%	\$		\$	
Margin Loan	%	\$	%	\$		\$	
Other							
HECS / HELP Loan	%	\$	%	\$		\$	
Unpaid ATO debt / tax	%	\$	%	\$		\$	
Afterpay, Zip pay etc	%	\$	%	\$		\$	
Other	%	\$	%	\$		\$	
Other	%	\$	%	\$		\$	
<b>Total</b>		<b>\$</b>			<b>Total Value Owning</b>		<b>\$</b>

# 1.4 Loan Security Property Details

Security type  Residential  Commercial \_\_\_\_\_

Property Description \_\_\_\_\_

Property Zoning  Residential  Rural Residential  Commercial  Industrial \_\_\_\_\_

Is the property currently tenanted / leased?  Yes  No

Is or will the tenant be a related party to the SMSF or SMSF members?  
 No  Yes **>** If yes, please provide further details \_\_\_\_\_

Current or estimated rental / lease value (per annum) Property Status Estimated value or purchase price of security  
 \$ \_\_\_\_\_ Current \$ \_\_\_\_\_ Estimated  Established  New Building \$ \_\_\_\_\_

Address of security \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Volume \_\_\_\_\_ Folio \_\_\_\_\_ Other \_\_\_\_\_

Contact person for valuation access \_\_\_\_\_ Phone Number \_\_\_\_\_

## Your Solicitor / Conveyancer's Details

Firm Name \_\_\_\_\_ Contact Name \_\_\_\_\_

Business address \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

## Valuation Instructions

- Valuation has been ordered via CoreLogic and is included with this submission
- Valuation has been ordered via CoreLogic and will be forwarded upon receipt
- RedZed to order the valuation via CoreLogic upon issuing conditional approval



**Please note:** It is a requirement that all RedZed Lending Solutions Pty Ltd loan applications include an independent security valuation. All valuations for loans are ordered through an online application conducted by RP Data Pty Ltd t/a CoreLogic Asia Pacific (ABN 67 087 759 171) (CoreLogic). Valuation costs are paid to the valuation firm that conducts the security appraisal and CoreLogic. Costs are for the account of the applicant(s) and these may vary where a property needs to be quoted.

## Indicative standard valuation costs are:

### Residential

Estimated market value range	Metro Residential Properties
Up to \$1 Million	\$380 (inc GST)
> \$1 Million up to \$1.5 Million	\$534 (inc GST)
> \$1.5 Million up to \$2 Million	\$765 (inc GST)
> \$2 Million up to \$3 Million	\$985 (inc GST)

### Commercial

Estimated security market value range	Metro Category 1 Locations	Regional Category 1 & 2 Locations
Up to \$1 Million	\$1,711 (inc GST)	\$1,986 (inc GST)
> \$1 Million up to \$1.5 Million	\$1,986 (inc GST)	\$1,261 (inc GST)
> \$1.5 Million up to \$2 Million	\$2,261 (inc GST)	\$2,811 (inc GST)
> \$2 Million	Quote required	Quote required

Fees may be revised by the valuer or require a quote for properties with the following features:

- \* A property with an estimated value above \$3 Million
- \*\* Non standard property with specific features or is identified as a likely potential development site
- \*\*\* Property that is in a non-metro location or acreage properties

Standard commercial security property types are defined as: Retail Shops, Industrial, Mixed Use, Offices and Warehouses.


Where a property has any of the following features, standard pricing does not apply and fees will be required by quotation:

- A property with an estimated value >\$2 Million
- A reinstructed valuation request
- A property that is not standard or that has additional features (including but not limited to) specialised in nature, use or features, has 3 or more tenancies, exhibits alternate highest and best use, retail shops with more than three adjoining properties (on separate titles) etc.

If a valuation is cancelled after it has been ordered there may be a cancellation fee charged by the valuer. Once a valuation has been inspected/completed by the valuation firm, the valuation fee is non-refundable. This includes where the application is withdrawn or cancelled by the applicant, or the application is declined by RedZed.

# 1.5 Member Expenses

Only complete when using **Checklist 2**

- Individual Member position      Please select the applicable member(s) for this statement of expenses. Do not include SMSF assets or liabilities complete these in Section 1.1. **Print additional member pages if required.**  
 Joint Members position  
 Member 1      Member 2      Member 3      Member 4

## Current Monthly Expenses

Please complete each box below with a monthly figure. If a category does not apply, please put \$0

	Monthly Figure
Groceries	\$
Clothing and Personal Care	\$
Public or Government Education	\$
Private Schooling and Tuition	\$
Childcare	\$
Child and Spousal Maintenance	\$
General Basic Insurances (health, home and contents, car, life, TPD, etc)	\$
Medical and Health Expenses	\$
Recreation and Entertainment (takeaway/dining, memberships, holidays, etc)	\$
Phone / Internet / Pay TV / Media Streaming	\$
Transport (fuel, public transport, registrations, parking, tolls, etc)	\$
Primary Residence Costs (utilities, council rates, maintenance, etc)	\$
Investment Residence Costs (utilities, council rates, maintenance, land tax etc)	\$
Rent / Board	\$
Other Living Expenses	\$
<b>Total Expenses</b>	<b>\$</b>

### Future changes to monthly expenses

After taking out this loan, do you envisage an increase or decrease to your monthly living expenses?      Yes      No

If **yes** > please provide comments below:

Increase per month     \$ \_\_\_\_\_

Decrease per month     \$ \_\_\_\_\_

As part of the assessment of your application, you may permit RedZed Lending Solutions to access your bank statements via [bankstatements.com.au](http://bankstatements.com.au), which is a service operated by illion Open Data Solutions Pty Ltd ACN 166 277 845 and illion Australia Pty Ltd ABN 95 006 399 677. If you do consent you will be sent a link to this website. You may decline to proceed at any time.

Do you, consent to RedZed accessing your bank statements via [bankstatements.com.au](http://bankstatements.com.au)?


Applicant 1      Yes      No     Applicant 2      Yes      No

 **Please note** As part of this application process you will be required to provide the following:

- Most recent statements (1 month) for applicants main transactional banking account **AND**
- Most recent monthly statement for all **unsecured/vehicle** debts (where impairment exists we recommend 6 months)

# 1.5 Member Expenses

Only complete when using **Checklist 2**

- Individual Member position      Please select the applicable member(s) for this statement of expenses. Do not include SMSF assets or liabilities complete these in Section 1.1. **Print additional member pages if required.**  
 Joint Members position  
 Member 1      Member 2      Member 3      Member 4

## Current Monthly Expenses

Please complete each box below with a monthly figure. If a category does not apply, please put \$0

	Monthly Figure
Groceries	\$
Clothing and Personal Care	\$
Public or Government Education	\$
Private Schooling and Tuition	\$
Childcare	\$
Child and Spousal Maintenance	\$
General Basic Insurances (health, home and contents, car, life, TPD, etc)	\$
Medical and Health Expenses	\$
Recreation and Entertainment (takeaway/dining, memberships, holidays, etc)	\$
Phone / Internet / Pay TV / Media Streaming	\$
Transport (fuel, public transport, registrations, parking, tolls, etc)	\$
Primary Residence Costs (utilities, council rates, maintenance, etc)	\$
Investment Residence Costs (utilities, council rates, maintenance, land tax etc)	\$
Rent / Board	\$
Other Living Expenses	\$
<b>Total Expenses</b>	<b>\$</b>

### Future changes to monthly expenses

After taking out this loan, do you envisage an increase or decrease to your monthly living expenses?     Yes     No

If **yes** > please provide comments below:

Increase per month    \$ \_\_\_\_\_

Decrease per month    \$ \_\_\_\_\_

As part of the assessment of your application, you may permit RedZed Lending Solutions to access your bank statements via [bankstatements.com.au](http://bankstatements.com.au), which is a service operated by illion Open Data Solutions Pty Ltd ACN 166 277 845 and illion Australia Pty Ltd ABN 95 006 399 677. If you do consent you will be sent a link to this website. You may decline to proceed at any time.

Do you, consent to RedZed accessing your bank statements via [bankstatements.com.au](http://bankstatements.com.au)?

Applicant 1     Yes     No                      Applicant 2     Yes     No

 **Please note** As part of this application process you will be required to provide the following:


- Most recent statements (1 month) for applicants main transactional banking account **AND**
- Most recent monthly statement for all **unsecured/vehicle** debts (where impairment exists we recommend 6 months)

## 1.6 Nomination for Receipt of Information

### Nomination for Receipt of Information

The National Credit Code requires each borrower or guarantor to receive a copy of any notice or document in relation to their loan. However joint applicants or guarantors may nominate one of them to receive any notice or document in relation to their loan which would otherwise be sent to all of them. To arrange this please complete the nomination below.

I/We wish to nominate  Member/Guarantor 1  Member/Guarantor 2  Member/Guarantor 3  Member/Guarantor 4

 **IMPORTANT:** Any person who has selected this nomination can at any time elect to cancel it by notifying RedZed Lending Solutions in writing. Upon cancellation, that person will then start to receive copies of all documents and notices in relation to their loan.

Name of Member/Guarantor 1

Signature



Date

DD / MM / YYYY

Name of Member/Guarantor 2

Signature



Date

DD / MM / YYYY

Name of Member/Guarantor 3

Signature



Date

DD / MM / YYYY

Name of Member/Guarantor 4

Signature



Date

DD / MM / YYYY

## 1.7 Delivery of Mortgage Documents

Please select your preferred address for delivery:  Introducer address  Applicant's address  Applicant's Solicitor address

### Preferred Address

Address \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

## 1.8 Business Purpose Declaration

### National Credit Code Business Purpose Declaration - for unregulated loans only

To: Perpetual Trustee Company Limited ('Credit Provider') Proposed loan of \$ \_\_\_\_\_

I/We declare that the credit to be provided to me/us by the Credit Provider is to be applied wholly or predominantly for:

- Business purposes; or
- Investment purposes other than investment in residential property.



### IMPORTANT

You should **only** sign this declaration if this loan is wholly or predominantly for:

**a.** Business purposes **OR** **b.** Investment purposes other than investment in residential property.

By signing this declaration you may **lose** your protection under the National Credit Code.

Name of Member/Guarantor 1

Signature



Date

DD / MM / YYYY

Name of Member/Guarantor 2

Signature



Date

DD / MM / YYYY

Name of Member/Guarantor 3

Signature



Date

DD / MM / YYYY

Name of Member/Guarantor 4

Signature



Date

DD / MM / YYYY



# 1.9 Privacy and Credit Reporting Statement (effective June 2021)

I/we acknowledge that I/we have made an application for credit from the Lender noted in the Schedule and that I/we have provided personal information and credit-related information to the Lender in connection with that application for credit. In this statement, “personal information” has the same meaning as it does in the Privacy Act 1988 (Cth) (Privacy Act) and “credit-related information” means credit information, credit eligibility information and CP derived information as those terms are defined in the Privacy Act.

The Lender generally collects, uses, holds and discloses the personal information and credit-related information that I/we provide for the purposes of assessing my/our credit-worthiness and for providing credit to me/us. The personal and credit-related information that the Lender may collect, use, hold and disclose includes my/our identity particulars including name, sex, address and previous two addresses, date of birth, name of employer, and details listed under any of my/our government-issued identity documents, including drivers licence or passport details; my/our application for credit or commercial credit; the fact that I/we have applied for credit and the amount; details of the amount and type of credit that have been provided to me/us by third parties or which I/we have guaranteed; any credit rating or credit assessment score that the Lender calculates about me/us or that a credit reporting body might provide to the Lender about me/us; details of any credit-related court proceedings or insolvency applications that relate to me/us; the fact that the Lender is a current credit provider to me/us; the fact that the loan repayments are overdue or that my/our loan repayments are no longer overdue; credit provided to me/us by the Lender has been paid or otherwise discharged and any other personal information or credit-related information that the Lender may collect about me/us either now or in the future.

I/we acknowledge and consent to the Lender also collecting personal and credit-related information about me/us from third parties. In such circumstances, I/we accept that the Lender will only be required to take such steps as are reasonable in the circumstances to ensure that I/ We are made aware of the matters contained in this privacy and credit reporting statement.

The Lender may collect and use personal and credit-related information about me/us for the purposes of:

- providing credit to me/us and ensuring the repayment of that credit;
- where I/we offer to guarantee credit being provided to a third party, any purpose related to the giving of that guarantee;
- assessing the risk of me/us being unable to meet a liability to repay the credit provided to me/us or that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery;
- managing and administering my/our relationship with the Lender;
- if I/we give our consent, for marketing purposes (either by the Lender or by third parties) to promote the products and services provided by the Lender or other organisations to me/us;
- verifying my/our identity and the validity of government-issued identity documents that I/we have provided; and
- complying with legislative and regulatory requirements.

I/we acknowledge that without the provision of my/our personal or credit-related information to the Lender, the Lender may be unable to process or accept my/our application for credit or to operate or manage the credit provided to me/us. I/we also acknowledge that the Lender may need to verify my/our identity (including where required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) or other applicable laws) and that it is impracticable for me/us to remain anonymous or use a pseudonym when dealing with the Lender.

The Lender may disclose personal or credit-related information of the kind it collects about me/us to:

- its related companies;
- debt collection agents and credit management agencies;
- credit reporting bodies and other credit providers;
- its service providers;
- its agents, contractors, and external advisers;
- my/our referees, including my/our employer;
- my/our legal and financial advisers;
- real estate agents (where the credit relates to the purpose of property);
- government bodies and other regulatory authorities (including where this is required or authorised by law);
- ratings agencies;
- payment system operators;
- guarantors and prospective guarantors;
- title insurers;
- external dispute resolution bodies;
- all parties involved in securitisation of the Lender’s loans;
- other financial institutions and credit providers; and
- other parties named as a Lender.

Credit reporting bodies collect a range of credit-related information about individuals and use that information to provide credit reports to their customers relating to individuals who have applied for credit (or are guaranteeing credit). The credit reporting bodies that the Lender may disclose my/our credit-related information to and/or obtain my/our credit-related information from are:

- illion Data Registries Pty Ltd (whose contact details are available at [www.illion.com.au/contact-us](http://www.illion.com.au/contact-us)) (**illion**);
- Equifax Australia Information Services & Solutions Pty Ltd (whose contact details are available at [www.equifax.com.au/contact](http://www.equifax.com.au/contact)) (**Equifax**); and
- Experian Australia Credit Services Pty Ltd (whose contact details are available at [www.experian.com.au/contact-us/](http://www.experian.com.au/contact-us/)) (**Experian**)

These credit reporting bodies may include my/our credit-related information in reports provided to other credit providers to assist them to assess my/our credit worthiness. I/we acknowledge and consent to these credit reporting bodies (together with their related bodies corporate and their third party service providers) collecting, holding, using and disclosing my/our personal and credit-related information for identity verification purposes.

If I provide government-issued identity documents, including drivers licence or passport details, the Lender and/or any of the credit reporting bodies (or their related bodies corporate) that the Lender deals with may disclose this information in order to verify the document’s validity with the Document Verification Service managed by the Commonwealth Attorney General’s Department. Additionally, if I/we do not make any repayments or other instalments of the credit provided by the Lender to me/us, if I/ we commit fraud or try to do so, or if I/we otherwise commit a serious credit infringement, the Lender may also disclose this information to these credit reporting bodies. I/we acknowledge that this may affect my/our ability to obtain credit in the future.

I/we acknowledge that I/we may obtain a copy of the credit reporting bodies’ credit reporting policies by contacting them using the contact details set out above. I/we acknowledge being informed that if:

- I/we believe that I/we have been a victim of fraud or identity theft, I/we have a right to contact the credit reporting bodies and ask them not to disclose my/our credit related information and that I/we should contact the credit reporting bodies using the contact details set out above if I/ we wish to make such a request; and
- I/we have the right to request that credit reporting bodies do not use any credit-related information about me/us that is held by them for the purposes of pre-screening any direct marketing by credit providers (including the Lender) and that I/we should contact the credit reporting bodies using the contact details set out above if I/ we wish to make such a request.

# 1.9 Privacy and Credit Reporting Statement (effective June 2021)

## CONTINUED

The Lender may hold personal and credit-related information about me/us in, or may disclose this information to third party service providers located in, one or more overseas countries. My/Our personal and credit-related information may be held in the United Kingdom, Japan, United States, New Zealand, India, Mexico and Germany.

The personal information you provide to the Lender as evidence of your identity (including as contained in documents evidencing your identity) (**Identity Information**) may be disclosed to illion for the purposes of verifying your identity, including:

- checked by illion with the relevant government agency via the Document Verification Service (**DVS**); or
- with your consent, assessed by illion as to whether your Identity Information matches records held in illion's credit reporting database.

You can find more information about the DVS at

<https://www.idmatch.gov.au> or by telephoning/writing to:

Document Verification Service  
Attorney-General's Department  
3-5 National Circuit, BARTON ACT 2600  
Call: 02 6141 6666  
Email: DVS.Manager@ag.gov.au

If you consent:

- the Lender may disclose your full name, residential address and date of birth to illion and request them to provide an assessment of whether that information matches (in whole or in part) personal information held by them in their credit reporting database;
- illion may prepare and provide to the Lender such an assessment; and
- for the purposes of providing such an assessment, illion may use your name, residential address and date of birth and the names, residential addresses and dates of birth it holds about other individuals.

If you do not consent to the disclosure of Identity Information to illion for the purposes of verifying your identity, you may request that we verify your identity by using original or certified copies of your drivers licence or passport and any other documents we reasonably request.

I/we represent and warrant to the Lender that I/we are duly authorised to provide my/our personal and credit-related information to the Lender for these purposes.

I/We acknowledge and consent to:

- my/our personal and credit-related information being collected, used, held and disclosed for identity verification purposes and as otherwise described in this Privacy and Credit Reporting Statement;
- my/our personal and credit-related information being subject to an 'Information Match Request' in relation to relevant 'Official Record Holder' information held in the DVS and to a corresponding 'Information Match Result' being provided via the use of third party systems, as each of those terms is defined by the Attorney-General; and
- my/our personal and credit-related information being provided to a credit reporting body for the purpose of verifying my/our Identity Information.

The Identity Information you provide to the Lender will also be checked with various government departments via their websites. I/We acknowledge that my/our Identity Information may be checked with government agencies, including but not limited to the Department of Immigration & Citizenship and the Department of Foreign Affairs and Trade. I/We acknowledge that, if the relevant check proceeds on the relevant government agency website, this will be regarded as having assisted the Lender and credit reporting bodies (and their related bodies corporate) in verifying my/our personal and credit-related information.

Your Identity Information will also be used to check whether you are listed on a list of Politically Exposed Persons or on any other Australian or international government sanctions list. I/We acknowledge and consent to my/our personal information being used and disclosed to service providers (wherever located), including Mergermarket Consulting (Singapore) Pte Ltd trading as Acuris Risk Solutions, for the purpose of checking whether I/we are listed on any Politically Exposed Persons list or other government sanctions lists.

If you do not provide your driver licence or passport details or your Identity Information is not verified by illion or the DVS, we may not be satisfied as to your identity and you may not be able to provide you with our services

By signing the acknowledgment below, I/we agree and consent to:

- the Lender collecting, holding, using and disclosing the personal information and credit-related information about me/us for the purposes set out above; and
- the parties involved in the securitisation of the Lender's loans collecting, holding, using and disclosing any personal information or credit-related information that they receive about me/us from the Lender for the purposes of risk assessment and management involved in the securitisation and complying with any applicable legislation and regulatory requirements, subject to any restrictions imposed on the Lender under the Privacy Act.

The Lender will otherwise collect, hold, use and disclose my/our personal information in accordance with its Privacy Policy, which sets out how I/we may access and correct the personal information that the Lender holds about me/us and how to lodge a complaint relating to the Lender's treatment of my/our personal information. The Lender's Credit Reporting Policy sets out how the Lender will collect, hold, use and disclose any credit-related information about me/us, how I/we may access and correct the credit related information that the Lender holds about me/us and how to lodge a complaint relating to the Lender's treatment of my/our credit related information.

The Lender's Privacy and Credit Reporting Policy is available at [www.redzed.com.au/faqs](http://www.redzed.com.au/faqs)

### Schedule

1. In this Notice, the "Lender" means each and every one of the following organisations (whether acting individually or together):

**RedZed Lending Solutions Pty Ltd**  
(and its related bodies corporate) (together "RedZed")  
**ABN** 31 123 588 527  
GPO Box 1693, Melbourne 3001  
**T** 1300 722 462

**Perpetual Trustee Company Limited** (and associated entities)  
**ABN** 42 000 001 007  
Level 12, Angel Place, 123 Pitt Street, Sydney 2000  
**T** 02 9229 9000

2. A reference to the "Lender" includes any mortgage broker or originator engaged by me/us to submit a loan application to RedZed.

Please tick if you do not consent to the Lender using or disclosing my personal information for the additional purpose of telling me about other products or services of RedZed or other organisations.

- |                          |                    |                |
|--------------------------|--------------------|----------------|
| <input type="checkbox"/> | Member/Guarantor 1 | Do not consent |
| <input type="checkbox"/> | Member/Guarantor 2 | Do not consent |
| <input type="checkbox"/> | Member/Guarantor 3 | Do not consent |
| <input type="checkbox"/> | Member/Guarantor 4 | Do not consent |

# 1.9 Privacy and Credit Reporting Statement (effective June 2021)

CONTINUED

## Signature of Member/Guarantor

I/We declare that I am/We are over the age of 18 and the information contained in this application are true and correct in every particular and it is upon this basis that I/we make this application for credit.

Please tick if you consent to the Lender requesting illion to provide an assessment of whether your Identity Information matches records in its credit reporting database for the purpose of verifying your identity as detailed above.

**I consent**

I also confirm our agreement to the matters set out above:

Name of Member/Guarantor 1

\_\_\_\_\_  
Signature  Date DD / MM / YYYY

**I consent**

I also confirm our agreement to the matters set out above:

Name of Member/Guarantor 2

\_\_\_\_\_  
Signature  Date DD / MM / YYYY

**I consent**

I also confirm our agreement to the matters set out above:


Name of Member/Guarantor 3

\_\_\_\_\_  
Signature  Date DD / MM / YYYY

**I consent**

I also confirm our agreement to the matters set out above:

Name of Member/Guarantor 4

\_\_\_\_\_  
Signature  Date DD / MM / YYYY

# 1.10 Member Background & Acknowledgements

**Clients' Objectives & Requirements** (including medium to long term requirements and priorities)

## Suitability

Does the RedZed loan meet the clients' objectives & requirements as identified by you in your preliminary assessment?  Yes  No

If **no**, how have you addressed this?

## Credit Impairment

Do the applicant(s) have any credit impairment?  Yes  No

How many Defaults/Judgements/Court Actions have the applicants had? \_\_\_\_\_

How many mortgage repayments have been fully or partially missed in the last six months? \_\_\_\_\_

If **yes or identified incidents**, please provide an explanation as to the circumstances responsible for these issues and measures taken to mitigate future issues.

Please comment on whether the client is currently experiencing financial stress and if they sought hardship relief with a current lender.

## Member/Guarantor 1

Are you aware of any factors which may adversely affect your ability to meet your current and future financial obligations?

No  Yes If yes, please provide details:

\_\_\_\_\_

\_\_\_\_\_

List expected changes to your income/expenditure in the next 12 months (e.g. newborn, moving, balloon payments, or other fixed expenses). How will this affect your financial position?

\_\_\_\_\_

\_\_\_\_\_

## Member/Guarantor 3

Are you aware of any factors which may adversely affect your ability to meet your current and future financial obligations?

No  Yes If yes, please provide details:

\_\_\_\_\_

\_\_\_\_\_

List expected changes to your income/expenditure in the next 12 months (e.g. newborn, moving, balloon payments, or other fixed expenses). How will this affect your financial position?

\_\_\_\_\_

\_\_\_\_\_

## Member/Guarantor 2

Are you aware of any factors which may adversely affect your ability to meet your current and future financial obligations?

No  Yes If yes, please provide details:

\_\_\_\_\_

\_\_\_\_\_

List expected changes to your income/expenditure in the next 12 months (e.g. newborn, moving, balloon payments, or other fixed expenses). How will this affect your financial position?

\_\_\_\_\_

\_\_\_\_\_

## Member/Guarantor 4

Are you aware of any factors which may adversely affect your ability to meet your current and future financial obligations?

No  Yes If yes, please provide details:

\_\_\_\_\_

\_\_\_\_\_

List expected changes to your income/expenditure in the next 12 months (e.g. newborn, moving, balloon payments, or other fixed expenses). How will this affect your financial position?

\_\_\_\_\_

\_\_\_\_\_

	Date interview completed	Will any of the Applicants/Guarantors need the services of an interpreter?	Was the interview with the Applicants/Guarantors conducted in English?
Member/Guarantor 1	<u>DD / MM / YYYY</u>	<input type="checkbox"/> No <input type="checkbox"/> Yes Language: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No Language: _____
Member/Guarantor 2	<u>DD / MM / YYYY</u>	<input type="checkbox"/> No <input type="checkbox"/> Yes Language: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No Language: _____
Member/Guarantor 3	<u>DD / MM / YYYY</u>	<input type="checkbox"/> No <input type="checkbox"/> Yes Language: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No Language: _____
Member/Guarantor 4	<u>DD / MM / YYYY</u>	<input type="checkbox"/> No <input type="checkbox"/> Yes Language: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No Language: _____

# 1.10 Member Background & Acknowledgements

CONTINUED

## Interview Method & Broker Acknowledgement

I confirm that I have:

- Option 1  conducted an in person face-to-face interview with the applicant(s).
- Option 2  conducted a video/digital online interview (e.g. Zoom, Skype, MS Teams etc).

Where this application was sourced from a third party broker, please confirm the following:

- Referrer name \_\_\_\_\_
- Referring broker company \_\_\_\_\_
- The referring broker is authorised to engage in credit activities and has complied with the requirements of the National Consumer Credit Protection Act.
- The referring broker has not been banned from engaging in credit activities.

RedZed Accredited Introducer Name

RedZed Accredited Introducer Signature

Date



DD / MM / YYYY

## Important Applicant Acknowledgement Information

I/We:

- have sought my own professional advice on the legal requirements, documentation and structure for establishing a superannuation fund in accordance with the Superannuation Industry (Supervision) Act 1993 (Cth) and will continue to do so on an ongoing basis during the term of the SMSF Loan;
- am aware and understand that RedZed cannot provide me with advice on the taxation effects of my proposed level of contributions to the SMSF, any proposed or existing SMSF investment strategy, and this proposed loan;
- have met / been contacted by, and have been interviewed, by the Accredited Introducer;
- have been given an opportunity to review the information contained in this application and discussed with the Accredited Introducer;
- confirm that the information in this application is true and correct;
- have read and understood this application (including the Privacy Disclosure statement and the nomination of the address for notices)

Name of Member/Guarantor 1

Name of Member/Guarantor 2

Signature of Member/Guarantor 1



Signature of Member/Guarantor 2



Name of Member/Guarantor 3

Name of Member/Guarantor 4

Signature of Member/Guarantor 3



Signature of Member/Guarantor 4



## 2.0 SMSF - Additional Member Contribution Declaration

Only complete when using **Checklist 2**



**Required for each member planning to make additional contributions to the Self-Managed Superannuation Fund (SMSF)**

SMSF name

SMSF Member name

**Acknowledgement of reliance on information provided by the SMSF Member to Perpetual Trustee Company Limited (ABN: 42 000 001 007) & RedZed Lending Solutions Pty Ltd (ABN: 31 123 588 527) (Lender)**

In addition to the contributions, I made to the abovementioned SMSF over the past 12 months, I confirm I will make the following additional contributions to the fund.

Additional SMSF Contribution(s) \$ \_\_\_\_\_  monthly /  annually (please select one)

**I confirm that:**

- (a) I am a member of the SMSF stated above;
- (b) I have the capacity to make and expect to continue to make contributions to the SMSF each year, inclusive of the Additional SMSF Contribution amount specified above.

**I acknowledge and confirm that:**

- (a) RedZed will rely upon the information contained in the SMSF loan application ("Loan Application") including the information provided by me in or contained within the Loan Application to assess:
  - (i) the ability of the SMSF to make loan repayments; and
  - (ii) my ability to make Additional SMSF Contributions as specified, to assist the SMSF to make loan repayments; when assessing whether to approve the Loan Application.

**I declare that:**

- (a) I have sought my own professional advice on the legal requirements, documentation, and structure for establishing a superannuation fund in accordance with the Superannuation Industry (Supervision) Act 1993 (Cth) and will continue to do so on an ongoing basis during the term of the SMSF Loan.
- (b) I am aware and understand that RedZed cannot provide me with advice on the taxation effects of my proposed level of contributions to the SMSF, any proposed or existing SMSF investment strategy, and this proposed loan.



**RedZed recommends that all proposed Trustees / SMSF Members / Guarantors seek independent legal and financial advice prior to obtaining a loan. If the SMSF Trustees or Members are in any doubt regarding their ability to repay this loan, do not borrow the money.**

Full name of Member/Guarantor

Signature



Date

DD / MM / YYYY

Witness' name (Must not be a party to this loan)

Witness' signature



Date

DD / MM / YYYY

# 2.1 Income Declaration

Only complete when using **Checklist 2**

## SMSF Self-Employed Member Self Certified Income

### Member/Guarantor 1

Full Name \_\_\_\_\_

Name of Business that your income is derived from \_\_\_\_\_

ABN \_\_\_\_\_

Type of Business (Activity/Industry) \_\_\_\_\_

### Member/Guarantor 2

Full Name \_\_\_\_\_

Name of Business that your income is derived from \_\_\_\_\_

ABN \_\_\_\_\_

Type of Business (Activity/Industry) \_\_\_\_\_

### Annual Taxable Income Table (the total income you have derived annually from your business)

The income that is declared below represents the **actual income** earned for the twelve (12) month period ending

DD / MM / YYYY 

### Personal Income

This should represent your self-employed income, from the business noted above, and could include your salary, directors drawings, trust distributions and share of profits etc. This figure **should not** include income from other sources (e.g. rent) or non-recurring income such as capital gains.

Salary/Directors Fees/Trust Distributions \$ \_\_\_\_\_

Your share of any net business profit \$ \_\_\_\_\_

**Total Personal Income** (from your business) \$ \_\_\_\_\_

Other regular annual income (e.g. rent) \$ \_\_\_\_\_

Please supply relevant documentation (e.g. lease agreement) \_\_\_\_\_

Salary/Directors Fees/Trust Distributions \$ \_\_\_\_\_

Your share of any net business profit \$ \_\_\_\_\_

**Total Personal Income** (from your business) \$ \_\_\_\_\_

Other regular annual income (e.g. rent) \$ \_\_\_\_\_

Please supply relevant documentation (e.g. lease agreement) \_\_\_\_\_

### Alt Doc Application Declaration

 **The lender recommends that all proposed Applicants/Guarantors seek independent legal and financial advice prior to obtaining a loan. If the Applicants/Guarantors are in any doubt regarding their ability to repay this loan, do not borrow the money.**

LENDER Perpetual Trustee Company Limited &/or RedZed Lending Solutions ("Lender or You")

Loan amount applied for (excluding capitalised application fee) \$ \_\_\_\_\_ Term \_\_\_\_\_ Anticipated monthly repayment \$ \_\_\_\_\_

I/We have asked You to rely on our representations that We are able to repay this loan. I/We promise You that:

- (a) I/We are aware of our financial obligations under our proposed loan with You and I/We are fully able to meet our obligations under this loan, furthermore the loan repayment will not adversely impact on my/our ability to meet all my/our other financial obligations (including living expenses) without incurring any financial hardship as and when they fall due;
- (b) I/We request You to assess this facility without standard documentary evidence of my/our income and financial position as such documentary evidence is not readily available or would not be a true representation of my/our financial position;
- (c) I/We are aware that the interest rate payable to You is higher than the rate which would be payable if I/We qualified for a standard loan product by the provision of satisfactory documentary evidence of my/our income and financial position;
- (d) I/We have reviewed the loan application and this declaration and confirm its accuracy, including any parts of the document that are not completed in my/our handwriting;
- (e) I/We consent to the Lender or its representatives contacting my/our accountant named in Section 2.2 to discuss my/our declaration and financial position; and
- (f) I/We consent to my/our accountant named in Section 2.2 providing the Lender with information required to confirm my/our income including BAS and/or trading statements as appropriate.

### We acknowledge that You are relying on this Declaration in considering or not to approve our loan application.

Full name of Member/Guarantor 1 \_\_\_\_\_

Signature \_\_\_\_\_ Date DD / MM / YYYY 

Witness' name (Must not be a party to this loan) \_\_\_\_\_

Witness' signature \_\_\_\_\_ Date DD / MM / YYYY 

Full name of Member/Guarantor 2 \_\_\_\_\_

Signature \_\_\_\_\_ Date DD / MM / YYYY 

Witness' name (Must not be a party to this loan) \_\_\_\_\_

Witness' signature \_\_\_\_\_ Date DD / MM / YYYY 

## 2.2 Accountant's Declaration

Only complete when using **Checklist 2**

### Self-Certified loans only



**This statement is to be completed and signed by the applicant(s) current accountant or tax agent in support of the applicant(s) income declaration made to RedZed Lending Solutions.**

To: Perpetual Trustee Company Limited (ABN: 42 000 001 007) & RedZed Lending Solutions Pty Ltd (ABN: 31 123 588 527)

Re (Name of Applicant(s)): \_\_\_\_\_

Accountant Name \_\_\_\_\_ Accountant Firm/Trading Name \_\_\_\_\_

ABN \_\_\_\_\_ Phone Number \_\_\_\_\_

Business address \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Industry Body Member \_\_\_\_\_ Registered tax agent  Yes  No BAS/Tax Agent Number \_\_\_\_\_

**I am the accountant/tax agent for the above named applicant(s) and advise you as follows:**

- I have acted for them in this capacity since DD / MM / YYYY and still act for them in this capacity.
- I confirm the applicant has been operating his/her current business \_\_\_\_\_  
ABN \_\_\_\_\_ since approximately DD / MM / YYYY
- I confirm the applicant(s) are registered tax payers with the Australian Tax Office and I was involved in the preparation and lodgement of their most recent lodged tax return with the tax office.
- I confirm I am not related to any of the applicants, nor have any obvious conflicts of interest in completing this declaration.
- I am aware the applicant(s) have completed a self-declaration of income as part of their application for finance.
- I understand the applicant(s) have applied for a loan, repayable by monthly instalments of \$ \_\_\_\_\_ over \_\_\_\_\_ years at a variable interest rate of \_\_\_\_\_% p.a.
- I am not aware of any planned changes that would adversely affect their income as declared.
- I acknowledge that you may want to discuss aspects of the applicant(s) business and declared income with me.
- Based on my recent knowledge of the financial position of my client and my client's business, I do not know of any factors that would either affect the applicant's ability to make the above repayments or cause them substantial financial hardship.

A referral fee for the placement of this loan is being paid to me  Yes  No

Comments (additional disclaimers)

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#### Accountant Disclaimer

RedZed Lending Solutions acknowledges that this accountant's declaration has been provided in good faith and takes into account the knowledge of the client's circumstances as at the date provided. We understand that you do not provide any guarantee around the applicants likelihood to make repayments under any loan provided based on this declaration and that you have not provided any recommendations as to the appropriateness or otherwise of the proposed loan. This is valid for 90 days from the specified date.

Signature of accountant

Date

\_\_\_\_\_  
DD / MM / YYYY



## 2.3 Customer Identification Form

 **IMPORTANT** This form is used to meet the regulatory requirements for the **Anti-Money Laundering & Counter Terrorism Finance Act of 2006**. **Verification of Identification (VOI) of Mortgagors** must be completed using IDVerse, MaxID or Australia Post.

### Section A Customer Information

#### A.1 Individual

**(Mandatory)** If application is in a Company or Trust entity, A.1 to be completed for **EACH** beneficial owner that is a signatory to the application)

Title \_\_\_\_\_ Surname \_\_\_\_\_

Given name/s \_\_\_\_\_  
(in full including any middle names, no initials)

Date of birth DD / MM / YYYY

Residential address \_\_\_\_\_  
\_\_\_\_\_

State \_\_\_\_\_ Postcode \_\_\_\_\_

Capacity of Individual

- Borrower  Office Holder/Beneficial Owner of Borrower  
 Trustee of Borrower  Office Holder of the Trustee

#### A.2 Company

Company name \_\_\_\_\_

ABN \_\_\_\_\_

Phone number \_\_\_\_\_

Full name of Officers signing the application **AND** mortgage documents \_\_\_\_\_  
\_\_\_\_\_

#### A.3 Trust

Full name of Trust \_\_\_\_\_

Full name of Trustees \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Section B Verification

Accredited RedZed Introducer – please tick relevant boxes and sign at the end of the form

**I declare:**

- I have met each applicant in person or by video meeting  
 That during that meeting I sighted original (or certified copies of original) current identification documents  
 All photographic identification is a 'reasonable likeness' to the individual applicant(s)  
 Nothing in my dealings with the applicant(s) has raised any suspicions concerning the proposed transaction

## 2.3 Customer Identification Form

CONTINUED

### Section C Identity Requirements



**IMPORTANT** Please provide legible certified copies of **ALL** identity documents within category **1,2 or 3**.

#### Category 1

(a) **ONE** of the following

- Australian Passport (current)
- Foreign Passport (with Aus. resident visa)

(b) **AND ONE** of the following

- Australian Driver's Licence (photo)

**OR**

- Australian Proof of Age Card (photo)

If you are not able to provide the documents from the above categories contact RedZed

E [applications@redzed.com](mailto:applications@redzed.com)

T 1300 722 462

**REDZED.COM**

#### Category 2

(a) **ONE** of the following

- Australian Passport (current)
- Foreign Passport (with Aus. resident visa)

(b) **AND ONE** of the following

- Birth Certificate
- Descent Certificate
- Citizenship Certificate

(c) **AND ONE** of the following

- Medicare Card
- Centrelink Card
- Dept. of Veteran Affairs Card

#### Category 3

(a) **ONE** of the following

- Australian Drivers Licence (photo)
- Australian Proof of Age Card (photo)

(b) **AND ONE** of the following

- Birth Certificate
- Descent Certificate
- Citizenship Certificate

(c) **AND ONE** of the following

- Medicare Card
- Centrelink Card
- Dept. of Veteran Affairs Card

### Signature of Accredited RedZed Introducer

I **confirm** that this form has been completed in accordance with guidelines issued by the lender to identify all parties to the loan application.

Name of Accredited RedZed Introducer \_\_\_\_\_

Signature of Accredited RedZed Introducer \_\_\_\_\_ Date DD / MM / YYYY