



MERITON
PROPERTY FINANCE
PTY LIMITED

MERITON TOWER

Level 11, 528 Kent Street
Sydney NSW 2000
Telephone: (02) 9287 2888
Facsimile: (02) 9287 2732
vendorfinance@meriton.com.au

PLEASE NOTE:

- Meriton Apartments Pty Limited, Meriton Property Finance Limited and all of their representatives, employees and agents **do not** offer any financial advice in relation to vendor finance offered by Meriton Property Finance and all applicants must obtain their own independent financial advice as to the suitability of any finance offered.
- This Loan Application must be completed and signed and the original submitted to the Vendor Finance Department.

Meriton will not accept or process a copy of a completed Loan Application.

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MERITON
PROPERTY FINANCE
PTY LIMITED

Vendor Finance Application

APPLICANT(S)

1ST BORROWER:

2nd BORROWER:

COMPANY NAME:

PROPERTY ADDRESS:

PURCHASE PRICE: \$

LOAN REQUIRED: \$

LVR:

PURPOSE:

OWNER OCCUPATION

INVESTMENT

Level 11, Meriton Tower, 528 Kent Street, Sydney NSW 2000

Ph: (02) 9287 2888 Fax: (02) 9287 2732

www.meriton.com.au

Meriton Property Finance Pty Ltd

ABN 36 101 180 607

Credit Licence No: 393461

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APPLICANT 1: DETAILS

Personal

Title Given names include first and middle

Last name

Date of Birth
 _____ Australian resident? Yes No Australian Citizen? Yes No

Driver's Licence number State of issue

Marital Status Married Divorced De Facto Widowed Single No. of dependants Age of

Contact

Meriton requires a minimum of three years residential details

Home address - PO Box not allowed

State Postcode Years lived at home address

Previous home address if at current home for less than 3 years

State Postcode Years lived at previous home

Mailing address if not the same as home address State Postcode

Current residential status Own Mortgage Rent Live with parents Other please provide details

Home phone number Work phone number Mobile phone number Fax number

E-mail address

Employment

Meriton requires a minimum of three years employment details

Employment type Full-time Part-time Casual Self-employed Occupation

Current employer if self employed, provide business/trading/company name and ABN Length of employment

Previous employer 1 if current employment if less than 3 years Length of employment

Previous employer 2 if length of employment already provided is less than 3 years Length of employment

Base income gross annual Overtime gross annual Other allowances gross
 \$ _____ \$ _____ \$ _____

Other income gross annual provide details e.g. bonuses, veteran's pension, second job, etc. Rental income weekly
 \$ _____ \$ _____

APPLICANT 2: DETAILS

Personal

Title Given names include first and middle

Last name

Date of Birth
 _____ Australian resident? Yes No Australian Citizen? Yes No

Driver's Licence number State of issue

Marital Status No. of dependants Age of
 Married Divorced De Facto Widowed Single _____

Contact

Meriton requires a minimum of three years residential details

Home address - PO Box not allowed

State Postcode Years lived at home address

Previous home address if at current home for less than 3 years

State Postcode Years lived at previous home

Mailing address if not the same as home address State Postcode

Current residential status Other please provide details
 Own Mortgage Rent Live with parents _____

Home phone number Work phone number Mobile phone number Fax number

E-mail address

Employment

Meriton requires a minimum of three years employment details

Employment type Occupation
 Full-time Part-time Casual Self-employed _____

Current employer if self employed, provide business/trading/company name and ABN Length of employment

Previous employer 1 if current employment if less than 3 years Length of employment

Previous employer 2 if length of employment already provided is less than 3 years Length of employment

Base income gross annual Overtime gross annual Other allowances gross
 \$ _____ \$ _____ \$ _____

Other income gross annual provide details e.g. bonuses, veteran's pension, second job, etc. Rental income weekly
 \$ _____ \$ _____

COMPANY / FAMILY TRUSTEE DETAILS *if applicable*

Details

Company Name

ABN/ACN

Principal Place of Business/Administration – *PO Box not allowed*

Full Address of the Registered Office – *PO Box not allowed*

Postal Address

Phone Number

Fax Number

Industry

Business Contact Name

Phone Number

Company registered at ASIC as: *(select one)*

Public Company

Proprietary/Private Company

Full Name of each Director of the Company

Director (1)

Percentage Shareholding

Director (2)

Percentage Shareholding

Director (3)

Percentage Shareholding

Director (4)

Percentage Shareholding

Director (5)

Percentage Shareholding

Director (6)

Percentage Shareholding

If Proprietary/Private Company, please provide;

Full Name and Address of the Beneficial Owners*

Full Name (1)

Residential Address (1) *PO Box not allowed*

Full Name (2)

Residential Address (2) *PO Box not allowed*

Full Name (3)

Residential Address (3) *PO Box not allowed*

Full Name (4)

Residential Address (4) *PO Box not allowed*

STATEMENT OF ASSETS & LIABILITIES

CURRENT ASSETS

ASSETS <small>What you own</small>	DETAILS	VALUE	TICK APPLICANTS
Savings		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Owned property 1		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Owned property 2		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Owned property 3		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Motor vehicle 1		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Motor vehicle 2		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home contents		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Super/Life policies		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Shares/Investments		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Total assets		\$	

CURRENT LIABILITIES

LIABILITIES <small>What you owe</small>	NAME OF INSTITUTION	MONTHLY	BALANCE	BORROWER
Rent			\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home loan 1			\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home loan 2			\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home loan 3			\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other loans			\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other debts			\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit card 1		Card limit	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit card 2		Card limit	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit card 3		Card limit	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Store cards		Card limit	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Total liabilities			\$	

REFERENCE INFORMATION

**Nearest
Relative or
Friend**

*not living
with you*

Name for Applicant 1

Phone number

Address *not a post office box*

State

Postcode

Name for Applicant 2

Phone number

Address *not a post office box*

State

Postcode

**Accountant
details**

*if self-
employed/
sub-contractor/*

Company name

Contact name

Phone number

Fax number

Email Address

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For and behalf of Meriton Property Finance Pty Limited
FORM DDR
REQUEST FOR DEBITING AMOUNTS TO ACCOUNTS BY THE DIRECT DEBIT SYSTEM

Date _____

Insert your name in full I/We _____

Request you, until further notice in writing, to debit my/our account described in the schedule below, any amounts which MERITON PROPERTY FINANCE PTY. LIMITED ABN 36 101 180 607 and its transferees and assignees ("the User"), (User ID number 097-324) may debit or charge me/us through the Direct Debit System.

I/We understand and acknowledge that:

1. The Financial Institution may in its absolute discretion determine the order of priority of payment by it of any moneys pursuant to this Request or any authority or mandate.
2. The Financial Institution may in its absolute discretion at any time by notice in writing to me/us, terminate this Request as to future debits.
3. The User and its transferees and assignees may by prior arrangement and advice to me/us vary the amount or frequency of future debits.

Customer Signature(s) _____

Customer's Address _____

The Schedule

Insert Name of Account which is to be debited _____

Financial Institution _____

Address of Institution _____

BSB Number

			-			
--	--	--	---	--	--	--

Account Number

--	--	--	--	--	--	--	--	--	--

Note: Direct Debiting is not available in the full range of accounts. If in doubt, please refer to your Financial Institution.

Meriton Property Address: _____

DECLARATION

	YES	NO
1. Have you or your spouse ever been declared bankrupt or insolvent, or have you or your spouse entered into a scheme of arrangement ?	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you or your spouse ever been shareholders or officers in a company of which a manager, receiver, and / or liquidator has been appointed ?	<input type="checkbox"/>	<input type="checkbox"/>
3. Is there any unsatisfied judgement entered in any court against you, your spouse, or any company of which either you or your spouse are or were a shareholder or officer ?	<input type="checkbox"/>	<input type="checkbox"/>
4. Have you or your spouse, or any company with which you are or were associated, ever had a property foreclosed upon or given title or deed in lieu thereof through a mortgagee sale proceeding ?	<input type="checkbox"/>	<input type="checkbox"/>
5. Do you or your spouse, have any unpaid defaults, either current or within the last 5 years, listed with the Credit Reference Association ?	<input type="checkbox"/>	<input type="checkbox"/>

I/We have no objections to Meriton passing on, confidentially, such information as is deemed necessary to other financiers brokers from time to time in an attempt to assist with the refinancing / establishment of client mortgages. In giving Meriton permission to do this I / We understand that we are under no obligation to accept such offers on presentation.

I / We, the applicant(s) herein do solemnly declare and affirm that all the contents and information contained within this application has been read and is understood and, that the statements to any Questions made in this application are true and correct in every particular, and I / We make this solemn declaration conscientiously believing the same to be true and correct by virtue of the provisions of the Oaths Act 1900.

X

 Signed (1st Applicant) Dated

X

 Signed (2nd Applicant) Dated

X

 Name of Witness

X

 Name of Witness

 Address of Witness

 Address of Witness

OFFICE USE ONLY

COMMENTS: _____

PRIVACY STATEMENT AND CONSENT

PART 1 – GENERAL

Use and Disclosure of Information:

MERITON PROPERTY FINANCE PTY LIMITED ("**Meriton**") may collect and use personal information about you for the purpose of providing credit. The personal information will be held by Meriton and you can gain access to the information held about you by contacting Meriton. Meriton will not use or disclose information collected about you other than as set out in this statement, for the purposes you would reasonably expect, a purpose required or authorised by law, a purpose otherwise disclosed to, or authorised by you. If the personal information Meriton request is not provided, Meriton will not be able to approve the loan requested by you. You may gain access to the personal information held by Meriton about you by calling the Vendor Finance Department on 02 9287 2888.

**To: MERITON PROPERTY FINANCE PTY LIMITED,
LEVEL 11, MERITON TOWER, 528 KENT STREET, SYDNEY NSW 2000**

Information about another person:

I represent that if at any time I supply Meriton with personal information about another person, I am authorised to do so and I agree to inform that person who Meriton is, that Meriton will use and disclose that personal information for the purposes set out above, and that the person can gain access to the information Meriton holds about that person.

Disclosure of Personal Information:

Meriton may disclose personal information about me to any:

- Financial Planner
- Mortgage Broker
- Credit Reporting or Reference Agency
- Insurance Investigator
- Other entities and people within the Meriton Group
- External service providers who assist Meriton with marketing, and the provision of financial and legal services
- Any other party that Meriton deems necessary in the course of normal business activities.

Purposes for which Meriton can collect and use Personal Information:

I agree that personal information provided to Meriton in connection with this application may be held and used by Meriton to:

- Assess and process any application
- Establish and administer the loan
- Communicate with me and provide me with the information, products and services requested by me
- Market Meriton's projects
- Recruit employees and contractors
- Comply with legislative and regulatory requirements
- Consider any other application I make to Meriton
- Perform Meriton's administrative operations
- For any other purpose which Meriton deems necessary in the normal course of its business activities.

In assessing this application Meriton may seek and obtain personal information about me from a Credit Reporting agency or another financial institution and may give personal information about me to another financial institution.

Where personal information which Meriton collects about me is sensitive information (such as information about health status, religious belief, membership of a professional or trade association or a criminal record) I nevertheless consent to its collection by Meriton.

Disclosure to Financier:

Meriton may disclose any report or personal information held to any applicable Meriton financier and I acknowledge that I may contact Meriton at any time to access or confirm the nature of that information and whether it has been passed on to any financier, including the identity of that party.

PART 2 - CREDIT INFORMATION

Acknowledgement and authority that credit information may be given to a credit reporting agency.

I understand that Section 18E(8)(c) of the Privacy Act allows you to give a credit reporting agency personal information about me. I authorise you to give this information. The information which may be given is covered by Section 18E(1) of the Act.

The information that may be given includes:

- Identity particulars
- The fact that I have applied for credit and the amount
- The fact that you are a credit provider to me
- Payments which are overdue more than 60 days, and for which collection action has commenced
- Advice that payments are no longer overdue
- In specified circumstances, that in your opinion I have committed a serious credit infringement
- In the credit you provided to me has been discharged,

Authority for you to obtain Credit Information

To enable you to assess my application for commercial or personal credit, I authorise you or your agent to get reports from a credit reporting agency or other business that provides information about credit worthiness. These reports may contain:

- Personal information about me in relation to my application or personal credit in accordance with Section 18K(1)(a) of the Act
- Personal information about me in relation to my application or commercial credit by me or my company or firm. This is in accordance with Section 18K(1)(b) of the Privacy Act
- Information about my commercial activities or credit worthiness in relation to my application for personal credit. This is in accordance with Section 18L(4) of the Privacy Act
- Other information in relation to my commercial credit activities
- To obtain personal information about me for the purpose of collection of overdue payments in respect of commercial credit which has been provided to me by Meriton. This is in accordance with Section 18K(1)(h)(i) of the Act
- When performing tasks reasonably necessary to the provisor of Securitised Loans or Securitisation purposes permitted by Section 18E(1)(b)(ia) of the Act and in accordance with Section 18K(1)(ab) and (ac) of the Act.

Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the Privacy Act, I authorise you to give information and get information from all credit providers named in this application or credit report issued by a credit reporting agency or any agent of yours that is deemed to be a credit provider pursuant to Section 11b(5) of the Act. I understand that this information can include any information about my credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive under the Act.

I understand that this information may be given or used by you or your agent for the following:

- To assess an application by me for personal or commercial credit
- To assist me to avoid defaulting on my credit obligations
- To tell other credit providers about a default by me
- To assess my credit worthiness
- To assess my position if I fall into arrears
- Where the information is given to participants in a securitisation scheme, for the purpose of assessing the risk involved in the purchase of any credit facility advanced or applied for by me and any risk associated with the undertaking of any credit enhancement of such a credit facility.

X

Signature

Dated

X

Signature

Dated

Print Name

Print Name

PROOF OF IDENTIFICATION DOCUMENTS

LIST OF ACCEPTABLE DOCUMENTS (100 Points required)

Primary Identification Documents

Passport	70 Points
Birth Certificate / Extract	70 Points
Citizenship Certificate	70 Points

Secondary Identification Documents (must have photograph and signatures)

(You may use several of the following to reach 100 points)

Australian Driver's Licence	40 Points
Australian Public Employee ID	40 Points
Student ID – issued by a tertiary institution	40 Points

Other Cards

Medicare	25 Points
ATM card and Credit Card	25 Points
Foreign Driver's Licence	25 Points

Documents which verify your full name and residential address

Utility Bills	
Water, Electricity, Gas	25 Points
Telephone Bills, Council Rates	25 Points

LOAN APPLICATION CHECK LIST- SUPPORTING DOCUMENTS

Proof of Savings

- Last six months statements

Proof of Income

- You will need to provide us with the following documents that are relevant to you, at least two of the following stated must be supplied

Salary/PAYG

- Your two most current pay slips and one of the following

Letter of employment stating the following on Company Letterhead

- Your name and employers name, how long you have been there, your annual income

Group Certificate, tax assessment notice or tax return signed.

- Most recent employment contract which outlines your name, employers name and gross basic wage together with any other information relating to your salary.

LOAN APPLICATION CHECK LIST- SUPPORTING DOCUMENTS cont....

Self Employed

- You will need to provide us with copies of your personal income tax returns, full financial statements for the past two years along with the most recent financial year's assessment notice.

Company Name or Trustee information

- If you are applying for a loan in your company name or trustee you must supply the following
- A copy of the Memorandum of Articles of Association of the company
- A copy of the share certificate
- A copy of your current Family/Unit Trust Deed

Rental income

- If you currently have rental properties you are required to provide us with a current copy of the residential tenancy agreement or two current rental remittance statements.

COMMITMENTS

Loans and credit cards with other financial institutions

- Please provide statements for the current six months of any loans you currently have e.g.;
- Credit card statements
- Personal loan statements
- Car loan statements
- Mortgage statements

Assets

- Copy of certificate of title for principal place of residence
- Copy of certificate of title for investment properties

VENDOR FINANCE SUMMARY

FEATURES:

- **Interest Only Loans, Fixed at Meriton rates for a 2 Year Term**
- **No Valuation Fee, Brokerage Fees or Early Payout Fees**
- **Pre-Payment of Interest Allowed**
- **Lump Sum Principal Reductions Allowed**
- **No Mortgage Insurance**

Application Fee – Are payable at time of lodgment of all Vendor Finance Applications and are only refunded if your application has been declined

\$1000 Application fee

Interest – Is calculated in arrears and payable on the 1st working day of the month.

Repayments – Monthly interest payments are directly debited from the nominated account of your choice to assist you with budgeting.

Interest Pre-Payment & Principal Reduction – Both pre-payment of interest & lump sum principal reductions are allowed in set multiples to assist you with paying your loan earlier.

Early Repayment or Discharge of Loan – Can be arranged at any time and is penalty free.

Expiry of Loan – You must refinance on or before expiry of your loan contract with Meriton.

Default Interest – A default interest of 15.00 % may be applied in certain circumstances.

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Form of credit guide

CREDIT GUIDE

MERITON PROPERTY FINANCE PTY LIMITED

ABN 36 101 180 607

ACL 393461

Our contact details

Address: Level 11, 528 Kent Street Sydney NSW 2000

Phone: (02) 9287 2888

Fax: (02) 9287 2732

Email: vendorfinance@meriton.com.au

Website: www.meriton.com.au

About this credit guide

This credit guide has information about us and:

- our responsible lending obligations under the National Consumer Credit Protection Act; and
- what you can do if you have a complaint.



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Fees and charges¹

The following charges are payable by you to us for matters associated with our providing credit assistance:

Name of charges and when it is payable	Method of working out the amount
Vendor Finance Application Fee payable on application	\$1000

Credit contract must not be unsuitable for you

Under the National Consumer Credit Protection Act, we must not enter into a credit contract with you, or increase the credit limit of a credit contract with you, if the contract is unsuitable for you.

The contract will be unsuitable for you if, at the time the contract is entered into or the credit limit is increased, it is likely that:

- you will be unable to comply with your financial obligations under the contract, or could only comply with substantial hardship; or
- the contract will not meet your requirements or objectives.

We must make an assessment whether the contract will be unsuitable for you before entering into a credit contract with you or increasing the limit of an existing credit contract.

You can request a copy of our assessment. We must give you a copy (at no charge to you):

- before entering the credit contract or before the credit limit is increased, if you make the request before then;
- within 7 business days, if your request is made within 2 years of entering into the contract or the credit limit increase; and
- otherwise, within 21 business days.

We do not need to give you a copy of the assessment if:

- your request is made more than 7 years after entering into the contract or the credit limit increase; or
- the credit contract is not entered into or the credit limit is not increased.



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Dispute resolution procedures

We have an internal dispute resolution procedure. We are also a member of an independent external dispute resolution scheme, Credit Ombudsman Services (see contact details below).

Internal dispute resolution

If you have a complaint, you should contact us first, by using any of the contact details shown on the front page of this credit guide.

Wherever possible we will seek to settle your complaint on the spot. If we can't do this, we will advise you in writing within 2 working days of receiving your complaint about the procedures for investigating and handling the complaint.

- **Complaints we can't resolve on the spot:** We will seek to deal with your complaint within 21 days. We will respond to you within 14 days of receiving the complaint to ensure that our response is received within 21 days. If we can't make a decision within 14 days and we need additional time, we will write to you advising that a further period, not exceeding 24 days, will be required for investigation. This will extend the complaint handling time to a total of 45 days from the initial date of lodgement. If the unresolved complaint exceeds 45 days, we will advise you in writing and specify a date when a decision can be expected, and give you regular updates.
- **Complaints involving hardship applications or postponement of enforcement proceedings:** These will be treated as urgent matters. There will be no extension of time beyond 21 days for resolution of a complaint relating to a default notice. If you seek hardship relief or postponement of enforcement proceedings and the matter is not resolved within 21 days, the matter will be referred to external dispute resolution. You can lodge a complaint directly with our external dispute resolution scheme where it involves a default notice that has been issued after a request for hardship assistance or postponement of enforcement proceedings has been declined.
- **Outcome of the complaint:** We will advise you in writing of the outcome of our investigation, the reasons for the outcome, and further action you can take in respect of the complaint. Within 7 days of resolution of complaint, your accounts should be adjusted to give effect to our decision.



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External dispute resolution

If you are unhappy with any decision or the handling of the complaint by us, you can refer your complaint for external resolution to [*insert name of your EDR scheme*]. This service is available at no cost to you. Contact details are below:

Credit Ombudsman Services
PO Box A252
South Sydney NSW 1235
Telephone: (02) 9273 8455
Fax: (02) 9273 8445
Email: members@cosl.com.au
Website: www.cosl.com.au

In many cases this leads to a successful resolution. If the dispute remains unresolved, *Credit Ombudsman Services* can then offer conciliation processes or it may investigate the dispute and issue a written decision on your case which is binding on us (including requiring us to make a monetary payment to you).

Our external dispute resolution scheme cannot deal with your complaint (assuming the complaint is within the scheme's terms of reference) unless you have attempted to resolve the problem with us first, and either:

- we have made a formal proposal to resolve the complaint, and you have told us that the proposal is not acceptable to you; or
- at least 45 days has elapsed since you made your complaint,

whichever occurs sooner. However if the complaint relates to a hardship application or request for postponement of enforcement proceedings (see under *Internal dispute resolution* above), the scheme may be able to deal with your complaint sooner.