RedZed SMSF Loan Application Pack

Super Resi & Super Commercial



Submit completed application pack to application@redzed.com

Broker Details					
Introducer Business Name (Your Business)	Aggregator Name (if applicable)				
Introducer Name (You)	Introducer Email Address	Introducer Email Address			
RedZed Broker Accreditation Number (RZI)	Introducer Phone Number	Date			
RedZed BDM Name					
Authorised Credit Representative ("ACR")					
Complete if you have been appointed as an ACR					
Are you an ACR to your above mentioned aggregator?	s > complete section A No > complete s	section B			
SECTION A					
Aggregator's Australian Credit Licence ("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/Em	ployee) of the ACL holder				
Name of ACL Holder (licensee you operate under)					
ACL Number	You are a Director of this licensee	Yes	☐ No		
ACL Number	You are an Employee of this licensee	Yes	No		



SMSF Application Checklist

Fund Servicing Only - Checklist 1 (all sections)

Checklist 1

Fund + Lump Sum and/or Additional Member Contributions servicing - Checklist 1 (section A & C) and Checklist 2

SEC	CTION A		
For	ms & Calculators		
SM	RedZed SMSF Application Form Fully completed Member/s Personal Income Details (Section 1.2) Fully completed Member/s Personal Asset & Liability Position Statement (Section 1.3) SF Compliance & Financial Position		RedZed Customer Identification form (AML/CTF) required for all SMSF members RedZed SMSF Serviceability calculator RedZed Verification of Identification (VOI) using either IDVerse or Australia Post
	SMSF Trust Deed		Most recent statement on all existing SMSF loan facilities
	(certified copy of the signed and stamped (where applicable) SMSF trust deed and any amendments.) Bare / Security Trust Deed		not being refinanced Most recent statement for any SMSF ongoing
	(certified copy of the signed and stamped (where applicable) Bare trust deed and any amendments)		withdrawals / pensions / liabilities
	Evidence confirming the SMSF complying status from the Australian Taxation Office website Super Fund Lookup (www.superfundlookup.gov.au)		
Pui	rchase		
	Fully signed contract of sale / purchase contract including vendor statement & disclosures		RedZed valuation report ordered via Cotality Property Hub (Approval in Principle applications are subject to satisfactory valuation completion)
Ref	finance		
	Most recent local authority rates notice for the security property Last 6 months loan statements for existing SMSF loan		Copy of existing outgoing lender's SMSF loan agreement (may be requested in certain circumstances)
	being refinanced to RedZed		Completed discharge authority for the existing outgoing SMSF lender
	CTION B		
	mber Employment Confirmation	DAY	(O Marshay(a) Full Dan
Sei	f-employed member		/G Member(s) Full Doc dence of current employment
	Evidence confirming active self-employed status from the Australian Business Register using ABN Lookup		Most recent payslip
	(www.abr.business.gov.au)		OR
			Letter of employment (on letterhead with employment status, gross & net salary details)
SEC	CTION C		(off letterhead with employment status, gloss & flet salary details)
Inc	ome & Contribution Verification Requirements		
Ме	mber Contributions to Fund	Rei	ntal Income Commercial
	Most recent 12 months super contributions statement for all members		Full copy of executed lease agreement for existing or new tenant (including any proposed tenancy agreements by
	Completed Personal Asset and Liabilities statement Section 1.3 for all members		an SMSF related party Refinance- 6 months verification of rental payments
Rer	ntal Income Residential		via bank statements
	Most recent rental statement if tenanted, or estate agent letter of rental appraisal (dated within 3 months of application)		
	OR		
	RedZed valuation may be relied upon for proposed rent where applicable (No short term or holiday let income allowed)		



SMSF Application Checklist

Complete sections A & C from Checklist 1 AND Checklist 2

CONTINUED

Checklist 2 For Fund + Lump Sum &/or Additional Members Contributions Servicing

Forms & Calculators	
RedZed SMSF Serviceability calculator (complete the additional cor	ntributions section)
RedZed SMSF Proposed Additional Member Contribution Declar	ation Section 2.0
Income Evidence for Additional member Contributions	
PAYG Full Doc	Self employed Alt Doc
Most recent 2 payslips	ABN registered for 24 months
OR	AND
Bank statement showing salary credits	Income Declaration Section 2.1
of the most recent two pay cycles	AND EITHER
OR	Accountants Declaration Section 2.2
1 year to date payslip covering a minimum of 2 pay cycles	OR
AND ONE OF EITHER	6 months lodged BAS
Most recent myGov Income Statement	AND
OR	Australian Tax office portal to confirm paid tax status
Most recent tax assessment notice or employment letter	OR
with letterhead, employment status, gross & net salary details.	6 months business trading statements
	AND
Self employed Full Doc	Australian Tax office portal to confirm paid tax status
ABN registered for 24 months	(to assist with verification we may seek additional income verification)
AND	Other personal income
Most recent year individual / company / trust tax return	Most recent statements for income from other sources
AND	(e.g. Centrelink, investments etc.)
Australian Tax Office notice of assessment	Member living expenses
AND	Complete the member living expenses section for all members
If an accounting period ended more than 12 months ago then	Member personal debts and liabilities
Additional 2 most recently lodged BAS also required	(all mortgages, loans, credit cards, BNPL facilities etc)
	Most recent monthly statement for all personal mortgages and other debts



Finance Summary

RedZed Product T	ype Super Resi				
(please select)	Super Con	nmercial			
Servicing Options (please select)		•			
(p.0000 00.000)	_	lar verified fund contributions over the r			
		.ump Sum or Proposed Additional Men			
		employed members, where lump sum o contributions over the last 12 months.	contributions made in the last	90 days exceed 50	%
	contribu	re contribution over this period (includi tions are used for assessment as ongoi ion may be required.			
	that are	G applicants, lump sum SMSF contribut required for servicing or purchase com affordability.			crifice)
		pans reliant on proposed additional mer required)	mber contributions (additiona	l verification	
Key Dates Fir	nance clause expiry date _	Ar	nticipated settlement date		
Loan Purpose	☐ Property Purchase	SMSF Loan Refinance			
Case Number (fror	m your BDM if applicable)	Loan scenario	Pricing exception _		
Finance Details					
A Property Puro	chase Price			\$	
B Purchase Sta	amp Duty			\$	
C Broker Mand	ate / Fee (credit quote or ma	ndate form required at application lodgeme	nt)	\$	
		mate of outgoing lender exit costs)		\$	
	unds contribution			\$	
F Total Loan Ar	mount required excluding a	application fee		\$	
G Loan Applica	ation Fee Amount			\$	
	oplication Fee? the Lending Guide on restrict	ions relating to capitalising the application fe	e)	Yes	No
				\$	
Required Loan					
(Before Loan fees a	nd charges are deducted at s	ettlement)			
		peen selected > Use the amount in E Appeen selected > Add capitalised applicat			g calcul
Loan Structure				Primary Loan	
Total Loan Amour	nt			\$	
Proposed Loan Te	erm (min 15 - max 30 years)			Υ	ears/
Interest Only 1 - 5	years			Y	ears/
LVR					%
Anticipated Interes	est Rate				%
	ion Fee Percentage (as per l	Product Poto Cord)			%



1.0 SMSF Applicant Structure

Trustee Name registered with ASIC			ACN		Registration / Start Date
Registered address				Stato	Postcode
Name of Primary Contact Person	Phone			Email	rostcode
SMSF Trust Details SMSF Trust full name			ABN		Registration / Start Date
Postal address					
Director of Corporate Trustee / SMSF Member(s)				State	Postcode
virector / Member / Guarantor 1		Director /	Member /	Guarantor 2	
virector / Member / Guarantor 3		Director /	Member /	Guarantor 4	
s the SMSF Trust a complying fund?	No				gov.au and include a copy n your application submission.
s an SMSF member currently in the accumulation phas	e? 🗌 Y	′es 🗌 No			
Please note RedZed requires at least one member to be in	n the accumu	lation phase	of the SMS	F	
Guarantor) Bare Trust Details *Cannot be the same trustee as the SMSF trust, individual trustee	es are unacce	ptable. Comp	oete "to be e	stablished" if the	bare trust is pending)
Corporate Trustee Name (as registered with ASIC)			ACN		Registration / Start Dat
are Trust full name			ABN		Registration / Start Dat
legistered address				State	Postcode
Are the Directors the same as the Directors & Members	of the SMS	F?			



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

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

Member 1	ndustry or external superannuati	Member 3	Member 4	cont	all member ributions ast 12 months
\$	\$	\$	\$	\$	
SMSF Assets (If	a category does not apply to	you, please put \$0 as the	· Value)		
Property assets	Address			Annual rent	Asset value
Property 1				\$	\$
Property 2				\$	\$
Property 3				\$	\$
T-4-1 13	currently received from existing	SMSE rental properties	T-4-1	\$	Φ.
rotal annual income o	currently received from existing .	Simor rental properties	Total	Ф	\$
Accounts	Financial Institution / As		Iotai	Annual Income	Asset Value
Accounts			Iotai	Annual	Asset Value
Accounts Cash/Savings			Iotai	Annual Income	Asset Value / Balance
Accounts Cash/Savings Investments			Iotai	Annual Income	Asset Value / Balance
Accounts Cash/Savings Investments Listed Shares			Iotai	Annual Income	Asset Value / Balance \$
Accounts Cash/Savings Investments Listed Shares Other			Iotai	Annual Income \$ \$	Asset Value / Balance \$ \$
			Iotal	Annual Income \$ \$ \$ \$	Asset Value / Balance \$ \$ \$

SMSF Liabilities		Current Interest	Monthly	Financial	Amount	Clearing at
Mortgage Loans	Current Limit	Rate	Repayments	Institution	Owing	Settlement
Property 1	\$	%	\$		\$	
Property 2	\$	%	\$		\$	
Property 3	\$	%	\$		\$	
Credit Facilities						_
Margin Loan	\$	%	\$		\$	
Other Loan Type	\$	%	\$		\$	
SMSF Expenses			Annual	SMSF Liquidity Position (Liquid assets are cash, shares, or other readi	ly convertible assets ex	cluding property)
SMSF Audit & Runnin	g Costs		\$			
Other regular SMSF e	expenses (insurance	etc)	\$	Anticipated balance post settlement of the proposed loan	\$	
Ongoing SMSF Withd	rawals		\$			

^{*} RedZed minimum retained SMSF liquidity requirements are:

RedZed Super Resi

3 months repayments for all SMSF debts.

RedZed Super Commercial

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

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



Use one page per member, please copy extra pages and complete details for each additional member/guarantor.						
Please select member Member 1	Member 2	Member 3	Member 4			
Personal details Title Given name/s	Surn	ame		Existing RedZed Customer ID Number		
Gender Male Female Undisclosed	Date of Birth	Status Married	Single	☐ Defacto		
Drivers licence number	State	☐ Divorced Drivers licence card	Separated	☐ Widowed		
No. of dependants Ages						
Telephone		Mobile	Email			
H W						
	⚠ Please no	ote Each member must h	nave their own mobile i	number and email address		
Current Residential details						
Own Rent Boarding Residential address	Other living arrang		t this address			
State	Postcode	Date from	om	_		
Previous address (If less than 2 years)		Time a	t this address			
State	Postcode			to		
Postal address (If different to residential addres	s)		State	Postcode		
Are you an Australian citizen/permanent resident? Have you ever been bankrupt or entered into a Part IX or X agreement? (if 'No', we are unable to assist)						
☐ Yes ☐ No		□ No □ Yes ➤	Date of discharge _			



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CO	'IN	 I IN	U	ט

Member 1 Member 2	Member 3	Member 4	
Complete your applicable employ PAYG	ment details		
Current employment type		Are you on probation?	
☐ Full time ☐ Part time ☐ Ca	sual Temporary	\square No \square Yes Probation end date $_$	
Occupation		Industry	Date commenced
Current employer business name			
Employers address		2	
If leas them O years, who are communicate ways			Postcode
If less than 2 years, please complete pre Previous occupation	vious employment details	Previous employer business name	
Previous employer's address		State	Dogtoodo
			rosicode
	to		
Self-Employed ☐ Sole Trader ☐ Partnership	Company		
	<u></u> Соттрату		
ABN for self employed entity		Occupation	
Industry		Business name (if applicable)	
Business address			
		State	Postcode
GST registered Yes	☐ No	The business has been in operation	years months
Has your income been consistent over th	ne last 2 years?	If no, what are the reasons?	
Yes No			
Member Personal Income Sources PA	YG/Self Employed Inco	me Sources (complete the applicable source - a	all figures to be gross annual)
Self-employed	\$	Dividends	\$
Base PAYG	\$	Child maintenance	\$
Rental income (non SMSF)	\$	Government Benefits	\$
Overtime, commissions, allowance	\$	Other income	\$
Superannuation drawings/withdrawals	\$	Do you intend to change employment in the short term?	Yes No
Annuities	\$	Total	\$
Amount of proposed additional annual o	ngoing contributions by r	nember?	\$
(PodZod Individual additional mambar CMCF	contributions declaration and	pporting checklist items or verification of memb	or porconal income

(RedZed Individual additional member SMSF contributions declaration, supporting checklist items or verification of member personal income, and completion of Section 2 for Self Certified member income required for each member to support these amounts.)



Use one page per member, please copy extra pages and complete details for each additional member/guarantor.						
Please select member	Member 2	Member	3 Member 4			
Personal details Title Given name/s	Surn	ame		Existing RedZed Customer ID Number		
Gender Male Female Undisclosed	Date of Birth	Status Married Divorced	☐ Single ☐ Separated	DefactoWidowed		
Drivers licence number	State	Drivers licence	card number			
No. of dependants Ages						
Telephone		Mobile	Email			
H W						
	⚠ Please no	ote Each member	must have their own mobile n	umber and email address		
Current Residential details						
Own Rent Boarding Residential address	Other living arrang		ime at this address			
State	e Postcode	D	ate from	_		
Previous address (If less than 2 years)			ime at this address			
State	e Postcode	D	ate from	_ to		
Postal address (If different to residential addres	ss)		State	Postcode		
Are you an Australian citizen/permanent resid (if 'No', we are unable to assist)	dent?	Have you ever be	en bankrupt or entered into a	a Part IX or X agreement?		
Yes No		□ No □ Ye	es > Date of discharge			



CONTINUED

Member 1 Member 2	Member 3	Member 4	
Complete your applicable employ	ment details		
PAYG Current employment type		Are you on probation?	
☐ Full time ☐ Part time ☐ Ca	sual 🗌 Temporary	□ No □ Yes Probation end date □	
Occupation out		Industry	Date commenced
			_
Current employer business name			
Employers address		State	Postcode
If less than 2 years, please complete prev	vious employment details		
Previous occupation	. ,	Previous employer business name	
Previous employer's address			
		State	Postcode
. ,	to		
Self-Employed			
☐ Sole Trader ☐ Partnership	Company		
ABN for self employed entity		Occupation	
Industry		Business name (if applicable)	
Business address			
		State	Postcode
GST registered Yes	□ No	The business has been in operation	years months
Has your income been consistent over th	e last 2 years?	If no, what are the reasons?	
Yes No	o last 2 years.	in no, what are the reasons.	
Member Personal Income Sources PA	YG/Self Employed Inco	me Sources (complete the applicable source -	all figures to be gross annual)
Self-employed	,	Dividends	\$
Base PAYG	\$	Child maintenance	\$
Rental income (non SMSF)	\$	Government Benefits	\$
Overtime, commissions, allowance	\$	Other income	\$
Superannuation drawings/withdrawals	\$	Do you intend to change employment in the short term?	Yes No
Annuities	\$	Total	\$
Amount of proposed additional annual or	ngoing contributions by n	nember?	\$

(RedZed Individual additional member SMSF contributions declaration, supporting checklist items or verification of member personal income, and completion of Section 2 for Self Certified member income required for each member to support these amounts.)



1.3 Member Personal Assets & Liabilities Financial Position Individual Member position A Please select the applicable member(s) for this statement of position. Do not include SMSF

Member 1	Member 2	Me	mber 3	Member 4				
Assets (If a catego								
Property assets	Address	ipiy to you, p	iease put 90 as ti	ne value)	Annual rent Ov	wnership		Value
Property assets	Address				Annuai rent	wnersnip		value
Property 1					\$	%	\$	
Property 2					\$	%	\$	
Property 3					\$	%	\$	
Property 4					\$	%	\$	
Accounts	Financial inst	titution						
Cash / Savings						%	\$	
Investments						%	\$	
Listed shares						%	\$	
Other						%	\$	
Motor vehicle(s)	Make / mode	I / year						
Vehicle 1						%	\$	
Vehicle 2						%	\$	
Vehicle 3						%	\$	
Other assets (Descript	ion)							
	,					%	\$	
						%	\$	
						%	\$	
					Total value o	f assets	\$	
Liabilities							Ψ	
Mortgage Loans	Ownership	Current Limit	Current Interest Rate	Monthly Repayments	Financial Institution		Amount Owing	Missed Payments
Property 1	%	\$	%	\$		\$		
Property 2	%	\$	%	\$		\$		
Property 3	%	\$	%	\$		\$		
Property 4	%	\$	%	\$		\$		
Credit Facilities								
Line of credit		\$	- <u>- </u>	\$		\$		
Overdraft	%	\$	%	\$		\$		
Vehicle Loan	%	\$	%	\$		\$		
Credit card	%	\$	%	\$		\$		
Lease	-	\$	- ————————————————————————————————————	\$		\$		
	-	\$				\$		
Personal Loan			<u>%</u>	\$				
Margin Loan	%	\$	%	\$		\$		
Other								
HECS / HELP Loan	%	\$	%	\$		\$		
Unpaid ATO debt / tax	%	\$	%	\$		\$		
	%	\$	%	\$		\$		
Afterpay, Zip pay etc								
Afterpay, Zip pay etc Other	%	\$	%	\$		\$		
		\$	%	\$		\$		



1.3 Member Personal Assets & Liabilities Financial Position Individual Member position Please select the applicable member(s) for this statement of position. Do not include SMSF

Joint Members posit	_	assets or lia	bilities complete	these in Sectio				
Member 1	Member 2	Me	mber 3	Member 4				
Assets (If a catego	ry does not ap	pply to you, p	lease put \$0 as t	he Value)				
Property assets	Address				Annual rent	Ownership		Value
Property 1					\$	%	\$	
Property 2					\$	%	\$	
Property 3					\$	%	\$	
Property 4					\$	%	\$	
Accounts	Financial ins	titution						
Cash / Savings						%	\$	
Investments						%	\$	
Listed shares						%	\$	
Other						%	\$	
Motor vehicle(s)	Make / mode	el / year						
Vehicle 1						%	\$	
Vehicle 2						%	\$	
Vehicle 3						%	\$	
Other assets (Description	ion)							
, , ,						%	\$	
						%	\$	
						%	\$	
					Total valu	e of assets	\$	
Liabilities								
Mortgage Loans	Ownership	Current Limit	Current Interest Rate	Monthly Repayments	Financi Instituti		Amount Owing	Missed Payments
Property 1	%	\$	%	\$		\$		
Property 2	%	\$	%	\$		\$		
Property 3	%	\$	%	\$		\$		
Property 4	%	\$	%	\$		\$		
Credit Facilities								
Line of credit	-	\$		\$	-	\$		
Overdraft	%	\$	%	\$		\$		
Vehicle Loan	- — — — — — — — — — — — — — — — — — — —	\$	%	\$		\$		
Credit card	-	\$	- ————————————————————————————————————	\$				
	-	\$	-	\$				
Lease								
Personal Loan	%	\$	- %	\$		\$		
Margin Loan	%	\$	%	\$		\$		
Other								
HECS / HELP Loan	%	\$	%			\$		
Unpaid ATO debt / tax	%	\$	%	\$		\$		
Afterpay, Zip pay etc	%	\$	%	\$		\$		
Other	%	\$	%	\$		\$		
Other	%	\$	%	\$		\$		

RedZed

Total \$

Total Value Owing

1.4 Loan Security Property Details

Security type Property Description	on		
Residential Commercial			
Property Zoning	Is the	e property currently	tenanted / leased?
Residential Rural Residential Commercial	Industrial Y	es No	
Is or will the tenant be a related party to the SMSF or SMSF No Yes If yes, please provide further details			
	erty Status	Estimated value of	or purchase price of securit
	stablished New Building		n purchase price of securit
Address of security	stabilished	Ψ	
Address of security		State	Postcode
Volume Folio Other			
Contact person for valuation access		Phone Number	
Your Solicitor / Conveyancer's Details Firm Name	Contact Name		
Business address			
		State	Postcode
Phone	Email		
Valuation has been ordered via Cotality and is included with this submission Valuation has been ordered via Cotality and will be forwarded upon receipt	lease note: It is a requirement pan applications include an indor loans are ordered through at ty Ltd t/a Cotality (ABN 67 087 or the valuation firm that condure for the account of the applicated to be quoted.	lependent security won online application 7759 171) (Cotality). Notes the security app	raluation. All valuations conducted by RP Data /aluation costs are paid raisal and Cotality. Costs



upon issuing conditional approval

1.5 Member Expenses

Only complete when using Checklist 2

Member 1 Me		member pages if required.
	ember 2 Member 3 Member 4	
Current Monthly Exp	enses	
Please complete each box belo	ow with a monthly figure. If a category does not apply, please put \$0	Monthly Figure
Groceries		\$
Clothing and Personal Care		\$
Public or Government Educa	ation	\$
Private Schooling and Tuition	n	\$
Childcare		\$
Child and Spousal Maintena	ince	\$
General Basic Insurances (he	ealth, home and contents, car, life, TPD, etc)	\$
Medical and Health Expense	98	\$
Recreation and Entertainmen	ent (takeaway/dining, memberships, holidays, etc)	\$
Phone / Internet / Pay TV / M	Лedia Streaming	\$
Fransport (fuel, public transpor	rt, registrations, parking, tolls, etc)	\$
Primary Residence Costs (uti	ilities, council rates, maintenance, etc)	\$
nvestment Residence Costs	s (utilities, council rates, maintenance, land tax etc)	\$
Rent / Board		\$
Other Living Expenses		\$
	you envisage an increase or decrease to your monthly living expenses?	Yes No
If yes > please provide comm	ments below:	
Increase per month	Decrease per month \$	
ncrease per month \$	Decrease per month\$	
s part of the assessment of y	Decrease per month your application, you may permit RedZed Lending Solutions to access your banch is a service operated by illion Open Data Solutions Pty Ltd ACN 166 277 845 also consent you will be sent a link to this website. You may decline to proceed at	and illion Australia Pty Ltd
s part of the assessment of yankstatements.com.au, which	your application, you may permit RedZed Lending Solutions to access your ban ch is a service operated by illion Open Data Solutions Pty Ltd ACN 166 277 845 a	and illion Australia Pty Ltd
s part of the assessment of y ankstatements.com.au, whic BN 95 006 399 677. If you d	your application, you may permit RedZed Lending Solutions to access your banch is a service operated by illion Open Data Solutions Pty Ltd ACN 166 277 845 a do consent you will be sent a link to this website. You may decline to proceed at cessing your bank statements via bankstatements.com.au?	and illion Australia Pty Ltd
s part of the assessment of yankstatements.com.au, which also specified by specified to you, consent to RedZed accorplicant 1	your application, you may permit RedZed Lending Solutions to access your banch is a service operated by illion Open Data Solutions Pty Ltd ACN 166 277 845 a do consent you will be sent a link to this website. You may decline to proceed at cessing your bank statements via bankstatements.com.au ?	and illion Australia Pty Ltd any time.
s part of the assessment of yankstatements.com.au, which BN 95 006 399 677. If you do you, consent to RedZed accepplicant 1 Yes Please note As part	your application, you may permit RedZed Lending Solutions to access your banch is a service operated by illion Open Data Solutions Pty Ltd ACN 166 277 845 a do consent you will be sent a link to this website. You may decline to proceed at cessing your bank statements via bankstatements.com.au ? No Applicant 2 Yes No	and illion Australia Pty Ltd any time. ing:



1.5 Member Expenses

Only complete when using Checklist 2

Member 1 N		onal member pages if required.
	Member 2 Member 3 Member 4	
Current Monthly Ex	penses	
Please complete each box be	elow with a monthly figure. If a category does not apply, please put \$0	Monthly Figure
Groceries		\$
Clothing and Personal Car	re .	\$
Public or Government Educ	cation	\$
Private Schooling and Tuiti	ion	\$
Childcare		\$
Child and Spousal Mainten	nance	\$
General Basic Insurances (I	health, home and contents, car, life, TPD, etc)	\$
Medical and Health Expens	ses	\$
Recreation and Entertainm	nent (takeaway/dining, memberships, holidays, etc)	\$
Phone / Internet / Pay TV /	Media Streaming	\$
ransport (fuel, public transp	port, registrations, parking, tolls, etc)	\$
Primary Residence Costs (u	utilities, council rates, maintenance, etc)	\$
nvestment Residence Cos	sts (utilities, council rates, maintenance, land tax etc)	\$
Rent / Board		\$
Other Living Expenses		\$
		enses \$
Future changes to mon After taking out this loan, of f yes > please provide com	do you envisage an increase or decrease to your monthly living expenses?	Yes No
If yes > please provide con	nments below:	
Increase per month \$	Decrease per month \$	
ncrease per month \$	Decrease per month \$	
s part of the assessment o	Decrease per month f your application, you may permit RedZed Lending Solutions to access you hich is a service operated by illion Open Data Solutions Pty Ltd ACN 166 277 do consent you will be sent a link to this website. You may decline to proce	845 and illion Australia Pty Ltd
s part of the assessment o unkstatements.com.au, wh BN 95 006 399 677. If you	of your application, you may permit RedZed Lending Solutions to access you hich is a service operated by illion Open Data Solutions Pty Ltd ACN 166 277	845 and illion Australia Pty Ltd
s part of the assessment or ankstatements.com.au, wh BN 95 006 399 677. If you o you, consent to RedZed ac	of your application, you may permit RedZed Lending Solutions to access you hich is a service operated by illion Open Data Solutions Pty Ltd ACN 166 277 do consent you will be sent a link to this website. You may decline to proce accessing your bank statements via bankstatements.com.au ?	845 and illion Australia Pty Ltd
s part of the assessment of ankstatements.com.au, what is a possible of the assessment of ankstatements.com.au, what is a possible of the assessment of the	of your application, you may permit RedZed Lending Solutions to access you hich is a service operated by illion Open Data Solutions Pty Ltd ACN 166 277 do consent you will be sent a link to this website. You may decline to proce accessing your bank statements via bankstatements.com.au ?	845 and illion Australia Pty Ltd ed at any time.
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1.6 Nomination for Receipt of Information

Nomination for Receipt of Information	
	receive a copy of any notice or document in relation to their loan. However ve any notice or document in relation to their loan which would otherwise be on below.
I/We wish to nominate	ber/Guarantor 2
IMPORTANT: Any person who has selected this nomination can at any till Upon cancellation, that person will then start to receive co	me elect to cancel it by notifying RedZed Lending Solutions in writing. pies of all documents and notices in relation to their loan.
1.7 Delivery of Mortgage Do	cuments
	tract and mortgage) will be delivered electronically to you. We will do so address(es) you have provided on this application. If you wish to receive
1.8 Business Purpose Declar National Credit Code Business Purpose Declar To: Perpetual Trustee Company Limited ('Credit Provider')	ration - for unregulated loans only
To: Perpetual Trustee Company Limited ('Credit Provider') I/We declare that the credit to be provided to me/us by the Credit	Proposed loan of \$t Provider is to be applied wholly or predominantly for:
Business purposes; orInvestment purposes other than investment in residential pro	perty.
IMPORTANT You should only sign this declaration if this loan is wholly or p a. Business purposes OR b. Investment purposes or By signing this declaration you may lose your protection under	ther than investment in residential property.
Name of Member/Guarantor 1	Name of Member/Guarantor 2
Signature Date	Signature Date SIGN HERE
Name of Member/Guarantor 3	Name of Member/Guarantor 4

Signature



Signature

SIGN HERE

Date

SIGN HERE

Date

1.9 Privacy and Credit Reporting Statement (effective June 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 creditrelated 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 creditrelated 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 <u>www.illion.com.au/contact-us</u>) (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 June 2025)

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, The Phillippines 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 creditrelated 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 <u>www.redzed.</u> com.au/fags

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

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 Cotality (ABN 67 087 759 171) (Cotality). Valuation costs are paid to the valuation firm that conducts the security appraisal and Cotality. 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 June 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 IDVerse and Australia Post
- Obtain a valuation from Cotality
- Direct your application for electronic delivery via DocuSign

Name of Member/Guarantor 1			Name of Member/Guarantor 2		
Signature	SIGN HERE	Date	Signature	SIGN HERE	Date
Name of Member/Guarantor 3			Name of Member/Guarantor 4		
Signature	SIGN HERE	Date	Signature	SIGN HERE	Date



1.10 Member Background & Acknowledgements

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

Suitability Does the RedZed loan I If no , how have you add		ives & requirements as ic	dentified by you in your	r preliminary assessment?	
Credit Impairment					
Do the applicant(s) hav	e any credit impairmen	t? Yes No			
How many Defaults/Jud	dgements/Court Action	s have the applicants had	i?		
How many mortgage re	epayments have been f	ully or partially missed in	the last six months? _		
lf yes or identified inci etaken to mitigate future		in explanation as to the c	ircumstances responsi	ble for these issues and measures	
Please comment on wh	nether the client is curre	ently experiencing financ	ial stress and if they so	ought hardship relief with a current lender.	
Member/Guarantor 1			Member/Guaranto	r 2	
	actors which may adver nd future financial oblig		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:			☐ No ☐ Yes If yes, please provide details:		
12 months (e.g. newbo	to your income/expend rn, moving, balloon pay vill this affect your finar	ments, or other	12 months (e.g. new	ges to your income/expenditure in the next born, moving, balloon payments, or other w will this affect your financial position?	
Member/Guarantor 3			■ Member/Guaranto	r 4	
to meet your current ar	actors which may adver nd future financial oblig es, please provide deta	gations?	to meet your curren	ny factors which may adversely affect your ability it and future financial obligations? If yes, please provide details:	
12 months (e.g. newboi	to your income/expend rn, moving, balloon pay vill this affect your finar	ments, or other	12 months (e.g. new	ges to your income/expenditure in the next born, moving, balloon payments, or other w will this affect your financial position?	
	Date interview completed	Will any of the Appli	•	Was the interview with the Applicants/ Guarantors conducted in English?	
Member/Guarantor 1		☐ No ☐ Yes Language:		Yes No Language:	
Member/Guarantor 2		☐ No ☐ Yes Language:		Yes No Language:	
Member/Guarantor 3		☐ No ☐ Yes Language:		Yes No Language:	
Member/Guarantor 4		☐ No ☐ Yes Language:		Yes No Language:	



1.10 Member Background & Acknowledgements CONTINUED

Interview Method & Broker Acknowledgement

As	the b	orol	cer re	sponsibl	e for lodgmen	t of this applicat	ion, I confirm tl	hat I have:				
Opt	tion 1	1		condu	cted an in pers	on face-to-face ir	nterview with th	e applicant(s).				
Opt	tion 2	2		condu	cted a video/di	igital online interv	view (e.g. Zoom	, Skype, MS Teams e	etc).			
	Wh	nere	this a	application	on was sourced	d from a third par	ty broker, pleas	e confirm the follow	ving:			
	•	Re	ferrer	r name _								
	•	Re	ferrin	ıg 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.											
Rec	lZed	Ac	credit	ed Introd	ducer Name		RedZed	Accredited Introduc	er Signature	SIGN HERE	Date	
lm	ро	rta	nt A	Applic	ant Ackno	wledgemen	nt Informat	ion				
As	the A	Арр	licant	t I/We:								
•	fun	d ir	acco	ordance v	•	_	•	, documentation and Act 1993 (Cth) and				
•								ice on the taxation end this proposed loa		proposed le	vel of contribu	utions
•	hav	/e n	net / b	een con	tacted by, and	have been interv	viewed, by the A	accredited Introduce	er;			
•	hav	/e b	een g	jiven an d	opportunity to	review the inform	nation containe	d in this application	and discusse	d with the A	ccredited Intr	oducer;
•	cor	nfiri	n that	t the info	rmation in this	application is tru	e and correct;					
•	hav	e re	ead ar	nd under	stood this appl	lication (including	g the Privacy Di	sclosure statement a	and the nomi	nation of the	e address for r	notices)
Nar	ne o	f M	embei	r/Guaran	tor 1			Name of Member/0	Guarantor 2			
Sig	natu	re c	of Men	mber/Gua	arantor 1		SIGN HERE	Signature of Memb	er/Guarantor	2		SIGN HERE
Nar	ne o	f M	embei	r/Guaran	tor 3			Name of Member/C	Guarantor 4			

B SIGN HERE Signature of Member/Guarantor 4



Signature of Member/Guarantor 3

SIGN HERE

2.0 SMSF Proposed Additional Member Contribution Declaration

Only complete when using **Checklist 2**



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

SMSF name	SMSF Member name
Acknowledgement of reliance on information provided by	by the SMSF Member to the Lender
I confirm that:	
(a) I am a member of the SMSF named above.	
(b) I am able to make, and plan to continue making, cont	ributions to the SMSF, including the additional amount stated.
(c) I will make the following additional contributions to the	ne SMSF:
Amount: \$	Frequency: monthly / annually (please select one)
I acknowledge that: (a) The Lender will use the information in my SMSF loan at (i) Whether the SMSF can repay the loan. (ii) Whether I can support the SMSF with additional I declare that:	application, including my stated contributions, to assess: contributions.
(a) I have received professional advice on setting up and	I managing the SMSF under the relevant laws.
(b) I understand the Lender does not provide advice on t	ax matters, investment strategies, or the loan itself.
1 /-1	stees / SMSF Members / Guarantors seek independent legal the SMSF Trustees or Members are in any doubt regarding e money.
Full name of Member/Guarantor	Signature Date
Witness' name (Must not be a party to this loan)	Witness' signature

SIGN HERE

Only complete when using Checklist 2

2.1 Income Declaration

Loan amount applied for (excluding) We confirm that: (a) We understand our financial of and financial commitments. (b) We are requesting this loan to accurately reflect our financial (c) We understand the interest rate (d) We have reviewed the loan applied in our handwriting. (e) We give permission for the lendand application of the lendan	s that all proportions are ing capitalised be assessed will position. The is higher that application and the inder or its representant to provide	in any doubt regard d risk fee) \$ er this loan and can without providing sta in it would be if we p his declaration and of esentatives to conta	Term meet them without for a modern income docur provided standard incomfirm all information at our accountant to formation, including	inancial hardship, including all other ments, as they are either unavailable come documentation. On is accurate, including any parts in discuss our financial position. BAS and/or trading statements, to the second control of the second contro	money. ment \$ er living e or do not not completed			
The lender recommends a loan. If the Applicants/ Loan amount applied for (excluding) We confirm that: (a) We understand our financial of and financial commitments. (b) We are requesting this loan to accurately reflect our financial (c) We understand the interest rate (d) We have reviewed the loan applied in our handwriting. (e) We give permission for the lendands.	s that all proportions are ing capitalised abbligations und be assessed will position. It is higher that application and to the properties of the properties	in any doubt regard d risk fee) \$ er this loan and can without providing sta in it would be if we p his declaration and desentatives to conta	Term meet them without f ndard income docur provided standard incomponitions all informations are our accountant to	Anticipated monthly repay Anticipated monthly repay inancial hardship, including all other ments, as they are either unavailable come documentation. on is accurate, including any parts in discuss our financial position.	money. ment \$ er living e or do not not completed			
The lender recommends a loan. If the Applicants/ Loan amount applied for (excluding) We confirm that: (a) We understand our financial of and financial commitments. (b) We are requesting this loan to accurately reflect our financial (c) We understand the interest rate (d) We have reviewed the loan applied in our handwriting. (e) We give permission for the lendands.	s that all proportions are ing capitalised abbligations und be assessed will position. It is higher that application and to the properties of the properties	in any doubt regard d risk fee) \$ er this loan and can without providing sta in it would be if we p his declaration and desentatives to conta	Term meet them without f ndard income docur provided standard incomponition all informations are our accountant to	Anticipated monthly repay Anticipated monthly repay inancial hardship, including all other ments, as they are either unavailable come documentation. on is accurate, including any parts in discuss our financial position.	money. ment \$ er living e or do not not completed			
The lender recommends a loan. If the Applicants/ Loan amount applied for (excluding length of the Applicants) We confirm that: (a) We understand our financial of and financial commitments. (b) We are requesting this loan to accurately reflect our financial commitments. (c) We understand the interest rate (d) We have reviewed the loan applied in our handwriting.	s that all proportions are ing capitalised be assessed will position.	in any doubt regard d risk fee) \$ er this loan and can without providing sta in it would be if we pairs declaration and of	Term meet them without for a modern income docure to ordinate the modern and income docure the modern all information and information an	Anticipated monthly repay Anticipated monthly repay inancial hardship, including all other ments, as they are either unavailable come documentation. on is accurate, including any parts n	ment \$ er living e or do not			
The lender recommends a loan. If the Applicants/ Loan amount applied for (excluding live confirm that: (a) We understand our financial of and financial commitments. (b) We are requesting this loan to accurately reflect our financial (c) We understand the interest rational commitments.	s that all proportions are ing capitalised abbligations und be assessed will position.	in any doubt regard d risk fee) \$ er this loan and can without providing sta	Term meet them without f	epay this loan, do not borrow the manage of the angle of the second of t	ment \$ er living e or do not			
The lender recommends a loan. If the Applicants/ Loan amount applied for (excluding // We confirm that: (a) We understand our financial of and financial commitments. (b) We are requesting this loan to accurately reflect our financial	s that all proportions are ing capitalised bbligations und be assessed will position.	in any doubt regard d risk fee) \$ er this loan and can without providing sta	ling their ability to r	epay this loan, do not borrow the new factors and series are series and series are series and series and series and series are series and series and series and series are series and series are series and series are series and series are serie	money. ment \$ er living			
The lender recommends a loan. If the Applicants/ Loan amount applied for (excluding // We confirm that: a) We understand our financial of and financial commitments. b) We are requesting this loan to	s that all proportions are ing capitalised abligations und	in any doubt regard d risk fee) \$ er this loan and can	ling their ability to r	epay this loan, do not borrow the long this loan, do not borrow the long this loan, do not borrow the long and long all other	money. ment \$ er living			
The lender recommends a loan. If the Applicants/ .oan amount applied for (excluding // We confirm that: a) We understand our financial of	s that all propo /Directors are ing capitalised	in any doubt regard	ling their ability to r	epay this loan, <u>do not borrow the repay</u> Anticipated monthly repay	money. ment \$			
The lender recommends a loan. If the Applicants/	s that all propo /Directors are	in any doubt regard	ling their ability to r	epay this loan, <u>do not borrow the I</u>	money.			
The lender recommends a loan. If the Applicants/	s that all propo /Directors are	in any doubt regard	ling their ability to r	epay this loan, <u>do not borrow the I</u>	money.			
↑ The lender recommends	s that all propo							
Company Net Profit Before Tax		\$						
	's Net Profit Be		·	d above (after the deduction of all baptital gains) or salaries to the relat				
lease supply relevant documentation (e.g. l	_	\$	Please supply re	levant documentation (e.g. lease agreement)	\$			
Other regular annual income (e.g.		\$		ir annual income (e.g. rent)	\$			
otal Personal Income (from your				nal Income (from your business)				
our share of any net business pr		\$		f any net business profit	\$			
as capital gains. Salary/Directors Fees/Trust Distri		\$		tors Fees/Trust Distributions	\$			
				d could include your salary, directer sources (e.g. rent) or non-recur				
Personal Income								
The income that is declared below								
Annual Taxable Income Table (th	he total incom	ne you have derive	d annually from you	ır business)				
ype of Business (Activity/Industry))		Type of Busi					
			ABN					
ABN		Name of Business that your income is derived from			from			
,	me is derived		I uli Naille	Full Name				
lame of Business that your incor			Full Name					

Signing an incorrect, misleading or blank declaration may constitute an offence



2.2 Accountant's Declaration

Only complete when using **Checklist 2**

Self-Certified loans only

1	Λ.	
/	!\	

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 the Lender.

To: Perpetual Trustee Company Limited (ABN: 42 000 001 007) & RedZed Lending Solutions Pty Ltd (ABN: 31 123 588 527) (the Lender)				
Re (Name of Applicant(s)):				
Accountant Name	Accountant Firm/Tradir	ng Name		
ABN	Phone Number			
Business address		State	Postcode	
Industry Body Member	Registered tax agent Yes No	BAS/Tax Ager	t Number	
I am the accountant/tax agent for the above nam	ned applicant(s) and advise you as follows:			
I have acted for them in this capacity since	and still act for them	in this capacity		
• I confirm the applicant has been operating his/	her current business			
ABN	since approximately			
I confirm the applicant(s) are registered tax par of their most recent lodged tax return with the		involved in the	preparation and lodgement	
I confirm I am not related to any of the applica	nts, nor have any obvious conflicts of intere	st in completing	this declaration.	
• I am aware the applicant(s) have completed a s	self-declaration of income as part of their ap	plication for fin	ance.	
• I understand the applicant(s) have applied for a	a loan, repayable by monthly instalments of	\$	overyears	
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 financia that would either affect the applicant's ability t			·	
A referral fee for the placement of this loan is bei	ing paid to me 🗌 Yes 🗌 No			
Comments (additional disclaimers)				
Accountant Disclaimer				
The Lender acknowledges that this accountant's the client's circumstances as at the date provide to make repayments under any loan provided bas appropriateness or otherwise of the proposed lo	d. We understand that you do not provide a sed on this declaration and that you have no	ny guarantee aro ot provided any	ound the applicants likelihood	
Signature of accountant	Date			



IMPORTANT This form is used to meet the regulatory requirements for the Anti-Money Laundering & Counter Terrorism Finance Act of 2006. Verification of Identification (VOI) of Mortgagors must be completed using IDVerse or Australia Post.			
Member 1 Member 2 Member 3	Member 4		
Section A Customer Information			
A.1 Individual	A.2 Company		
(Mandatory If application is in a Company or Trust entity, A.1 to be completed for EACH beneficial owner that	Company name		
is a signatory to the application)	ABN		
Title Surname	Phone number		
Given name/s(in full including any middle names, no initials)	Full name of Officers signing the application AND mortgage		
Date of birth	documents		
Residential address			
	A.3 Trust		
State Postcode	Full name of Trust		
Capacity of Individual	Full name of Trustees		
Borrower Office Holder/Beneficial Owner of Borrower			
☐ Trustee of Borrower ☐ Office Holder of the Trustee			
Section B Verification			
Accredited RedZed Introducer – please tick relevant boxes and sign	at the end of the form		

I declare:

I have r	met eac	h applican	t in ners	on or hy	, video	meeting
Hilavei	Het eac	ii abbiicaii	it iii beis		video	meeuma

☐ That during that meeting I sighted original (or certified copies of original) current identification documents

All photographic identification is a 'reasonable likeness' to the individual applicant(s)

Nothing in my dealings with the applicant(s) has raised any suspicions concerning the proposed transaction



CONTINUED

Member 1 Member 2	Member 3 Member 4	
Section C Identity Requirements		
IMPORTANT Please provide legible cer	tified copies of ALL identity documents within c	ategory 1,2 or 3 .
Category 1	Category 2	Category 3
(a) ONE of the following	(a) ONE of the following	(a) ONE of the following
Australian Passport (current)	Australian Passport (current)	Australian Drivers Licence (photo)
Foreign Passport (with Aus. resident visa)	Foreign Passport (with Aus. resident visa)	Australian Proof of Age Card (photo)
(b) AND ONE of the following	(b) AND ONE of the following	(b) AND ONE of the following
Australian Driver's Licence (photo)	Birth Certificate	☐ Birth Certificate
OR	Descent Certificate	Descent Certificate
Australian Proof of Age Card (photo)	Citizenship Certificate	Citizenship Certificate
	(c) AND ONE of the following	(c) AND ONE of the following
If you are not able to provide the documents from the above categories contact RedZed	Medicare Card	☐ Medicare Card
E applications@redzed.com T 1300 722 462	Centrelink Card	Centrelink Card
REDZED.COM	Dept. of Veteran Affairs Card	Dept. of Veteran Affairs Card
Signature of Accredited RedZed Intro	oducer	
I confirm that this form has been completed in	accordance with guidelines issued by the lender	r to identify all parties to the loan application
Name of Accredited RedZed Introducer		
Signature of Accredited RedZed Introducer		Date



Member 3

Member 2

CONTINUED

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_ Me	ember 1	
Section A		

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

Member 4

Section A Customer Information	
A.1 Individual	A.2 Company
(Mandatory If application is in a Company or Trust entity,	Company name
A.1 to be completed for EACH beneficial owner that is a signatory to the application)	
is a signatory to the application,	ABN
Title Surname	Phone number
Given name/s	
(in full including any middle names, no initials)	Full name of Officers signing the application AND mortgage
Date of birth	documents
Decidential address	
Residential address	A.3 Trust
State Postcode	Full name of Trust
Capacity of Individual	Full name of Trustees
Borrower Office Holder/Beneficial Owner of Borrower	
☐ Trustee of Borrower ☐ Office Holder of the Trustee	
Section B Verification	
Accredited RedZed Introducer - please tick relevant boxes and sign	at the end of the form
I declare:	
I have met each applicant in person or by video meeting	
That during that meeting I sighted original (or certified copies or	foriginal) current identification documents
All photographic identification is a 'reasonable likeness' to the in	dividual applicant(s)
Nothing in my dealings with the applicant(s) has raised any susp	icions concerning the proposed transaction



CONTINUED

Member 1	Member 2	Member 3 Member 4		
Section C Ide	entity Requirements			
IMPORTANT Please provide legible certified copies of ALL identity documents within category 1,2 or 3.				
Category 1		Category 2	Category 3	
(a) ONE of the fo	ollowing	(a) ONE of the following	(a) ONE of the following	
Australian Pa	assport (current)	Australian Passport (current	t) Australian Drivers Licence (photo)	
Foreign Pass	sport (with Aus. resident visa)	Foreign Passport (with Aus.	resident visa) Australian Proof of Age Card (photo)	
(b) AND ONE of	the following	(b) AND ONE of the following	(b) AND ONE of the following	
Australian D	river's Licence (photo)	☐ Birth Certificate	☐ Birth Certificate	
OR		Descent Certificate	Descent Certificate	
Australian P	roof of Age Card (photo)	Citizenship Certificate	Citizenship Certificate	
		(c) AND ONE of the following	(c) AND ONE of the following	
the documen	able to provide its from the above ontact RedZed	Medicare Card	Medicare Card	
	ns@redzed.com	Centrelink Card	Centrelink Card	
REDZED.CO	М	Dept. of Veteran Affairs Ca	rd Dept. of Veteran Affairs Card	
■ Signature of Accredited RedZed Introducer				
I confirm that this form has been completed in accordance with guidelines issued by the lender to identify all parties to the loan application.				
Name of Accredite	ed RedZed Introducer			
Signature of Accre	edited RedZed Introducer		Date	

