



MERITON TOWER

Level 11, 528 Kent Street
Sydney NSW 2000

Telephone: (02) 9287 2888

Facsimile: (02) 9287 2732

vendorfinance@meriton.com.au

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: meriton.com.au/finance

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.

不明之处请咨询意见



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Fees and charges

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.

不明之处请咨询意见



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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.

不明之处请咨询意见

客户留存副本



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PLEASE NOTE/请注意

- 请用英文填写此申请表格
- 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.
Meriton 公寓有限公司, Meriton 物业金融有限公司连同其业务代表, 职员和销售代理**不提供**任何有关 Meriton 物业金融有限公司提供的卖方融资方面的财务建议, 申请人需获得独立的融资建议以确保金融产品的适当性。
- This Loan Application must be completed and signed and the original submitted to the Vendor Finance Department.
此贷款申请须填写并签字, 申请表格原件须递交至卖方融资部门。
Meriton will not accept or process a copy of a completed Loan Application.
Meriton 不接受不处理申请表的复印件。

Australian Credit License No: 393461

DX 1177 Sydney 2000 | www.meriton.com.au

Meriton Property Finance Pty Limited ABN 36 101 180 607

请用英文填写此申请表格

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MERITON
PROPERTY FINANCE
PTY LIMITED

Vendor Finance Application

Applicant(s)/申请人		
1ST BORROWER/第一借款人:		
2 ND BORROWER/第二借款人:		
COMPANY NAME/公司名称:		
PROPERTY ADDRESS/所购物业地址:		
PURCHASE PRICE/购买价格: \$		
LOAN REQUIRED/贷款额: \$		
LVR/借贷比例:		
PURPOSE/用途:	OWNER OCCUPATION/自住	INVESTMENT/投资

Level 11, Meriton Tower, 528 Kent Street, Sydney NSW 2000
Ph: (02) 9287 2888 Fax: (02) 9287 2732

Meriton Property Finance Pty Ltd
ABN 36 101 180 607
Credit Licence No: 393461

请用英文填写此申请表格

APPLICANT 1/第一申请人: DETAILS/基本信息

Personal
个人

Title /称谓 Given names include first and middle/名字

Last name/姓氏

Date of Birth/出生日期

 / /

Australian resident? Yes No
澳大利亚居民? 是 否

Australian Citizen? Yes No
澳大利亚公民? 是 否

Driver's Licence number/驾照号码

State of issue/颁发地区

Marital Status/婚姻状况

Married Divorced De Facto Widowed Single
已婚 离异 同居 丧偶 单身

No. of dependants

未成年子女数量

Age of dependants

未成年子女年龄

Contact
联系方式

Home address/居住地址 - PO Box not allowed/邮局信箱号码无效

State/州

Postcode/邮政编码

Years lived at home address/在此处居住时长

Previous home address/之前居住地址: if at current home for less than 3 years/如果在现居住地少于三年

State/州

Postcode/邮政编码

Years lived at previous home address/在此处居住时长

Mailing address/通信地址: if not the same as home address/如与居住地址有别 State/州

Postcode/邮政编码

Current residential status/目前居住状态

Own Mortgage Rent Live with parents
完全所有 有按揭 租住 与父母家人同住

Other please provide details/其它请特指

Home phone number

 ()

Work phone number

 ()

Mobile phone number

Fax number

 ()

E-mail address /电子邮件地址

Employment
工作情况

Employment type/就业类型

Full-time Part-time Casual Self-employed
全职 兼职 临时 自雇

Occupation/职业

Current employer if self employed, provide business/trading/company name and ABN
当前雇主/如自雇, 须提供生意或公司名称以及公司注册号码 ABN

Length of employment
已工作时间

Previous employer 1 if current employment if less than 3 years
前任雇主 1 如果当前工作时间少于 3 年

Length of employment
已工作时间

Previous employer 2 if length of employment already provided is less than 3 years
前任雇主 2 如果以提供的工作时间小于 3 年

Length of employment
已工作时间

Base income gross annual
基本工资 税前年薪

 \$

Overtime gross annual
加班收入 税前年薪

 \$

Other allowances gross annual
其它补助收入 税前年薪

 \$

Other income gross annual provide details e.g. bonuses, veteran's pension, second job, etc.
其他收入 年薪, 需提供详细信息, 例如: 奖金, 退伍津贴, 第二职业等

 \$

Rental income weekly
租金收入 每周

 \$

请用英文填写此申请表格

APPLICANT 2/第二申请人: DETAILS/基本信息

Personal
个人

Title /称谓 Given names include first and middle/名字

Last name/姓氏

Date of Birth/出生日期

____/____/____

Australian resident? Yes No
澳大利亚居民? 是 否

Australian Citizen? Yes No
澳大利亚公民? 是 否

Driver's Licence number/驾照号码

State of issue/颁发地区

Marital Status/婚姻状况

Med
已婚

Diced
离异

Dacto
同居

Wiwed
丧偶

Single
单身

No. of dependants

未成年子女数量

Age of dependants

未成年子女年龄

Contact
联系方式

Home address/居住地址 - PO Box not allowed/邮局信箱号码无效

State/州

Postcode/邮政编码

Years lived at home address/在此处居住时长

Previous home address/之前居住地址 if at current home for less than 3 years/如果在现居住地少于三年

State/州

Postcode/邮政编码

Years lived at previous home address/在此处居住时长

Mailing address/通信地址 if not the same as home address/如与居住地址有别 State/州

Postcode/邮政编码

Current residential status/目前居住状态

Own
完全所有

Mortgage
有按揭

Rent
租住

Live with parents
与父母家人同住

Other please provide details/其它 请特指

Home phone number
宅电

() _____

Work phone number
工作电话

() _____

Mobile phone number
手机

Fax number
传真

() _____

E-mail address /电子邮件地址

Employment
工作情况

Meriton requires a minimum of three years employment details Meriton 要求提供至少三年的工作信息

Employment type/就业类型

Full-time
全职

Part-time
兼职

Casual
临时

Self-employed
自雇

Occupation/职业

Current employer if self employed, provide business/trading/company name and ABN
当前雇主/如自雇, 须提供生意或公司名称以及公司注册号码 ABN

Length of employment

已工作时间

Previous employer 1 if current employment if less than 3 years
前任雇主 1 如果当前工作时间少于 3 年

Length of employment

已工作时间

Previous employer 2 if length of employment already provided is less than 3 years
前任雇主 2 如果以提供的工作时间小于 3 年

Length of employment

已工作时间

Base income gross annual
基本工资 税前年薪

\$ _____

Overtime gross annual
加班收入 税前年薪

\$ _____

Other allowances gross annual
其它补助收入 税前年薪

\$ _____

Other income gross annual provide details e.g. bonuses, veteran's pension, second job, etc.
其他收入 年薪, 需提供详细信息, 例如: 奖金, 退伍津贴, 第二职业等

\$ _____

Rental income weekly
租金收入 每周

\$ _____

请用英文填写此申请表格

COMPANY 公司 / FAMILY TRUSTEE DETAILS 家庭信托 基本信息 if applicable 如适用

Details
基本信息

Company Name/公司名称

ABN/ACN/生意注册号码/公司注册号码

Principal Place of Business/Administration/主要经营办公地点 - PO Box not allowed 邮局信箱号码无效

Full Address of the Registered Office/公司注册详细地址 - PO Box not allowed 邮局信箱号码无效

Postal Address/通信地址

Phone Number/电话号码

Fax Number/传真号码

Industry/所属行业

()

()

Business Contact Name/ 公司联系人

Phone Number/电话号码

()

Company registered at ASIC as: (select one) 公司在澳大利亚证券和投资委员会注册为:(请选择一项)

Public Company/上市公司

Proprietary/Private Company/私营或私有公司

Full Name of each Director of the Company/公司所有董事全名

Director (1)/董事 1

Percentage Shareholding/持股比例

Director (2)/董事 2

Percentage Shareholding/持股比例

Director (3)/董事 3

Percentage Shareholding/持股比例

Director (4)/董事 4

Percentage Shareholding/持股比例

Director (5)/董事 5

Percentage Shareholding/持股比例

Director (6)/董事 6

Percentage Shareholding/持股比例

If Proprietary/Private Company, please provide/若为私有公司, 请提供

Full Name and Address of the Beneficial Owners*/权益所有人的全名和地址*

Full Name (1)/姓名(1)

Residential Address (1)/家庭住址(1) PO Box not allowed/ 邮局信箱号码无效

Full Name (2)/姓名(2)

Residential Address (2)/家庭住址(2) PO Box not allowed/ 邮局信箱号码无效

Full Name (3)/姓名(3)

Residential Address (3)/家庭住址(3) PO Box not allowed/ 邮局信箱号码无效

Full Name (4)/姓名(4)

Residential Address (4)/家庭住址(4) PO Box not allowed/ 邮局信箱号码无效

请用英文填写此申请表格

STATEMENT OF ASSETS & LIABILITIES/资产负债详表

CURRENT ASSETS/当前资产

ASSETS/资产 What you own /你所拥有	DETAILS/详细信息	VALUE/价值	TICK APPLICANTS 申请人勾选
Savings/银行存款		\$	<input type="checkbox"/> App 1 申请人 1 <input type="checkbox"/> App 2 申请人 2
Other/其他		\$	<input type="checkbox"/> App 1 申请人 1 <input type="checkbox"/> App 2 申请人 2
Owned property 1 自有物业 1		\$	<input type="checkbox"/> App 1 申请人 1 <input type="checkbox"/> App 2 申请人 2
Owned property 2 自有物业 2		\$	<input type="checkbox"/> App 1 申请人 1 <input type="checkbox"/> App 2 申请人 2
Owned property 3 自有物业 3		\$	<input type="checkbox"/> App 1 申请人 1 <input type="checkbox"/> App 2 申请人 2
Motor vehicle 1 汽车 1		\$	<input type="checkbox"/> App 1 申请人 1 <input type="checkbox"/> App 2 申请人 2
Motor vehicle 2 汽车 2		\$	<input type="checkbox"/> App 1 申请人 1 <input type="checkbox"/> App 2 申请人 2
Home contents 家庭财产		\$	<input type="checkbox"/> App 1 申请人 1 <input type="checkbox"/> App 2 申请人 2
Super/Life policies 养老金/寿险保额		\$	<input type="checkbox"/> App 1 申请人 1 <input type="checkbox"/> App 2 申请人 2
Shares/Investments 股票/投资		\$	<input type="checkbox"/> App 1 申请人 1 <input type="checkbox"/> App 2 申请人 2
Total assets 资产总额		\$	

CURRENT LIABILITIES/当前负债

LIABILITIES/负债 What you owe 你所偿付	NAME OF INSTITUTION 机构名称	MONTHLY 月供	BALANCE 余额	BORROWER 借款人
Rent/房租			\$	<input type="checkbox"/> App 1 申请人 1 <input type="checkbox"/> App 2 申请人 2
Home loan 1 房屋贷款 1			\$	<input type="checkbox"/> App 1 申请人 1 <input type="checkbox"/> App 2 申请人 2
Home loan 2 房屋贷款 2			\$	<input type="checkbox"/> App 1 申请人 1 <input type="checkbox"/> App 2 申请人 2
Home loan 3 房屋贷款 3			\$	<input type="checkbox"/> App 1 申请人 1 <input type="checkbox"/> App 2 申请人 2
Other loans 其他贷款			\$	<input type="checkbox"/> App 1 申请人 1 <input type="checkbox"/> App 2 申请人 2
Other debts 其他债务			\$	<input type="checkbox"/> App 1 申请人 1 <input type="checkbox"/> App 2 申请人 2
Credit card 1 信用卡 1		Card limit/信用卡额度	\$	<input type="checkbox"/> App 1 申请人 1 <input type="checkbox"/> App 2 申请人 2
Credit card 2 信用卡 2		Card limit/信用卡额度	\$	<input type="checkbox"/> App 1 申请人 1 <input type="checkbox"/> App 2 申请人 2
Credit card 3 信用卡 3		Card limit/信用卡额度	\$	<input type="checkbox"/> App 1 申请人 1 <input type="checkbox"/> App 2 申请人 2
Store cards 赊借卡		Card limit/信用卡额度	\$	<input type="checkbox"/> App 1 申请人 1 <input type="checkbox"/> App 2 申请人 2
Total liabilities 负债总额			\$	

请用英文填写此申请表格

REFERENCE INFORMATION/举荐人信息

Nearest
Relative or
Friend
not living
with you
亲属或朋友
与你不同住

Name for Applicant 1/第一申请人的举荐人

Phone number/电话号码

Address not a post office box/地址 邮局信箱号码无效

State/州

Postcode/邮政编码

Name for Applicant 2/第二申请人的举荐人

Phone number/电话号码

Address not a post office box/地址 邮局信箱号码无效

State/州

Postcode/邮政编码

Accountant
Details
会计信息
if self-
employed/
sub-contractor/
若为自雇人士

Company name/公司名称

Contact name/联系人

Phone number/电话号码

Fax number/传真号码

Email Address/电子邮件地址

请用英文填写此申请表格

警告

以下页文件非常重要，
如果您不能完全理解英文，
请在签署以下文件之前咨询意见

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 _____

Name of Witness

Address of Witness

X _____ / /

Signed (2nd Applicant) Dated

X _____

Name 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.

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.



MERITON TOWER

Level 11, 528 Kent Street
Sydney NSW 2000

Telephone: (02) 9287 2888

Facsimile: (02) 9287 2732

vendorfinance@meriton.com.au

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: meriton.com.au/finance

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.

不明之处请咨询意见



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Fees and charges

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.

不明之处请咨询意见