

Source Details	
Branch / Agency _____	
Staff / Agent Name _____	
Phone Number (____) _____	Mobile _____
Fax Number (____) _____	Email Address _____

The Rock's Responsible Lending requirements

From 1 January 2011, The Rock will begin to comply with the Responsible Lending requirements under the National Consumer Credit Protection Act (NCCP). Responsible Lending has been established to protect customers by introducing consistent standards of conduct for brokers and lenders who are involved in arranging regulated credit for customers

Our Responsible lending obligations require us to make reasonable enquiries about a customer's requirements, objectives and financial situation, to ensure we are able to provide a credit contract that suits their needs.

To enable us to comply with our Responsible Lending obligations, please complete this application form in full and sign where indicated. Please note that we will be unable to assess your loan application should we not receive the information required in this form.

Loan Purpose- Purpose(s) for which borrowed money will be used.

Loan Objective	Brief Description of loan purpose/objective
A brief description of loan purpose and your objectives. Example 1 - Wish to purchase owner-occupied home for \$350,000. - Require 100% offset account for surplus funds. - May repay within four years if moved with job. - Wish to minimise payments. Example 2 - Refinance existing owner-occupied equity draw for deposit on investment property. - Further loan on investment property. - Require three year fixed rate for payment certainty. - Require interest only terms as per financial advice. Example 3 - Wish to consolidate existing home loan, personal loan and credit card to decrease repayments. - Wish to borrow maximum available equity draw for further personal needs.	
Total loan	\$ _____

Significant changes in future financial circumstances

are there any circumstances that you are aware of that could affect your ability to repay this loan?

For example:

- Temporary income reduction such as reduced overtime, duties/hours worked, or period of leave without pay.
- Long term change in income such as stopping work
- Anticipated large one-off expenditure such as tax, wedding expenses

No

Yes – if so,

- What are these circumstances? _____

- Please specify how you plan to meet repayments during this reduced income period? Please select:

From additional income (specify source) _____

Uncommitted income from borrower/s will be sufficient (will need to be evident in our assessment)

Savings (if not from surplus evident from this loan, please provide details)

Reducing expenditure (please detail areas to be reduced)

Sale of Shares/Investment property(ies) (please provide details of these)

Superannuation payout or annuity (evidence of fund and payout authority required)

Other (please specify) _____

Product Features

Will the following features meet your requirements and objectives? Yes No

NOTE:- If "Yes" at least one loan split in this application should have that feature.

Issue	Brief description of your objectives & reasoning	Preference
Interest Rate Preferences - examples: <ul style="list-style-type: none"> • Security from rising interest rates. • Prepared to trade off features for a lower variable rate. 		<input type="checkbox"/> Fixed <input type="checkbox"/> Variable <input type="checkbox"/> Split
Repayment Preferences - examples: <ul style="list-style-type: none"> • Pay off loan as soon as possible. • Only make interest payment- principal not reduced. 		<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest only
Access to funds - examples: <ul style="list-style-type: none"> • Access to additional loan repayments. • Separate transactional account that reduces loan interest. 		<input type="checkbox"/> Redraw <input type="checkbox"/> Offset account <input type="checkbox"/> Line of Credit
Additional comments on your requirements and objectives: Use this section to record your other preferences not specified above (eg: choosing a package or basic product).		
Do you envisage that you may pay out this loan within four years (sell property or refinance to another lender)? <input type="checkbox"/> Yes <input type="checkbox"/> No NOTE:- If Yes- carefully consider the applicable fees and discharge fees)		

Refinancing

Reason for refinancing (please select all that apply):

- Reduce/simplify repayments
- More competitive pricing
- Dissatisfaction with service at current lender
- Other (please specify)
- Convenience and flexibility
- Specific features and products

Refinancing costs:

Have you obtained a payout quote from the present mortgage holder Yes (enclose quote).

If No, recommend quote be obtained as costs to refinance may be considerable and may change significantly.

Item	Amounts
Current outstanding balance	
Plus accrued interest	
Plus estimated current mortgage refinancing cost (costs imposed by other institutions)	
Other bank fees	
Plus other costs	
Total amount to refinance	
Any further details	

Expected Monthly Living Costs if this loan is approved (do not include loan or credit card payments)

Item – Part A	Applicant 1	Applicant 2
Insurances (home & contents, first car)	\$	\$
Utilities (electricity, gas, telephone)	\$	\$
Rates (Council/Water) / Body Corp	\$	\$
Car/Travel (inc registration & petrol) – First car maintenance	\$	\$
Food	\$	\$
Clothing	\$	\$
Public transport fares, tolls, parking	\$	\$
Other (entertainment, household maintenance etc)	\$	\$
Item – Part B	Total – Part A	\$
School Fees & Child Care	\$	\$
Private Health Insurance	\$	\$
Child Support or other court or government imposed debt payment	\$	\$
Internet & Pay TV, Mobile phone	\$	\$
Motor Vehicle – second or further cars (rego, fuel, insurance)	\$	\$
Memberships (Club, Gym etc)	\$	\$
HECS / HELP	\$	\$
Ongoing medical costs (doctor, dentist, chiropractic etc)	\$	\$
Other (additional superannuation over 9%, etc.)	\$	\$
	Total – Part B	\$
Total Monthly living costs(include in summary on page 6)	\$	\$

Details of loan required

Loan Type	<input type="checkbox"/> Home / Investment Loan	<input type="checkbox"/> Line of Credit (LOC)	<input type="checkbox"/> Home to Home
Loan Product	<input type="checkbox"/> Standard Variable <input type="checkbox"/> Rock Advantage + <input type="checkbox"/> Rock Star Package <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Lo Doc <input type="checkbox"/> Other _____ (Additional Loans only)	<input type="checkbox"/> Standard Variable <input type="checkbox"/> Rock Star Package <input type="checkbox"/> Lo Doc <input type="checkbox"/> Other _____ (Additional Loans only)	<input type="checkbox"/> Standard Variable <input type="checkbox"/> Rock Advantage + <input type="checkbox"/> Rock Star Package <input type="checkbox"/> Fixed Rate

Funds Statement

Purchase Price	\$	Deposit Paid	\$
Construction Costs	\$	First Home Owners Grant (if applicable)	\$
Refinance (please refer p#)	\$	Gift	\$
Own Legals (Professional Costs + Outlays)	\$	Savings / Contribution	\$
Stamp Duty (on purchase)	\$	Other (Please outline)	\$
Borrowing Costs (LMI, Stamp Duty, Reg'n, etc)	\$	Other (Please outline)	\$
Other (Please outline)	\$	Other (Please outline)	\$
Other (Please outline)	\$	Loan Requirement	\$
Total (A) *	\$	Total (B) *	\$

* Please note that total A must equal total B

Loan Structure

Amount	Loan Term	Fixed / Variable	Rate %	Fixed Term	P&I / IO	I/O Term	Purpose
\$	yrs		%	yrs		yrs	<input type="checkbox"/> O/O <input type="checkbox"/> R / I
\$	yrs		%	yrs		yrs	<input type="checkbox"/> O/O <input type="checkbox"/> R / I
\$	yrs		%	yrs		yrs	<input type="checkbox"/> O/O <input type="checkbox"/> R / I
\$	yrs		%	yrs		yrs	<input type="checkbox"/> O/O <input type="checkbox"/> R / I
\$	yrs		%	yrs		yrs	<input type="checkbox"/> O/O <input type="checkbox"/> R / I
\$	yrs		%	yrs		yrs	<input type="checkbox"/> O/O <input type="checkbox"/> R / I

LMI Capitalised (Source Use only)

Yes

No

(if yes exclude from Loan Structure)

Applicant Details

Company Details (Directors required to be Guarantors) (Supporting documents required)

Company Name _____	ABN Number _____
Name /s of Director /s _____	

Trust (Supporting documents required)

Name of Trust _____
Details of Trustee /s _____

Individual

<input type="checkbox"/> Applicant (1) <input type="checkbox"/> Guarantor (1)	<input type="checkbox"/> Applicant (2) <input type="checkbox"/> Guarantor (2)
Are you an existing Rock Client? <input type="checkbox"/> Yes Client Number _____ <input type="checkbox"/> No	Are you an existing Rock Client? <input type="checkbox"/> Yes Client Number _____ <input type="checkbox"/> No
Title Given Name (s) _____	Title Given Name (s) _____
Surname _____	Surname _____
Home Address _____ _____ Postcode _____	Home Address _____ _____ Postcode _____
Years at this address _____	Years at this address _____
Do you own this property? Yes / No If no, weekly rent/ board paid? \$ _____	Do you own this property? Yes / No If no, weekly rent/ board paid? \$ _____
Previous Address (if at current home address less than 3 years) _____ _____ Postcode _____	Previous Address (if at current home address less than 3 years) _____ _____ Postcode _____
Years at this address _____	Years at this address _____
Postal Address (if not same as home address) _____ _____ Postcode _____	Postal Address (if not same as home address) _____ _____ Postcode _____
Date of birth Marital Status / / _____	Date of birth Marital Status / / _____
Driver's License Number _____	Driver's License Number _____
Email Address _____	Email Address _____
Home phone no. Mobile No. () _____	Home phone no. Mobile No. () _____
Work phone no. () _____	Work phone no. () _____
No. of dependents Age of dependents _____ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	No. of dependents Age of dependents _____ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Residency Status <input type="checkbox"/> Australian Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Other	Residency Status <input type="checkbox"/> Australian Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Other

Employment Details (Must show a minimum of 2yrs employment history)

Applicant / Guarantor 1		Applicant / Guarantor 2	
Current Employment		Current Employment	
Occupation _____		Occupation _____	
Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No		Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Contract: <input type="checkbox"/> Yes <input type="checkbox"/> No		Contract: <input type="checkbox"/> Yes <input type="checkbox"/> No	
PAYG: <input type="checkbox"/> Yes <input type="checkbox"/> No		PAYG: <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> Fulltime <input type="checkbox"/> Part-time <input type="checkbox"/> Casual		<input type="checkbox"/> Fulltime <input type="checkbox"/> Part-time <input type="checkbox"/> Casual	
Employer _____		Employer _____	
Length of service _____		Length of service _____	
Gross Income (Monthly)	Overtime (Monthly)	Gross Income (Monthly)	Overtime (Monthly)
\$ _____	\$ _____	\$ _____	\$ _____
Allowances (Monthly)	Gross Rental (Monthly)	Allowances (Monthly)	Gross Rental (Monthly)
\$ _____	\$ _____	\$ _____	\$ _____
Other Income: (Monthly)	Other Income: (Monthly)	Other Income: (Monthly)	Other Income: (Monthly)
\$ _____	\$ _____	\$ _____	\$ _____
Previous Employment (if current less than 2 years)		Previous Employment (if current less than 2 years)	
Occupation _____		Occupation _____	
Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No		Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Contract: <input type="checkbox"/> Yes <input type="checkbox"/> No		Contract: <input type="checkbox"/> Yes <input type="checkbox"/> No	
PAYG: <input type="checkbox"/> Yes <input type="checkbox"/> No		PAYG: <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> Fulltime <input type="checkbox"/> Part-time <input type="checkbox"/> Casual		<input type="checkbox"/> Fulltime <input type="checkbox"/> Part-time <input type="checkbox"/> Casual	
Employer _____		Employer _____	
Length of service _____		Length of service _____	
Previous Employment (if current & previous less than 2 years)		Previous Employment (if current & previous less than 2 years)	
Occupation _____		Occupation _____	
Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No		Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Contract: <input type="checkbox"/> Yes <input type="checkbox"/> No		Contract: <input type="checkbox"/> Yes <input type="checkbox"/> No	
PAYG: <input type="checkbox"/> Yes <input type="checkbox"/> No		PAYG: <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> Fulltime <input type="checkbox"/> Part-time <input type="checkbox"/> Casual		<input type="checkbox"/> Fulltime <input type="checkbox"/> Part-time <input type="checkbox"/> Casual	
Employer _____		Employer _____	
Length of service _____		Length of service _____	

Accountant Details (mandatory for Company, Trust & Self Employed)

Firm name _____	Contact name _____
Address _____	Postcode _____
Phone number _____	Fax number _____
(____) _____	(____) _____

Critical Dates

Approval required by	/ /	Settlement required by	/ /
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Financial Position

 Joint

 Applicant 1 / Guarantor 1

 Applicant 2 / Guarantor 2

If you would like to make separate declarations of assets and liabilities, copy and complete this page for each of the above.

What do you own? (Assets)	What do you owe? (Liabilities)		
Description Est. Value	Financial Provider	Repay (mthly)	Balance Owing Is to be refinanced?
Owner Occupied Property at: _____	Housing Loan		
Other Property/Land at: _____ _____ _____ _____	_____	_____	_____ <input type="checkbox"/>
Bank Accounts (Institution) _____ _____	Other Loans (Overdraft/Leases/Hire Purchases)		
Motor Vehicle (Yr, make) _____ _____	_____	_____	_____ <input type="checkbox"/>
Other Assets: Contents (insurance value) _____	Personal Loans		
Superannuation (current value) _____	_____	_____	_____ <input type="checkbox"/>
Share Portfolio _____ _____ _____ _____ _____	Credit/Store/Charge Cards (include nil balances)		
	Issuer	Limit	_____ <input type="checkbox"/>
	_____	_____	_____ <input type="checkbox"/>
	_____	_____	_____ <input type="checkbox"/>
	_____	_____	_____ <input type="checkbox"/>
	Plus monthly living costs _____ (as calculated in summary on page 3)		
TOTAL A \$ _____	Total repayments _____	TOTAL B \$ _____	

Net Equity (A-B)\$ _____

Security Details—(Properties offered as security for lending. If more than three properties please attach an additional copy of this page)(Supporting documents required)

Address _____
 _____ P/code _____ Estimated Market Value / Purchase price \$ _____
 Title Reference _____ Vol. _____ Folio _____ Lot _____ Plan _____
 Will tenure be: Joint Tenants Tenants in Common Equal Shares Tenants in Common in Shares ___% ___%
 Is this an acreage property? No Yes Size _____ Ac/ha
 Do you own or are you buying the property? Own Buying
 Will you live in the property after settlement? Yes No
 Full name/s to appear on the Title after settlement _____
 Contact name for Valuer to access _____ Contact Phone number (____) _____

Address _____
 _____ P/code _____ Estimated Market Value / Purchase price \$ _____
 Title Reference _____ Vol. _____ Folio _____ Lot _____ Plan _____
 Will tenure be: Joint Tenants Tenants in Common Equal Shares Tenants in Common in Shares ___% ___%
 Is this an acreage property? No Yes Size _____ Ac/ha
 Do you own or are you buying the property? Own Buying
 Will you live in the property after settlement? Yes No
 Full name/s to appear on the Title after settlement _____
 Contact name for Valuer to access _____ Contact Phone number (____) _____

Valuation Costs

Please note that valuations of the proposed security properties will not be ordered unless authority to recover the cost (\$275 per property) is provided in one of the following methods:

- Please debit my Visa/Mastercard to cover the above valuation costs of \$275 per security property.
 Card number _____ Expiry Date ____/____ CCV number _____
 Card Holder Name _____ Card Holder Signature x _____
- Please debit my Rock account to cover the cost
 Account Number _____ Account Holders Signature _____
- Please find my Cheque (payable to The Rock Building Society Limited) attached

NB: I/We acknowledge that irrespective of the outcome of this application, I will be liable for the valuation costs incurred in its assessment and also for The Rock’s documentation costs should the application be withdrawn after documents have been prepared. This authority will only be processed should the application not proceed to settlement.

Fixed Rate Lock

- Fixed Rate Lock is not requested.
 I/We understand that the fixed rate applying to my/our loan will be The Rock’s fixed rate for loans of similar type as at draw down of the loan.
- Fixed Rate Lock is requested.
 The rate will be the applicable advertised rate **on the date this application is received by The Rock.**
 Period of Fixed Rate Lock 60 days from the date The Rock signs the Loan Agreement (if application is approved).

.....Date / / SignatureDate / / Signature

Fixed Rate Lock Fee \$_____ is payable in one of the following methods:

- Please debit my Visa/Mastercard to cover the above Fixed Rate Lock Fee.
 Card number _____ Expiry Date ____/____ CCV number _____
 Card Holder Name _____ Card Holder Signature x _____
- Please debit my Rock account to cover the cost
 Account Number _____ Account Holders Signature _____
- Please find my Cheque (payable to The Rock Building Society Limited) attached.

Other Requirements

Insurance

The Society requires all security properties be adequately insured.

I/We would like to be contacted to discuss the following insurance options, please indicate:

Insurance Cover Available		
Building* / Contents	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Loan Protection**	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Motor Vehicle	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Landlord's Protection	<input type="checkbox"/> Yes	<input type="checkbox"/> No

* If the property is already insured by you, we will require a certificate of currency prior to settlement.

** We would urge you to consider how you will repay your debt if you cannot work from disability or unemployment.

Our insurance brokerage service, RockSure, can arrange Loan Protection Insurance that may assist in this regard.

Deposit Accounts

I/We wish to open the following accounts with access as noted:

Type of Account	No. Required	Applicant 1	Applicant 2	Joint	ATM card	Cheque Book	Deposit Book	Internet/Phone Access
100% Offset Account		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Only Account		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cash Management		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Term Deposit		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>

Loan Repayments

Monthly Weekly Fortnightly

Payment Method

- Periodic Payment (from a Rock account)
- Direct Debit (from another institution)
- Deposit Book
- Other. Please Specify _____

Document Delivery

I/We understand that documents are overnight couriered to delivery address, and that a responsible person must be present to receive and sign for the documents. (If a PO Box is nominated it will be delivered via express post)

Delivery address _____

First Home Owners Grant (FHOG)

Are you eligible for FHOG? Yes No

Do you wish for the Society to lodge on your behalf? Yes (Supporting Documents required) No

Do you intend to claim FHOG? Yes No
Will these funds be required for settlement? Yes No

Solicitor / Conveyancer

Firm Name _____

Contact Name _____

Address _____

P/code _____

Phone Number _____

Fax _____

(____) _____

(____) _____

Privacy Statement

Purpose of this Statement

The purpose of this Privacy Statement is to provide you with assurance that information collected by The Rock is collected, distributed and used in accordance with the Privacy Act 1988 as amended ("Privacy Act"). Your privacy is The Rock's concern and we are committed to ensuring the privacy and confidentiality of information provided by you. Outlined below is how The Rock collects, discloses, secures and uses the information which you have provided.

Credit Information

Credit Information which may be disclosed

The Privacy Act allows The Rock to disclose personal information about your Credit Application to a Credit Reporting Agency including:

- Identity particulars – i.e. your full name including any known aliases, sex, date of birth, maximum of three addresses consisting of current or last known address and two immediately previous addresses, name of current or last known employer and drivers' license number.
- The fact that you have applied for credit and the amount.
- The fact that The Rock is a current Credit Provider to you.
- Payments which become overdue more than 60 days and for which collection action has commenced.
- Advice that payments are no longer overdue.
- Cheques drawn by you which have been dishonoured more than once.
- In specified circumstances, that in the opinion of The Rock you have committed a serious credit infringement.
- That credit provided to you by The Rock has been paid or otherwise discharged.

Giving and Obtaining Credit Information

You agree that The Rock and Mortgage Insurers may:-

- Obtain from a Credit Reporting Agency or a business which provides information about commercial credit worthiness a Credit Report containing personal or commercial credit information about you or in relation to collection of overdue payments.
- Exchange credit information with any Credit Provider named in the Application or any Credit Provider named in a Credit Report issued by a Credit Reporting Agency.
- Use the information to assess an application for credit, to notify other Credit Providers of a default, to exchange information with other Credit Providers as to the status of this loan where you are in default with other Credit Providers and to assess your credit worthiness and to administer and manage your account and facilitate our internal business operations.
- Disclose information about personal credit to persons involved in mortgage securitisation and providing mortgage insurance.
- Provide information including your personal or commercial credit information to a mortgage insurer, to assess the risk of providing lenders' mortgage insurance, to assess the risk of default including the risk of you being unable to meet a liability that might arise under a guarantee in respect of mortgage finance given to another person, as well as any variation or claim under the mortgage insurance and any other risk, including risk assessment and management involving securitization, credit scoring, portfolio analysis, reporting, fraud prevention and claim recover and complying with legislative and regulatory requirements. For these purposes, the mortgage insurer may disclose personal information about you to its related companies whether in Australia or Overseas, a guarantor or potential guarantor, service providers, agents, contractors and external advisers, your referees including your employer, your legal and financial advisers, credit reporting agencies, rating agencies, payment system operators, mercantile agents if you default on your obligation to The Rock, reinsurers and government and regulatory bodies, other financial institutions, securitisers and credit providers. Mortgage Insurers are listed as follows:
- Genworth Financial Mortgage Insurance Pty Ltd ABN 60 106 974 305 at Level 26, 101 Miller Street, North Sydney NSW 2055 Tel: 1300 655 422
- QBE Lenders' Mortgage Insurance ABN 70 000 511 071 at Level 21, 5 Bridge Street SYDNEY NSW 2000 Tel: 1300 367 764.
- Disclose personal credit information about each applicant to any guarantor or proposed guarantor of the loan including information relating to the progress of the loan should the guarantors become liable for repayment of monies owing due to any default.
- Confirm your employment and income detail from any employer, accountant or agent named in this application or your income received on an investment property from any nominated real estate agent.

Bankruptcy Statement			
<p>Have you or the co-applicant ever had any legal proceedings taken against you for a debt, been bankrupt, insolvent or assigned your estate or entered into any arrangement with creditors?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No (if yes, please provide written detail)</p>			
Declaration			
<p>I/We declare that:</p> <ul style="list-style-type: none"> • The loan product I have requested has been described to me in detail to my satisfaction by The Rock's representative or my broker. • I/We have read and understood the Privacy Statement in this application and consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement. • I/We have read the application and that all of the information provided as part of this application is true and correct even if the information is not in my/our own handwriting. • I have read all questions relating to my personal circumstances and have answered all relevant matters in a complete and truthful manner. I further understand that The Rock is relying on these answers to fulfil their obligations to me/us under the Responsible Lending provisions of the National Consumer Credit Protection Act. • I/We are not aware of any circumstances likely to have a significant impact in the foreseeable future on my ability to make loan repayments. <p>I/We acknowledge that:</p> <ul style="list-style-type: none"> • If this application does not proceed for any reason, then I will be responsible for payment of fees incurred with The Rock or its service providers. • The Rock may pay our mortgage broker named above a fee should this enquiry for finance proceed to settlement. • Any mortgage broker who introduced me/us to The Rock is my/our agent and not an agent of The Rock and does not have authority to bind The Rock or to vary the terms of the loan. • This enquiry for finance does not constitute an offer or acceptance for the provision of credit and is not a contractual document. • If the Fixed Rate Lock Fee is not paid with this application (if applicable) then The Rock will not consider my/our request. • If my/our request is not accepted by The Rock then the Fixed Rate Lock Fee will be refunded to me/us and the fixed rate applying to my/our loan will be The Rock's fixed rate for loans of a similar type as at draw down of the loan. • If my/our request is accepted by The Rock I/we acknowledge and agree that:- <ol style="list-style-type: none"> 1. The fixed rate will be 'Locked In' at the fixed rate applicable for loans of a similar type as at the date this application is received to The Rock. 2. The Fixed Rate Lock is only refundable if:- <ul style="list-style-type: none"> • The Rock does not accept my/our request; or • The Rock does not approve my/our application. 3. The Fixed Rate Lock will only apply for the period noted above. If for any reason whatsoever settlement does not occur and loan is not draw down within this period the fixed rate applying to my/our loan will be The Rock's fixed rate for the loan of a similar type as at the date of draw down of the loan. 4. If the fixed rate decreases after I/we request the Fixed Rate Lock and I/we request that the lower rate be applied to my/our loan then The Rock may consent to the lower rate applying to my/our loan but does not have to do so. Whether or not The Rock consents to the lower fixed rate applying to my/our loan, the Fixed Rate Lock Fee is not refundable. 5. Acceptance of this request by The Rock constitutes neither approval of my/our loan application nor an offer to provide credit. 			
x Signature	Date / /	x Signature	Date / /
Name		Name	
Your Authority to Us			
<p>By signing below you authorise us to collect, maintain, use and disclose your personal information as set out in this Privacy Statement.</p> <p>By completing the Application Form you undertake to provide a copy of this Privacy Statement to each principal, company officer or partner that you purport to represent.</p> <p>By Signing below, The Rock deems that you have read and understood the terms, privacy statement and declarations contained in this loan application form and declare that the information contained in this application is true and correct.</p>			
x Signature	Date / /	x Signature	Date / /
Name		Name	

Agreement by Guarantor or Prospective Guarantor			
<p>You agree that The Rock may obtain from a Credit Reporting Agency, Credit Reports containing personal information about you to assess whether to accept you as Guarantor for the loan applied for or given to the applicants/s. You agree to have given all consents and authorities contained in this application as if you were named as applicants.</p>			
x Signature Name	Date / /	x Signature Name	Date / /
Declaration of Purpose			
<p>IMPORTANT - You should only sign this declaration if this loan is wholly or predominantly for business purposes or investment purposes other than investment in residential property. By signing this declaration you may lose your protection under National Consumer Credit Protection Legislation. I/We declare that the credit to be provided to me/us by The Rock is to be applied wholly or predominantly for:</p> <ul style="list-style-type: none"> • business purposes; or • investment purposes other than investment in residential property. 			
x Signature Name	Date / /	x Signature Name	Date / /
Notices of Nomination			
<p>Under the National Consumer Code Protection Legislation (NCCP), all borrowers and guarantors are entitled to individually receive a copy of any notice or other document to be served in connection with the loan from The Rock.</p> <p><input type="checkbox"/> I/We nominate _____ (full name of person nominated) to receive notices and other documents under the NCCP on behalf of me/us. By signing this form, you give up the right to be individually provided with information direct from The Rock. All notices will be served on the person nominated to receive this service. You can cancel this nomination at any time by writing to The Rock.</p>			
x Signature Name	Date / /	x Signature Name	Date / /
<p><input type="checkbox"/> I/We require information to be individually provided to all borrower/s.</p>			
Source Acknowledgement			
(A) Face-to-face Interviews		(B) Non Face-to-face Interviews/Remote Applications	
i. Face-to-face interviews have been conducted with each borrower and guarantor (who are individuals) or appropriate representatives of the borrower and guarantor (corporate applications e.g. Companies).	i. I have identified an acceptable Certifier under the AML/CTF Act and referred the potential borrower/s and guarantor/s to this person for the purposes of identification and document certification.		
ii. It was confirmed that each borrower and guarantor speak English sufficiently to understand the nature of the transaction. (If this is not the case, please advise The Rock.)	ii. It was confirmed that each borrower and guarantor speak English sufficiently to understand the nature of the transaction. (If this is not the case, please advise The Rock.)		
iii. Each borrower and guarantor was identified in line with The Rock's AML/CTF Program; and I have sighted and copied all original primary & secondary documentation. The original copies of these documents have been sent via post / email to The Rock.	iii. A completed AML/CTF Certification Form was received for each borrower and guarantor as well as certified copies of all primary and secondary documentation. The original copies of these documents have been sent via post / email to The Rock.		
iv. I certify that I have dispatched quality copies of this documentation to The Rock to support this application.	v. I certify that I have dispatched quality copies of this documentation to The Rock to support this application.		
x Signature Date / /	x Signature Date / /		

Supporting Documentation

Provision of the following documents is necessary to promptly and efficiently assess your loan application.

Covering Submission: Only required to mitigate matters that are outside the normal.	<input type="checkbox"/>	
Fully Completed Application	<input type="checkbox"/>	
Servicing Calculator: Printout showing a "Pass" result on The Rock's servicing calculator.	<input type="checkbox"/>	
	App. 1	App. 2
AML/CTF Act: Mortgage Broker Declaration/Certification Form <small>(for all new clients with quality document copies/originals)</small>	<input type="checkbox"/>	<input type="checkbox"/>
PAYG Applicants: (Income Verification required for each PAYG Applicant/Guarantor) Two of three most recent computer generated pay slips, at least one no greater than one month old OR A letter from the employer on their letterhead containing details of gross annual income, role or position, length of employment and breakdown of salary package OR The Employment contract PLUS The most recent PAYG payment summary OR Tax Assessment Notice OR Tax Return (all pages)	<input type="checkbox"/>	<input type="checkbox"/>
Bank Statements Copies of the last three (3) months of bank statements for account where applicant's salary is credited.	<input type="checkbox"/>	<input type="checkbox"/>
Self Employed & Company Applicants: (Income Verification required for each Applicant/Guarantor/Company) Last 2 years Company/Business tax returns accompanied by a full set of financial accounts (i.e. P&L plus Balance Sheet) for each year. PLUS Last 2 years Person Returns including the most recent Tax Assessment Notice NB; After 31 December the previous year's tax returns becomes mandatory	<input type="checkbox"/>	<input type="checkbox"/>
Lo Doc (Income Verification required for each Applicant/Guarantor) - Lo Doc Declaration	<input type="checkbox"/>	<input type="checkbox"/>
Rental Income <i>Currently Leased</i> – Copy of signed Lease Agreement OR Copy of Real Estate agents rental statement <i>To Be Leased</i> – Real Estate Agent rental appraisal (supported by a panel valuer)	<input type="checkbox"/>	
Trust Deed/s - A certified copy** of the trust deed, which will be reviewed by The Rock's solicitors. Company - Constitution	<input type="checkbox"/>	
Refinances Satisfactory conduct must be evidenced for the preceding 6 months (3 months for credit cards) by providing the entire, most recently issued formal statement from the lender and evidence of the repayments since the statement was issued (i.e. Internet Statements). Internet statements must show at least one form of confirming evidence such as the borrowers name or account number with individual transactions to be itemised and include a running account balance.	<input type="checkbox"/>	
Existing Loans (not being refinanced) Evidence must be provided of loan repayment & balance. (Internet statements described in Refinances acceptable)	<input type="checkbox"/>	
Existing Credit Card/Store Cards Limits are to be confirmed by supplying all pages of the most recent issued statement. (Internet statements as described in Refinances are acceptable)	<input type="checkbox"/>	
Savings/Gift/Funds to Complete <i>Savings</i> – 3% genuine savings must be evidenced over a minimum of 3 months by providing recently issued formal statements and evidence of transactions since the statement was issued. (Internet statements as described in Refinances are acceptable). <i>Gift</i> – Statutory declaration stating the amount of the gift and that it is non-repayable. If repayments are applicable then the terms of repayment need to be declared. <i>Funds to Complete</i> – Should be evidenced by savings or accounts statements on the financial institutions stationery, Passbooks, Loan statements showing accelerated payments (Internet statements as described in Refinances are acceptable)	<input type="checkbox"/>	<input type="checkbox"/>
Purchase- Home, Unit or Land - Copy of Contract (Showing title particulars & deposit paid)	<input type="checkbox"/>	
Construction - Copy of Building Plans, Specifications AND Signed Building Contract	<input type="checkbox"/>	
Verification of Assets Current rates notice for all existing properties Evidence of Superannuation, Share in any other financial assets (mandatory if applicants over age 55)	<input type="checkbox"/>	<input type="checkbox"/>
First Home Owners Grant Completed application (including supporting documents as stipulated by OSR, please note that requirements may vary state to state)	<input type="checkbox"/>	

NB: The Rock reserves the right to request additional supporting documents.

** Certified copies must contain the following certification by either a solicitor, financial planner or accountant: -"I hereby certify this and the following # pages are a true and correct copy of the original as sighted by me." Name & Qualification.