



Introducer: _____

Loan Name: _____

Loan No: _____

Level1, Suite 105, 566 St Kilda Road Melbourne Vic 3004

Tel: 03 9510 8555

Fax: 03 9510 8566

ABN: 32 099 740 539

Mortgage Loan Application

Application Checklist (Attach)

- 2 Recent Payslips / Tax Returns & Financials
- 2008 Payment Summary
- 6 Months Refinance Statements
- Contract of Sale (if new purchase)
- Rates notice or Current Title
- Bank statement showing deposit/sufficient funds to complete the purchase
- Copy of Legible Drivers Licence and passport or birth certificate for 100 point identification check

Loan Details:					
Loan Amount:	\$	<input type="checkbox"/> P & I	<input type="checkbox"/> Interest Only	years	Rate: %
Loan No:		<input type="checkbox"/> Variable	<input type="checkbox"/> Fixed	years	Rate: %
Loan Amount:	\$	<input type="checkbox"/> P & I	<input type="checkbox"/> Interest Only	years	Rate: %
Loan No:		<input type="checkbox"/> Variable	<input type="checkbox"/> Fixed	years	Rate: %
Loan Amount:	\$	<input type="checkbox"/> P & I	<input type="checkbox"/> Interest Only	years	Rate: %
Loan No:		<input type="checkbox"/> Variable	<input type="checkbox"/> Fixed	years	Rate: %
Total Loan (Amount):	\$	LVR	%	<input type="checkbox"/> LMI Cap'd	Product:

Fees Quoted:					
Application Fees:	\$	<input type="checkbox"/> Standard Loan	\$	<input type="checkbox"/> No Financials 1.1% Inc. GST	
Document Prep	\$	Legal Fee:	\$	\$	LMI Premium
Valuation Fee: (Approx)	Property 1\$	Property 2\$	\$	\$	

Funds Position: How loan is to be financed			
Purchase Price:	\$	Deposit Paid:	\$
Refinance Amount:	\$	Own Funds (Savings):	\$
Valuation Fee:	\$	Gift:	\$
Legal Fee:	\$	FHOG:	\$
Stamp Duty:	\$	Sale Proceeds:	\$
Loan Fees:	\$	Other(Specify):	\$
Other(Specify):	\$	Other(Specify):	\$
Total Costs:	\$	Total Funds:	\$

Loan Purpose Checklist:		
It is possible that your proposed loan may be regulated by the Consumer Credit Code. In order to determine whether or not the provisions of the Code will apply to this loan, the lender requires you to provide it with the following information:		
1. Are any of the borrower's natural persons as described above?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Are any of the borrowers a corporation?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Are any of the borrowers likely to receive an income tax deduction in respect of at least 50% of the total interest payable on the amount proposed to be borrowed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. Is the borrower a strata corporation (being a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

The Purpose of this Loan is to:	Loan Amount Sought:
1.	\$
2.	\$
3.	\$
4.	\$
Total Loan Amount:	\$

Regulated (if >50% of loan for private use) Non-Regulated (if >50% of loan for business use)

Security Property 1:		
Address:		P/code:
Usage:	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Land <input type="checkbox"/> Investment - Rental Income: \$ pw	Purchase Price: \$ Estimated Value: \$
Owner/s on Title: <input type="checkbox"/> All Borrowers <input type="checkbox"/> Name:		
Name of person to be contacted for access to the property for valuation purposes:		
Contact Name:	BH:	MB:

Security Property 2:		
Address:		P/code:
Usage:	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Land <input type="checkbox"/> Investment - Rental Income: \$ pw	Purchase Price: \$ Estimated Value: \$
Owner/s on Title: <input type="checkbox"/> All Borrowers <input type="checkbox"/> Name:		
Name of person to be contacted for access to the property for valuation purposes:		
Contact Name:	BH:	MB:

If you believe that the proposed loan is NOT provided wholly or predominately for personal, domestic or household purposes, then you must also complete the Declaration as to Purpose. If you declare that the loan has a business or investment purpose, but the lender's subsequent enquiries reveal that the loan is regulated under the Code, then the lender may be obliged to reassess the loan and to arrange to have the loan re-documented. Any costs incurred by this process are to be borne by the borrower.

Name :	Middle:	Surname:	Signature: X	Date: / /
Name :	Middle:	Surname:	Signature: X	Date: / /

Corporate Borrower:	
Company Name:	Date of Incorporation:
Registered Address:	P/code:
ABN / ACN:	Principal Activity:
Name of Trust (if applicable):	Telephone:

Personal Particulars (Borrower 1):			Personal Particulars (Borrower 2):		
Surname: <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms			Surname: <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms		
Name First:	Middle:		Name First:	Middle:	
Date of Birth: / /	Marital Status:		Date of Birth: / /	Marital Status:	
Dependants Age/s:	D/Lic. No:		Dependants Age/s:	D/Lic. No:	
Address:			Address:		
	P/code:	yrs		P/code:	yrs
<input type="checkbox"/> Owner/Buyer <input type="checkbox"/> Free Accom <input type="checkbox"/> Rent \$			<input type="checkbox"/> Owner/Buyer <input type="checkbox"/> Free Accom <input type="checkbox"/> Rent \$		
Previous (if < 3 yrs):			Previous (if < 3 yrs):		
	P/code:	yrs		P/code:	yrs
Tel:	Mob:		Tel:	Mob:	
Work/Bus:	Fax:		Work/Bus:	Fax:	
Occupation:			Occupation:		
Employer/Bus Name:			Employer/Bus Name:		
ABN:			ABN:		
Address:		P:	Address:		P:
Start Date: / /	Gross: \$	pa	Start Date: / /	Gross: \$	pa
Self Employed: yrs	Taxble Income\$	pa	Self Employed: yrs	Taxble Income\$	pa
Other Income:	\$	pa	Other Income:	\$	pa
Other Income:	\$		Other Income:	\$	
Previous Employment: yrs			Previous Employment: yrs		

Assets:	Value \$	Liabilities:	Monthly Payment	Balance \$	Pay Out
Property:		Mortgage:			
Property:		Mortgage:			
Property:		Mortgage:			
Furniture:		Credit Card Issuer:			
Superannuation:		Limit: \$			
Investments (specify):		Credit Card Issuer:			
Car-Make: Year:		Limit: \$			
Car-Make: Year:		Credit Card Issuer :			
Accounts with Banks, Financial Institutions:		Limit: \$			
Bank Name:		Personal Loan:			
Bank Name:		Other(Specify):			
Deposit Paid:		Other(Specify):			
FHOG:		Other(Specify):			
Other(specify):		Other(Specify):			
Total Assets:		Total Liabilities:			
Solicitor:	Ph:	Accountant:	Ph:		
Address:	Fax:	Address:	Fax:		

PRIVACY ACT 1988 CONSENT

I/We acknowledge that I/we have made an application for credit from **Dome Finance Pty. Ltd., Dome Finance Pty. Ltd.** may use the personal information I/we provide for the purpose of providing credit and subject to the provisions of the Privacy Act, I/we may have access to personal information collected and held by **Dome Finance Pty. Ltd.**, and the Lenders and Insurers noted in the Schedule. I/We may contact these companies for access to my/our personal information held (if any) by contacting the Privacy Officer at the address or in the manner disclosed in the Schedule.

Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise **Dome Finance Pty. Ltd.** to give and obtain from credit providers named in this credit application, and credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

The Lender will or may seek lenders mortgage insurance from one or more insurers in respect of the repayment of any finance that the Lender may provide or in respect of any mortgage that may be given to secure the repayment. In this Notice, each of the insurers listed in the Schedule is referred to as "insurer" so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively.

I/we note that lenders mortgage insurance insures the Lender against loss on default under a mortgage finance arrangement the Lender has with me/us. I/We do not receive the benefit of the lenders mortgage insurance policy.

Where the Lender applies to the Insurer for insurance in connection with:

- any finance sought by me/us from the Lender (whether sought by I/we alone or with others); or
- any mortgage and/or guarantee given or to be given by me/us (whether alone or with others) to secure the repayment of any finance provided or to be provided by the Lender;
- the Insurer will be collecting personal information about me/us.
- the Lender and Insurer will be collecting any such personal information about me/us for the purposes of:
- assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by me/us from the Lender;
- assessing the risk of me/us defaulting on your obligations to the Lender in respect of which the Insurer may provide (or has provided) lenders mortgage insurance;
- assessing the risk of me/us being unable to meet a liability that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- the subsequent administration or variation of any lenders mortgage insurance cover provided;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- Complying with legislative and regulatory requirements.

Without the provision of my/our personal information to the Lender and Insurer, the Insurer may be unable to process or accept the Lender's application for lenders mortgage insurance and the Lender may be unable to provide the mortgage finance requested.

By signing the acknowledgment below, I/we agree and consent to the Lender and Insurer using and disclosing the personal information it collects about me/us for the purposes set out above (subject to any restrictions imposed on the Lender and Insurer by Privacy Act 1988):

The Lender and Insurer will usually or may disclose personal information of the kind it collects about me/us to:

- its related companies;
- reinsures;
- credit reporting agencies;
- its service providers;
- its agents, contractors, and external advisers;
- my/our referees, including my/our employer;
- my/our legal and financial advisers;
- government and other regulatory bodies;
- ratings agencies;
- payment system operators; and
- Other financial institutions, securitisers and credit providers.

By signing the acknowledgment below, I/we agree and consent (subject to the restrictions imposed on the Insurer by the Privacy Act) to any such disclosures of your collected personal information by the Lender and Insurer, regardless of when or how the information was collected, even though some of the organisations may be overseas.

If and to the extent that the Lender and Insurer does so in a manner and for purposes that conform with the Privacy Act, by signing the acknowledgment below, I/we agree and consent to:

- the Lender and Insurer obtaining information about my/our commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Insurer using that information in assessing the application of the Lender for lenders mortgage insurance;
- to the Lender and Insurer giving to and receiving from any credit providers named in the application for finance, and any credit providers named in a credit report issued by a credit reporting agency, information about my/our credit worthiness, provided that the information is given or received for the purpose of assessing the Lender's application for lenders mortgage insurance; and
- to the Lender and Insurer obtaining a commercial and/or consumer credit report containing personal information about me/us from a credit reporting agency and to the Insurer using that report or any information derived from the report in assessing the Lender's application for lenders mortgage insurance in respect of either consumer credit or commercial credit provided by the Lender, and for any other purposes permitted under the Privacy Act.

SCHEDULE

1. In this Notice, the "Lender" means each and every one of the following organisations (whether acting individually or together):

- Challenger Mortgage Management Pty Ltd** (and associated entities) ABN: 72 087 271 109
Level 10, 101 Collins Street, Melbourne VIC 3000 Telephone: 03 8616 1600
- Challenger Non-Conforming Finance Pty Ltd** (and associated entities) ABN: 32 107 725 486
Level 10, 101 Collins Street, Melbourne VIC 3000 Telephone: 03 8616 1600
- Perpetual Trustees Victoria Limited** (and associated entities) ABN: 47 004 027 258
Level 28, 360 Collins Street, Melbourne VIC 3000 Telephone: 03 8628 0400
- J.P Morgan Trust Australia Limited** (and associated entities) ABN: 49 050 294 052
Level 35, AAP Centre, 259 George Street, Sydney 2000 Telephone: 02 9250 4147

2. In this Notice, the "Insurer" means each and every one of the following organisations (whether acting individually or together):

- Genworth Financial Mortgage Insurance Pty Limited** ABN: 60 106 974 305
Level 23,259 George Street, Sydney 2000 Telephone: 02 8248 2500
- PMI Mortgage Insurance Limited** ABN: 70 000 511 071
Level 23, 50 Bridge Street, Sydney 2000 Telephone: 02 9231 7777
- Vero Lenders Mortgage Insurance Limited** ABN: 55 001 825 725
Level 5, 465 Victoria Avenue, Chatswood 2065 Telephone: 02 9978 9000

SIGNATURE OF APPLICANT / GUARANTOR

I/we declare that I am/we are over the age of 18 and the information contained in this application are true and correct in every particular and it is upon this basis that I/we make this application for credit. I/we also confirm our agreement to the matters set out above:

Name :	Middle:	Surname:	Signature: X	Date: / /
Name :	Middle:	Surname:	Signature: X	Date: / /

Declaration of Purpose: (Section 11, Consumer Credit Code. Regulation 10, Consumer Credit Regulation)				
To:	Loan of \$	expiring:		
Full borrower name (1):				
Full borrower name (2):				
I/we declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for Business or Investment Purpose (or for both purposes)				
IMPORTANT				
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 Consumer Credit Code.				
I/we agree to provide Declarations of Purpose of the credit whenever required by the Credit Provider.				
Name:	Middle:	Surname:	Signature: X	Date: / /
Name :	Middle:	Surname:	Signature: X	Date: / /

I/We apply for credit. I/We and any guarantors are all aged over 18 years. The information set out in this application or otherwise provided about me/us and any guarantors is true and correct and will be relied on. I/We consent to the disclosure of this application and any loan information (including statements of account, requests for payment etc.) before, during or after the loan to any guarantor. I/We understand that fees and charges as outlined on the front page of this application form are payable upon application and I/We agree to pay any loan application fee, all fees and charges incurred to process the application, to obtain the valuation report about the security property and legal expenses to prepare loan and security documents. I/We acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan and I/we consent to the payment of such commissions.

Name :	Middle:	Surname:	Signature: X	Date: / /
Name :	Middle:	Surname:	Signature: X	Date: / /

Dome Finance Pty Ltd ABN 32 099 740 539 (The Originator)
PR1ME Pty Ltd – ABN 31 098 680 623 (The Manager)

The Applicant/s acknowledges that I/we have made an application for credit from the Originator/Manager. The Guarantors, if applicable, acknowledge that I/we have offered to support the Applicants' application for credit. I/We by signing below in "**Borrower's Signature**" agree that the Originator/Manager (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. **Commercial credit information.** Seek and use commercial credit information about me/us to assess an application for consumer credit or commercial credit.
2. **Consumer information.** Seek and use consumer credit information about me/us to assess an application for commercial credit or consumer credit.
3. **Collection of overdue payments.** Seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.
4. **Provide information to a mortgage insurer.** To assess the risk of providing mortgage insurance, to assess the risk of default.
5. **Exchange of information between credit providers.** Seek from and use or give to another credit provider (including any other credit provider who has lent money on the same security) any information about my/our credit worthiness, credit standing, credit history or credit capacity. In particular, the Originator/Manager may provide a reference on me/us.
6. **Exchange of information with advisors.** Seek from and use or give to any broker, financial consultant, accountant, lawyer, or other advisor acting in connection with any financing provided or proposed to be provided to me/us any consumer or commercial credit information.
7. **Provide information to credit reporting agencies.** Give to a credit reporting agency personal or commercial information about me/us. The information includes identity particulars; the fact that credit has been applied for and the amount; the fact that the Originator/Manager is a current credit provider to you; payments which become overdue more than 60 days, and for which collection has commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specific circumstances that in the opinion of the Originator/Manager, you have committed a serious credit infringement; and the credit provided to you by the Originator/Manager has been paid or otherwise discharged.
8. **Provide information for securitisation.** 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 guarantors.** Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us.

I/We also understand and agree that the Originator/Manager may be paid and retain fees, margins and commission in respect of the credit arranged by the Originator/Manager in consideration for its role as Mortgage Originator and Mortgage Manager.

If you complete this application you may supply us with information, which is personal information subject to the Privacy Act.

You can contact us by telephoning us on [03 9510 8555](tel:0395108555), writing addressed to [Dome Finance Pty Ltd, Level 1, Suite 105, 566 St Kilda Road MELBOURNE VIC 3004](#), or email johnc@domefinance.com.au.

We collect your personal information to:

- Assess your application and provide this product and related services to you.
- monitor, audit, evaluate and otherwise administer this product and related services
- offer products of a similar type which we expect may be of interest to you
- provide information about [Dome Finance Pty Ltd](#) products and services to you

Your personal information may be provided to our funders and third party service providers which provide services in connection with this product and related services, including (but not limited to) mortgage insurers, mortgage managers, card and PIN producers, loan statement producers and ratings agencies.

The information you provide on this form may, from time to time, be used to provide information to you about products and services. If you would prefer not to receive information of this nature please call us.

If you do not provide us with all of the information required in this application form we may not be able to process or accept your application. Specifically, we are required to collect the information in the form entitled "Identification Record for Signatory to an Account - Reference from an Acceptable Referee" by the Financial Transaction Reports Act 1988. If you fail to provide this information you may not be able to make withdrawals from your loan account.

You can contact us on [03 9510 8555](tel:0395108555) and request access to your personal information. In normal circumstances, we will give you full access to your personal information, however there may be some legal or administrative reason to deny you access, in which case we will tell you of our reason.

You can obtain a copy of our privacy statement by requesting it from us.

PRIVACY ACT and GENERAL CONSENT (continuing)

Borrower's Signature

I/We the undersigned:

- supply the details contained in this application for the purpose of enabling **Dome Finance Pty Ltd** to determine whether to grant me/us a loan.
- understand and acknowledge that the submission of this application does not imply any acceptance by **Dome Finance Pty Ltd** to grant me/us a loan.
- understand that any decision of **Dome Finance Pty Ltd** to accept this application is made in reliance on the information given by me/us in this application and that **Dome Finance Pty Ltd** reserves the right to accept or refuse this application in its absolute discretion.
- authorise **Dome Finance Pty Ltd** to make any inquiries in relation to this application **Dome Finance Pty Ltd** considers necessary.
- hereby apply for the finance described herein to be secured by mortgage on the property described herein and represent that all statements made in this application are true and made for the purpose of obtaining finance. Verification may be obtained from any source named herein.
- further acknowledge that any advisor, broker, agent or other person who introduces the Borrower to **Dome Finance Pty Ltd** is not an agent of **Dome Finance Pty Ltd** and does not have the authority to bind **Dome Finance Pty Ltd** or to vary the terms of the loan.
- acknowledge that the establishment fee is to be paid on lodgement of the application for finance. If the loan does not proceed, the establishment fee less any costs incurred in assessing the application will be refunded.
- confirm and declare that all of the information provided as part of this application is true and correct even if the information is not in their own handwriting.

Signed by:

Dated the day of

Signature Applicant 1

Signature Guarantor 1

Signature Applicant 2

Signature Guarantor 2

To be signed by each Applicant and each Guarantor

Attention is drawn to the fact that if any false information or statements have been made in this application, the applicants may be made subject to:

- i) A penalty of imprisonment and/or fine
- ii) Requirement to pay the full loan amount immediately on demand

DECLARATION AS TO PURPOSE OF CREDIT (For Investment/Business Loans ONLY)

This declaration must be signed by all Borrowers for it to be effective.

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for investment or business purpose (or for both purposes).

IMPORTANT

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 CONSUMER CREDIT CODE.

Signature Borrower 1

Name Borrower 1

Date

Signature Borrower 2

Name Borrower 2

Date

JOINT BORROWER NOMINATION FORM

This form may be signed by joint Borrowers who reside at the same address who wish to nominate one of them as the person who will receive notices and other documents relating to the loan (so that they do not have to each receive their own copy of any notices and other documents). Each borrower is separately entitled under the Consumer Credit Code to receive a copy of any notice or other document under the Consumer Credit Code.

By signing below, you give up the right to be provided with information direct from the credit provider or *[originator]* and nominate one of you to receive this information.

Nomination

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

Please note the following:

1. Only sign below if you are both Borrowers who reside at the same address and both wish to nominate one of you.
2. Only a person who is a Borrower may be the person nominated.
3. Any Borrower who has signed this form can advise the credit provider or *[originator]* at any time in writing that they wish to cancel their nomination. Following any cancellation, the credit provider or *[originator]* will from then on provide each joint Borrower with their own separate copy of any notice or other document under the Consumer Credit Code.
4. This Nomination only applies to joint Borrowers. It will not apply to joint Guarantors.

The notices and documents are to be sent to the following mailing address:

Address

Signature Borrower 1

Signature Borrower 2

Date

Date