



Documentation checklist

Loan Documentation

- Fully completed and signed loan application (inclusive of all declarations as applicable)
- Broker/Introducer Fact Finder/Assessment Work Sheet
- Brokerage mandate (if applicable)

100 Point Identification

- Full completed and executed AML/CTF customer identification check list.
- Clear and legible copies of 100 point identification documents

Income Verification

PAYG

- 3 most recent computer generated pay slips
- Most recent PAYG summary (group certificate)
- Letter of employment
- 6 months personal bank account statements

Self employed

- 2 years personal and business income tax returns & tax assessment notices
- 2 years profit and loss statements
- 6 month business account statements

Government allowances

- Current Centrelink statement confirming pension income
- Current Centrelink statement confirming family tax part A and B
- 6 months personal bank account statements

Rental income

- Copy of current lease agreement (existing property)

And

- 3 months current rental statements (existing property)



Paramount Mortgage Services

ABN: 82 104 607 178
P.O. Box 6139, Baulkham Hills BC 2153
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Existing liabilities

- 6 months loan account statements for any current personal loans, leases or hire purchases (even if not being refinanced)
- 6 months loan statements for any current home loans and/or investment loans (even if not being refinanced)
- 3 months statements for any current credit cards, store cards or unsecured lines of credit (even if not being refinanced)

Refinancing

- 6 months loan account history evidencing satisfactory conduct
- Copy of council rates notice

Property purchases

- Copy of vendor executed contract of sale for purchase
- Evidence of funds to complete purchase via one of the following:
- 6 months genuine savings history
- Statutory declaration from donor or non refundable gift

And

- Copy of receipt for any deposits paid (if applicable)

Broker Name Date Brokers Signature

Please check and tick documentation check list to ensure all relevant documentation has been provided for loan submission. Please not failure to provide documentation may delay in assessment of loan submission. If you have any questions please call 1300 799 399.



RESIDENTIAL LOAN SUMMARY

Fax No: (02) 8824 4570 or Email : tonyt@paramountmortgages.com.au

INTRODUCER DETAILS

COMPANY NAME	
Australian Credit Registration/ Australian Credit Licence Number	
CONTACT PERSON	
DATE	
PHONE	
FAX	
MOBILE	
EMAIL	

LOAN DETAILS

BORROWERS		
GUARANTORS		
PURPOSE		
DETAILS	Purchase Price	\$
	Refinance	\$
	Fees	\$
	Less own Funds	\$
	Less FHOG (include State Grant)	\$
	Loan Required	\$
	Valuation / Estimated Value	\$
LVR		
Estimated Settlement Date	____ / ____ / ____	

FEES QUOTED TO BORROWER

INTEREST RATE	
APPLICATION FEE	
VALUATION FEE	
LEGAL FEES	
OTHER (details)	\$

LMI to be Capitalised Yes No

Repayment Method Weekly Fortnightly Monthly

SECURITY PROPERTIES

1	
2	
3	



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SEND DOCUMENTS TO : marvg@paramountmortgages.com.au

Clients – this is the only option available for Paramount Loans

PM/N Use Only:
Date Submitted ____/____/____
Date Scanned ____/____/____

Version: 16/07/2009
Loan No: _____
Customer No: _____

ANTI MONEY LAUNDERING / COUNTER TERRORISM FINANCING (AML/CTF)

JURISDICTION RISK

1. Is the applicants address in Aust	YES / NO
2. Is the security location in Aust	YES / NO
3. Is the asset(s) to be purchased with the loan within Aust or NZ	YES / NO
4. Will the loan be repaid from a source (eg bank account) within Aust or NZ?	YES / NO

What is the AML / CTF product risk for this customer?

- High Risk (if answered NO to any of the above questions)
 Low Risk (if answered YES to all the above questions)

PRODUCT RISK

What is the AML / CTF product risk for this customer?

- High Risk – if a line of credit loan is part of the facility
 Low Risk – if the facility does not involve a line of credit loan

SUBMITTED BY

I, the undersigned as the Introducing broker and accredited Introducer to Paramount Mortgages, hereby undertake that I have carried out the following requirements for the loan submission:

- a) I have personally identified the following borrowers in person:

Borrower(s): _____

- b) The information contained in this application form has been filled in in the clients presence, and
c) I confirm all supplying documentation to be true and correct and
d) certify that I have sighted original loan supporting documentation

Brokers Name: _____

Australian Credit Registration/ Australian Credit Licence Number _____

Signature: _____

COMMENTS / NOTES



APPLICANTS PERSONAL DETAILS

	APPLICANT 1/ GUARANTOR	APPLICANT 2/ GUARANTOR
Company Name: A.C.N:		
Date of Incorporation		
Registered Office: Postcode		
Name of All Directors		
Principal Activities		
TITLE:		
SURNAME:		
Given Names (1st & 2nd Names):		
Residential Address:		
	Postcode: for Yrs:	Postcode: for Yrs:
Telephone/Mobile No.:	Tel: Mobile:	Tel: Mobile:
Previous Address: (If at current address less than three years)		
	Postcode: for Yrs:	Postcode: for Yrs:
Date of Birth:	/ / Male <input type="checkbox"/> Female <input type="checkbox"/>	/ / Male <input type="checkbox"/> Female <input type="checkbox"/>
Drivers Licence No.:		
Marital Status :		
Number of Dependants and ages:		

EMPLOYMENT HISTORY

	APPLICANT 1	APPLICANT 2
Current Employer's Name:		
Employer's Address:		
	Postcode:	Postcode:
Telephone/Facsimile No.:	Tel: Fax:	Tel: Fax:
Position Held & Years in Service (If self-employed Job Description & Industry)	Position Held: Yrs:	Position Held: Yrs:
Employment Type:	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Home Duties <input type="checkbox"/> Self employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Other	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Home Duties <input type="checkbox"/> Self employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Other

PREVIOUS EMPLOYMENT DETAILS (If Current Service Is Less Than Three Years)

	APPLICANT 1	APPLICANT 2
Previous Employer's Name:		N/A
Telephone/Facsimile No.:	Tel: Fax:	Tel: Fax:
Position Held & Years in Service (If self-employed Job Description & Industry)	Position Held: Yrs:	Position Held: Yrs:



LOAN SECURITY DETAILS

Breakdown of Loan Accounts	Split 1	Split 2 (If Applicable)	Split 3 (If Applicable)	Split 4 (If Applicable)
Purpose of Loan				
Amount of Loan	\$	\$	\$	\$
Facility Required				
Prime Doc <input type="checkbox"/>	Interest Only <input type="checkbox"/>	Interest Only <input type="checkbox"/>	Interest Only <input type="checkbox"/>	Interest Only <input type="checkbox"/>
Low Doc <input type="checkbox"/>	Principal & Interest <input type="checkbox"/>	Principal & Interest <input type="checkbox"/>	Principal & Interest <input type="checkbox"/>	Principal & Interest <input type="checkbox"/>
Standard <input type="checkbox"/>	Interest Rate	Interest Rate	Interest Rate	Interest Rate
Standard + Cheque Book <input type="checkbox"/>	Fixed For.....Yrs <input type="checkbox"/> Variable Rate <input type="checkbox"/> Interest Rate.....%	Fixed For.....Yrs <input type="checkbox"/> Variable Rate <input type="checkbox"/> Interest Rate.....%	Fixed For.....Yrs <input type="checkbox"/> Variable Rate <input type="checkbox"/> Interest Rate.....%	Fixed For.....Yrs <input type="checkbox"/> Variable Rate <input type="checkbox"/> Interest Rate.....%
Total Loan Amount	\$		Date Required to Settle	/ /

PROPERTY SECURITY DETAILS

	SECURITY 1	SECURITY 2
Address:		
	Postcode:	Postcode:
	Metropolitan Non-Metro	Metropolitan Non-Metro
Type of Residential Property:	Owner Occupied Investment Leasehold Freehold Semi-Detached Unit Commercial Zoned Residential Zoned Rural Zoned Industrial Zoned Torrens Title / Strata Title Size / Acreage _____ Other <i>Explain:.....</i>	Owner Occupied Investment Leasehold Freehold Semi-Detached Unit Other <i>Explain:.....</i>
Name of Title Holder(s):		
Title Details CT Vol/Folio:		
Purchase Price/ Date of Original Purchase:	\$ Date: / /	\$ Date: / /
Estimated Current Value:	\$	\$



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Contact for Valuers Access:	Home Phone:	Home Phone:
	Work Phone:	Work Phone:
	Mobile Phone:	Mobile Phone:

BACKGROUND REPORT OF THE APPLICANTS

TO BE USED BY THE INTRODUCER / BROKER: PLEASE WRITE A DETAIL BACKGROUND ON THE BORROWERS (Note: For self-employed clients, we can help with Leasing on their movable assets like equipment, cars, machinery, etc. see the Leasing Info below)

BACKGROUND REPORT ON THIS LOAN

Next Of Kin: Name: Applicant 1 Address:	Home Phone: Work Phone: Mobile Phone:
Next Of Kin: Name: Applicant 2 Address:	Home Phone: Work Phone: Mobile Phone: (Please provide a different next of kin for each applicant non of which live at the same address)



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MONTHLY INCOME/STATEMENT OF ASSETS & LIABILITIES					
GROSS INCOME PER MONTH (Proof to be attached)					
		APPLICANT 1	APPLICANT 2		
Salaries & Wages:		\$	\$		
Contractual Overtime:		\$	\$		
Pension (Type) or RENT (Circle):		\$	\$		
TOTAL GROSS INCOME:		\$	\$		
Self employed Assessable Monthly Income:		\$	\$		
ASSETS		LIABILITIES			
Note - We can help you with LEASING on unencumbered assets					
Address:	Value \$	Lender	<input type="checkbox"/>	Monthly Payments	Total Owning
Existing Property Home:		Existing Mortgage:		\$	\$
Existing Property Home:		Existing Mortgage:		\$	\$
Other Property:		Existing Mortgage:		\$	\$
Vacant Land:		Current Rent Paid: <i>(If Applicable)</i>		\$	\$
Car/s:		Lease/Hire Purchase Car/s:		\$	\$
Furniture etc:				\$	\$
Other		Other Hire Purchase: <i>(Give Details)</i>		\$	\$
Savings: Branch:		Personal Loan, Bank, Credit Union, Building Society etc:		\$	\$
Bank / Building Society / Credit Union:		Other Commitments - Credit Cards <i>(Give Details)</i>		\$	\$
		<i>Card/Limit:</i>			
Deposit Paid:		Normal Monthly Liabilities:		\$	\$
Superannuation:		Taxation Liability:		Years	\$
		Other Liabilities & Bank Overdraft: <i>(Give Details)</i>		Limit \$	\$
		Any contingent liability, partnership or company interest or other e.g. Guarantees: <i>(Give details in space at bottom)</i>		\$	\$
TOTAL (A)		\$	TOTAL (B)		\$

SURPLUS (A) - (B) \$

<p>Note</p> <ul style="list-style-type: none"> * <input checked="" type="checkbox"/> Tick box if loans are to be repaid by this advance * Please provide details for disbursement at settlement i.e. Company Name * Reasons for Original Loan and Redemption Figure



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FUNDS POSITION (How loan is to be financed - Must Be Completed In Full)			
Purchase Price:	\$	Sale Proceeds:	\$
Refinance:	\$	Savings:	\$
Home Improvements:	\$	Equity/Existing Re-draw:	\$
Legal Fee's:	\$	Equity - New Refinance:	\$
Loan Stamp Duty:	\$	Gift:	\$
Land Stamp Duty:	\$	Other:	\$
Application Fee:	\$	Loan Amount:	\$
Mortgage Insurance:	\$		
Other:	\$		
TOTAL	\$	TOTAL	\$

YOUR SOLICITOR'S (Or Representative) Details			
Name of Firm:		Phone Number:	
Address:		Fax Number:	
		DX:	
	State: Postcode:	Email:	
Contact Name:			

YOUR ACCOUNTANT'S DETAILS (If You Are Self Employed)			
Name of Firm:		Phone Number:	
Address:		Fax Number:	
		DX:	
	State: Postcode:	Email:	
Contact Name:			

METHOD OF PAYMENT
The applicants will agree to pay part of the application fee at the time of application. Any outstanding fee must be paid at settlement. The application fee is refundable in the case of the loan being declined except where the approval is issued for a lower amount than applied for. In these cases Paramount Mortgage Services will deduct from the application fee the costs of valuation and refund the balance.
Cash <input type="checkbox"/> or Cheque <input type="checkbox"/>



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APPLICANT DECLARATION

I/we hereby agree to the following conditions:

- (a) The Lender will engage a valuer to report on the proposed property.
- (b) The fee for valuation is not refundable once the valuation has been made, whether or not the loan is approved and whether or not the valuation meets your requirements.
- (c) The valuer's and/or inspector's reports are prepared for the Lender's purposes only and remain the property of the Lender. Neither the Lender nor the valuer/inspector shall be under any legal obligation or liability to me/us for any matter disclosed or not disclosed in such reports.
- (d) If this application is approved, you will issue me/us with a letter of offer, which, if accepted, will bind me/us to its terms and conditions, including providing security in relation to any loan made to me/us.
 - * If this application is approved I/we agree to pay all charges required by the Lender.
 - * I/we have understood the instructions given on this application form.
 - * I/we declare that all the information given is true and correct and will remain true and correct unless and until I/we notify you otherwise in writing.

1. Have you or your spouse ever been declared bankrupt or insolvent, has either estate been assigned for the benefit of creditors?
2. Have you or your spouse ever been shareholders or officers of any company of which a manager receiver and/or liquidator has been appointed?
3. Is there any unsatisfied judgement entered in any court against you, your spouse or any company of which you or your spouse are or were a shareholder or officer?
4. Have you, or your spouse or any company with which you are or were associated ever had a property foreclosed upon or given title or deed in lieu thereof through a mortgagee sale proceeding?
5. Has any part of the Deposit or the balance due above this loan been obtained from borrowings?
6. Has any application in respect of this loan been submitted by you, or any other person, to any other lender?
7. Do you agree to occupy the property as a home?
8. Are you or your spouse the owner of any dwelling or vacant land?

NO	YES

I/We hereby agree that Paramount Mortgages may negotiate a loan on our behalf with a lender. I/We further agree to provide all information to the lender which they consider necessary to enable the negotiation of a loan. I/We declare that the information provided to the lender is true and correct and further declare that I/We am/are over the age of eighteen (18) years. I/We acknowledge that no representation or warranty is given by the lender as to the taxation consequences of any borrowing and I/We have obtained my/our own advice in that regard. I/We acknowledge and agree that if my/our application is approved any loan made by the lender to me/us will be subject to the lender's loan terms and conditions, a copy of which will be forwarded to me/us for signature with the lender's letter of loan approval.

SIGNATURE (APPLICANT 1)

DATE

SIGNATURE (APPLICANT 2)

DATE

PRINT NAME

PRINT NAME

SIGNATURE (APPLICANT 3)

DATE

SIGNATURE (APPLICANT 4)

DATE

PRINT NAME

PRINT NAME



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**JOINT BORROWERS NOMINATION FORM
ADDRESS FOR NOTICES**

IMPORTANT

Important - Please read this form carefully

Under the Consumer Credit Code, if there is more than one Borrower and the Borrowers reside at the same address, one may be nominated by them to receive notices and other documents on behalf of all of them.

If you sign this nomination form, a notice or other document given to the nominated Borrower, while the nomination remains in force, will be taken to have been given to all Borrowers who have signed this form.

You are entitled to receive a copy of any notice or other document under the Consumer Credit Code and by signing this form you are giving up the right to be provided with information direct from the credit provider.

Any person who has signed this form can advise the credit provider at any time that they wish to cancel their nomination and accordingly wish to receive directly a copy of any notice or other document under the Consumer Credit Code.

BORROWERS' NOMINATION

I/we nominate [Full name of person nominated] to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us.

SIGNATURE (APPLICANT 1)

DATE

SIGNATURE (APPLICANT 2)

DATE

PRINT NAME

PRINT NAME

SIGNATURE (APPLICANT 3)

DATE

SIGNATURE (APPLICANT 4)

DATE

PRINT NAME

PRINT NAME



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**DECLARATION UNDER THE CONSUMER CREDIT CODE
WHERE CREDIT IS TO BE APPLIED WHOLLY OR PREDOMINANTLY
FOR BUSINESS OR INVESTMENT (other than residential property investment) PURPOSES**

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 or investment purposes (other than residential property investment).

IMPORTANT

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes.

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

SIGNATURE (APPLICANT 1)

DATE

SIGNATURE (APPLICANT 2)

DATE

PRINT NAME

PRINT NAME

SIGNATURE (APPLICANT 3)

DATE

SIGNATURE (APPLICANT 4)

DATE

PRINT NAME

PRINT NAME



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PRIVACY ACT 1988 CONSENT

I/We acknowledge that I/we have made an application for credit from the Lender. The Lender may use the personal information I/we provide for the purpose of providing credit and subject to the provisions of the Privacy Act, I/we may have access to personal information collected and held by **PARAMOUNT MORTGAGE SERVICES PTY LTD**, and the Lenders and Insurers noted in the Schedule. I/We may contact these companies for access to my/our personal information held (if any) by contacting the Privacy Officer at the address or in the manner disclosed in the Schedule.

Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise **PARAMOUNT MORTGAGE SERVICES PTY LTD** and the Lender to give and obtain from credit providers named in this credit application, and credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

The Lender will or may seek lenders mortgage insurance from one or more insurers in respect of the repayment of any finance that the Lender may provide or in respect of any mortgage that may be given to secure the repayment. In this Notice, each of the insurers listed in the Schedule is referred to as "insurer" so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively.

I/we note that lenders mortgage insurance insures the Lender against loss on default under a mortgage finance arrangement the Lender has with me/us. I/We do not receive the benefit of the lenders mortgage insurance policy.

Where the Lender applies to the Insurer for insurance in connection with:

- any finance sought by me/us from the Lender (whether sought by I/we alone or with others); or
- any mortgage and/or guarantee given or to be given by me/us (whether alone or with others) to secure the repayment of any finance provided or to be provided by the Lender;
- The Insurer will be collecting personal information about me/us.

The Lender and Insurer will be collecting any such personal information about me/us for the purposes of:

- assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by me/us from the Lender;
- assessing the risk of me/us defaulting on your obligations to the Lender in respect of which whether or not the Lender/Insurer may provide (or has provided) lenders mortgage insurance;
- assessing the risk of me/us being unable to meet a liability 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;
- the subsequent administration or variation of any lenders mortgage insurance cover provided;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- complying with legislative and regulatory requirements.

Without the provision of my/our personal information to the Lender and Insurer, the Insurer may be unable to process or accept the Lender's application for lenders mortgage insurance and the Lender may be unable to provide the mortgage finance requested.

By signing the acknowledgment below, I/we agree and consent to the Lender and Insurer using and disclosing the personal information it collects about me/us for the purposes set out above (subject to any restrictions imposed on the Lender and Insurer by Privacy Act 1988):

The Lender and Insurer will usually or may disclose personal information of the kind it collects about me/us to:

- its related companies;
- re-insurers;
- credit reporting agencies;
- its service providers;
- its agents, contractors, and external advisers;
- my/our referees, including my/our employer;
- my/our legal and financial advisers;
- government and other regulatory bodies;
- ratings agencies;
- payment system operators;
- guarantors and prospective guarantors;
- title insurers;
- all parties involved in securitization; and
- other financial institutions, and credit providers.

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For the client/borrower to sign

By signing below, you, as our client, acknowledge and authorise:

1. Paramount will provide your personal information to lender(s) Paramount approaches so the lender can assess your credit application.
2. A lender approached by Paramount may do any, or all, of the following to assess your credit application:
 - Notify a credit reporting agency you have applied for credit with them, the amount of the credit required and that they are your current credit provider
 - Provide your identification details to a credit reporting agency
 - Exchange credit information about you with a credit reporting agency and any credit provider named in any credit report from that agency, or any credit provider named in your application
 - Obtain information about your commercial activities or commercial credit worthiness, where relevant, from a credit reporting agency
 - Disclose information about your proposed loan and your credit information to a guarantor or prospective guarantor.

For the prospective guarantor to sign

I suggest the following be included by the broker in its privacy consent for a guarantor to sign -

By signing below, you, as prospective guarantor, acknowledge and authorise:

1. Paramount will provide your personal information to lender(s) Paramount approaches so the lender can assess whether to accept you as a guarantor in support of the application by the client borrower for credit.
2. A lender approached by Paramount may do any, or all, of the following to assess your guarantee application:
 - Provide your identification details to a credit reporting agency
 - Exchange credit information about you with a credit reporting agency and any credit provider named in any credit report from that agency, or any credit provider named in your application or the credit application
 - Obtain information about your commercial activities or commercial credit worthiness, where relevant, from a credit reporting agency.

By signing the acknowledgment below, I/we agree and consent (subject to the restrictions imposed on the Insurer by the Privacy Act) to any such disclosures of your collected personal information by the Lender and Insurer, regardless of when or how the information was collected, even though some of the organisations may be overseas.

If and to the extent that the Lender and Insurer does so in a manner and for purposes that conform with the Privacy Act, by signing the acknowledgment below, I/we agree and consent to:

- the Lender and Insurer obtaining information about my/our commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Insurer using that information in assessing the application of the Lender for lenders mortgage insurance;
- to the Lender and Insurer giving to and receiving from any credit providers named in the application for finance, and any credit providers named in a credit report issued by a credit reporting agency, information about my/our credit worthiness, provided that the information is given or received for the purpose of assessing the Lender's application for lenders mortgage insurance; and
- to the Lender and Insurer obtaining a commercial and/or consumer credit report containing personal information about me/us from a credit reporting agency and to the Insurer using that report or any information derived from the report in assessing the Lender's application for lenders mortgage insurance in respect of either consumer credit or commercial credit provided by the Lender, and for any other purposes permitted under the Privacy Act.



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SCHEDULE

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

Perpetual Trustee Company Limited	ABN: 42000001007
Challenger Wholesale Finance Pty Ltd (and associated entities) Level 10, 101 Collins Street, Melbourne 3000	ABN: 72 087 271 109
Challenger Commercial Lending Limited (and associated entities)	ABN: 65 000 073 143
Challenger Managed Investments Limited (and associated entities)	ABN: 94 002 835 592
Challenger Life No 2 Limited (and associated entities)	ABN: 44 072 486 938
Think Tank Group Pty Ltd Suite 2, Level 10, The Dennison, 65-69 Berry Street, North Sydney NSW 2059	ABN 75 117 819 084
Victorian State Home Loans 13 Davey St Frankston, VIC 3199 Watts eagle services	ABN: 58 063 587 968
Latrobe Financial Asset Management Limited Level 25, 333 Collins St Melbourne Vic 3000	ABN: 30 006 479 527
MKM Capital Pty Ltd	ABN: 73 111 776 464
WATTS EAGLE SERVICES PTY. LTD. Trading as Victorian State Home Loans 13 Davey Street, Frankston Vic 3199	ABN: 58 063 587 968
Permanent Mortgages Pty Ltd Level 25, 333 Collins St Melbourne VIC 3000	ACN 109 141 531 ACN 097 176 362
Perpetual Trustee Company Limited As Trustee for the Aussiemac Mortgage Insured Trust 123 Pitt Street Sydney NSW 2000	ACN 000 341 533
Widebay Australia Limited	ABN: 40 087 652 060
NATIONWIDE CAPITAL Suite 2 Level 1/360, Pacific Highway Crows Nest -NSW -2065	ABN: 63 108 966 178

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

GE Mortgage Insurance Company Pty Ltd Level 23, 259 George Street, Sydney 2000	ABN: 60 106 974 305 Ph: 02 8248 2500
PMI Mortgage Insurance Limited Level 23, 50 Bridge Street, Sydney 2000	ABN: 70 000 511 071 Ph: 02 9231 7777
Pepper Finance Corporation Ltd	ABN: 51 094 317 647
Pepper Home Loans Pty Ltd	ABN: 86 092 110 079
Pepper Australia Pty Ltd Australian Credit License No 286655 PO Box 6186, North Sydney NSW 2060	ABN: 55 094 317 665 Telephone: 1800 737 737
Vero Lenders Mortgage Insurance Limited, Level 5, 465 Victoria Avenue Chatswood 2065	ABN: 55 001 825 725 Ph: 02 9978 9000

SIGNATURE OF APPLICANT / 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. I/we also confirm our agreement to the matters set out above:

SIGNATURE (1)	_____	PRINT NAME	_____	DATE	_____
SIGNATURE (2)	_____	PRINT NAME	_____	DATE	_____
SIGNATURE (3)	_____	PRINT NAME	_____	DATE	_____
SIGNATURE (4)	_____	PRINT NAME	_____	DATE	_____



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Customer Identification Check List

Part 2 of the *Anti-Money Laundering & Counter Terrorism Financing Act 2006* requires the information in this form to be collected and verified for EACH customer application. Please ensure that you follow the relevant lender's procedures and that all photocopies of customer documents provided to your lender are clear and legible.

Customer name _____

Select one **Borrower** or **Guarantor**

Customer Type	Section to be completed	
Individual	Section A and Section B	<input type="checkbox"/>
Sole Trader	Section A, Section B and Section C	<input type="checkbox"/>
Company (Pty and Ltd)	Section D, Section A (for at least ONE director) and Section B	<input type="checkbox"/>
Company (Public)	Section B only	<input type="checkbox"/>
Trust	Section E, Section A (where the trustee is an individual) and Section B <i>or</i> Section E, Section D, Section A (where the trustee is a company) and Section B	<input type="checkbox"/>
Partnership	Section F, Section A (for at least ONE partner) and Section B	<input type="checkbox"/>

Introducer Declaration		
<i>I declare:</i>		
<input type="checkbox"/>	The documentation provided is current or within acceptable time frames	<input type="checkbox"/>
<input type="checkbox"/>	All photographic identification is a "reasonable likeness" to the individual	<input type="checkbox"/>
<input type="checkbox"/>	Nothing in my dealings with the customer have raised any suspicions concerning the proposed transaction	<input type="checkbox"/>
<input type="checkbox"/>	Face to face verification of the customer was carried out by me	<input type="checkbox"/>
<input type="checkbox"/>	Face to face verification was not possible because (state reason):	
<input type="checkbox"/>	(If Option 2 is used) verification against primary photographic documentation was not possible because (state reason):	
Signed:	Name:	
Date:	Introducer:	



Paramount Mortgage Services

ABN: 82 104 607 178
P.O. Box 6139, Baulkham Hills BC 2153
FAX: 02 8882 7213

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A Customer - Individual	
A1 Personal information	
Full name (including middle names):	
Date of birth:	
Residential address:	
Any other names known by:	
A2 Documentation to verify information – satisfy either option 1 or option 2	
Option 1 Primary Photographic Documentation – ONE of the following:	
Drivers License	
<input type="checkbox"/>	
Australian Passport	
<input type="checkbox"/>	
State or Territory officially issued identification card:	
<input type="checkbox"/>	
Type of card:	Issued by:
Number:	Expiry:
National identity card (photographic):	State:
Number:	Expiry:
Other (insert details):	
<input type="checkbox"/>	
Option 2 Primary Non-Photographic Documentation plus Secondary Non-Photographic Documentation	
(a) ONE of the following	
Birth Certificate	<input type="checkbox"/>
Citizenship Certificate	<input type="checkbox"/>
Pension Card or Health Care Card issued by Centrelink	<input type="checkbox"/>
(b) AND at least ONE of the following	
Financial Benefits Statement issued by the Commonwealth, a State or a Territory within the last 12 months	<input type="checkbox"/>
Income Tax Assessment Notice issued by the Australian Taxation Office within the last 12 months	<input type="checkbox"/>
Rates or utility notice issued by a local government body or utilities provider within the last three months	<input type="checkbox"/>
Individual under 18 years of age ONLY: a notice issued by a school principal within the last three months which states the individual's name, residential address and how long the individual has attended the school	<input type="checkbox"/>
B Transaction Information	
Location of asset being purchased with the loan (if any):	
Address of security property (if any):	
Source of funds for repayment or investment (provide details of account):	



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C Customer - Sole Trader		
Collect information and verify the identity of the individual as per Part A1 and A2 above		<input type="checkbox"/>
Collect the Transaction Information as per Part B above		<input type="checkbox"/>
AND collect the following (no need to verify)		
Full name of business:		
Principal place of business:		
ABN issued to the business:		
D Customer - Company (Pty and Ltd, but not listed companies)		
Collect the name of ALL directors		<input type="checkbox"/>
Collect information <i>and</i> verify the identity of at least ONE director as per Part A1 and A2 above		<input type="checkbox"/>
Collect the Transaction Information as per Part B above		<input type="checkbox"/>
Collect the personal information in A1 for ALL shareholders owning more than 25% of the company (no need to verify under A2)		<input type="checkbox"/>
AND collect the following (no need to verify):		
Full name of company as registered by ASIC:		
ACN issued to the company:		
Full address of the company's registered office:		
Full address of the company's principal place of business:		
E Customer - Trust		
If the trustee(s) is an individual, collect information and verify the identity as per Part A1 and A2 above for EACH individual trustee		<input type="checkbox"/>
If the trustee(s) is a company, collect and verify information as per Part D		<input type="checkbox"/>
Collect the Transaction Information as per Part B above		<input type="checkbox"/>
AND collect the following (no need to verify):		
Full name of the trust:		
Type of trust (e.g. Unit, discretionary, hybrid):		
Unless the trust is widely held (10 or more unit holders), the full name of each beneficiary or a description of the class of beneficiaries of the trust:		



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F	Customer - Partnership	
	Collect information as per Part A1 for all partners	<input type="checkbox"/>
	Verify the identity as per Part A1 and A2 for at least one partner	<input type="checkbox"/>
	Collect the Transaction Information as per Part B above	<input type="checkbox"/>
	AND collect the following (no need to verify):	
	Full name of partnership:	
	Full address of the partnership's principal place of business (if any):	