



Australian Credit Licence No 387406

LOAN APPLICATION

SYNERGY HOME LOANS (AUSTRALIA) PTY LTD

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Email: support@synergyhomeloans.com.au

ACN 106 068 517 - ABN 15 106 068 517

CLIENT DETAILS

Client Name/s:

Total Loan Amount:

INTRODUCER DETAILS

Company: Name:

Telephone: B: Facsimile: Mobile:

LOAN APPLICATION

PORTION A

Amount: \$ Loan Term: yrs

Repayment Type P+I variable:
I/O For yrs Fixed: For yrs

Purpose: Assist in the purchase of an owner occupied property Assist in the purchase of an investment property
 To refinance an existing home, personal or car loan Other (please specify):

PORTION B

Amount: \$ Loan Term: yrs

Repayment Type P+I variable:
I/O For yrs Fixed: For yrs

Purpose: Assist in the purchase of an owner occupied property Assist in the purchase of an investment property
 To refinance an existing home, personal or car loan Other (please specify):

PORTION C

Amount: \$ Loan Term: yrs

Repayment Type P+I variable:
I/O For yrs Fixed: For yrs

Purpose: Assist in the purchase of an owner occupied property Assist in the purchase of an investment property
 To refinance an existing home, personal or car loan Other (please specify):

PERSONAL PARTICULARS

To be completed by both personal and corporate borrowers and guarantors

APPLICANT ONE

Applicant
 Director/Partner
 Guarantor
 First Home Buyer
 Yes No
 Aust Resident Yes No
 Surname
 Other Names
 Title Mr/ Mrs/ Ms
 Marital Status
 Date of Birth
 No. of Dependents
 Age of Dependents
 Full Name of Spouse
 Have you ever been known by any other names?
 (If yes give details)
 Driver's Licence No.
 Current Residential Address of Applicant

 Postcode
 For years
 Owned Rented
 Telephone (H)
 (W)
 Mobile
 Fax
 Email
 Postal Address
 Previous Address of Applicant

 Postcode
 for years
 Post Settlement Address

 Occupation
 Employer
 Address

 Telephone:
 Since
 Probation Yes No
 Employment Type Full Time Part time Casual
 Previously Employed by
 From
 To
 Mother's Maiden Name
 Nearest Relative Details
 Name
 Address

 Telephone
 Relationship to Applicant

APPLICANT TWO

Applicant
 Director/Partner
 Guarantor
 First Home Buyer
 Yes No
 Aust Resident Yes No
 Surname
 Other Names
 Title Mr/ Mrs/ Ms
 Marital Status
 Date of Birth
 No. of Dependents
 Age of Dependents
 Full Name of Spouse
 Have you ever been known by any other names?
 (If yes give details)
 Driver's Licence No.
 Current Residential Address of Applicant

 Postcode
 For years
 Owned Rented
 Telephone (H)
 (W)
 Mobile
 Fax
 Email
 Postal Address
 Previous Address of Applicant

 Postcode
 for years
 Post Settlement Address

 Occupation
 Employer
 Address

 Telephone:
 Since
 Probation Yes No
 Employment Type Full Time Part time Casual
 Previously Employed by
 From
 To
 Mother's Maiden Name
 Nearest Relative Details
 Name
 Address

 Telephone
 Relationship to Applicant

PERSONAL PARTICULARS (CONT.)

Solicitor Details

Name of Firm

Address

Solicitor's Name

Solicitor's phone

Accountant Details

Name of Firm

Address

Accountant's Name

Accountant's phone

SECURITY DETAILS

Property Address 1:

Purchase Price/Estimated Value:

Access Contact: Ph:

Property Address 2:

Purchase Price/Estimated Value:

Access Contact: Ph:

Property Address 3:

Purchase Price/Estimated Value:

Access Contact: Ph:

SUMMARY

Funds Position	Funds Required	\$
Contract Price/Refinance Amount		
Stamp Duty on Property Transfer & Mortgage		
Other:		
Stamp Duty on Mortgage		
Other Set-up/Loan Establishment Costs		
Other Debt Consolidation		
Total: Funds Required		

Funding Sourced By	\$
Loan Amount Sourced	
Deposit Paid	
Savings	
Gift	
Other Finance	
Grants	
Total: Funds Available	

JOINT NOMINATION/CONSENT DECLARATION

Each borrower is separately entitled under the National Credit Code to receive a copy of any notice or other document under the National Credit Code. By signing below, you give up the right to be provided with multiple copies of information direct from the Lender, and nominate one person to receive this information.

I/We nominate *(Full name of joint borrower/ mortgagor/guarantor):*

To receive notices and other documents under the National Credit Code on behalf of me/all of us. The notices and documents are to be sent to the following mailing address:

Address: _____

Please only sign below if each wish to nominate one of you. Only a person who is a Borrower may be the person nominated.

Any Borrower who has signed this form can advise the Lender at any time in writing that they wish to cancel their nomination.

Following any cancellation, the Lender will from then on provide each joint Borrower with their own separate copy of any notice under the National Credit Code.

Signature: _____ Signature: _____

Name: _____ Date: _____ Name: _____ Date: _____

ASSETS	\$
Bank Deposits/ Institution:_____	
Savings:_____	
Term:_____	
Cheque:_____	

Other Cash Investments:_____	

Principal Dwelling:_____	

Investment Properties:_____	

Deposit Paid:_____	

Superannuation (Current Value):_____	

Motor Vehicles:_____	

Share Portfolio:_____	

Furniture / Fittings:_____	

Personal Effects:_____	

Other:_____	

Net Business Equity	
Total Assets:	
Deficiency:	

LIABILITIES	MONTHLY PAYMENTS	\$	<input checked="" type="checkbox"/>
Credit Cards/ Institution:_____			Non-Continuing Liability
Limit \$			
Limit \$			
Limit \$			

Overdraft/ Institution:_____			

Mortgages / Institution:_____			

Mortgages / Institution:_____			

Personal Loans / Institution:_____			

Hire Purchase / Lease:_____			
List Institution:_____			

Guarantees / _____			
Other Liabilities:_____			

Other:_____			

Total Liabilities:			
Surplus:			

NB: Please tick those liabilities to be refinanced by this loan application

INCOME (average monthly)

Base Salary	Gross (p.a.)	Net (p.m)
Income Earner 1	\$	\$
Income Earner 2	\$	\$
Other Income		
Regular overtime		\$
Government benefits/pension		\$
Part-time/casual employment		\$
Dividends/interest		\$
Commission		\$
Rent received		Net
Monthly Gross	\$	\$
Other – please specify		\$
		\$
Total net monthly income	(3)	\$

EXPENDITURE (average monthly)

Credit commitments		
Loan repayments for this facility	\$	Non-continuing expense
Loan repayments for other loans	\$	
Loan repayments for HP's	\$	
Credit/Store cards	\$	
Other commitments		
Total living expenses <small>(includes: Motor Vehicle Costs, Rates, Electricity, Gas, Telephone, Food, Clothing, Personal, Home Insurance, Education Expenses)</small>	\$	
Rent/board	\$	
Insurance– Contents/Medical etc	\$	
Life/Income replacement insurance	\$	
Child maintenance	\$	
Other – please specify		
	\$	
	\$	
	\$	
Total net monthly expenditure	(4)	\$
Total net monthly income	(3)	\$
Less total monthly expenditure	(4)	\$
Uncommitted monthly income	=(3) - (4)	\$

- | | Yes | No |
|---|--------------------------|--------------------------|
| 1. Have you, or your spouse, ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Have you, or your spouse, ever been shareholders or officers of any company of which a manager or 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. Has any application in respect of this loan ever been submitted by you or any other person to any other lender? If so, give details. | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Is the property under old systems title? | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Are all borrowers eligible for the First Home Owner G? (If 'Yes', amount of Grant \$ _____) | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Do you want to capitalise any LMI premium (where applicable) to your loan facility? | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Has any applicant in respect of this loan ever been a party to a loan, credit card, rental agreement or other credit facility that has been in arrears greater than one payment? | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Has any applicant in respect of this loan ever been insolvent, bankrupt or ever been a party to a Part IX, Part X arrangement or is there an unsatisfied statutory demand in bankruptcy outstanding? | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. Are you aware of any expected change in your circumstances that may alter your financial situation or ability to repay the loan, including any expected change in your income or expenses? | <input type="checkbox"/> | <input type="checkbox"/> |

NB. If answer 'Yes' please provide details in the Additional Notes section and supporting information if applicable.

The undersigned hereby applies for the loan described herein to be secured by a mortgage on the property described herein and represents that all statements made in this application are true and made for the purpose of obtaining the loan. Verification may be obtained from any source named herein. The undersigned agrees to support this application with a valuation of the subject property by a qualified valuer selected by Synergy Home Loans (Australia) Pty Ltd at the expense of the undersigned and without implied obligation on the part of Synergy Home Loans (Australia) Pty Ltd. The undersigned further agrees to pay all necessary expenses, including legal and valuation fees, and loan processing costs, incurred in obtaining this loan whether or not the final loan is granted. It is agreed that by accepting this application Synergy Home Loans (Australia) Pty Ltd is not obliged to grant a loan. We note that the mortgage property will require general insurance coverage against hazards at least equal to the value of the property improvements. Such insurer will be acceptable to Synergy Home Loans (Australia) Pty Ltd, who have sole discretion of rejection without grounds. The undersigned's Solicitor or agent is authorised to accept notice on behalf of the undersigned.

I/We declare that I/we, the undersigned, am/are over the age of 18 at the time of execution of this application.

I/We acknowledge that initial and ongoing fees may be paid by Synergy Home Loans (Australia) Pty Ltd to any party for loan processing on our behalf.

I/We apply for consideration of a loan and certify that the foregoing information / statements are true and complete in every particular and acknowledge that the loan application may not be in my/our own handwriting.

I/We acknowledge that commission may be payable for the loan, insurance and other services provided in connection with the loan

I/We acknowledge that this application is not a legally binding contract, and any contractual obligation in respect of any financial undertaking will be set out in subsequent documents. If the information in this form is not in my handwriting.


I/We confirm I/we have carefully checked that this application has been completed in accordance with my/our instructions.

Signature of Applicant one _____ Date _____ / _____ / _____

Signature of Applicant two _____ Date _____ / _____ / _____





100 POINT APPLICATION FORM APPLICANT ONE

Identification check for all individual applicants and mortgagors and directors of corporate applicants and corporate mortgagors.

- To be completed by the mortgage broker/mortgage manager (Authorised Party) taking a Loan Application.
- 100 Point Identification must include at least one document with photo identification ().
- Original documents MUST be sighted and a copy of the documents must accompany this form.
- Photocopies of identification documents must be clear and legible



Full name of Applicant (surname first)		Formerly known as (surname first)	
Applicant's date of birth	/ /	Evidence of change of name signed (e.g marriage certificate)	
Applicant's residential address (must not be a P.O. Box)		Applicant's signature	

Document Type (Please tick type used)	Point Value	The Document verifies the Applicants (check <input checked="" type="checkbox"/> all that apply)			Document/ Account Number	Name of issuing body	Date of issue	Expiry Date	Certified copy/ Clear and legible copy attached
		Name	D.O.B.	Address					
only 1 allowed	Birth certificate	70	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>
	Current Passport 		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>
	Expired Australian Passport (which has not been cancelled and which was current in the preceding two years) 		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>
	Citizenship certificate		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>
Driver's Licence 	40	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>
Student photo ID card (issued by an Australian Tertiary Education Institution) 	40	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>
Pension concession card or Health care card	40	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>
Name/address confirmed by current/previous employer (within last two years)	35	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>
Public utilities record issued within the last 3 months	25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>
Medicare card	25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>
Financial Institution passbook, account statement, debit card issued within the last 3 months (one per institution only)	25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>
The individual has been known to the Authorised Party for a minimum of 12 months	40	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>
Rates Notice issued within the last 3 months or Title search	35	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>
Total number of points (must be at least 100 points)									

I am satisfied that the identity of the Applicant whose name, former name (if applicable), date of birth, residential address and signature appears above has been verified in accordance with this form and the criteria listed above. I also confirm that I have sighted original documents in verifying the Applicant's identity, and that true and complete copies of these are attached to this form.

Signature of Authorised Party/ Interviewer		Name of Authorised Party/ Interviewer		Date	/ /
Address of Authorised Party/ Interviewer		State where interview was held			

100 POINT APPLICATION FORM APPLICANT TWO

Identification check for all individual applicants and mortgagors and directors of corporate applicants and corporate mortgagors.

- To be completed by the mortgage broker/mortgage manager (Authorised Party) taking a Loan Application.
- 100 Point Identification must include at least one document with photo identification (📷).
- Original documents MUST be sighted and a copy of the documents must accompany this form.
- Photocopies of identification documents must be clear and legible



Full name of Applicant (surname first)	<input style="width:95%;" type="text"/>	Formerly known as (surname first)	<input style="width:95%;" type="text"/>
Applicant's date of birth	<input style="width:100%;" type="text" value=" / /"/>	Evidence of change of name signed (e.g marriage certificate)	<input style="width:100%;" type="text"/>
Applicant's residential address (must not be a P.O. Box)	<input style="width:100%;" type="text"/>	Applicant's signature	<input style="width:100%;" type="text"/>

Document Type (Please tick type used)	Point Value	The Document verifies the Applicants (check <input checked="" type="checkbox"/> all that apply)			Document/ Account Number	Name of issuing body	Date of issue	Expiry Date	Certified copy/ Clear and legible copy attached
		Name	D.O.B.	Address					
only 1 allowed	Birth certificate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	
	Current Passport 📷	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	
	Expired Australian Passport (which has not been cancelled and which was current in the preceding two years) 📷	70	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>
	Citizenship certificate		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>
Driver's Licence 📷	40	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	
Student photo ID card (issued by an Australian Tertiary Education Institution) 📷	40	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	
Pension concession card or Health care card	40	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	
Name/address confirmed by current/previous employer (within last two years)	35	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	
Public utilities record issued within the last 3 months	25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	
Medicare card	25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	
Financial Institution passbook, account statement, debit card issued within the last 3 months (one per institution only)	25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	
The individual has been known to the Authorised Party for a minimum of 12 months	40	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	
Rates Notice issued within the last 3 months or Title search	35	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	
Total number of points (must be at least 100 points)									

I am satisfied that the identity of the Applicant whose name, former name (if applicable), date of birth, residential address and signature appears above has been verified in accordance with this form and the criteria listed above. I also confirm that I have sighted original documents in verifying the Applicant's identity, and that true and complete copies of these are attached to this form.

Signature of Authorised Party/ Interviewer

Address of Authorised Party/ Interviewer

Name of Authorised Party/ Interviewer

State where interview was held

Date

LOAN PURPOSE CHECKLIST (EACH APPLICANT MUST COMPLETE THIS SECTION)

Your proposed loan may be regulated by the National Credit (Code). The NCC may apply where:

- Credit is provided under a contract
- The applicant (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and
- The purpose for which credit is provided is wholly or predominantly of a personal, domestic, or household use; or
- purchase, renovate or improve residential property for investment purposes; or
- refinance personal, domestic or household credit or to purchase, renovate or improve residential property for investment purposes.

PART A

Yes No

1. Are any of the applicant/s natural persons as described above?	<input type="checkbox"/>	<input type="checkbox"/>
2. Are any of the applicant/s a corporation? If yes, do not complete Part B and Part C	<input type="checkbox"/>	<input type="checkbox"/>
3. Are any of the applicant/s a strata corporation (being a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)?	<input type="checkbox"/>	<input type="checkbox"/>

PART B

The purpose of this loan is to:	Loan Amount Sought
To purchase a property for personal use	\$
To purchase a property for investment purposes	\$
To refinance property for personal use	\$
To refinance property for investment purposes	\$
To purchase vacant land for personal use	\$
To purchase vacant land for investment purposes	\$
To refinance vacant land for personal use	\$
To refinance vacant land for investment purposes	\$
To purchase vacant land and construct a property for personal use	\$
To purchase vacant land and construct a property for investment purposes	\$
To refinance vacant land and construct a property for personal use	\$
To refinance vacant land and construct a property for investment purposes	\$
To provide funds for future personal use	\$
To provide funds for a future business/investment purpose	\$
TOTAL	\$

PART C

Yes No

Are any of the applicant/s likely to receive an income tax deduction in respect of at least 50% of the total interest payable on the amount proposed to be borrowed?	<input type="checkbox"/>	<input type="checkbox"/>
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If you believe the proposed loan is NOT provided wholly or predominantly for personal or household purposes, then you must also complete the Declaration of Purpose.

Please Note: If you declare that the loan has a business or investment purpose, but the lender's subsequent enquiries reveal that the loan is regulated under the NCC, the lender may be obliged to re-access the loan and arrange to have the loan re-documented. Any costs incurred by this process would be borne by the applicant/s.

Signature: _____ Name: _____ Date: _____

Signature: _____ Name: _____ Date: _____

DECLARATION OF PURPOSE

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 or investment purposes other than investment in residential property.

IMPORTANT

You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes other than investment in residential property.

By signing this declaration you may lose your protection under the National Credit Code.

I/We agree to provide declarations of purpose of the loan whenever required by the lender.

Signature: _____ Name: _____ Date: _____

Signature: _____ Name: _____ Date: _____

INTERVIEWER DECLARATION

I _____ hereby make the following representations:

- a. The applicant/each of the applicants has/have demonstrated sufficient English fluency to understand the loan and its implications. If no, please provide details: _____ YES NO
- b. The applicant/each of the applicants has/have demonstrated sufficient financial literacy to understand the loan and its implications/ If no, please provide details: _____ YES NO

Full Name of Interviewer		Date of Interview
Address of Interviewer		
Signature		

- | | | |
|--------------------------|----|--|
| <input type="checkbox"/> | 1 | Application Form – Completed and Signed by the Client |
| <input type="checkbox"/> | 2 | Identification – 100 points – legible and clear copies attached, must include legible copy of medicare card to be provided for each applicant. |
| <input type="checkbox"/> | 3 | Council Rates Notice and evidence of payment to date (if loan is secured by existing property) |
| <input type="checkbox"/> | 4 | Letter of Appointment from Introducer |
| <input type="checkbox"/> | 5 | <p>SELF-EMPLOYED APPLICANTS</p> <ul style="list-style-type: none"> • Self Employed (Full Doc) <ul style="list-style-type: none"> – Past 2 years Financial Statements, including business and Personal Income Tax Returns and Assessment Notices • Self Employed (LoDoc) <ul style="list-style-type: none"> – Execution by the Borrower of the Standard LoDoc Income Declaration. |
| <input type="checkbox"/> | 6 | <p>PAYG APPLICANTS</p> <ul style="list-style-type: none"> • PAYG- Over 12 months in position <ul style="list-style-type: none"> – Copy of last 2 pay slips – Copy of last 2 years Group Certificates or Tax Returns and Assessment Notices • PAYG- less than 12 months in the position <ul style="list-style-type: none"> – Employer letter dated, signed and on letterhead confirming employment details and that employee is not still completing probationary period. – Plus – Two Pay Slips and Group Certificate if available – Last two years Tax Returns and Assessment Notices • Social Security <ul style="list-style-type: none"> – Latest Notice from Social Security Department |
| <input type="checkbox"/> | 7 | <p>REFINANCE APPLICATIONS</p> <ul style="list-style-type: none"> • Latest 6 months Home Loan statements. <i>(if printed from Internet must show client's name/s and account number).</i> • Up to date rental income evidence (when used for income calculation). • Latest 6 months Personal Loan/Credit Card/Store Card statements. <i>(if printed from Internet must show client's name/s).</i> |
| <input type="checkbox"/> | 8 | <p>NEW PURCHASE APPLICATIONS</p> <ul style="list-style-type: none"> • Copy of Contract of Sale • Evidence of deposit – Copy of Deposit Receipt • 6 months Savings History • Gift Stat Dec <i>(if applicable)</i> <i>(Sample letter available from Synergy)</i> • FHOG Form <i>(if applicable)</i> • Up to date rental invoice evidence <i>(when rental is used for income calculation).</i> |
| <input type="checkbox"/> | 9 | <p>ADDITIONAL INFORMATION TO SUPPORT THE LOAN APPLICATION</p> <ul style="list-style-type: none"> • Letter of explanation regarding any defaults/bankruptcy. • Loan Application Summary from Introducer. • Needs Analysis |
| <input type="checkbox"/> | 10 | PRIVACY CONSENT AND NEEDS ANALYSIS |