



W&D Finance
Investments / Loans

Mortgage Loan Application Form

Webster Dolilta Finance Limited Registered Office:

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Mortgage Loan Application Form



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APPLICATION TYPE (Based on Borrowers income)

PAYG/Investor OR Company/Property Developer

APPLICANT - INDIVIDUAL 1

Borrower Guarantor

Individuals full name _____ Date of birth / /

Home address _____

Postal address _____

Telephone: Home Work Mobile Fax

Email _____

Drivers licence number _____

Occupation _____

Current Employer _____

Gross annual income _____

Name of any Company you act as a Director (if applicable) _____

Name of any Trusts you act as a Trustee for (if applicable) _____

Name of all beneficiaries 1) _____

2) _____

3) _____

Are you registered for GST? Yes No

APPLICANT - INDIVIDUAL 2

Borrower Guarantor

Individuals full name _____ Date of birth / /

Home address _____

Postal address _____

Telephone: Home Work Mobile Fax

Email _____

Drivers licence number _____

Occupation _____

Current Employer _____

Gross annual income _____

Name of any Company you act as a Director (if applicable) _____

Name of any Trusts you act as a Trustee for (if applicable) _____

Name of all beneficiaries 1) _____

2) _____

3) _____

Are you registered for GST? Yes No

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APPLICANT - COMPANY 1

Borrower Guarantor

Company name

Trading Name

Trust (if applicable)

Registered address

Telephone: Home

Work

Mobile

Fax

Email

ABN

ACN

Date company was registered

Director(s) full name 1)

2)

3)

Principle activity

Name of any Trust the company acts as a Trustee for

Name of all beneficiaries 1)

2)

3)

APPLICANT - COMPANY 2

Borrower Guarantor

Company name

Trading Name

Trust (if applicable)

Registered address

Telephone: Home

Work

Mobile

Fax

Email

ABN

ACN

Date company was registered

Director(s) full name 1)

2)

3)

Principle activity

Name of any Trust the company acts as a Trustee for

Name of all beneficiaries 1)

2)

3)

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Funding requirements

FACILITY 1

Loan amount	\$			
Loan type	<input type="checkbox"/> New	<input type="checkbox"/> Refinance	<input type="checkbox"/> Increase	
	<input type="checkbox"/> Construction	<input type="checkbox"/> Development		
Construction loan - period of construction		years		
Loan purpose				
Deposit paid (property purchased)	\$			
Existing lender, if refinancing				
Solicitors details (purchasing)				
Fee schedule (include Council contribution and all consultancy fees)				

FACILITY 2

Loan amount	\$			
Loan type	<input type="checkbox"/> New	<input type="checkbox"/> Refinance	<input type="checkbox"/> Increase	
	<input type="checkbox"/> Construction	<input type="checkbox"/> Development		
Construction loan - period of construction		years		
Loan purpose				
Deposit paid (property purchased)	\$			
Existing lender, if refinancing				
Solicitors details (purchasing)				
Fee schedule (include Council contribution and all consultancy fees)				



Security Property Details

The applicant acknowledges that W&D Finance requires satisfactory property valuations in relation to each security property and agrees that such valuation report (s) will be at the cost of the applicant.

PROPERTY 1

Address

Nature

Property type

Residential

Commercial

If Residential - type of security

House

Unit

Land

Other (please specify)

If Commercial - type of security

Office

Land

Retails

Other (please specify)

Title details

Volume

Folio

Current owners

Property description

Purchase price or estimated value \$

If refinancing, payout figure \$

If development, expected end value \$

Contact details for valuation purposes

PROPERTY 2

Address

Nature

Property type

Residential

Commercial

If Residential - type of security

House

Unit

Land

Other (please specify)

If Commercial - type of security

Office

Land

Retails

Other (please specify)

Title details

Volume

Folio

Current owners

Property description

Purchase price or estimated value \$

If refinancing, payout figure \$

If development, expected end value \$

Contact details for valuation purposes

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Background on Borrower

Brief description of the borrower's employment or investment background. Please comment on any adverse credit history or taxation liabilities.

Account information

Summary of all loans to other financial institutions.

Company overview

Describe the business in which you operate, including property already developed.

Loan serviceability

Describe from what source interest only loan payments will be met.

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Asset & Liabilities

Applicant 1 full name _____

Applicant 2 full name _____

	APPLICANT 1	APPLICANT 2
ASSETS		
CURRENT ASSETS		
Cash in bank	\$ _____	\$ _____
Managed funds	\$ _____	\$ _____
Shares and debentures	\$ _____	\$ _____
Superannuation	\$ _____	\$ _____
Total Current Assets	\$ _____	\$ _____
FIXED ASSETS		
Machinery/equipment/stock	\$ _____	\$ _____
Furniture and fixtures	\$ _____	\$ _____
Residential property (provide address details and estimation of value)		
1.	\$ _____	\$ _____
2.	\$ _____	\$ _____
3.	\$ _____	\$ _____
Residential investment property (provide address details and estimation of value)		
1.	\$ _____	\$ _____
2.	\$ _____	\$ _____
3.	\$ _____	\$ _____
Commercial property (provide address details and estimation of value)		
1.	\$ _____	\$ _____
2.	\$ _____	\$ _____
3.	\$ _____	\$ _____
Commercial investment property (provide address details and estimation of value)		
1.	\$ _____	\$ _____
2.	\$ _____	\$ _____
3.	\$ _____	\$ _____
Total Fixed Assets	\$ _____	\$ _____
OTHER ASSETS		
Motor Vehicle (s)	\$ _____	\$ _____
Deposits	\$ _____	\$ _____
Goodwill	\$ _____	\$ _____
Other	\$ _____	\$ _____
Total Other assets	\$ _____	\$ _____
TOTAL Assets	\$ _____	\$ _____

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APPLICANT 1

APPLICANT 2

LIABILITIES

Overdraft (limit) _____ \$ _____ \$ _____

Residential property (provide address details and amount of liability)

1. _____ \$ _____ \$ _____

2. _____ \$ _____ \$ _____

3. _____ \$ _____ \$ _____

Residential investment property (provide address details and amount of liability)

1. _____ \$ _____ \$ _____

2. _____ \$ _____ \$ _____

3. _____ \$ _____ \$ _____

Commercial property (provide address details and amount of liability)

1. _____ \$ _____ \$ _____

2. _____ \$ _____ \$ _____

3. _____ \$ _____ \$ _____

Commercial investment property (provide address details and amount of liability)

1. _____ \$ _____ \$ _____

2. _____ \$ _____ \$ _____

3. _____ \$ _____ \$ _____

Leasing _____ \$ _____ \$ _____

Margin loans _____ \$ _____ \$ _____

Credit/Charge cards (limits) _____ \$ _____ \$ _____

Tax liability _____ \$ _____ \$ _____

Other loans & liabilities _____ \$ _____ \$ _____

TOTAL Liabilities _____ **\$** _____ **\$** _____

I/We certify that the above is a full and true statement of my/our assets, liabilities, income and expenditure as at ____ / ____ / 20____

Signature of person making statement

Signature of person making statement

Full name of person making statement

Full name of person making statement

Date declaration signed
____ / ____ / 20____

Date declaration signed
____ / ____ / 20____

Declaration as to Purpose of Credit

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 purposes
- Investment purposes other than investment in residential property

IMPORTANT INFORMATION

This declaration is only required for investment/business loans.

You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may lose your protection under the National Credit Code.

This declaration must be signed by all borrowers to be effective.

BORROWERS DETAILS

I/We agree to provide declarations of purpose of the credit whenever required by the Lender

Signature of person making statement

Signature of person making statement

Full name of person making statement

Full name of person making statement

Date declaration signed

___ / ___ / 20___

Date declaration signed

___ / ___ / 20___

Nomination to receive notices

If there are two or more applicants, please sign below so that notices and other documents relating to the loan can be sent to your nominee.

Each applicant 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.

I/We nominate _____ (full name of person nominated)
to receive notices and other documents under the National Credit Code on behalf of me/all of us.

- Please only sign below if you each wish to nominate the person named above
- Any applicant 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 applicant with their own separate copy of any notice or other document under the National Credit Code

Signature of Applicant

Date declaration signed

___ / ___ / 20___

Signature of Applicant

Date declaration signed

___ / ___ / 20___

Privacy Disclosure

1. Collection of your personal information and credit-related personal information

We, Webster Dolilta Finance Limited, collect your personal information and credit-related personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to us or our related entities. If you are a guarantor we collect your personal information and credit-related personal information to assess whether to accept you as a guarantor for credit applied for, or provided to, the borrower. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.

2. Collection of personal information and credit-related personal information about third parties

We may need to collect personal information and credit-related personal information about a third party from you as part of this application. If we do this, you agree you will advise that person that we have collected their information and that in most cases they can access and seek correction of the information we hold about them.

3. Use and disclosure of your personal information and credit-related personal information

We may use your personal information and credit-related personal information to perform our business functions (for example internal audit, operational risk, product development and planning). We may also use your personal information to confirm your details (for example contacting your employer to confirm your employment and income details).

We treat your personal information and credit-related personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to which we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include joint account holders, account operators and account applicants, Credit Reporting Bodies (as defined below), insurers, intermediaries, valuers, debt collection agencies and government authorities. Your information may also be disclosed to our related entities where its confidentiality is maintained at all times.

4. Disclosure of personal information and credit-related personal information to overseas organisations

We will not disclose your personal information to any overseas organisations unless we seek your consent prior to the disclosure.

5. Access to and correction of your personal information and credit-related personal information

In most cases you can gain access to and seek correction of your personal information and credit-related personal information. Should you wish to do so, or if you have any queries about your information that we hold, please contact us on 1300 928 881.

6. Direct marketing

We may use your personal information and credit-related personal information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These may be products and services provided by us, our related entities or other entities we are associated with. If you do not wish to receive any marketing material from us please contact us on 1300 928 881.

7. Collection, use and disclosure of your credit-related personal information

By signing this application you agree that we can do all of the following:

a. Commercial credit-related personal information

Seek and use commercial credit-related personal information to assess an application for consumer credit or commercial credit.

b. Consumer credit-related personal information

Seek and use consumer credit-related personal information to assess an application for consumer credit or commercial credit.

c. Collection of overdue payments

Seek and use a credit report provided by a credit reporting body to collect overdue payments.

d. Exchange of information between credit providers

Seek from and use or give to a credit provider (including a credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity.

e. Exchange of information with intermediaries

Seek from and use any consumer or commercial credit-related information from or disclose that information to, any introducer, financial adviser, accountant, mortgage manager, lawyer, or other intermediary (including any intermediary mentioned on the front page of this application form) acting in connection with any credit applied for or provided.

f. Provide credit information to credit reporting bodies

In this privacy disclosure statement, the "Credit Reporting Body" means each of the following organisations (whether acting individually or together):

Veda Advantage Public Access Division
PO Box 964
North Sydney NSW 2059
Public Enquiries: 1300 762 207
Website: www.mycreditfile.com.au

Privacy Disclosure continued..

Dun & Bradstreet Australia
PO Box 7405
St. Kilda Road
Melbourne VIC 3004
Public Enquiries: 1300 734 806
Website: www.checkyourcredit.com.au

Give to a Credit Reporting Body credit information. Credit information is defined in the Privacy Act and includes, to the extent applicable:

- identification information;
- consumer credit liability information;
- repayment history information;
- a statement that an information request has been made in relation to you by us, or a mortgage insurer or trade insurer;
- the type of consumer credit or commercial credit, and the amount of credit, sought in an application:
 - that has been made by you to us; and
 - in connection with which we have made an information request in relation to you;
- default information;
- payment information;
- new arrangement information;
- court proceedings information;
- personal insolvency information;
- publicly available information:
 - that relates to your activities in Australia or the external Territories and your credit worthiness; and
 - that is not court proceedings information about you or information about you that is entered or recorded on the National Personal Insolvency Index;
- our opinion that you have committed, in circumstances specified by us, a serious credit infringement in relation to consumer credit provided by us to you.

The Credit Reporting Body may include the information given by us in reports provided to other credit providers to assist them to assess your credit worthiness.

The Credit Reporting Body has a policy for managing your credit information that you may access by contacting them. In some cases a Credit Reporting Body may use your information for pre-screening your eligibility to receive direct marketing from us or other credit providers. If you do not want a Credit Reporting Body to do this contact the Credit Reporting Body.

Where you believe on reasonable grounds that you have been or are likely to be a victim of fraud you may request a Credit Reporting Body not to use or disclose your information.

g. Provide information for securitisation

Disclose any report or information to another person in connection with funding by means of an arrangement involving securitisation.

h. Provide information to guarantors

Disclose any information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.

8. Providing your personal information and credit-related information to a mortgage insurer

In this privacy disclosure statement, the "Insurer" means organisations such as:

QBE Lenders' Mortgage Insurance Limited (ABN 70 000 511 071)
82 Pitt Street, Sydney NSW 2000
Phone: 1300 367 764
Contact: Privacy Officer
Email: compliance.manager@qbe.com
Website: www.qbelmi.com

Genworth Financial Mortgage Insurance Pty Limited (ABN 60 106 974 305)
Level 26, 101 Miller Street, North Sydney NSW 2060
Phone: 1300 655 422
Website: www.genworth.com.au

Each insurer has its own Privacy Disclosure and Policy Document, Webster Dolilta Finance Limited suggest you contact the individual insurer to ascertain their policy guidelines.

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Privacy Disclosure continued..

9. Privacy Policy and Credit Reporting Policy

You should also read our Privacy Policy and Credit Reporting Policy.

Our Privacy Policy contains information about:

- a. how you can access and seek correction of your personal information;
- b. how you can complain about a breach of the privacy laws by us and how we will deal with a complaint;
- c. if we will disclose personal information to overseas entities, and where practicable, which countries those recipients are located in.

Our Privacy Policy is available on our website www.wdfinance.com.au or by telephoning 1300 928 881.

Our Credit Reporting Policy contains information about:

- a. how you can access and seek correction of your credit eligibility information;
- b. how you can seek correction of your credit information;
- c. how you can complain about a breach of the credit reporting laws by us and how we will deal with a complaint;
- d. if we disclose your credit information or credit eligibility information to overseas entities, and where practicable, which countries those recipients are located in.

Our Credit Reporting Policy is available on our website www.wdfinance.com.au or by telephoning 1300 928 881.

Applicant/Guarantor Signature (s)

Signature of Applicant/Guarantor

Signature of Applicant/Guarantor

Full name of Applicant/Guarantor

Full name of Applicant/Guar

Date declaration signed

___ / ___ / 20___

Date declaration signed

___ / ___ / 20___

Signature of Applicant/Guarantor

Signature of Applicant/Guarantor

Full name of Applicant/Guarantor

Full name of Applicant/Guarantor

Date declaration signed

___ / ___ / 20___

Date declaration signed

___ / ___ / 20___



Additional Requirements

- Commitment fee or as otherwise advised. This fee will be deducted from the establishment fee OR refunded if the application is declined
- Completed and signed application form inclusive of Asset and Liabilities statement and Privacy Act consent form
- Copy of rates notice for security
- Copy of contract of sale for properties being purchased
- Copy of the company constitution and rules
- Copy of any trust deed that the borrower or guarantor acts as a trustee
- Copy of last 6-months loan statements for security being refinanced
- Australian Tax returns for the director (s) and business entity for the last two financial years. (Inclusive of balance sheet and profit & loss statement)
- Confirmation of rental income for investment properties
- Financial statements
- Cash flow projections
- Letter from the borrowers accountant certifying that all income tax, GST, PAYG tax has been paid and that there are no returns outstanding due to ATO
- Copy of past 3 months bank statements showing wages or salary being credited
- Copy of Income Tax Return balance account from the ATO for the past 4 years

BORROWER 100 point IDENTIFICATION CHECK

Document Type	Point Value
Passport	70
Birth Certificate	70
Citizenship Certificate	70
Drivers Licence	40
Public Service ID Card	40
Pension or Health Card	40
Educational Institution ID Card	40
Rates Notice	35
Employer reference (clarifying name & address)	35
Medicare Card	25
Credit card/ATM Card/Bank Passbook	25
Marriage Certificate	25
Electricity/Gas/Telephone Account	25

Where there is more than one applicant, each applicant must provide 100 points of identification.