

RedZed Commercial Loan Application Pack

Broker Details

Submit completed application pack and all supporting documents to:

Option 1 Email: application@redzed.com

Option 2 Loanapp: if you are submitting through your Aggregator

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

Checklist

Application form

- ☐ Broker & Borrower application sections **fully completed**
AND
- ☐ Signed RedZed serviceability calculator

Income Evidence

PAYG applicants - two (2) of the following documents are required


- ☐ YTD payslip covering a minimum of 2 pay cycles
(dated within 6 weeks of application)
AND
- ☐ Most recent group certificate or tax assessment notice
OR
- ☐ Letter of employment (on company letterhead detailing gross and net base salary, length and mode of employment)
OR
- ☐ Bank statement confirming salary deposits

Self-employed applicants - Full Doc

- ☐ Most recent individual/company/trust tax return
*If an accounting period ended more than 6 months ago
2 most recently lodged BAS also required.
AND (only for individuals)
- ☐ Australian Tax Office Notice of Assessment
*Builders and developers must provide 2 years financials.
(please remove all Tax File Numbers from the tax return)


Self-employed applicants - Alt Doc

- ☐ Income declaration **section 2.1**
AND EITHER
- ☐ Accountant's declaration **section 2.2**
(Introducers are encouraged to contact the Accountant to verify the declared income as part of this option)
OR
- ☐ 6 months lodged BAS
+ Australian Tax Office Portal to confirm tax paid status
OR
- ☐ 6 months business trading account statements
+ Australian Tax Office Portal to confirm tax paid status

 To assist with verification of the declared income, we may seek additional income verification

Other income

- ☐ Centrelink statement (dated within 6 weeks of application)
- ☐ Copy of lease/rental statement or Real Estate Agent's letter of appraisal (dated within 3 months of application)
- ☐ Investments, superannuation, annuities
(appropriate statement evidence of SMSF, investment account balances and payments schedule)

 Bank statement confirming 6 months rent required for private rental agreements

Expense/Liability Evidence

- ☐ Most recent statements (3 months) for applicants main transactional banking account
For a refinance application, please also provide:
- ☐ Copy of council rates notice on security properties
AND
- ☐ 6 months' statements on all mortgage facilities being refinanced (issued within 6 weeks of application)
AND
- ☐ Most recent statement on all mortgage facilities not being refinanced

Identification Documents

- ☐ RedZed Customer Identification form (AML/CTF)
Required for all applicants or guarantors, as well as Verification of Identification (VOI) completed using one of either:
- ☐ RedZed Australia Post VOI Form
OR
- ☐ MaxID Process (instructed by RedZed)
OR
- ☐ OCR Labs (instructed by RedZed)

Other Supporting Documents

- ☐ Copy of Trust Deed (for all Trust applications)
- ☐ Signed Contract of Sale/Purchase Contract/Vendor Statement including section 32 or copy of title (for purchase applications)
- ☐ Credit Quote (or mandate) signed and dated (if you are charging a fee for service)
- ☐ Satisfactory evidence showing sufficient funds are held to complete the transaction (for all purchases)

Finance Summary

RedZed Product Type (please select)

☐ Prime

☐ Reset

☐ Other (e.g. promotion)

☐ Full Doc

☐ Alt Doc

Key Dates

Finance clause expiry date

DD / MM / YYYY

Anticipated settlement date

DD / MM / YYYY

Loan Purpose

☐ Purchase

☐ Purchase & Refinance

☐ Refinance (incl) Debt Consolidation

☐ Internal Refinance & Top Up

☐ Cash Out / Equity Release

Finance Details

A	Property Purchase Price (not including stamp duty or GST)	\$
B	Purchase Stamp Duty and GST payable (if applicable)	\$
C	Mortgage Refinance / RedZed Loan Top Up (Top up - add existing RedZed loan balance + top up amount)	\$
D	Debt Consolidation	\$
	Cash Out Breakdown	
	Purpose	\$
	Purpose	\$
	Purpose	\$
	Purpose	\$
E	Total Cash Out (For amounts greater than \$500,000, complete the Cash Out Purpose Declaration in section 1.10)	\$
F	Mandate / Fee (credit quote or mandate form required)	\$
G	Customer contribution (If there are gifted monies and/or additional borrowed funds, please detail in the Supplementary Pack in section 1.10)	\$
H	Total Loan Amount required excluding risk fee (A+B+C+D+E+F-G)	\$
I	Application Fee Amount	\$
J	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
	Required Loan	\$

(Before Loan fees and charges are deducted at settlement)

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

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

Loan Structure	Primary Loan	2nd Split (if applicable)	3rd Split (if applicable)
Loan Amount	\$	\$	\$
Proposed Loan Term (min 15 - max 30 years)	Years	Years	Years
Interest Only (Investment or Owner Occupied 1-5 years)	Years	Years	Years
LVR	%	%	%
Anticipated Interest Rate	%	%	%
Product Application Fee Percentage (as per Product Rate Card)	%	%	%

Completing Your Application

Which sections do I complete for my application?

Borrower type / loan structure	Sections required to be completed
Individual(s) Borrowers / Guarantors	<ul style="list-style-type: none"> Section 1.0-1.10 (for each individual)
Individual(s) as Trustee for a Trust	<ul style="list-style-type: none"> Section 1.0-1.10 (for each individual trustee) Section 3.0
Company (as borrower and servicing entity)	<ul style="list-style-type: none"> Section 1.0-1.10 (for all company directors as guarantors) Section 3.0, 3.2 - 3.3
Company (with a different loan servicing entity)	<ul style="list-style-type: none"> Section 1.0-1.10 (for all company directors as guarantors) Section 3.0 - 3.3
Trust with a corporate trustee (as borrower & servicing entity)	<ul style="list-style-type: none"> Section 1.0-1.10 (for all company directors as individual guarantors) Sections 3.0, 3.2 - 3.3
Trust with a corporate trustee (with a different servicing entity)	<ul style="list-style-type: none"> Section 1.0-1.10 (for all company directors as individual guarantors) Sections 3.0 - 3.3
Alt Doc Applications Only	
Mandatory for all Alt Doc income verification	<ul style="list-style-type: none"> Section 2.1 Income Declaration Section 2.2 Accountant Declaration (when this option of income verification is chosen)

1.0 Individual Details

Where there is more than 2 applicants/guarantors, please copy extra pages and complete details for each additional applicant/guarantor.

Applicant/Guarantor 1

☐ Borrower ☐ Guarantor

Personal details

Title	Given name/s	Surname
_____	_____	_____
Gender	Date of Birth	Status
<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Undisclosed	<u>DD</u> / <u>MM</u> / <u>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 no.	State	Drivers licence card no.
_____	_____	_____
No. of dependants	Ages	
_____	_____	

Contact details

Telephone	Mobile	Email
		(applicants must have separate emails)
H _____ W _____	_____	_____

Residential details

Current residential status	
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Boarding <input type="checkbox"/> Living with family	
Residential address	
_____	Time at this address
_____ State _____ Postcode _____	Date from <u>DD</u> / <u>MM</u> / <u>YYYY</u> to <u>DD</u> / <u>MM</u> / <u>YYYY</u>
Previous address (If less than 2 years)	
_____	Time at this address
_____ State _____ Postcode _____	Date from <u>DD</u> / <u>MM</u> / <u>YYYY</u> to <u>DD</u> / <u>MM</u> / <u>YYYY</u>
Postal address (If different to residential address)	
_____	State _____ Postcode _____
Australian citizen/permanent resident?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you ever been bankrupt? (if 'No' contact your BDM)	
<input type="checkbox"/> No <input type="checkbox"/> Yes Date of discharge <u>DD</u> / <u>MM</u> / <u>YY</u>	
Next of kin in Australia not living with you and not a party to this loan	
Full name _____	
Contact no. _____	
Relationship _____	

1.0 Individual Details

Where there is more than 2 applicants/guarantors, please copy extra pages and complete details for each additional applicant/guarantor.

Applicant/Guarantor 2

☐ Borrower ☐ Guarantor

Personal details

Title	Given name/s	Surname
<hr/>		
Gender	Date of Birth	Status
<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Undisclosed	<u>DD</u> / <u>MM</u> / <u>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 no.	State	Drivers licence card no.
<hr/>		
No. of dependants	Ages	
<hr/>		

Contact details

Telephone	Mobile	Email
		(applicants must have separate emails)
H <hr/>	W <hr/>	<hr/>

Residential details

Current residential status		
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Boarding <input type="checkbox"/> Living with family		
Residential address		
<hr/>		Time at this address
<hr/>	State <hr/>	Date from <u>DD</u> / <u>MM</u> / <u>YYYY</u> to <u>DD</u> / <u>MM</u> / <u>YYYY</u>
Postcode <hr/>		
Previous address (If less than 2 years)		
<hr/>		Time at this address
<hr/>	State <hr/>	Date from <u>DD</u> / <u>MM</u> / <u>YYYY</u> to <u>DD</u> / <u>MM</u> / <u>YYYY</u>
Postcode <hr/>		
Postal address (If different to residential address)		
<hr/>		State <hr/> Postcode <hr/>
Australian citizen/permanent resident? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Have you ever been bankrupt? (if 'No' contact your BDM) <input type="checkbox"/> No <input type="checkbox"/> Yes Date of discharge <u>DD</u> / <u>MM</u> / <u>YY</u>		
Next of kin in Australia not living with you and not a party to this loan Full name <hr/> Contact no. <hr/> Relationship <hr/>		

1.1 Individual Income

Applicant/Guarantor 1

Self-Employed

Complete this section if you have self-employed income.
Company applicants please use Section.

☐ Sole Trader ☐ Partnership ☐ Company

Occupation

Industry

Business address

State _____ Postcode _____

GST registered ☐ Yes ☐ No

The business has been in operation _____ months _____ years

ABN

ACN

Has your income been consistent over the last 2 years?

☐ Yes ☐ No ➤ If no, what are the reasons?

Income verification ☐ Full Doc ☐ Self-Certified

Self-Employed Full Doc / Other Income

(all figures to be gross annual)

Self-employed Full Doc (Self-certified income - complete section 2.1)	\$
Rental income (existing properties)	\$
Rental income (proposed new)	\$
Superannuation	\$
Annuities	\$
Dividends	\$
Child maintenance	\$
Government benefits	\$
Other income	\$
Total	\$

Do you intend to change employment in the short term? ☐ Yes ☐ No

PAYG

Complete this section if you have PAYG income.

Current employment type

☐ Full time ☐ Part time ☐ Casual ☐ Temporary

Are you on probation?

☐ No ☐ Yes Probation end date DD / MM / YYYY

Occupation

Industry

Current employer business name

Employer's address

State _____ Postcode _____

Time with current employer

(If less than 2 years, please complete previous employment details)

Date from DD / MM / YYYY to DD / MM / YYYY

Previous occupation

Previous employer business name

Previous employer's address

State _____ Postcode _____

Time with previous employer

Date from DD / MM / YYYY to DD / MM / YYYY

PAYG/Other income

(all figures to be gross annual)

Base PAYG	\$
Overtime, commissions, allowances	\$
PAYG bonuses	\$
Rental income (existing properties)	\$
Rental income (proposed new)	\$
Superannuation	\$
Annuities	\$
Dividends	\$
Child maintenance	\$
Government benefits	\$
Other income	\$
Total	\$

Do you intend to change employment in the short term? ☐ Yes ☐ No

1.1 Individual Income

Applicant/Guarantor 2

Self-Employed

Complete this section if you have self-employed income. Company applicants please use Section.

☐ Sole Trader ☐ Partnership ☐ Company

Occupation

Industry

Business address

State _____ Postcode _____

GST registered ☐ Yes ☐ No

The business has been in operation _____ months _____ years

ABN _____ ACN _____

Has your income been consistent over the last 2 years?

☐ Yes ☐ No ➤ If no, what are the reasons?

Income verification ☐ Full Doc ☐ Self-Certified

Self-Employed Full Doc / Other Income

(all figures to be gross annual)

Self-employed Full Doc (Self-certified income - complete section 2.1)	\$
Rental income (existing properties)	\$
Rental income (proposed new)	\$
Superannuation	\$
Annuities	\$
Dividends	\$
Child maintenance	\$
Government benefits	\$
Other income	\$
Total	\$

Do you intend to change employment in the short term? ☐ Yes ☐ No

PAYG

Complete this section if you have PAYG income.

Current employment type

☐ Full time ☐ Part time ☐ Casual ☐ Temporary

Are you on probation?

☐ No ☐ Yes Probation end date DD / MM / YYYY

Occupation

Industry

Current employer business name

Employer's address

State _____ Postcode _____

Time with current employer

(If less than 2 years, please complete previous employment details)

Date from DD / MM / YYYY to DD / MM / YYYY

Previous occupation

Previous employer business name

Previous employer's address

State _____ Postcode _____

Time with previous employer

Date from DD / MM / YYYY to DD / MM / YYYY

PAYG/Other income

(all figures to be gross annual)

Base PAYG	\$
Overtime, commissions, allowances	\$
PAYG bonuses	\$
Rental income (existing properties)	\$
Rental income (proposed new)	\$
Superannuation	\$
Annuities	\$
Dividends	\$
Child maintenance	\$
Government benefits	\$
Other income	\$
Total	\$

Do you intend to change employment in the short term? ☐ Yes ☐ No

1.2 Assets Position

- ☐ Individual position
☐ Joint position



Please use one page for each Borrower/Guarantor/Director or one page for applicants with a joint statement of position. Assets for Company and Trust entities are to be completed in Section 3.2

Assets Borrower/Guarantor/Director 1

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

Property assets	Address	Annual rent	Ownership	Value
Property 1 (owner occupied)		Not applicable	%	\$
Property 2		\$	%	\$
Property 3		\$	%	\$
Property 4		\$	%	\$
Property 5		\$	%	\$
Property 6		\$	%	\$
Accounts	Financial institution			
Cash			%	\$
Managed funds			%	\$
Savings accounts			%	\$
Listed shares			%	\$
Superannuation			%	\$
Motor vehicle(s)	Make / model / year			
Vehicle 1			%	\$
Vehicle 2			%	\$
Vehicle 3			%	\$
Other assets (Description)				
			%	\$
			%	\$
			%	\$
			%	\$
			%	\$
			%	\$
Total value of assets				\$

1.2 Assets Position

- ☐ Individual position
☐ Joint position



Please use one page for each Borrower/Guarantor/Director or one page for applicants with a joint statement of position. Assets for Company and Trust entities are to be completed in Section 3.2

Assets Borrower/Guarantor/Director 2

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

Property assets	Address	Annual rent	Ownership	Value
Property 1 (owner occupied)		Not applicable	%	\$
Property 2		\$	%	\$
Property 3		\$	%	\$
Property 4		\$	%	\$
Property 5		\$	%	\$
Property 6		\$	%	\$
Accounts	Financial institution			
Cash			%	\$
Managed funds			%	\$
Savings accounts			%	\$
Listed shares			%	\$
Superannuation			%	\$
Motor vehicle(s)	Make / model / year			
Vehicle 1			%	\$
Vehicle 2			%	\$
Vehicle 3			%	\$
Other assets (Description)				
			%	\$
			%	\$
			%	\$
			%	\$
			%	\$
			%	\$
Total value of assets				\$

1.3 Liabilities Position

- ☐ Individual position
☐ Joint position



Please use one page for each Borrower/Guarantor/Director or one page for applicants with a joint statement of position. Assets for Company and Trust entities are to be completed in Section 3.3

Liabilities Borrower/Guarantor/Director 1

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

Mortgage Loans	Ownership	Current Limit	Current Interest Rate	Monthly Repayments	Financial Institution	Amount Owning	Missed Payments	Clearing at Settlement
Property 1	%	\$	%	\$		\$		<input type="checkbox"/>
Property 2	%	\$	%	\$		\$		<input type="checkbox"/>
Property 3	%	\$	%	\$		\$		<input type="checkbox"/>
Property 4	%	\$	%	\$		\$		<input type="checkbox"/>
Property 5	%	\$	%	\$		\$		<input type="checkbox"/>
Property 6	%	\$	%	\$		\$		<input type="checkbox"/>
Accounts								
Term Loan 1	%	\$	%	\$		\$		<input type="checkbox"/>
Term Loan 2	%	\$	%	\$		\$		<input type="checkbox"/>
Term Loan 3	%	\$	%	\$		\$		<input type="checkbox"/>
Line of Credit	%	\$	%	\$		\$		<input type="checkbox"/>
Vehicle Loan	%	\$	%	\$		\$		<input type="checkbox"/>
Personal Loan	%	\$	%	\$		\$		<input type="checkbox"/>
Commercial Bill	%	\$	%	\$		\$		<input type="checkbox"/>
Hecs & HELP	%	\$	%	\$		\$		<input type="checkbox"/>
Loan as Guarantor	%	\$	%	\$		\$		<input type="checkbox"/>
Margin Loan	%	\$	%	\$		\$		<input type="checkbox"/>
Other Loan	%	\$	%	\$		\$		<input type="checkbox"/>
Credit/store card(s)								
	%	\$	%	\$		\$		<input type="checkbox"/>
	%	\$	%	\$		\$		<input type="checkbox"/>
	%	\$	%	\$		\$		<input type="checkbox"/>
	%	\$	%	\$		\$		<input type="checkbox"/>
Credit/store card(s)								
Contingency Liability	%	\$	%	\$		\$		<input type="checkbox"/>
Hire Purchase	%	\$	%	\$		\$		<input type="checkbox"/>
Lease	%	\$	%	\$		\$		<input type="checkbox"/>
Outstanding Taxation	%	\$	%	\$		\$		<input type="checkbox"/>
Overdraft	%	\$	%	\$		\$		<input type="checkbox"/>
Other (eg Afterpay, Zip Pay, Openpay etc)	%	\$	%	\$		\$		<input type="checkbox"/>
Total Limit		\$	Total Value Owning			\$		

1.3 Liabilities Position

- ☐ Individual position
☐ Joint position



Please use one page for each Borrower/Guarantor/Director or one page for applicants with a joint statement of position. Assets for Company and Trust entities are to be completed in Section 3.3

Liabilities Borrower/Guarantor/Director 2

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

Mortgage Loans	Ownership	Current Limit	Current Interest Rate	Monthly Repayments	Financial Institution	Amount Owning	Missed Payments	Clearing at Settlement
Property 1	%	\$	%	\$		\$		<input type="checkbox"/>
Property 2	%	\$	%	\$		\$		<input type="checkbox"/>
Property 3	%	\$	%	\$		\$		<input type="checkbox"/>
Property 4	%	\$	%	\$		\$		<input type="checkbox"/>
Property 5	%	\$	%	\$		\$		<input type="checkbox"/>
Property 6	%	\$	%	\$		\$		<input type="checkbox"/>
Accounts								
Term Loan 1	%	\$	%	\$		\$		<input type="checkbox"/>
Term Loan 2	%	\$	%	\$		\$		<input type="checkbox"/>
Term Loan 3	%	\$	%	\$		\$		<input type="checkbox"/>
Line of Credit	%	\$	%	\$		\$		<input type="checkbox"/>
Vehicle Loan	%	\$	%	\$		\$		<input type="checkbox"/>
Personal Loan	%	\$	%	\$		\$		<input type="checkbox"/>
Commercial Bill	%	\$	%	\$		\$		<input type="checkbox"/>
Hecs & HELP	%	\$	%	\$		\$		<input type="checkbox"/>
Loan as Guarantor	%	\$	%	\$		\$		<input type="checkbox"/>
Margin Loan	%	\$	%	\$		\$		<input type="checkbox"/>
Other Loan	%	\$	%	\$		\$		<input type="checkbox"/>
Credit/store card(s)								
	%	\$	%	\$		\$		<input type="checkbox"/>
	%	\$	%	\$		\$		<input type="checkbox"/>
	%	\$	%	\$		\$		<input type="checkbox"/>
	%	\$	%	\$		\$		<input type="checkbox"/>
Credit/store card(s)								
Contingency Liability	%	\$	%	\$		\$		<input type="checkbox"/>
Hire Purchase	%	\$	%	\$		\$		<input type="checkbox"/>
Lease	%	\$	%	\$		\$		<input type="checkbox"/>
Outstanding Taxation	%	\$	%	\$		\$		<input type="checkbox"/>
Overdraft	%	\$	%	\$		\$		<input type="checkbox"/>
Other (eg Afterpay, Zip Pay, Openpay etc)	%	\$	%	\$		\$		<input type="checkbox"/>
Total Limit		\$	Total Value Owning		\$			

1.4 Living Expenses

- ☐ Individual position
☐ Joint position



Please use one page for each Borrower/Guarantor/Director or one page for applicants with a joint statement of position.

Current Monthly Expenses Borrower/Guarantor/Director 1

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	\$
Total Expenses	\$

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, 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?

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 (3 months) for applicants main transactional banking account

1.4 Living Expenses

- ☐ Individual position
☐ Joint position



Please use one page for each Borrower/Guarantor/Director or one page for applicants with a joint statement of position.

Current Monthly Expenses Borrower/Guarantor/Director 2

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	\$
Total Expenses	\$

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 \$

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Do you, consent to RedZed accessing your bank statements via 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 (3 months) for applicants main transactional banking account

1.5 Security Details

Security Property 1 - Details

Property Type (house, warehouse, office, retail shop etc)

Primary purpose ☐ Owner occupied ☐ Investment

Status ☐ New building ☐ Established

Address of security _____

_____ State _____ Postcode _____

Estimated value of security _____

Names on title _____

Title details

Volume _____ Folio _____ Other _____

Contact name for valuation _____

Phone number _____

Purchases Only

Solicitor/Conveyancer name _____

Phone number _____

Security Property 2 - Details

Property Type (house, warehouse, office, retail shop etc)

Primary purpose ☐ Owner occupied ☐ Investment

Status ☐ New building ☐ Established

Address of security _____

_____ State _____ Postcode _____

Estimated value of security _____

Names on title _____

Title details

Volume _____ Folio _____ Other _____

Contact name for valuation _____

Phone number _____

Purchases Only

Solicitor/Conveyancer name _____

Phone number _____

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 ☐ Applicant/Guarantor/Director 1 ☐ Applicant/Guarantor/Director 2



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 Applicant/Guarantor/Director 1

Name of Applicant/Guarantor/Director 2

Signature



Date

DD / MM / YYYY

Signature



Date

DD / MM / YYYY

1.7 Delivery of Mortgage Documents

Documents will be sent electronically where eligible. RedZed will advise if your application is eligible for the loan documents to be delivered and executed using the digital signature process.

Please tick this box if you don't wish to use digital signatures ☐

Please select your preferred address for delivery ☐ Introducer address ☐ Applicant's address ☐ Applicant's Solicitor address
should electronic delivery not be available:

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 Applicant/Guarantor/Director 1

Name of Applicant/Guarantor/Director 2

Signature



Date

DD / MM / YYYY

Signature



Date

DD / MM / YYYY

1.9 Privacy and Credit Reporting Statement (effective April 2025)

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 such as a credit reporting body.

I/We understand and acknowledge:

- that if I/we apply for consumer credit, the Lender may conduct a credit check without asking for my/our consent by requesting information from a credit reporting body about the loans I/we have applied for and taken out in the past, and how those loans were managed;
- the credit reporting body will note that the Lender conducted a credit check, and this will appear on my/our credit report as a ‘credit enquiry’ or an ‘information request’;
- the enquiry may be disclosed to other credit providers, and used and disclosed by the credit reporting body or a credit provider, including in the calculation of a credit score;
- when a credit enquiry is recorded on my/our credit report, it can affect my/our credit score in different ways. It might go up, down, or stay the same. This depends on factors like the type of credit I am / we are applying for, how many other credit checks I/we had recently, and other details in my/our report. Frequent credit applications in a short period are more likely to lower my/our credit score.

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/) (**illion**);
- Equifax Australia Information Services & Solutions Pty Ltd (whose contact details are available at 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/) (**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 installments 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.

1.9 Privacy and Credit Reporting Statement (effective April 2025)

CONTINUED

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.

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

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.

Valuation Process

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. If the valuation is cancelled after it has been ordered there may be a cancellation fee charged by the valuer. Once a valuation has been 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.

1.9 Privacy and Credit Reporting Statement (effective April 2025)

CONTINUED

Signature of Applicant/Guarantor/Director

I/We consent to RedZed collecting, using and disclosing the information in this application in accordance with the privacy and credit reporting statement in this application including :

- Disclose your information to credit reporting agencies
- Verify identity details with service providers including OCR Labs, Max ID and Australia Post
- Obtain a valuation from CoreLogic
- Direct your application for electronic delivery via DocuSign

Name of Applicant/Guarantor/Director 1

Name of Applicant/Guarantor/Director 2

Signature

Date



DD / MM / YYYY

Signature

Date



DD / MM / YYYY

1.10 Supplementary Pack

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?

Applicant/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?

Applicant/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?

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.

Income

How is your income derived, including an overview of your business activities?

Consistency of income (comment on seasonal impacts, period of increased/decreased income)

Did the applicant(s) experience reduced income in the past 12 months that affected their ability to meet their obligations? ☐ Yes ☐ No
(If **yes**, including any effects of COVID-19, please provide an explanation)

Serviceability

How does the applicant(s) plan to service the proposed debt on an ongoing basis? Record here any known circumstances that may affect serviceability/ability to make monthly repayments

Gift monies and/or borrowed deposit

Did the applicant obtain gift monies and/or borrowed their deposit? Please elaborate on these arrangements (if applicable)

Exit Strategy

Where an applicant's working life is expected to conclude prior to the expiry of the loan, what is the exit strategy?

Security

Who will be the property owners and what is their short and long term intention for the security property?

Where applicable provide details, costs and timeframe of any intended work to the security property

Other/General

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

Cash Out Purpose Declaration



For amounts greater than \$500,000

Applicant/Guarantor Details

Full name of Applicant/Guarantor 1

Full name of Applicant/Guarantor 2

Supporting documentation guide

Below is a guide to the type of documentation required to evidence the cash-out purpose. Where there are **multiple purposes**, we may only require documentation for the individual category amounts > \$100,000. For example, \$680,000 in total, with purpose 1. Renovations \$600,000 and purpose 2. Working Capital \$80,000. In this example we will require evidence for the renovation expense.

Documentation guide for evidencing the purpose of use

- A** Copy of purchase contract, tax invoices, quotations, or legal agreement
- B** Quotations from tradesmen, building contract, receipts, or tax invoices for scope of works
- C** Copy of contract, legal agreement or evidence of funds being given initially by the relative e.g. bank statements
- D** Independent financial advice statement from financial planner detailing proposed investment or share trade buy certificate
- E** Tax invoice, quotation, order form and Business bank statement confirming banking details - funds to be deposited into this account
- F** Satisfactory evidence as advised by RedZed

Property purposes	Amount	Requirement
Purchase of residential or commercial property (not the security for this loan)	\$	A
Buyout property ownership share from other partners or relatives	\$	A
Construction, renovations, subdivision or development (not the security property for this loan)	\$	B
Personal purposes		
Purchase of motor vehicle(s)	\$	A
Purchase personal and household items including medical expenses, travel or holidays	\$	A
Payout private loan or debt to family member/relative	\$	C
Purchase shares and/or investments	\$	D
Other (please specify)	\$	F
Business purposes		
Purchase of office/business equipment, stock, motor vehicles, plant, machinery and equipment	\$	A
Purchase of business, buyout or payback other business partners, or company shareholders	\$	A
Business working capital	\$	E
Other (please specify)	\$	F
Total cash out	\$	

Are there any further details or information that you would like to add about your cash out request or purpose of use?

Applicant Declaration

I/We declare the purpose of the loan proceeds requested as cash-out paid to me/us at loan settlement is as set out above.

I/We acknowledge that it is on the basis of the information that I/we have provided in this declaration and in the Loan Application Form that RedZed will make a decision on whether or not to grant me/us a Loan.

Signature of Individual/Guarantor 1

Date



DD / MM / YYYY

Signature of Individual/Guarantor 2

Date




DD / MM / YYYY

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

Valuation Process

 **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 processed 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 commercial valuation costs are:

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)	\$2,261 (inc GST)
> \$1.5 Million up to \$2 Million	\$2,261 (inc GST)	\$2,811 (inc GST)
> \$2 Million	Quote required	Quote required

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.

Vacant land, development sites or development aspect securities are considered unacceptable Commercial securities.

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.

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 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 Supplementary Pack, Privacy Disclosure statement and the nomination of the address for notices)

Name of Applicant/Guarantor/Director 1

Name of Applicant/Guarantor/Director 2

Signature of Applicant/Guarantor/Director 1



Signature of Applicant/Guarantor/Director 2



2.0 Alt Doc Declaration & Verification

Only required for an Alt Doc application

To be used to support applications for finance, where one or more applicants are self-employed and unable to provide full tax returns.

In order to meet our obligations under NCCP including responsible lending obligations, the level of enquiries made to verify an applicant's financial position, may vary depending on the individual circumstances of the applicant(s).

In order to verify an applicant(s) declared income, we will require as a minimum the Income Declaration (Section 2.1) and the following documents:

EITHER

☐ Accountant Declaration Form Section 2.2

OR

☐ 6 months lodged BAS + Australian Tax Office Portal to confirm tax paid status

OR

☐ 6 months business trading account statements + Australian Tax Office Portal to confirm tax paid status

We make our credit decision based on the application for finance in its entirety. Whilst the provision of the information in this pack may be sufficient to enable a lending approval, we reserve the right, where we consider it necessary, to seek additional information to complete our verification and meet our obligations.



If an Accountant's Declaration is used, please note that we will be contacting your accountant.

2.1 Income Declaration

Guarantor only applicable for Company/Corporate Applications

Applicant/Guarantor 1

Full Name _____

Name of Business that your income is derived from _____

ABN _____

Type of Business (Activity/Industry) _____

Applicant/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)

Company Income (Company Applicants Only)

This should reflect your company's Net Profit Before Tax over the 12 month period noted above (after the deduction of all business expenses). This figure **should not** include income from other sources, non-recurring income (e.g. capital gains) or salaries to the related parties noted above.

Company Net Profit Before Tax \$ _____

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 risk 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 Applicant/Guarantor/Director 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 Applicant/Guarantor/Director 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

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)

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

3.0 Company / Trust Applicant

Trust Applicant

Name of Trust _____ Trust ABN _____

☐ **Individual Trustee Type** > Borrower Application sections 1.0 - 1.10 must also be completed

Full name of Individual Trustee 1 _____ Full name of Individual Trustee 2 _____

☐ **Company Trustee Type** > Complete Company Applicant section below

Trust Structure ☐ Discretionary ☐ Unit ☐ Hybrid

For Discretionary & Hybrid Trusts – Primary Beneficiaries of the Trust (>18 years of age)

Beneficiary name 1 _____ Beneficiary name 2 _____
Beneficiary name 3 _____ Beneficiary name 4 _____

For Unit Trusts – Unit Holders of the Trust

Note: Self-Managed Superannuation Funds as Unit holders are unacceptable

Full name of Unit Holder 1 _____	No. of Units _____	Full name of Unit Holder 2 _____	No. of Units _____
Full name of Unit Holder 3 _____	No. of Units _____	Full name of Unit Holder 4 _____	No. of Units _____

Company Applicant

Company / Trading Name _____

Registered Business Name _____

ABN _____ ACN _____

Date Business commenced trading DD / MM / YYYY Main Business Activity _____


Trading / Business Address _____ State _____ Postcode _____

Registered Address (not PO Box) _____ State _____ Postcode _____

Mailing Address _____ State _____ Postcode _____

Business Office Phone _____ Mobile Phone _____ Email _____

Company Directors

 All individual company directors must complete section 1.0 - 1.10 as guarantors for this loan.

Full name of Company Director 1 _____ Full name of Company Director 2 _____

Full name of Company Director 3 _____ Full name of Company Director 4 _____

Company Shareholders

Full name of Company Shareholder 1 _____ Full name of Company Shareholder 2 _____

Position _____ Owned _____ % Position _____ Owned _____ %

Full name of Company Shareholder 3 _____ Full name of Company Shareholder 4 _____

Position _____ Owned _____ % Position _____ Owned _____ %

3.1 Additional Loan Servicing Entity

Non-borrowing Company / Trust



Complete where loan servicing is coming from an entity other than the Trust or Company applicant.

Trust Servicing Entity

Trust Structure: ☐ Discretionary ☐ Unit ☐ Hybrid

Name of Trust _____ ABN _____

Trust Date of Establishment DD / MM / YYYY Settler (if known) _____

For Discretionary & Hybrid Trusts – Primary Beneficiaries of the Trust (>18 years of age)

Beneficiary name 1 _____ Beneficiary name 2 _____

Beneficiary name 3 _____ Beneficiary name 4 _____

For Unit Trusts – Unit Holders of the Trust

Note: Self-Managed Superannuation Funds as Unit holders are unacceptable

Full name of Unit Holder 1 _____	No. of Units _____	Full name of Unit Holder 2 _____	No. of Units _____
Full name of Unit Holder 3 _____	No. of Units _____	Full name of Unit Holder 4 _____	No. of Units _____

Company Servicing Entity

Is this company a trustee for a trust? ☐ Yes ☐ No

Company Name _____

Trading Name _____ ABN _____

Date Business commenced trading DD / MM / YYYY Main Business Activity _____

Trading / Business Address _____ State _____ Postcode _____

Business Office Phone _____ Mobile Phone _____ Email _____

Company Directors



All individual company directors must complete section 1.0 - 1.10 as guarantors for this loan.

Full name of Company Director 1 _____ Full name of Company Director 2 _____

Full name of Company Director 3 _____ Full name of Company Director 4 _____

Company Shareholders

Full name of Company Shareholder 1 _____ Full name of Company Shareholder 2 _____

Position _____ Owned _____% Position _____ Owned _____%

Full name of Company Shareholder 3 _____ Full name of Company Shareholder 4 _____

Position _____ Owned _____% Position _____ Owned _____%

3.2 Company / Corporate Entity Income & Assets

 **FOR THE COMPANY POSITION ONLY.** Guarantors and Directors use the individual form in Section 1.2.

Income

Full Doc Company / Corporate entity profit before tax (Self-certified income - complete section 2.1) \$ _____

For the most recent financial year Date from DD / MM / YYYY to DD / MM / YYYY

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

Property assets	Address	Annual rent	Ownership	Value
Property 1 (owner occupied)		Not applicable	%	\$
Property 2		\$	%	\$
Property 3		\$	%	\$
Property 4		\$	%	\$
Property 5		\$	%	\$
Property 6		\$	%	\$
Accounts	Financial institution			
Cash			%	\$
Managed funds			%	\$
Savings accounts			%	\$
Listed shares			%	\$
Superannuation			%	\$
Motor vehicle(s)	Make / model / year			
Vehicle 1			%	\$
Vehicle 2			%	\$
Vehicle 3			%	\$
Other assets (Description)			%	\$
			%	\$
			%	\$
			%	\$
Total value of assets				\$

3.3 Company / Corporate Entity Liabilities

 **FOR THE COMPANY POSITION ONLY.** Guarantors and Directors use the individual form in Section 1.3.

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

Mortgage Loans	Ownership	Current Limit	Current Interest Rate	Monthly Repayments	Financial Institution	Amount Owning	Missed Payments	Clearing at Settlement
Property 1	%	\$	%	\$		\$		<input type="checkbox"/>
Property 2	%	\$	%	\$		\$		<input type="checkbox"/>
Property 3	%	\$	%	\$		\$		<input type="checkbox"/>
Property 4	%	\$	%	\$		\$		<input type="checkbox"/>
Property 5	%	\$	%	\$		\$		<input type="checkbox"/>
Property 6	%	\$	%	\$		\$		<input type="checkbox"/>
Accounts								
Term Loan 1	%	\$	%	\$		\$		<input type="checkbox"/>
Term Loan 2	%	\$	%	\$		\$		<input type="checkbox"/>
Term Loan 3	%	\$	%	\$		\$		<input type="checkbox"/>
Line of Credit	%	\$	%	\$		\$		<input type="checkbox"/>
Vehicle Loan	%	\$	%	\$		\$		<input type="checkbox"/>
Personal Loan	%	\$	%	\$		\$		<input type="checkbox"/>
Commercial Bill	%	\$	%	\$		\$		<input type="checkbox"/>
Hecs & HELP	%	\$	%	\$		\$		<input type="checkbox"/>
Loan as Guarantor	%	\$	%	\$		\$		<input type="checkbox"/>
Margin Loan	%	\$	%	\$		\$		<input type="checkbox"/>
Other Loan	%	\$	%	\$		\$		<input type="checkbox"/>
Credit/store card(s)								
	%	\$	%	\$		\$		<input type="checkbox"/>
	%	\$	%	\$		\$		<input type="checkbox"/>
	%	\$	%	\$		\$		<input type="checkbox"/>
	%	\$	%	\$		\$		<input type="checkbox"/>
Credit/store card(s)								
Contingency Liability	%	\$	%	\$		\$		<input type="checkbox"/>
Hire Purchase	%	\$	%	\$		\$		<input type="checkbox"/>
Lease	%	\$	%	\$		\$		<input type="checkbox"/>
Outstanding Taxation	%	\$	%	\$		\$		<input type="checkbox"/>
Overdraft	%	\$	%	\$		\$		<input type="checkbox"/>
Other (eg Afterpay, Zip Pay, Openpay etc)	%	\$	%	\$		\$		<input type="checkbox"/>
Total Limit		\$	Total Value Owning			\$		