

**MERITON
PROPERTY FINANCE
APPLICATION**



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PROPERTY FINANCE

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PROPERTY FINANCE APPLICATION

APPLICANT(S)

1ST BORROWER:

2ND BORROWER:

COMPANY NAME:

PROPERTY ADDRESS:

PURCHASE PRICE: \$

LOAN REQUIRED: \$

LVR:

PURPOSE:

OWNER OCCUPIED

INVESTMENT

NOTE: APPLICANTS MUST POST A COMPLETED AND SIGNED HARD COPY OF THE LOAN APPLICATION FORM WITH ALL SUPPORTING DOCUMENTATION TO:

Meriton Property Finance

Level 11/528 Kent Street

SYDNEY NSW 2000

AUSTRALIA

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

Tel: (02) 9287 2888 | Fax: (02) 9287 2732

finance@meriton.com.au

MERITON PROPERTY FINANCE PTY LIMITED

AUSTRALIAN CREDIT LICENCE NO: 393461

ABN 36 101 180 607 | DX 1177 SYDNEY NSW AUSTRALIA 2000

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

No. of dependants Age of dependants

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*

\$ \$

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 dependants

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

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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 <i>What you own</i>	DETAILS	VALUE	TICK APPLICANTS	
Savings		\$	App 1	App 2
Other		\$	App 1	App 2
Owned property 1		\$	App 1	App 2
Owned property 2		\$	App 1	App 2
Owned property 3		\$	App 1	App 2
Motor vehicle 1		\$	App 1	App 2
Motor vehicle 2		\$	App 1	App 2
Home contents		\$	App 1	App 2
Super/Life policies		\$	App 1	App 2
Shares/Investments		\$	App 1	App 2
		Total assets \$		

CURRENT LIABILITIES

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

REFERENCE INFORMATION

Nearest Relative or Friend *not living with you*

Name for REFEREE 1

Phone number

Address *not a post office box*

State

Postcode

Name for REFEREE 2

Phone number

Address *not a post office box*

State

Postcode

** Note for overseas purchasers: Two referees required - 1) Referee who lives in Australia. 2) Referee who resides overseas.*

Accountant details *if selfemployed/ sub-contractor/*

Company name

Contact name

Phone number

Fax number

Email Address

FORM DDR For and behalf of Meriton Property Finance Pty Limited

REQUEST FOR DEBITING AMOUNTS TO ACCOUNTS BY THE DIRECT DEBIT SYSTEM

Date

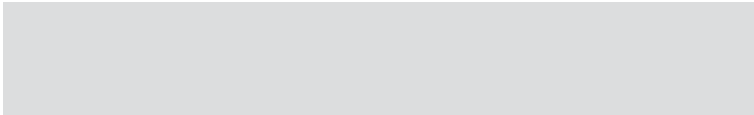
Insert your name in full I/We

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 438-566) 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 ?

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 ?

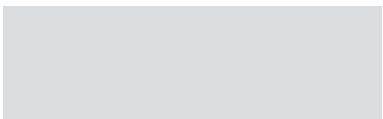
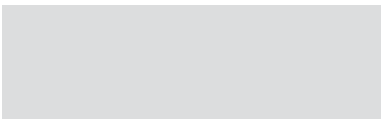
3. Is there any unsatisfied judgement entered in any court against you, your spouse, or any company of which either you or your spouse are or were a shareholder or officer ?

4. Have you or your spouse, or any company with which you are or were associated, ever had a property foreclosed upon or given title or deed in lieu thereof through a mortgagee sale proceeding ?

5. Do you or your spouse, have any unpaid defaults, either current or within the last 5 years, listed with the Credit Reference Association ?

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 		X 	
Signed (1st Applicant)	Dated	Signed (2nd Applicant)	Dated
X 		X 	
Signed (Witness)	Dated	Signed (Witness)	Dated
Name of Witness		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 Property 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
Print Name

Dated

X 

Signature
Print Name

Dated

PROOF OF IDENTIFICATION

LIST OF ACCEPTABLE DOCUMENTS (100 POINTS REQUIRED)

Certified Copies of Primary Identification Documents (For overseas buyers: Notarised copies).

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

Certified Copies of 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

Certified Copies of 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.

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

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

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

PROPERTY 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 of \$1,500

Payable at time of lodgment of all Property Finance Applications and are only refunded if your application has been declined.

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.com.au/finance

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Sydney NSW 2000

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