

# FACT FIND

- Please note – this is not an Application Form
- Please enter '✓' or appropriate information in the relevant text box below.
- Where information cannot be filled in the fields available, please fill the additional form or add notes on Page 7.
- If there are more than two applicants, please use multiple forms.

## APPLICATION TYPE

Individual  Date:

Company/Trust  (enter company/trust detail on p. 7)

## YOUR REQUIREMENTS & OBJECTIVES

Please state primary reasons for seeking credit or the reasons for a review of an existing contract?

Security Property Value (\$)	<input type="text"/>	Security Property Address/s <input type="text"/>
Loan Amount Required (\$)	<input type="text"/>	
Term of Loan Required (Years)	<input type="text"/>	
Available Deposit (\$)	<input type="text"/>	

How long are you looking to retain the property? Please provide reasons below.

If refinancing or consolidating debts, please provide details of the debts being refinanced/consolidated and the resulting benefit to you.

Desired Loan Features	✓	Desired Loan Features	✓	Desired Loan Features	✓
Variable Rate	<input type="checkbox"/>	Interest Only	<input type="checkbox"/>	Re-draw	<input type="checkbox"/>
Fixed Rate	<input type="checkbox"/>	Offset Account	<input type="checkbox"/>	Line of Credit	<input type="checkbox"/>
Mixed: Fixed & Variable	<input type="checkbox"/>	Credit Card Feature	<input type="checkbox"/>	Additional Payments	<input type="checkbox"/>

Any other loan features or preferred lenders?

## APPLICANT 1 DETAILS

<b>Title</b>	<b>Surname</b>	<b>Given Names</b>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
<b>Marital Status</b>	<b>Number of Dependants</b>	<b>Spouse Name</b>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
<b>Home Phone</b>	<b>Mobile Phone</b>	<b>Email</b>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
<b>Date of Birth</b>	<b>Driver's Licence Number</b>	<b>Australian Resident?</b>	<b>Country of Citizenship</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Current Address</b>		<b>Previous Address/es (if less than 3 years)</b>	
<input type="text"/>		<input type="text"/>	
<b>Start Date</b>	<b>Start Date</b>	<b>End Date</b>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
<b>Residential Status - Current (Place X)</b>		<b>Residential Status - Previous (Place X)</b>	
Own Home <input type="checkbox"/>	Paying Rent <input type="checkbox"/>	Own Home <input type="checkbox"/>	Paying Rent <input type="checkbox"/>
With Family <input type="checkbox"/>		With Family <input type="checkbox"/>	

### CURRENT EMPLOYMENT DETAILS

<b>Employment Type (place X)</b>			<b>Employment Basis (eg. F/T)</b>			<b>Hours/Week</b>	
PAYG <input type="checkbox"/>	Self-Employed <input type="checkbox"/>	Contract <input type="checkbox"/>	FT <input type="checkbox"/>	PT <input type="checkbox"/>	Cas <input type="checkbox"/>	<input type="text"/>	
<b>Occupation</b>	<b>Employer Business Name</b>		<b>Start Date</b>	<b>End Date</b>			
<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>			
<b>Employer Address</b>			<b>Gross Salary/Wage</b>	<b>Gross Annual Bonus</b>			
<input type="text"/>			<input type="text"/>	<input type="text"/>			
			<b>Employer Contact Person</b>	<b>Employer Phone Number</b>			
			<input type="text"/>	<input type="text"/>			

### If Employed in business for less than 3 years, please provide previous employment details:

<b>Employment Type (place X)</b>			<b>Employment Basis (eg. F/T)</b>			<b>Hours/Week</b>	
PAYG <input type="checkbox"/>	Self-Employed <input type="checkbox"/>	Contract <input type="checkbox"/>	FT <input type="checkbox"/>	PT <input type="checkbox"/>	Cas <input type="checkbox"/>	<input type="text"/>	
<b>Occupation</b>	<b>Employer Business Name</b>		<b>Start Date</b>	<b>End Date</b>			
<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>			
<b>Employer Address</b>			<b>Gross Salary/Wage</b>	<b>Gross Annual Bonus</b>			
<input type="text"/>			<input type="text"/>	<input type="text"/>			
			<b>Employer Contact Person</b>	<b>Employer Phone Number</b>			
			<input type="text"/>	<input type="text"/>			

### Details of the nearest relative not living at the same address:

<b>Name</b>	<b>Relationship</b>	<b>Phone Number</b>	<b>Address</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## APPLICANT 2 DETAILS

<b>Title</b>	<b>Surname</b>	<b>Given Names</b>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
<b>Marital Status</b>	<b>Number of Dependants</b>	<b>Spouse Name</b>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
<b>Home Phone</b>	<b>Mobile Phone</b>	<b>Email</b>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
<b>Date of Birth</b>	<b>Driver's Licence Number</b>	<b>Australian Resident?</b>	<b>Country of Citizenship</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Current Address</b>		<b>Previous Address/es (if less than 3 years)</b>	
<input type="text"/>		<input type="text"/>	
<b>Start Date</b>	<b>Start Date</b>	<b>End Date</b>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
<b>Residential Status - Current (Place X)</b>		<b>Residential Status - Previous (Place X)</b>	
Own Home <input type="checkbox"/>	Paying Rent <input type="checkbox"/>	Own Home <input type="checkbox"/>	Paying Rent <input type="checkbox"/>
With Family <input type="checkbox"/>		With Family <input type="checkbox"/>	

### CURRENT EMPLOYMENT DETAILS

<b>Employment Type (place X)</b>		<b>Employment Basis (eg. F/T)</b>		<b>Hours/Week</b>
PAYG <input type="checkbox"/>	Self-Employed <input type="checkbox"/>	Contract <input type="checkbox"/>	FT <input type="checkbox"/>	PT <input type="checkbox"/>
Cas <input type="checkbox"/>				<input type="text"/>
<b>Occupation</b>	<b>Employer Business Name</b>		<b>Start Date</b>	<b>End Date</b>
<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>
<b>Employer Address</b>		<b>Gross Salary/Wage</b>	<b>Gross Annual Bonus</b>	
<input type="text"/>		<input type="text"/>	<input type="text"/>	
		<b>Employer Contact Person</b>	<b>Employer Phone Number</b>	
		<input type="text"/>	<input type="text"/>	

### If Employed in business for less than 3 years, please provide previous employment details:

<b>Employment Type (place X)</b>		<b>Employment Basis (eg. F/T)</b>		<b>Hours/Week</b>
PAYG <input type="checkbox"/>	Self-Employed <input type="checkbox"/>	Contract <input type="checkbox"/>	FT <input type="checkbox"/>	PT <input type="checkbox"/>
Cas <input type="checkbox"/>				<input type="text"/>
<b>Occupation</b>	<b>Employer Business Name</b>		<b>Start Date</b>	<b>End Date</b>
<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>
<b>Employer Address</b>		<b>Gross Salary/Wage</b>	<b>Gross Annual Bonus</b>	
<input type="text"/>		<input type="text"/>	<input type="text"/>	
		<b>Employer Contact Person</b>	<b>Employer Phone Number</b>	
		<input type="text"/>	<input type="text"/>	

### Details of the nearest relative not living at the same address:

<b>Name</b>	<b>Relationship</b>	<b>Phone Number</b>	<b>Address</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## YOUR ASSETS – WHAT YOU OWN

### REAL ESTATE

	Asset Value	Ownership:		Monthly Rental Income
Principal Home Address		Applicant 1	Applicant 2	
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Investment Property Address	Asset Value	Applicant 1	Applicant 2	Monthly Rental Income
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Investment Property Address	Asset Value	Applicant 1	Applicant 2	Monthly Rental Income
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Other Property/s Address/s	Asset Value/s	Applicant 1	Applicant 2	Monthly Rental Income
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

### OTHER ASSETS

	Asset Value	Ownership:		Monthly Interest Income
Cash Savings/Deposit Accounts (Bank)		Applicant 1	Applicant 2	
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Cash Savings/Deposit Accounts (Bank)	Asset Value	Applicant 1	Applicant 2	Monthly Interest Income
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Other Savings/Investments (Detail)	Asset Value	Applicant 1	Applicant 2	Monthly Rental Income
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Shares (Institution)	Asset Value	Applicant 1	Applicant 2	Monthly Dividend
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Shares (Institution)	Asset Value	Applicant 1	Applicant 2	Monthly Dividend
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Super (Institution)	Asset Value	Applicant 1	Applicant 2	
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Super (Institution)	Asset Value	Applicant 1	Applicant 2	
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Home Contents	Asset Value	Applicant 1	Applicant 2	
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	

### MOTOR VEHICLES

	Asset Value	Ownership:	
Make, Model & Year		Applicant 1	Applicant 2
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Make, Model & Year	Asset Value	Applicant 1	Applicant 2
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Make, Model & Year	Asset Value	Applicant 1	Applicant 2
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Boat Make & Year	Asset Value	Applicant 1	Applicant 2
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

## YOUR LIABILITIES – WHAT YOU OWE

### MORTGAGES

Lender Details & Property Street Address	Repayment Amount	Current Balance	Ownership:		
			Applicant 1	Applicant 2	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lender Details & Property Street Address	Repayment Amount	Current Balance	Applicant 1	Applicant 2	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lender Details & Property Street Address	Repayment Amount	Current Balance	Applicant 1	Applicant 2	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lender Details & Property Street Address	Repayment Amount	Current Balance	Applicant 1	Applicant 2	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### PERSONAL LOANS/HIRE PURCHASES/LEASES

Lender & Asset Details	Repayment Amount	Current Balance	Ownership:		
			Applicant 1	Applicant 2	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lender & Asset Details	Repayment Amount	Current Balance	Applicant 1	Applicant 2	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lender & Asset Details	Repayment Amount	Current Balance	Applicant 1	Applicant 2	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lender & Asset Details	Repayment Amount	Current Balance	Applicant 1	Applicant 2	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### CREDIT CARDS/STORE CARDS

Bank/Card Provider	Limit	Current Balance	Ownership:		
			Applicant 1	Applicant 2	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bank/Card Provider	Limit	Current Balance	Applicant 1	Applicant 2	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bank/Card Provider	Limit	Current Balance	Applicant 1	Applicant 2	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bank/Card Provider	Limit	Current Balance	Applicant 1	Applicant 2	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### HECS/EDUCATION DEBT

Detail	Repayment Amount	Current Balance	Ownership:	
			Applicant 1	Applicant 2
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

## YOUR CURRENT MONTHLY EXPENSES

### Applicant 1

Rent

Living Expenses (Food/Utilities/Transport/Insurance)

Other Expenses (Education/Entertainment/Other)

### Applicant 2

Rent

Living Expenses (Food/Utilities/Transport/Insurance)

Other Expenses (Education/Entertainment/Other)

## YOUR FINANCIAL SECURITY

Have you had any difficulties in meeting your financial obligations in the past 2 years? If **Yes**, please provide details below

Tick if Yes



Have you received advice from an accountant, solicitor or financial planner regarding your financial objectives? If **Yes**, please provide details below:

Tick if Yes



Do you expect any material changes to your financial situation? For example, change in employment, income or expenditure? If **Yes**, please provide details below:

Tick if Yes



### DO YOU HAVE PROTECTION IN PLACE FOR ANY OF THE FOLLOWING?

<input type="checkbox"/>	Life Cover	Provider	<input type="text"/>	Amount	<input type="text"/>	Monthly Cost	<input type="text"/>
<input type="checkbox"/>	Critical Illness	Provider	<input type="text"/>	Amount	<input type="text"/>	Monthly Cost	<input type="text"/>
<input type="checkbox"/>	Income Protection	Provider	<input type="text"/>	Amount	<input type="text"/>	Monthly Cost	<input type="text"/>
<input type="checkbox"/>	TPD	Provider	<input type="text"/>	Amount	<input type="text"/>	Monthly Cost	<input type="text"/>
<input type="checkbox"/>	Home Contents	Provider	<input type="text"/>	Amount	<input type="text"/>	Monthly Cost	<input type="text"/>

## OTHER FINANCIAL INFORMATION

Accounting Firm

Contact Name

Contact Number

Solicitor/Conveyancer

Contact Name

Contact Number

Enter Any Other Financial Information Not Listed Above

**COMPANY/TRUST DETAILS (ONLY REQUIRED IF BORROWING IN COMPANY/TRUST ENTITY)**

Company/Trust Name

ABN Number

Registered Address

Business Address (If different)

Full Names of Trustees/Directors:

Full Names of Beneficiaries:

**GOALS, DREAMS & ASPIRATIONS**

Next Year:

Next 3 years:

Next 5 years:

## CREDIT GUIDE

This document provides information about the services we provide.

We are licensed to arrange loans under the National Consumer Credit Protection Act 2009 (**NCCP Act**). The NCCP Act regulates the activity of lending, leasing, and finance broking.

KEY INFORMATION			
OUR FULL NAME ("we/us")	Finsure Finance & Insurance Pty Ltd		
ACN/ABN	72 068 153 926	Australian Credit Licence Number	384704
Address	Level 14, 74 Castlereagh St		
	Sydney NSW 2000		
Phone	1300 346 787 (1300FINSURE)		
Email	info@finsure.com.au		
Internal Complaints Officer contact details	Complaints Officer Level 14, 74 Castlereagh St Sydney NSW 2000 <a href="mailto:compliance@finsure.com.au">compliance@finsure.com.au</a> T: 1300 346 787 (1300FINSURE) F: 1800 346 787 (1800FINSURE)		
External Dispute Resolution Scheme contact details	COSL (Credit Ombudsman Service Ltd) phone 1800 138 422, <a href="http://www.cosl.com.au">www.cosl.com.au</a>		
Nature and range of services	We will provide you with information on a broad range of lenders and loans. Once you have chosen a loan that is suitable for you, we will help you obtain an approval.		
List of panel lenders	We source finance from a panel of financiers. Our current panel comprises of the financiers named in Schedule A.		
Information we need from you	<p>Under the NCCP Act, we are obliged to ensure that any loan, lease, or principal increase to a loan we help you to obtain or any lease we help you to enter is not unsuitable for you. To decide this, we may need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:</p> <ul style="list-style-type: none"> <li>• make reasonable enquiries about your requirements and objectives;</li> <li>• make reasonable enquiries about your financial situation;</li> <li>• take reasonable steps to verify that financial situation.</li> </ul> <p>Credit will be unsuitable if at the time of the assessment, it is likely that at the time the credit is provided:</p> <ul style="list-style-type: none"> <li>• you could not pay or could only pay with substantial hardship;</li> <li>• the credit will not meet your requirements and objectives.</li> </ul>		



	<p>For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason we must ask you to provide a significant amount of information. It is therefore very important that the information you provide us is accurate.</p> <p>It is important that the information you provide us is complete and accurate, as if we proceed on incomplete or incorrect information, you may be in breach of your legal obligations to the lender.</p> <p>We must provide you with a copy of our preliminary credit assessment of your application if you ask within 7 years of when we assist you. We are only required to give you a copy of the credit assessment if we give you credit assistance.</p> <p>If we arrange a loan for you to purchase or refinance real estate, remember you must make your own enquiries about the value of the real estate and its potential for future growth. Although we may obtain a valuation, that is for our own use and you should not rely on it.</p>	
Fees payable by you	We sometimes charge a fee for our services. More details about the fees payable by you will be set out in a quote which we will give you before a finance application is lodged. You may obtain from us information about how these fees and charges are worked out and a reasonable estimate of those fees.	
Commissions received by us	We may receive commissions from the lenders who provide finance for you as our customers. These are not fees payable by you. You may obtain from us information about a reasonable estimate of those commissions and how the commission is worked out.	
	We have a volume bonus arrangement in place with some lenders under which those financiers may pay us additional commission depending on the total volume of business we arrange with them. You may obtain from us the names of these lenders.	
Commissions payable by us	We source referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you. You may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out.	
Our internal dispute resolution scheme	We hope you are delighted with our services, but if you have any complaints you should notify us by contacting our Complaints Officer:	
	Phone	T: 1300 346 787 (1300FINSURE)
	Email	<a href="mailto:compliance@finsure.com.au">compliance@finsure.com.au</a>
	Address	Level 14, 74 Castlereagh St Sydney NSW 2000
	You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.	
Our External Dispute Resolution scheme	If we do not reach agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is specified below. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific	

	<p>complaints.</p> <p>You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.</p>
Things you should know	<p>We don't make any promises about the value of any property you finance with us or its future prospects. You should always rely on your own enquiries.</p> <p>We don't provide legal or financial advice unless specified in a separate contract. It is important you understand your legal obligations under the loan, and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract.</p> <p>Before you accept your loan offer, make sure you read the credit contract/loan agreement carefully to understand full details of the loan.</p> <p>We represent lenders and have obligations to them, in particular not to provide any information we know is misleading or deceptive. We also have obligations under the law to report any fraud, forgery, or other illegal activities. Before using our services, it is important that you understand that we have these obligations to lenders and under the law.</p>
Questions?	<p>If you have any questions about this credit guide or anything else about our services, just ask at any time. We're here to help you.</p>

## OUR CREDIT REPRESENTATIVES

We have appointed a number of credit representatives to provide services.

Details of the credit representative you are dealing with are set out below.

FULL NAME	Makhaan Pty Ltd
ACN/ABN	55 232 922 603
CREDIT REPRESENTATIVE NUMBER	394986
ADDRESS	Po Box 6105 Gold Coast MC 9726, Qld
PHONE	0408785797
EMAIL	mitch@financefitnesscoaching.com.au

The information specified above applies specifically to the credit representative.

The credit representative may receive the whole or part of the commissions and fees referred to above directly or indirectly from us as the licensee. You can obtain information from the credit representative about a reasonable estimate of those commissions and how the commission is worked out.

## EXTERNAL DISPUTES RESOLUTION SCHEME

CREDIT OBUDSMAN SERVICE LTD

Tel 1800 138 422

[www.cosl.com.au](http://www.cosl.com.au)

**PANEL OF LENDERS**

Adelaide Bank	Homeloans Ltd	Paramount Mortgages
AMP Bank	Homeside	Pioneer Mortgages
ANZ	ING Direct	Scottish Pacific Benchmark
Australian First Mortgage	La Trobe	St George Bank / Bank of SA
Bankwest	Liberty	Suncorp
Citibank	Macquarie Bank	The Rock Building Society
Commonwealth Bank of Australia	Mildura Finance Ltd	Think Tank (Commercial)
Hemisphere	Mortgage Origination P/L	Westpac
Heritage Bank	National Australia Bank	

# PRIVACY DISCLOSURE STATEMENT AND DECLARATION

## Privacy disclosure statement and consent

We are collecting personal information about you to provide you with our broking services. The information is required to assist you in preparing the loan application and locating an appropriate lender. If your information is not provided we may not be able to find a loan for you.

Unless you tell us not to, we may use your information to provide you with offers or information of other goods or services we or a third party can provide you with.

We may disclose your information to other organisations to help us provide our services and arrange the loan. The types of organisations we may disclose your information to include lenders, mortgage insurers, other mortgage intermediaries, valuers, and other organisations which assist us (such as printers, mailing houses, lawyers, and accountants).

In addition, we may disclose your personal information to any other organisation that may wish to, or has acquired, an interest in your loan, or in our business.

You can gain access to the information we hold about you by contacting us at the below address.

### **FINSURE FINANCE & INSURANCE PTY LTD**

**Level 14, 74 Castlereagh St**

**Sydney NSW 2000**

By signing this document you agree to its terms. It forms a legal contract between us. If you have any questions, ask before you sign.

### **Applicant 1**

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

When you are taking out a high LVR loan (ie a loan where the loan amount represents an amount which is 85% or greater of the value of the security) or a low doc loan, you acknowledge that you have ensured that you are not over committing yourself financially and are able to meet the repayment requirements on your proposed loan without suffering hardship.

**Important: If you repay your loan early you may have to pay fees. Before you sign your loan contract, make sure you understand what fees are payable on early repayment, as sometimes these fees are significant.**

**Examples: If you take out a fixed rate loan, break cost fees may be payable. For all loan types, loan repayment fees or deferred (postponed) establishment fees may be payable. There may also be other fees such as a discharge fee and legal fees. ASK IF YOU WANT MORE DETAILS**

### **Applicant(s) Execution**

#### **Declaration and Acknowledgement**

- You confirm that all information in this document has been recorded correctly.
- You can confirm that you have been provided with a Credit Guide.
- You agree that we may collect and use your personal information as specified in Part 4.
- You acknowledge that you have been informed about your risk insurance options.

### **Applicant 2**

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date