RedZed Loan Application Pack



Residential & Commercial Loan (excluding SMSF)

| Broker Details | | | | | |
|---|--|----------|------|---|--|
| Submit completed application pack and all supporting documen | its to: | | | | |
| Option 1 | Option 2 | | | | |
| ApplyOnline or Loanapp: if you are submitting through your Aggregator | Email: application@redzed.com | • | | | |
| Aggregator Name (if applicable) | Introducer Business Name (Your Busines | ss) | | | |
| Introducer Email Address | Introducer Name (You) | | | _ | |
| Introducer Phone Number Date | RedZed Broker Accreditation Number (R | ZI) | | _ | |
| | 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? $\hfill \Box$ Yes | > complete section A | ection 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/Emp | ployee) of the ACL holder | | | | |
| Name of ACL Holder (licensee you operate under) | | | | | |
| | You are a Director of this licensee | Yes | ☐ No | | |
| ACL Number | | | | | |
| | You are an Employee of this licensee | Yes | No | | |



Checklist

| І Ар | plication form | | Oth | ner income |
|-------------|--|---|----------|---|
| | Broker & Borrower application sections fully completed | | | Centrelink statement (dated within 6 weeks of application) |
| | AND Completed RedZed serviceability calculator | | | Copy of lease/rental statement or Real Estate Agent's letter of appraisal (dated within 3 months of application. For Short Term/Airbnb requires 6 months statements averaged) |
| Inc | come Evidence | | | Rental Agreement - Private agreement (most recent 6 months bank statements clearly confirming rental deposits) |
| PA | YTD payslip covering a minimum of 2 pay cycles (dated within 6 weeks of application) | | | Investments, superannuation, annuities (appropriate statement evidence of SMSF, investment account balances and payments schedule) |
| | AND Most recent group certificate or tax assessment notice OR | | <u>^</u> | Bank statement confirming 6 months rent required for private rental agreements |
| | Letter of employment (on company letterhead detailing gross and net base salary, length and mode of employment) OR Bank statement confirming salary deposits | | Ex | Most recent statements (1 month) for applicants main transactional banking account where declared living expenses are < HEM & DSR < 1.15 |
| Sel | f-employed applicants - Full Doc | | | AND |
| | Most recent individual/company/trust tax return *If an accounting period ended more than 6 months ago 2 most recently lodged BAS also required. | | | For Residential loans ONLY, most recent monthly statement for all unsecured and/or vehicle loans/debts (Where impairment exists we recommend 6 months) |
| | AND (only for individuals) | | | For a refinance application, please also provide: |
| | Australian Tax Office Notice of Assessment *Builders and developers must provide 2 years financials. | | | Copy of council rates notice on security properties AND |
| Sel | (please remove all Tax File Numbers from the tax return) f-employed applicants - Alt Doc | | | 6 months' statements on all mortgage facilities being refinanced (issued within 6 weeks of application) |
| | Income declaration section 2.1 | | | AND |
| | AND EITHER | | | Most recent statement on all mortgage facilities not being refinanced |
| | Accountant's declaration section 2.2 (Introducers are encouraged to contact the Accountant to verify the declared income as part of this option) | | | In certain circumstances RedZed may also require a copy of the loan agreement for debts / loans being refinanced. |
| | OR | Г | iue | intrication bocuments |
| | 6 months lodged BAS + Australian Tax Office Portal to confirm tax paid status | | | RedZed Customer Identification form (AML/CTF) |
| | OR | | | quired for all applicants or guarantors, as well as Verification dentification (VOI) completed using one of either: |
| | 6 months business trading account statements + Australian Tax Office Portal to confirm tax paid status | | | IDVerse Process (instructed by RedZed) OR |
| | OR Directors salary credits with 6 months personal transaction statements + Australian Tax Office Portal to confirm tax paid status | L | Otl | RedZed Australia Post VOI Form her Supporting Documents |
| ^ | · | Γ | _ | |
| <u>\i\</u> | To assist with verification of the declared income, we may seek additional income verification | | | Certified copy of Trust Deed (required for all Trust applications) |
| | | | | Signed Contract of Sale/Purchase Contract/Vendor Statement including section 32 or copy of title (for purchase applications) |
| | | | | Credit Quote (or mandate) signed and dated by the applicants (if you are charging a fee for service) |
| | | | | Satisfactory evidence showing sufficient funds are held to complete the transaction (for all purchases) |



Finance Summary

| Red | Zed Product Type > | Residential | | Commercial | | Full Doc |
|------|---|--|-------------------------|----------------------|-------------------------------|------------------------------|
| (ple | ase select) | SE Prime SE | Prime XL | Prime | | Alt Doc |
| | | Reward Near Prime Red | charge Specialist | Reset Spec | ialist | Offset Sub-Account |
| | you a first time home buse note RedZed is not an ag | uyer? Yes No lent for any Federal or State First Home | Not applic | | to apply for any gran | ts directly. |
| Key | Dates Finance | clause expiry date | | Anticipated settlen | nent date | |
| Cas | e Number (from your BDM | if applicable) Loan scenario | | Pricing | g exception | |
| Loa | n Purpose Purc | hase Purchase & Refinanc | Refinance Debt Co | · · · | nternal Refinance & Top Up | Cash Out / Equity Release |
| Fin | ance Details | | | | | |
| Α | . , | e (not including stamp duty or GST) | | | | |
| В | | and GST payable (if applicable) | | | | |
| C | | RedZed Loan Top Up (Top up - add exi | sting RedZed loan ba | lance + top up amoun | | |
| D | Debt Consolidation | | | | | |
| | Cash Out Breakdown | | | | | |
| | Purpose | | | | | |
| | Purpose Purpose | | | | | |
| | Purpose | | | | | |
| E | Total Cash Out | \$1M, complete the Cash Out Purpose De | eclaration) | | 4 | |
| F | | er signed credit quote or mandate form | | on lodgement) | | \$ |
| G | Customer contribution (If there are gifted monies | and/or additional borrowed funds, plea | ase detail in the Supp | lementary Pack in se | ection 1.10) | \$ |
| Н | Total Loan Amount requ | uired excluding risk/application fee | (A+B+C+D+E+F-G) | | \$ | \$ |
| ı | Risk/Application Fee A | mount | | | \$ | \$ |
| J | Capitalise Risk/Applica (please refer to the Lendin | ition Fee Amount? g Guide on restrictions relating to capita | lising the risk/applica | ition fee) | | Yes No |
| | Required Loan (Before Loan fees and cha | arges are deducted at settlement) | | | 4 | • |
| | | ication fee option no has been select apply this figure for servicing calcula | itor Add ca | | ation fee amount (F | has been selected: |
| Lo | an Structure | | Primary Lo | an | 2nd Split applicable) | 3rd Split (if applicable) |
| Loa | an Amount | | \$ | \$ | | \$ |
| Pro | pposed Loan Term (min 15 | i - max 30 years) | | Years | Years | Years |
| | erest Only (Investment 1–5 years, Owner Occupied (Co | years, Owner Occupied (Residential) mmercial) 1-5 years) | | Years | Years | Years |
| LV | R | | | % | % | % |
| An | ticipated Interest Rate | | | % | % | % |
| | oduct Risk/Application Fe per Product Rate Card) | ee Percentage | | % | % | % |



Completing Your Application

Which sections do I complete for my application?

| Borrower type / loan structure | Sections required to be completed |
|--|--|
| Individual(s) Borrowers / Guarantors | Section 1.0 - 1.10 (for each individual) |
| Individual(s) as Trustee for a Trust | Section 1.0 - 1.10 (for each individual trustee) Section 3.0 |
| Company (as borrower and servicing entity) | Section 1.0 - 1.10 (for all company directors as guarantors) Section 3.0, 3.2 - 3.3 |
| Company (with a different loan servicing entity) | Section 1.0 - 1.10 (for all company directors as guarantors) Section 3.0 - 3.3 |
| Trust with a corporate trustee (as borrower & servicing entity) | Section 1.0 - 1.10 (for all company directors as individual guarantors) Sections 3.0, 3.2 - 3.3 |
| Trust with a corporate trustee (with a different servicing entity) | Section 1.0 - 1.10 (for all company directors as individual guarantors) Sections 3.0 - 3.3 |
| Alt Doc Applications Only | |
| Mandatory for all Alt Doc income verification | Section 2.1 Income Declaration Section 2.2 Accountant Declaration (when this option of income verification is chosen) |



1.0 Individual Details

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

| Title Given name/s Gender | | | | |
|--|-----------------------------|----------------------|---------------------------|------------------------------|
| Gandar | | Surname | | |
| Oender | Date of Birth | Status | | |
| Male Female Undisclosed | | ☐ Married☐ Divorced☐ | ☐ Single ☐ Separated | ☐ Defacto☐ Widowed |
| Drivers licence no. | State | Drivers licence card | no. | |
| No. of dependants Ages | | Existing customer | | |
| | | ☐ Yes ☐ No | | |
| Contact details | | | | |
| Telephone | | Mobile | Email (applican | ts must have separate emails |
| H W | | | | |
| Residential details | | | | |
| Current residential status | | | | |
| Own Rent Boarding | Other living arrang | gement | | |
| Residential address | | | | |
| | | Time | at this address | |
| | | Data f | rom | _ to |
| State | e Postcode | Date i | | |
| State Previous address (If less than 2 years) | e Postcode | Date I | | |
| | Postcode | | at this address | |
| Previous address (If less than 2 years) | Postcode Postcode | Time | at this address | |
| Previous address (If less than 2 years) | e Postcode | Time | at this address | to |
| Previous address (If less than 2 years) State | e Postcode | Time | at this address | _ to |
| Previous address (If less than 2 years) State | e Postcode | Time | at this address | |
| Previous address (If less than 2 years) State Postal address (If different to residential addres | Postcode ss) ntial address) | Time | at this address rom State | _ to |



1.0 Individual Details

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

| Title Given name/s | | Surname | | |
|--|--|-------------------------|---------------------------|------------------------------|
| Gender | Date of Birth | Status | | |
| ☐ Male ☐ Female ☐ Undisclosed | | ☐ Married☐ Divorced☐ | Single Separated | ☐ Defacto☐ Widowed |
| Drivers licence no. | State | Drivers licence card | l no. | |
| No. of dependants Ages | | Existing customer | | |
| | | ☐ Yes ☐ No | | |
| Contact details | | | | |
| Telephone | | Mobile | Email (applican | ts must have separate emails |
| H W | | | | |
| Residential details | | | | |
| | | | | |
| Current residential status | | | | |
| Current residential status Own Rent Boarding | Other living arrang | ement | | |
| | Other living arrang | ement | | |
| Own Rent Boarding | ☐ Other living arrang | | at this address | |
| Own Rent Boarding Residential address | | Time | at this address | _ to |
| Own Rent Boarding Residential address | | Time | | _ to |
| Own Rent Boarding Residential address State | | Time | | _ to |
| Own Rent Boarding Residential address State Previous address (If less than 2 years) | | Time Date for Time | romat this address | |
| Own Rent Boarding Residential address State Previous address (If less than 2 years) | e Postcode e Postcode | Time Date for Time | romat this address | |
| Own Rent Boarding Residential address State Previous address (If less than 2 years) State State Postal address (If different to residential address) | e Postcode e Postcode | Time Time Time Date for | at this address | _ to |
| Own Rent Boarding Residential address State Previous address (If less than 2 years) State Postal address (If different to residential address) | e Postcode e Postcode ss) | Time Time Time Date for | at this address | _ to |
| Own Rent Boarding Residential address State Previous address (If less than 2 years) State Postal address (If different to residential address) | e Postcode e Postcode ss) | Time Time Time Date for | at this address rom | _ to _ Postcode |
| Own Rent Boarding Residential address State Previous address (If less than 2 years) State Postal address (If different to residential address) | e Postcode e Postcode ss) ential address) | Time Time Time Date fi | at this address rom State | toto |



1.1 Individual Income

Applicant/Guarantor 1

| Self-Employed | | ■ PAYG | |
|--|-------------------|---|---------------------|
| Complete this section if you have self- Company applicants please use Section | employed income. | Complete this section if you have PAY | G income. |
| Sole Trader Partnership | ☐ Company | Current employment type | |
| | Сотпратту | ☐ Full time ☐ Part time ☐ | Casual Temporar |
| Occupation | | Are you on probation? | |
| | | ☐ No ☐ Yes Probation end | date |
| Industry | | Occupation | |
| Business address | | Industry | |
| | | Current employer business name | |
| State | Postcode | | |
| GST registered Yes | ☐ No | Employer's address | |
| The business has been in operation | months years | State | Postcode |
| ABN ACN | | Time with current employer (If less than 2 years, please complete previous | employment details) |
| | | Date from to | |
| Has your income been consistent over | the last 2 years? | Previous occupation | |
| ☐ Yes ☐ No ➤ If no, what are | the reasons? | Previous employer business name | |
| | | Previous employer's address | |
| Income verification | Self-Certified | State | Postcode |
| - K- - K- | | Time with previous employer | |
| Self-Employed Full Doc/Other Incor (all figures to be gross annual) | ne | Date from to | |
| Self-employed Full Doc (Self-certified income - complete section 2.1) | \$ | PAYG/Other Income | |
| Rental income (existing properties) | \$ | (all figures to be gross annual) Base PAYG | Ф. |
| Rental income (proposed new) | \$ | Overtime, commissions, allowances | \$ |
| | | PAYG bonuses | \$ |
| Superannuation | \$ | Rental income (existing properties) | \$ |
| Annuities | \$ | Rental income (proposed new) | \$ |
| Dividends | \$ | Superannuation | \$ |
| Child maintenance | \$ | Annuities | \$ |
| | | Dividends | \$ |
| Government benefits | \$ | Child maintenance | \$ |
| Other income | \$ | Government benefits | \$ |
| Total | \$ | Other income | \$ |
| | | Total | \$ |
| Do you intend to change employment in the short term? | Yes No | Do you intend to change employment in the short term? | Yes No |



1.1 Individual Income

Applicant/Guarantor 2

| Self-Employed | | ■ PAYG | | | |
|--|-------------------|---|-----------------|--|--|
| Complete this section if you have self- Company applicants please use Section | | Complete this section if you have PAYO | income. | | |
| Sole Trader Partnership | Company | Current employment type | | | |
| | Соптратту | ☐ Full time ☐ Part time ☐ C | Casual Temporar | | |
| Occupation | | Are you on probation? | | | |
| | | ☐ No ☐ Yes Probation end o | date | | |
| Industry | | Occupation | | | |
| Business address | | Industry | | | |
| | | Current employer business name | | | |
| State | Postcode | Employer's address | | | |
| GST registered Yes | ☐ No | Employer's address | | | |
| The business has been in operation | months years | State | Postcode | | |
| | months your | Time with current employer | | | |
| ABN ACN | | (If less than 2 years, please complete previous employment details) Date from to | | | |
| | | | | | |
| Has your income been consistent over | the last 2 years? | Previous occupation | | | |
| ☐ Yes ☐ No ➤ If no, what are | the reasons? | Previous employer business name | | | |
| | | Previous employer's address | | | |
| Income verification | Self-Certified | State | Postcode | | |
| | | Time with previous employer | | | |
| Self-Employed Full Doc/Other Incom | me | Date fromto | | | |
| (all figures to be gross annual) Self-employed Full Doc | | 50.0 | | | |
| (Self-certified income - complete section 2.1) | \$ | PAYG/Other Income (all figures to be gross annual) | | | |
| Rental income (existing properties) | \$ | Base PAYG | \$ | | |
| Rental income (proposed new) | \$ | Overtime, commissions, allowances | \$ | | |
| Superannuation | \$ | PAYG bonuses | \$ | | |
| Annuities | | Rental income (existing properties) | \$ | | |
| Annuities | \$ | Rental income (proposed new) | \$ | | |
| Dividends | \$ | Superannuation | \$ | | |
| Child maintenance | \$ | Annuities | \$ | | |
| Government benefits | \$ | Dividends | \$ | | |
| Other income | | Child maintenance | \$ | | |
| | \$ | Government benefits | \$ | | |
| Total | \$ | Other income | \$ | | |
| Do you intend to change | | Total | \$ | | |
| employment in the short term? | Yes No | Do you intend to change employment in the short term? | Yes No | | |



1.2 Assets Position

| ☐ Individual positio | Please use one page for each statement of position. Asse | ch Borrower/Guarantor/Director ts for Company and Trust entitie | or one page for app es are to be complete | licants with a joir ed in Section 3.2 |
|----------------------|--|--|--|--|
| | er/Guarantor/Director 1 gory does not apply to you, please put \$0 as | the Value) | | |
| Property assets | Address | Annual rent | Ownership | Value |
| Property 1 | | Not | | |

| riopeity assets | Address | Allitual Tellt | Ownership | value |
|---------------------|-----------------------|----------------|-----------|-------|
| Property 1 | | Not | | |
| (owner occupied) | | applicable | % | \$ |
| | | | | |
| Property 2 | | \$ | % | \$ |
| | | | | |
| Property 3 | | \$ | % | \$ |
| | | | | |
| Property 4 | | \$ | % | \$ |
| | | | | |
| Property 5 | | \$ | % | \$ |
| | | | | |
| Property 6 | | \$ | % | \$ |
| Accounts | Financial institution | | | |
| Cash | | | % | \$ |
| Managed funds | | | % | \$ |
| Savings accounts | | | % | \$ |
| Listed shares | | | % | \$ |
| Superannuation | | | % | \$ |
| Motor vehicle(s) | Make / model / year | | | |
| Vehicle 1 | make / model / your | | % | \$ |
| Vehicle 2 | | | % | \$ |
| Vehicle 3 | | | % | \$ |
| Other assets (Descr | iption) | | | |
| | | | % | \$ |
| | | | % | \$ |
| | | | % | \$ |
| | | | % | \$ |
| | | | % | \$ |
| | | | % | \$ |
| | | | | |

Total value of assets

\$



1.2 Assets Position

| ☐ Individual position ☐ Joint position ☐ Joint position ☐ Please use one page for each Borrower/Guarantor/Director or one page for applicants with a joint statement of position. Assets for Company and Trust entities are to be completed in Section 3.2 | | | | | | |
|--|---------|-------------|-----------|-------|--|--|
| Assets Borrower/Guarantor/Director 2 (If a category does not apply to you, please put \$0 as the Value) | | | | | | |
| Property assets | Address | Annual rent | Ownership | Value | | |

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



Total value of assets

1.3 Liabilities Position

| Individual position | <u> </u> | | | | | r or one page for a es are to be compl | | |
|---------------------|-------------|---------------|-----------------------------|--------------------|--------------------------|---|--------------------|------------|
| | ower/Guarar | - | | t \$0 as the Valu | ۵) | | | |
| Mortgage Loans | Ownership | Current Limit | Current Interest Rate | Monthly Repayments | Financial Institution | Amount Owing | Missed Payments | Clearing a |
| Property 1 | % | \$ | % | \$ | | \$ | | |
| Property 2 | % | \$ | % | \$ | | \$ | | |
| Property 3 | % | \$ | % | \$ | | \$ | | |
| Property 4 | % | \$ | % | \$ | | \$ | | |
| Property 5 | % | \$ | % | \$ | | \$ | | |
| Property 6 | % | \$ | % | \$ | | \$ | | |
| Accounts | | | | | | | | |
| Term Loan 1 | % | \$ | % | \$ | | \$ | _ | |
| Term Loan 2 | % | \$ | % | \$ | | \$ | | |
| Term Loan 3 | % | \$ | % | \$ | | \$ | | |
| Line of Credit | % | \$ | % | \$ | | \$ | | |
| Vehicle Loan | % | \$ | % | \$ | | \$ | | |
| Personal Loan | % | \$ | % | \$ | | \$ | | |
| Commercial Bill | % | \$ | % | \$ | | \$ | | |
| Hecs & HELP | % | \$ | % | \$ | | \$ | | |
| Loan as Guarantor | % | \$ | % | \$ | | \$ | | |
| Margin Loan | % | \$ | % | \$ | | \$ | | |
| Other Loan | % | \$ | % | \$ | | \$ | | |

Credit/store card(s) Contingency

% \$ \$ \$ % Liability Hire Purchase \$ % \$ % \$ \$ Lease % \$ % \$ Outstanding \$ \$ Taxation % % \$ Overdraft \$ \$ % \$ %

% \$

% \$

% \$

% \$

% \$

Total Limit ____\$

% \$

\$

\$

% % \$

% % \$

> \$ **Total Value Owing**

\$

\$

\$

\$

\$



Other (eg Afterpay, Zip

Pay, Openpay etc)

1.3 Liabilities Position

| Joint position | <u> </u> | → statement | of position. A | ssets for Compa | ny and Trust entiti | es are to be compl | eted in Section | on 3.3 |
|---------------------|-------------|------------------|-----------------------------|-----------------------|--------------------------|--------------------|--------------------|------------|
| | ower/Guarai | | | it \$0 as the Valu | e) | | | |
| Mortgage Loans | Ownership | Current Limit | Current Interest Rate | Monthly Repayments | Financial Institution | Amount Owing | Missed Payments | Clearing a |
| Property 1 | % | \$ | % | \$ | | \$ | | |
| Property 2 | % | \$ | % | \$ | | \$ | | |
| Property 3 | % | \$ | % | \$ | | \$ | | |
| Property 4 | % | \$ | % | \$ | | \$ | | |
| Property 5 | % | \$ | % | \$ | | \$ | | |
| Property 6 | % | \$ | % | \$ | | \$ | | |
| Accounts | | | | | | | | |
| Term Loan 1 | % | \$ | % | \$ | | \$ | | |
| Term Loan 2 | % | \$ | % | \$ | | \$ | | |
| Term Loan 3 | % | \$ | % | \$ | | \$ | | |
| Line of Credit | % | \$ | % | \$ | | \$ | | |
| Vehicle Loan | % | \$ | % | \$ | | \$ | | |
| Personal Loan | % | \$ | % | \$ | | \$ | | |
| Commercial Bill | % | \$ | % | \$ | | \$ | | |
| Hecs & HELP | % | \$ | % | \$ | | \$ | | |
| Loan as Guarantor | % | \$ | % | \$ | | \$ | | |
| Margin Loan | % | \$ | % | \$ | | \$ | | |
| Other Loan | % | \$ | % | \$ | | \$ | | |
| Credit/store card(s |) | | | | | | | |
| , | % | \$ | % | \$ | | \$ | | |
| | % | \$ | % | \$ | | \$ | | |
| | % | \$ | % | \$ | | \$ | | |

Credit/store card(s)

Contingency % \$ % \$ \$ Liability Hire Purchase \$ \$ % % \$ \$ Lease % \$ % \$ Outstanding Taxation % \$ % \$ \$

% \$

% \$

% \$

Total Limit _____

% \$

% \$

% \$

Total Value Owing \$

\$

\$

\$



Other (eg Afterpay, Zip

Pay, Openpay etc)

Overdraft

1.4 Living Expenses

Individual position

| | | page for applicants with a joint statement of pos | ition. | |
|--|--|--|---|--------------------------------|
| urrent Monthly | Expenses Borrow | er/Guarantor/Director 1 | | |
| | | ure. If a category does not apply, please put \$0 | | Monthly Figure |
| Groceries | | | | \$ |
| Clothing and Personal | l Care | | | \$ |
| ublic or Government | Education | | | \$ |
| rivate Schooling and | Tuition | | | \$ |
| hildcare | | | | \$ |
| hild and Spousal Mai | intenance | | | \$ |
| eneral Basic Insuranc | ces (health, home and conte | nts, car, life, TPD, etc) | | \$ |
| ledical and Health Ex | penses | | | \$ |
| ecreation and Enterta | ainment (takeaway/dining, n | nemberships, holidays, etc) | | \$ |
| hone / Internet / Pay | TV / Media Streaming | | | \$ |
| ransport (fuel, public ti | ransport, registrations, parkin | ig, tolls, etc) | | \$ |
| rimary Residence Co | ests (utilities, council rates, m | aintenance, etc) | | \$ |
| vestment Residence | e Costs (utilities, council rate | s, maintenance, land tax etc) | | \$ |
| ent / Board | | | | \$ |
| ther Living Expenses | 3 | | | \$ |
| | | Total | Expenses | \$ |
| uture changes to r | monthly expenses | iotai | LAPENSES | <u> </u> |
| | | acrease or decrease to your monthly living expens | ses? Yes | ☐ No |
| yes > please provide | comments below: | | | |
| | | | | |
| ınkstatements.com.aı | <u>u</u> , which is a service opera | Decrease per month ou may permit RedZed Lending Solutions to access ated by illion Open Data Solutions Pty Ltd ACN 16 be sent a link to this website. You may decline to | 6 277 845 and il | lion Australia Pty Ltd |
| part of the assessments.com.au nkstatements.com.au N 95 006 399 677. If | ent of your application, you, which is a service operation do consent you will be | ou may permit RedZed Lending Solutions to acces ated by illion Open Data Solutions Pty Ltd ACN 16 | ss your bank stat 6 277 845 and il | lion Australia Pty Ltd |
| part of the assessments of the assessments of the assessments of the part of the assessment of the part of the assessment of the part of the part of the part of the assessment of the part of the part of the assessment of the part of t | ent of your application, you, which is a service opera f you do consent you will be Zed accessing your bank sta | ou may permit RedZed Lending Solutions to access ated by illion Open Data Solutions Pty Ltd ACN 16 be sent a link to this website. You may decline to p | ss your bank stat 6 277 845 and il | lion Australia Pty Ltd |
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| part of the assessments part of the assessments part of the assessments part of the assessments provided by the provided by th | ent of your application, you, which is a service operative of you do consent you will be decessing your bank stated. Yes No Separt of this application of the property of th | bu may permit RedZed Lending Solutions to access ated by illion Open Data Solutions Pty Ltd ACN 16 be sent a link to this website. You may decline to patements via bankstatements.com.au? Applicant 2 Yes No | ss your bank stat 6 277 845 and il proceed at any t | lion Australia Pty Ltd ime. |

Please use one page for each Borrower/Guarantor/Director



1.4 Living Expenses

Individual position

| LUCIO CONTIDIOTO CACITILLE | ox below with a monthly figu | ure. If a category does not apply, please put \$0 | | Monthly Figure |
|--|---|--|--|------------------------|
| Proceries | | | | \$ |
| Clothing and Personal | Care | | | \$ |
| Public or Government I | Education | | | \$ |
| Private Schooling and 1 | Tuition | | | \$ |
| Childcare | | | | \$ |
| Child and Spousal Mair | ntenance | | | \$ |
| General Basic Insuranc | es (health, home and conten | nts, car, life, TPD, etc) | | \$ |
| Medical and Health Exp | penses | | | \$ |
| Recreation and Enterta | inment (takeaway/dining, m | emberships, holidays, etc) | | \$ |
| Phone / Internet / Pay 1 | ΓV / Media Streaming | | | \$ |
| ransport (fuel, public tra | ansport, registrations, parking | g, tolls, etc) | | \$ |
| Primary Residence Cos | sts (utilities, council rates, ma | aintenance, etc) | | \$ |
| nvestment Residence | Costs (utilities, council rates | s, maintenance, land tax etc) | | \$ |
| ent / Board | | | | \$ |
| Other Living Expenses | | | | \$ |
| uture changes to m | | crease or decrease to your monthly living expens | ses? Yes | □ No |
| After taking out this loa f yes > please provide | | | | |
| ncrease per month s part of the assessment | \$ nt of your application, you, which is a service opera | Decrease per month u may permit RedZed Lending Solutions to acces tted by illion Open Data Solutions Pty Ltd ACN 16 | 6 277 845 and il | lion Australia Pty Ltd |
| ncrease per month s part of the assessment ankstatements.com.au BN 95 006 399 677. If y | \$ nt of your application, you, which is a service opera | u may permit RedZed Lending Solutions to acces | s your bank sta 6 277 845 and il | lion Australia Pty Ltd |
| ncrease per month part of the assessment inkstatements.com.au 3N 95 006 399 677. If you, consent to RedZe | s nt of your application, you be which is a service opera you do consent you will be ed accessing your bank sta | u may permit RedZed Lending Solutions to acces ited by illion Open Data Solutions Pty Ltd ACN 16 be sent a link to this website. You may decline to p | s your bank sta 6 277 845 and il | lion Australia Pty Ltd |
| ncrease per month part of the assessmenth of the as | s nt of your application, you , which is a service opera you do consent you will b ed accessing your bank sta (es \(\sum \) No \(A \) | u may permit RedZed Lending Solutions to access ted by illion Open Data Solutions Pty Ltd ACN 16 be sent a link to this website. You may decline to part tements via bankstatements.com.au? | es your bank sta 6 277 845 and il proceed at any t | lion Australia Pty Ltd |

Please use one page for each Borrower/Guarantor/Director



1.5 Security Details

Security Property 1 Security Property 2 **Details Details** Property Type (house, unit, townhouse, warehouse, retail shop, etc) Property Type (house, unit, townhouse, warehouse, retail shop, etc) Primary purpose Owner occupied Investment Primary purpose Owner occupied Investment Status New building Established Vacant land Status New building Established Vacant land Address of security ___ Address of security ____ State _____ Postcode __ _____ State _____ Postcode ___ Estimated value of security ___ Estimated value of security ___ Names on title Names on title Title details Title details ____ Folio _____ Other ____ Volume _____ Folio ____ Other ____ Contact name for valuation ___ Contact name for valuation ___ Phone number Phone number **Purchases Only Purchases Only** Solicitor/Conveyancer name ____ Solicitor/Conveyancer name ____ Phone number ___ Phone number _____ **Valuations Valuations** Valuation has been ordered via Cotality and is included Valuation has been ordered via Cotality and is included with this submission with this submission Valuation has been ordered via Cotality and will be Valuation has been ordered via Cotality and will be forwarded upon receipt forwarded upon receipt RedZed to order the valuation via Cotality upon issuing RedZed to order the valuation via Cotality upon issuing conditional approval conditional approval Valex ID ___ Valex ID



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 a 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.



1.6 Nomination for Receipt of Information

Nomination for Receipt of Information

| The National Credit Code requires each borrower or guarantor to receive a copy of any notice or document in relation to their loan. However oint applicants or guarantors may nominate one of them to receive any notice or document in relation to their loan which would otherwise be sent to all of them. To arrange this please complete the nomination below. | | | | | | | |
|--|--|--|--|--|--|--|--|
| I/We wish to nominate | We wish to nominate Applicant/Guarantor/Director 1 Applicant/Guarantor/Director 2 | | | | | | |
| | IMPORTANT: Any person who has selected this nomination can at any time elect to cancel it by notifying RedZed Lending Solutions in writing. Upon cancellation, that person will then start to receive copies of all documents and notices in relation to their loan. | | | | | | |
| Name of Applicant/Guarantor/Director 1 Name of Applicant/Guarantor/Director 2 | | | | | | | |
| Signature Date Signature Date Customer | | | | | | | |

1.7 Delivery of Mortgage Documents

If eligible, pre-contractual documents (including your loan contract and mortgage) will be delivered electronically to you. We will do so by sending you a link to the DocuSign system to the electronic address(es) you have provided on this application. If you wish to receive paper documents, please contact us.

1.8 Business Purpose Declaration

| | 111 0 1 | n . n | B 1 | | |
|------------|------------|------------------|-----------------|-----------------|--------------|
| National C | redit Code | Business Purpose | Declaration - 1 | tor unrequiated | ווס ans oniv |

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

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

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

| !\ IMPORTANT | | |
|--|--|-------------------------|
| 1 ' ' | is loan is wholly or predominantly for: restment purposes other than investment in resi your protection under the National Credit Code | ' ' ' |
| Name of Applicant/Guarantor/Director 1 | Name of Applicar | nt/Guarantor/Director 2 |
| Signature CUSTOMER SIGN HERE | Date Signature | Date CUSTON HERE |



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

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

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



1.9 Privacy and Credit Reporting Statement (effective June 2025)

CONTINUED

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

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

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

Schedule

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

RedZed Lending Solutions Pty Ltd

(and its related bodies corporate) (together "RedZed") **ABN** 31 123 588 527

GPO Box 1693, Melbourne 3001

T 1300 722 462

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

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



1.9 Privacy and Credit Reporting Statement (effective April 2025)

CONTINUED

Signature of Applicant/Guarantor/Director

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

- Disclose your information to credit reporting agencies
- Verify identity details with service providers including IDVerse and Australia Post
- Obtain a valuation from Cotality
- Direct your application for electronic delivery via DocuSign

| Name of Applicant/Guarantor/Director 1 | | | Name of Applicant/Guarantor/Director 2 | | |
|--|-----------------------|------|--|-----------------------|------|
| Signature | CUSTOMER SIGN HERE | Date | Signature | CUSTOMER SIGN HERE | Date |



BROKER INTERVIEW

| Interview Details | | | | | | | | |
|---------------------------|-----------------------|----------------------------|--------------|-----------------|----------------------|--------------|----------|----------|
| Interview Date | Location | | | | | | | |
| Interview Method | All App | licants Present? | qA IIA | olicants Unders | stand English? | Interpreter | Recon | nmended? |
| | Yes | ☐ No | Yes | ☐ No | | Yes | No | |
| Income Details | | | | | | | | |
| How is the applicant inc | ome to be used in s | servicing derived, i | including a | n overview of b | ousiness activitie | es? | | |
| | | | | | | | | |
| | | | | | | | | |
| Exit Strategy | | | | | | | | |
| Where an applicant's wor | king life is expected | to conclude prior to | o the expiry | of the loan, wh | at is the exit strat | egy? | | |
| | | | | | | | | |
| | | | | | | | | |
| A I I'm I | | | | | | | | |
| Additional notes | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| Retirement | | | | | | | | |
| Details | | | | | | | | |
| Name | | | | | | Intende | d retire | ment age |
| Repayment prior to retir | ement? | Yes | No | Savings? | | | Yes | □ No |
| Downsizing home? | | | No | | n other investme | ents? | | □ No |
| Recurring income from | superannuation? | | No | | n co-applicant? | | Yes | □ No |
| Lump sum from superar | · | | No | Sale of asse | | | | □ No |
| following retirement? | | | | 04.0 0. 4000 | | | 00 | |
| Contribution Funds | | | | | | | | |
| Please note the nature of | all deposits and cor | tribution funds: | | | | | | |
| Deposit paid | \$ | Inheritance | | \$ | Superanr | nuation | \$ | |
| Genuine savings | \$ | Net proceeds | | \$ | Term dep | oosit | \$ | |
| Gift | \$ | from sale of p | property | | Unsecure | ed borrowing | \$ | |
| Cash | \$ | Redraw | | \$ | Other | | \$ | |
| Existing equity | \$ | Sale of non real estate as | set | \$ | _ | | | |



BROKER INTERVIEW

| | | | bility |
|--|--|--|--------|
| | | | |

| Clients' Objectives and Requiren | nents | | | | | |
|--|--------------------------------|---------------------------------------|-----------------------------------|--|--|--|
| Summarise the customer's circur submission. | nstances and expand on the pu | rposes, terms and preferred featur | es selected in the application | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| Product Suitability | () | | | | | |
| meets the customer's needs and | | ise narrative summary as to how th | ne particular loan product(s) | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| Preferred Features | | | | | | |
| Offset sub-account | | Redraw | | | | |
| Is an Offset Sub-Account importa | ant? | Is a Redraw important? | ☐ Yes ☐ No | | | |
| Have Offset risks been explained | ? | Have Redraw risks been exp | plained? | | | |
| Reason for wanting an Offset Sul | o-Account: | Reason for wanting a Redra | w: | | | |
| Allows access to funds | | ☐ Flexibility to access prepaid funds | | | | |
| Allows paying off loans soone | r | Other reason | | | | |
| Other reason | | | | | | |
| | | | | | | |
| Anticipated Changes | | | | | | |
| Does any customer have any knotheir ability to repay their loan? | wn, planned or anticipated cha | inges to their financial circumstan | nces, that could adversely impact | | | |
| Applicant name | | | Age | | | |
| Known anticipated changes | | | | | | |
| Nature of Anticipated Change | | | | | | |
| ☐ End of Employment Contract | Financial impact: \$ | Reduced Income | Financial impact: \$ | | | |
| Extended Unpaid Leave | Financial impact: \$ | Other Financial Impact | Financial impact: \$ | | | |
| Large Expenditure | Financial impact: \$ | Planned retirement before S | Statutory Age | | | |
| ☐ Medical Treatment | Financial impact: \$ | - | | | | |
| Specify further details | | | | | | |



BROKER INTERVIEW

| 744 | nr | tion n | OTOC OBC | | $\alpha \nu \alpha$ | VOF O | | IOD |
|-------|----|--------|----------|---|---------------------|-------|--|-----|
| 7 E 1 | | | otes and | | | кега | | |
| | | | | - | | | | |

| Details | | | |
|---|---|-----------------------------|--|
| Notes | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| I attest that all applicable Fees & Charges have been discussed. | ed with the borrowers. | / \ | nsure this box is ticked ubmitting the form. |
| | | | |
| Credit Impairment | | | |
| Does the Applicant have any credit impairment? | | | |
| □ No □ Yes | | | |
| If yes > Nature of credit impairment | | Is credi | t impairment current? |
| | | Yes | ☐ No |
| Provide further detail | | | |
| Name of applicant(s) with credit impairment. | | | |
| Interview Method & Broker Acknowledgement | | | |
| I DECLARE: | | | |
| I have met each applicant | | | |
| That during the meeting I sighted original (or certified cop | ied of the original) current identifica | tion documen | ts |
| • All photographic identification is a 'reasonable likeness' to | the individual applicants(s) | | |
| Nothing in my dealings with the applicant(s) has raised any | suspicions concerning the propose | ed transaction. | |
| Where this application was sourced from a third party broker | r, please confirm the following: | | |
| Referer name | Referring broker company | | |
| | | | |
| The referring broker is authorised to engage in credit act National Consumer Credit Protection Act. | ivities and has complied with the rec | quirements of | the |
| The referring broker has not been banned from engaging | in credit activities. | | |
| RedZed Accredited Introducer Name | RedZed Accredited Introducer S | Signature BROKER SIGN HERE | Date |



BROKER INTERVIEW

Applicant Acknowledgement

I/We:

- · have met/been contacted by, and have been interviewed by, the Accredited Introducer;
- have been given an opportunity to review the information contained in this application and discussed with the Accredited Introducer;
- confirm that the information in this application is true and correct;
- have read and understood this application

| Name of Applicant/Guarantor/Director 1 | | Name of Applicant/Guarant | or/Director 2 | |
|--|------|---------------------------|--------------------|------|
| Signature CUSTOMER SIGN HERE | Date | Signature | CUSTOMER SIGN HERE | Date |



Cash Out Purpose Declaration



FOR AMOUNTS GREATER THAN \$1,000,000

Applicant/Guarantor details

Full name of Applicant/Guarantor 1

Full name of Applicant/Guarantor 2

Supporting documentation guide

Below is a guide to the type of documentation required to evidence the cash-out purpose. Where there are **multiple purposes**, we may only require documentation for the individual category amounts > \$100,000.

For example, \$1,180,000 in total, with purpose 1. Purchase of a business \$1,100,000 and purpose 2. Working Capital of \$80,000. In this instance we require evidence for the business purchase.

Documentation guide for evidencing the purpose of use

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

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

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

Applicant Declaration

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

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

Signature of Individual/Guarantor 1 /



Date

Signature of Individual/Guarantor 2 /

Date





2.0 Alt Doc Declaration & Verification

Only required for an Alt Doc application

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

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

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

| EITHER |
|--|
| Accountant Declaration Form Section 2.2 |
| OR . |
| 6 months lodged BAS + Australian Tax Office Portal to confirm tax paid status |
| OR . |
| 6 months business trading account statements + Australian Tax Office Portal to confirm tax paid status |
| OR . |
| Directors salary credits with 6 months personal transaction statements + Australian Tax Office Portal to confirm tax paid status |

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



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



2.1 Income Declaration

| Full Name | Applicant/Director 1 | | Applicant/Director 2 | | |
|--|--|---|---|--|--|
| | Full Name | | Full Name | | |
| Name of Business that your income is derived from ABN | | Name of Business that your income is derived | from | | |
| | | ABN | | | |
| Type of Business (Activity/Industry) | | Type of Business (Activity/Industry) | | | |
| Annual Taxable Income Table (the total incom | e you have derive | d annually from your business) | | | |
| The income that is declared below represents the | ne actual income e | arned for the twelve (12) month period ending | | | |
| Personal Income | | | | | |
| | | ess noted above, and could include your salary, direct de income from other sources (e.g. rent) or non-recurr | | | |
| Salary/Directors Fees/Trust Distributions | \$ | Salary/Directors Fees/Trust Distributions | \$ | | |
| Your share of any net business profit | \$ | Your share of any net business profit | \$ | | |
| Total Personal Income (from your business) | \$ | Total Personal Income (from your business) | \$ | | |
| Other regular annual income (e.g. rent) Please supply relevant documentation (e.g. lease agreement) | \$ | Other regular annual income (e.g. rent) Please supply relevant documentation (e.g. lease agreement) | \$ | | |
| Company Income (Company Applicants Only) | | | | | |
| | | month period noted above (after the deduction of all b | | | |
| · · | er sources, non-rec \$ | urring income (e.g. capital gains) or salaries to the relat | ed parties noted above | | |
| Company Net Profit Before Tax | Ψ | | | | |
| Alt Doc Application Declaration | | | | | |
| | | | | | |
| | | rectors seek independent legal and financial advice pr ding their ability to repay this loan, <u>do not borrow the r</u> | | | |
| a loan. If the Applicants/Directors are i | n any doubt regard | ding their ability to repay this loan, <u>do not borrow the r</u> | noney. | | |
| a loan. If the Applicants/Directors are i | n any doubt regard | ding their ability to repay this loan, <u>do not borrow the r</u> | noney. | | |
| a loan. If the Applicants/Directors are in a loan amount applied for (excluding capitalised loan) | risk fee) \$ | ding their ability to repay this loan, <u>do not borrow the r</u> | money. ment \$ | | |
| a loan. If the Applicants/Directors are in a loan amount applied for (excluding capitalised and financial our financial obligations under and financial commitments. | risk fee) \$ er this loan and can | ding their ability to repay this loan, do not borrow the r | ment \$ r living | | |
| a loan. If the Applicants/Directors are in a loan amount applied for (excluding capitalised a loan) / We confirm that: (a) We understand our financial obligations under and financial commitments. (b) We are requesting this loan to be assessed we accurately reflect our financial position. | risk fee) \$ er this loan and can ithout providing sta | Term Anticipated monthly repays meet them without financial hardship, including all othe andard income documents, as they are either unavailable | ment \$ r living | | |
| a loan. If the Applicants/Directors are in Loan amount applied for (excluding capitalised /We confirm that: (a) We understand our financial obligations under and financial commitments. (b) We are requesting this loan to be assessed we accurately reflect our financial position. (c) We understand the interest rate is higher that | risk fee) \$ er this loan and can ithout providing stan | Term Anticipated monthly repays meet them without financial hardship, including all othe andard income documents, as they are either unavailable | ment \$ r living | | |
| a loan. If the Applicants/Directors are in Loan amount applied for (excluding capitalised /We confirm that: (a) We understand our financial obligations under and financial commitments. (b) We are requesting this loan to be assessed we accurately reflect our financial position. (c) We understand the interest rate is higher than (d) We have reviewed the loan application and the in our handwriting. | risk fee) \$ er this loan and can ithout providing stan it would be if we paid the standard of | Term Anticipated monthly repays meet them without financial hardship, including all othe andard income documents, as they are either unavailable provided standard income documentation. | ment \$ r living | | |
| Loan amount applied for (excluding capitalised //We confirm that: (a) We understand our financial obligations under and financial commitments. (b) We are requesting this loan to be assessed we accurately reflect our financial position. (c) We understand the interest rate is higher that in our handwriting. (e) We give permission for the lender or its representation and the interest rate is higher than the interest rate is | risk fee) \$ er this loan and can ithout providing stan it would be if we pais declaration and esentatives to contains. | Term Anticipated monthly repays meet them without financial hardship, including all othe andard income documents, as they are either unavailable provided standard income documentation. | ment \$ r living e or do not ot completed | | |
| Loan amount applied for (excluding capitalised I/We confirm that: (a) We understand our financial obligations under and financial commitments. (b) We are requesting this loan to be assessed waccurately reflect our financial position. (c) We understand the interest rate is higher that in our handwriting. (e) We give permission for the lender or its representation of the lender of the provide in the lender of the len | risk fee) \$ er this loan and can ithout providing stan it would be if we pais declaration and esentatives to contain relevant financial in | Term Anticipated monthly repays meet them without financial hardship, including all othe andard income documents, as they are either unavailable provided standard income documentation. confirm all information is accurate, including any parts not our accountant to discuss our financial position. | ment \$ r living e or do not ot completed | | |
| Loan amount applied for (excluding capitalised I/We confirm that: (a) We understand our financial obligations under and financial commitments. (b) We are requesting this loan to be assessed waccurately reflect our financial position. (c) We understand the interest rate is higher that (d) We have reviewed the loan application and the interest rate is higher than our handwriting. (e) We give permission for the lender or its representation of the lender or its representation. | risk fee) \$ er this loan and can ithout providing stan it would be if we pais declaration and esentatives to contain relevant financial in | Term Anticipated monthly repays meet them without financial hardship, including all other andard income documents, as they are either unavailable provided standard income documentation. confirm all information is accurate, including any parts not our accountant to discuss our financial position. | r living e or do not ot completed | | |

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



2.2 Accountant's Declaration

Self-Certified loans only



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

| To: Perpetual Trustee Company Limited (ABN: 42 000 C | 001 007) & RedZed Lending Solutions | s Pty Ltd (ABN: 3 | 1 123 588 527) (the Lender) |
|--|--|---------------------------------------|--------------------------------|
| Re (Name of Applicant(s)): | | | |
| Accountant Name | Accountant Firm/Tradii | ng Name | |
| ABN | Phone Number | | |
| Business address | | _ State | Postcode |
| Industry Body Member Regist | ered tax agent 🗌 Yes 🗌 No | BAS/Tax Agen | t Number |
| I am the accountant/tax agent for the above named app | olicant(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 cu | rrent business | | |
| ABN | since approximately | | |
| I confirm the applicant(s) are registered tax payers wi of their most recent lodged tax return with the tax off | | s involved in the | preparation and lodgement |
| • I confirm I am not related to any of the applicants, no | r have any obvious conflicts of intere | est in completing | this declaration. |
| I am aware the applicant(s) have completed a self-dec | claration of income as part of their ap | oplication for fin | ance. |
| • I understand the applicant(s) have applied for 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 ad | lversely affect their income as declar | red. | |
| I acknowledge that you may want to discuss aspects | of the applicant(s) business and decl | lared income wit | h me. |
| Based on my recent knowledge of the financial positi | on of my client and my client's busin | ess, I do not kno | w of any factors |
| that would either affect the applicant's ability to make | e the above repayments or cause the | m substantial fir | nancial hardship. |
| A referral fee for the placement of this loan is being paid | d to me Yes No | | |
| Comments (additional disclaimers) | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Accountant Disclaimer | | | |
| The Lender acknowledges that this accountant's declar the client's circumstances as at the date provided. We use to make repayments under any loan provided based on appropriateness or otherwise of the proposed loan. This | understand that you do not provide a this declaration and that you have no | ny guarantee ard ot provided any i | ound the applicants likelihood |
| Signature of accountant | Date | | |
| | | | |



3.0 Company / Trust Applicant

Trust Applicant

| Name of Trust | | Trust ABN | |
|---|-----------------------------|---|---------------------------------|
| ☐ Individual Trustee Type ➤ Borrower | Application sections 1.0 - | 1.10 must also be completed | |
| Full name of Individual Trustee 1 | | Full name of Individual Trustee 2 | |
| Company Trustee Type > Complete | e Company Applicant secti | on below | |
| Trust Structure Discretionary | ☐ Unit ☐ | Hybrid | |
| For Discretionary & Hybrid Trusts - Primary | y Beneficiaries of the Trus | t (>18 years of age) | |
| Beneficiary name 1 | | Beneficiary name 2 | |
| Beneficiary name 3 | | Beneficiary name 4 | |
| For Unit Trusts - Unit Holders of the Trust | | 20.10.1014. , .141.10 . | |
| Full name of Unit Holder 1 | No. of Units | Full name of Unit Holder 2 | No. of Units |
| Full name of Unit Holder 3 | No. of Units | Full name of Unit Holder 4 | No. of Units |
| Company Applicant | | | |
| Company / Trading Name | | | |
| Registered Business Name | | | |
| ABN | | ACN | |
| Date Business commenced trading | Main E | Business Activity | |
| Trading / Business Address | | State | Postcode |
| Registered Address (not PO Box) | | State | Postcode |
| Mailing Address | | State | Postcode |
| Business Office Phone | Mobile Phone | Email | |
| Company Directors | All individual co | ompany directors must complete section 1.0 - 1. | 10 as guarantors for this loan. |
| Full name of Company Director 1 | | Full name of Company Director 2 | |
| Full name of Company Director 3 | | Full name of Company Director 4 | |
| Company Shareholders | | | |
| Full name of Company Shareholder 1 | | Full name of Company Shareholder 2 | |
| Position | Owned% | Position | Owned% |
| Full name of Company Shareholder 3 | | Full name of Company Shareholder 4 | |
| Position | | Position | Owned% |



3.1 Additional Loan Servicing Entity

Non-borrowing Company / Trust

| | ۸ | | |
|---|---|---|--|
| / | П | \ | |
| | | | |

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

| Trust Servicing Entity | | | |
|---|-------------------------------|--|-------------------------------|
| Trust Structure: Discretionary | Unit | Hybrid | |
| Name of Trust | | ABN | |
| Trust Date of Establishment | Settler (if kno | wn) | |
| For Discretionary & Hybrid Trusts – Primar | ry Beneficiaries of the Trust | t (>18 years of age) | |
| Beneficiary name 1 | | Beneficiary name 2 | |
| Beneficiary name 3 | | Beneficiary name 4 | |
| For Unit Trusts – Unit Holders of the Trust | | | |
| Full name of Unit Holder 1 | No. of Units | Full name of Unit Holder 2 | No. of Units |
| Full name of Unit Holder 3 | No. of Units | Full name of Unit Holder 4 | No. of Units |
| , | ☐ Yes ☐ No | | |
| | | | |
| - | | ABN | |
| | | Business Activity | |
| | | State | |
| Business Office Phone | | Email | |
| Company Directors | All individual co | ompany directors must complete section 1.0 - 1.1 | 0 as guarantors for this loan |
| Full name of Company Director 1 | | Full name of Company Director 2 | |
| Full name of Company Director 3 | | Full name of Company Director 4 | |
| Company Shareholders | | | |
| Full name of Company Shareholder 1 | | Full name of Company Shareholder 2 | |
| Position | | Position | Owned% |
| Full name of Company Shareholder 3 | | Full name of Company Shareholder 4 | |
| Position | Owned % | Position | Owned % |



3.2 Company / Corporate Entity Income & Assets

| | ۸ | |
|---|---|---|
| / | ļ | / |

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

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

| п | | | | | |
|---|----|---------------------|---------------|---|----|
| ш | n | $\boldsymbol{\sim}$ | \smallfrown | | ıe |
| П | тп | C, | J | П | |

| roperty assets | Address | Annual rent | Ownership | Value |
|------------------------------|-----------------------|----------------|-----------|-------|
| roperty 1 owner occupied) | | Not applicable | % | \$ |
| | | | | |
| roperty 2 | | \$ | % | \$ |
| roperty 3 | | \$ | % | \$ |
| roperty 4 | | \$ | % | \$ |
| roperty 5 | | \$ | % | \$ |
| roperty 6 | | \$ | % | \$ |
| Accounts | Financial institution | | | |
| Cash | | | % | \$ |
| lanaged funds | | | % | \$ |
| avings accounts | | | % | \$ |
| isted shares | | | % | \$ |
| uperannuation | | | % | \$ |
| Notor vehicle(s) | Make / model / year | | | |
| ehicle 1 | | | % | \$ |
| ehicle 2 | | | % | \$ |
| ehicle 3 | | | % | \$ |



Total value of assets

3.3 Company / Corporate Entity Liabilities



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

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

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

