



Applicant 1.

Personal Details

Full Name _____ M F
 Home phone _____ Mobile _____
 Date of birth ____/____/____ Marital Status _____
 Drivers Licence No. _____ Email _____
 Number of dependants _____ Age(s) of dependants _____
 Current Address _____
 _____ Postcode _____
 Years there _____ Renting Mortgaged Own
 Previous Address (if at current address < 3 years) _____

 Years there _____ Renting \$ _____ p/m Own

Employment Details

Current Occupation & Employer _____
 _____ Years there _____
 Work phone _____ F/Time P/Time Casual Self
 Previous Occupation & Employer _____
 _____ Years there _____
 Work phone _____ F/Time P/Time Casual Self

Salary	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
Social Security	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
Existing Rents	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
Other Income	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$

Applicant 2.

Personal Details

Full Name _____ M F
 Home phone _____ Mobile _____
 Date of birth ____/____/____ Marital Status _____
 Drivers Licence No. _____ Email _____
 Number of dependants _____ Age(s) of dependants _____
 Current Address _____
 _____ Postcode _____
 Years there _____ Renting Mortgaged Own
 Previous Address (if at current address < 3 years) _____

 Years there _____ Renting \$ _____ p/m Own

Employment Details

Current Occupation & Employer _____
 _____ Years there _____
 Work phone _____ F/Time P/Time Casual Self
 Previous Occupation & Employer _____
 _____ Years there _____
 Work phone _____ F/Time P/Time Casual Self

Salary	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
Social Security	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
Existing Rents	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
Other Income	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$

Loan Details

Address of Property to be purchased / Security Offered	Postcode	Estimated Value \$
Address of Additional Security Offered	Postcode	Estimated Value \$
Solicitor's Name:	Phone: ()	
Accountant's Name:	Phone: ()	Total Security \$
Loan Purpose: (please specify in detail)		

Details	Loan 1 or Split 1 (please circle one of the above)	Loan 2 or Split 2 (please circle one of the above)	Loan 3 or Split 3 (please circle one of the above)	Loan 4 or Split 4 (please circle one of the above)
Type of Loan	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> LOC	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> LOC	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> LOC	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> LOC
Repayments	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only (term____yrs)	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only (term____yrs)	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only (term____yrs)	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only (term____yrs)
Loan Amount	\$	\$	\$	\$
Loan product				
Interest rate	%	%	%	%
Loan Term	Years	Years	Years	Years
	Total Loan/s Amount	\$	LVR	%

Assets	
Land & Building	Value
1.	\$
2.	\$
3.	\$
Motor Vehicles	\$
1.	\$
2.	\$
Cash	\$
Total Deposit/s Paid	\$
Furniture	\$
Other assets	\$
1.	\$
2.	\$
3.	\$
Total Assets	\$

Liabilities		
Mortgages	Monthly Repay	Total Owing
1.	\$	\$
2.	\$	\$
3.	\$	\$
Hire Purchase	\$	\$
1.	\$	\$
2.	\$	\$
Overdraft	\$	\$
Credit Card Limit	\$	\$
\$		
Personal Loans	\$	\$
Other Loans	\$	\$
1.	\$	\$
2.	\$	\$
3.	\$	\$
Total Liabilities	\$	


Surplus (Total Assets minus Total Liabilities) \$

I hereby authorise Blackberry Finance to charge application/ valuation/ legal documentation/ fees for this loan application to my credit card. No credit card deductions will be made without confirmation.

The amount to be paid is \$ _____ (including GST) and I/we will be paying it as follows:


Amex Diners Bank Card Master Card Visa Card

Card Number : _____ Card Expiry Date : ____ / ____ / ____


Card Holder Name: _____ Card Holder Signature:  _____

Declarations by Applicant and Guarantor: I/We have made an application for credit from Blackberry Finance ABN 13 550 471 579. I/We agree that Blackberry Finance (and any other financier who at any time provides or has any interest in the credit) can do any of the following at any time: **1.** Seek and use commercial credit information about me/us to assess an application for consumer credit or commercial credit. **2.** Seek and use consumer credit information about me/us to assess an application for commercial credit or consumer credit. **3.** Seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payment from me/us. **4.** Provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default. **5.** Seek from and use or give to another credit provider (including without limitation and any other credit provider who has loaned money on the same security) any information about me/our credit worthiness, credit standing, credit history or credit capacity. In particular, Blackberry Finance may provide a credit reference on me/us. **6.** Seek from and use or give to any broker, financial consultant, accountant, lawyer, or any other adviser acting in connection with any financing or related services provided or proposed to be provided to me/us any consumer, personal, financial, or commercial credit information. **7.** Provide information to credit reporting agency personnel or commercial information about me/us. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that Blackberry Finance is a current credit provider to you; payments which become overdue more than 60 days, and for which action has commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specified circumstances that in the opinion of Blackberry Finance you have committed a serious credit infringement; and that credit provided to you by Blackberry Finance has been paid or otherwise discharged. **8.** Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation. **9.** Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us. **10.** Seek and use employment and income information about me/us to assess an application for consumer credit or commercial credit. I/We acknowledge that: **1.** Blackberry Finance may be paid and retain fees, margins and commissions in respect of the credit arranged by Blackberry Finance **2.** Blackberry Finance has not provided any financial planning advice or investment advice and has not made any representation as to the financial viability or prudence of the proposed transaction. **3.** Any decision to lend is not an indication of the soundness of any investment I/we make. **4.** Any valuation relied upon by the lender to assess this application for finance is for the purpose of the lender only. **5.** I/we have received the loan product sheet, and accept the terms on the loan product sheet, which override any oral representations. I/We (jointly and severally) in consideration of Blackberry Finance processing this loan application agree to pay Blackberry Finance Application, Valuation and Documentation Fees. I/We agree to pay all costs and expenses regarding this application including but not limited to legal, documentation and search fees should the application not proceed or be withdrawn. I/We declare I/we have never been declared bankrupt and that there are no outstanding judgments against me/us. I/We declare that to the best of my/our knowledge and belief, the facts, information and statements set out in this application are true and correct, and that no information, which might affect the decision of the credit provider, has been withheld, unless indicated below I/We consent to Blackberry Finance using and disclosing information about me/us for the purposes of direct marketing and agree to being contacted by Blackberry Finance and its business partners to be informed about products and services that I/We may be interested in.

Signed Applicant 1 / Guarantor 1


 _____ Dated: ____ / ____ / ____

Signed Applicant 2 / Guarantor 2

 _____ Dated: ____ / ____ / ____

Declaration by Introducer or Introducer's Agent:

I declare that I have sighted and validated and/or will sight and validate all the original documents of all copies of documents associated with this loan application forwarded or to be forwarded to Blackberry Finance and I declare that I have given to the Applicant/s / Guarantor/s a copy of the Blackberry Finance Personal Information Collection Statement and relevant Comparison Rate Schedule.

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PERSONAL INFORMATION COLLECTION STATEMENT

At Blackberry Finance, we believe an individual's right to keep their personal information private is important; so we are committed to protecting and maintaining the privacy, accuracy, and security of your personal information.

The information collected by us is used to assess your loan application and to provide related services. If you do not provide the requested information we may be unable to process your loan application. If you have any queries regarding Blackberry Finance use, storage, or disclosure of this information, we can be contacted by writing to:

The Privacy Manager, Blackberry Finance, GPO Box 385, Hobart, Tasmania, 7001

A detailed statement of the way we manage your personal information is contained in our Privacy Policy. A copy is available on request. You can access most of the personal information we hold about you and request corrections.

To enable us to process your loan application and to offer you related services, we may need to disclose your personal information to third parties including:

- credit reporting agencies to assess your credit application;
- other organisations with whom we have arrangements or business alliances for the purpose of promoting our respective products and services (and any agents used by us and our business partners in administering such an arrangement or alliance);
- our agents, contractors, and external advisers who we engage to carry out our functions and activities from time to time or who assist us to carry out our functions and activities;
- your agents, including your finance broker, stockbroker, and legal or financial advisers;
- your referees (including your employer), e.g. to validate information you have provided in a credit application;
- regulatory bodies, government agencies, law enforcement bodies, courts, and other parties we are authorised or required by law to disclose information to;
- any person who introduces you to us, e.g. mortgage broker, to finalise your application;
- other financial institutions, e.g. to clear cheques;
- Guarantors and prospective guarantors.

In addition to the third parties listed above, it may be necessary to disclose your personal information to Mortgage Insurance companies used by Blackberry Finance and its related lenders. Your personal information is collected by these organisations for the purpose of determining whether to insure Blackberry Finance and its related lenders against the risk of you or any other security provider defaulting. The Mortgage Insurance companies may also use your personal information to assess any variation or claim under the insurance policy or for internal management and compliance purposes. The Mortgage Insurer may also use your personal information for risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery, and in complying with legislation and regulatory requirements.

To enable the mortgage insurance companies to perform their functions, they may disclose your personal information to their related companies, Blackberry Finance, their agents, contractors, service providers and external advisers, credit reporting agencies, rating agencies, payment system operators, other financial institutions, securitisers and credit providers, your referees, including your employer, your legal and financial advisers, reinsurers, and government and regulatory bodies.

Mortgage Insurers Contact Details

You may obtain access to the personal information collected by a Mortgage Insurer by contacting the Privacy Officer whose details are provided below.

PMI Mortgage Insurance Ltd ABN 70 000 511 071 PMI Indemnity Limited ABN 49 000 781 171

Level 23 / 50 Bridge Street, Sydney NSW 2000 Toll-free call 1300 367 764

GE Mortgage Insurance Pty Ltd ABN 61 071 466 334

GE Capital Mortgage Insurance Corporation (Australia) Pty Ltd ABN 52 081 488 440

Level 23 / 259 George Street, Sydney NSW 2000 Telephone 02 9247 8677

If your personal information is not disclosed to these organisations, we may be unable to provide you with finance. Should you wish to obtain details of the organisations that collect your personal information from us, we can be contacted by writing to the address listed above.

Regards,

The Privacy Manager
Blackberry Finance