

## Application for Finance

### Section A. LOAN PURPOSE

Select the loan type best suited to you	<input type="checkbox"/> Bridging Loan	<input type="checkbox"/> Commercial Term Loan	<input type="checkbox"/> Business restructure
	<input type="checkbox"/> Property - Construction	<input type="checkbox"/> Property - Land Bank	<input type="checkbox"/> Property - Subdivision <input type="checkbox"/> Other
Description			
Loan Amount applied for	\$ _____		
Loan Term requested	Months _____		

Additional information that should be provided in support of this application is described in Annexures C & D

# Application for Finance

## Section B. BORROWER ENTITY

Borrower Name	<input type="text"/>		
Legal Entity	<input type="checkbox"/> Company <input type="checkbox"/> Trustee <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietor		
Australian Business Number	<input type="text"/>	Australian Company Number	<input type="text"/>
Address (not PO Box)	<input type="text"/>		
	State: <input type="text"/>	Postcode: <input type="text"/>	
Specify postal address (if different from above)	<input type="text"/>		
	State: <input type="text"/>	Postcode: <input type="text"/>	

If the Borrowing entity is a Company or business, list the name of each director or owner:

Name:	<input type="text"/>	Capacity:	<input type="text"/>
Name:	<input type="text"/>	Capacity:	<input type="text"/>
Name:	<input type="text"/>	Capacity:	<input type="text"/>

Is the borrower acting as a trustee of a trust in this application?

☐ Yes ☐ No

If yes, please provide:

Name of the trust:	<input type="text"/>
Name of the trustee/s	<input type="text"/>



Section B. BORROWER ENTITY (cont.)

Main borrower representative name:		
Email:		Contact number:
Accountant Name:		
Email:		Contact number:
Notes		



# Application for Finance

## Section C. INDIVIDUAL DETAILS - DIRECTORS, GUARANTORS & OTHERS

All Guarantors, Directors, Trustees, Partners, Sole Proprietors to complete. Please use additional copies of this page if required

	Individual 1	Individual 2
Capacity:	<input type="text"/>	<input type="text"/>
Given Name(s) & Surname:	<input type="text"/>	<input type="text"/>
Driver's Licence No:	<input type="text"/> DOB: <input type="text"/>	<input type="text"/> DOB: <input type="text"/>
Home Address:	<input type="text"/> State: <input type="text"/> Postcode: <input type="text"/>	<input type="text"/> State: <input type="text"/> Postcode: <input type="text"/>
Email Address:	<input type="text"/>	<input type="text"/>
Phone Numbers:	<input type="text"/>	<input type="text"/>
Mobile Numbers:	<input type="text"/>	<input type="text"/>
Ordinarily resident in Australia:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Occupation:	<input type="text"/>	<input type="text"/>
Self-employed:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Current employer:	<input type="text"/>	<input type="text"/>
Gross income (annual):	<input type="text"/>	<input type="text"/>
Employer's contact details	<input type="text"/>	<input type="text"/>



# Application for Finance

## Section D. CORPORATE GUARANTORS DETAILS

All Guarantors - Directors, Trustees, Partners, Sole Proprietors to complete. Please use additional copies of this page if required

	Entity 1	Entity 2
Company Name:	<input type="text"/>	<input type="text"/>
ACN:	<input type="text"/>	<input type="text"/>
Is the company acting as a Trustee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide the name of the Trust:	<input type="text"/>	<input type="text"/>

## Section E. FINANCIAL POSITION

Complete a separate statement of financial position for each individual guarantor/individual listed in Section C. If preferred, attach separate dated and signed statements in your own format.

	Assets			Liabilities	
Home at:	<input type="text"/>	\$ <input type="text"/>	Home loan with:	<input type="text"/>	\$ <input type="text"/>
Other properties:	1 <input type="text"/>	\$ <input type="text"/>	Loans with other lenders:	1 <input type="text"/>	\$ <input type="text"/>
	2 <input type="text"/>	\$ <input type="text"/>		2 <input type="text"/>	\$ <input type="text"/>
	3 <input type="text"/>	\$ <input type="text"/>		3 <input type="text"/>	\$ <input type="text"/>
Other Assets:	1 <input type="text"/>	\$ <input type="text"/>	Other Liabilities:	1 <input type="text"/>	\$ <input type="text"/>
	2 <input type="text"/>	\$ <input type="text"/>		2 <input type="text"/>	\$ <input type="text"/>
	3 <input type="text"/>	\$ <input type="text"/>	Contingent liabilities/ guarantees:	\$ <input type="text"/>	
<b>Total Assets:</b>	\$ <input type="text"/> 0		<b>Total Liabilities:</b>	\$ <input type="text"/> 0	

# Application for Finance

## Section E. FINANCIAL POSITION (cont.)

I/We acknowledge that Platinum Mortgage Securities will rely on the above information in its assessment and I/We confirm it is accurate, true and correct at the time of application.

Guarantor /  
Borrower  
name

Signature:

Date

## Section F. LOAN EXIT STRATEGY

Outline below the steps to be taken and sources of funds to be utilised to repay the loan facility. Please attach any evidence you have to support your exit strategies.

Most  
Likely Exit

☐

Trade out

☐

Refinance

☐

Sale of property

☐

Other

Description

Alternative  
Exit

☐

Trade out

☐

Refinance

☐

Sale of property

☐

Other

Description

Notes

# Application for Finance

## Section G. SECURITY DETAILS

Provide details of all properties offered as mortgage security for the loan. Use additional copies of this page if required.  
Please note for a successful application to proceed, new valuations will be required – refer Annexure A

<b>Security Property 1</b>	<input type="checkbox"/> Residential	<input type="checkbox"/> Commercial	Mortgage offered	<input type="checkbox"/> 1st
	<input type="checkbox"/> Development land	<input type="checkbox"/> Other <input type="text"/>		<input type="checkbox"/> 2nd
Property street address	<input type="text"/>			State: <input type="text"/> Postcode: <input type="text"/>

### Current mortgages

#### 1st Mortgage

Lender:	<input type="text"/>	Loan limit:	\$ <input type="text"/>	Loan Balance:	\$ <input type="text"/>
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#### 2nd Mortgage

Lender:	<input type="text"/>	Loan limit:	\$ <input type="text"/>	Loan Balance:	\$ <input type="text"/>
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Other loans/facilities secured by this property e.g. overdraft:	Description:	<input type="text"/>	\$ <input type="text"/>
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Attach Title Search or provide title details:	Volume No.:	<input type="text"/>	Folio No.:	<input type="text"/>
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Registered proprietor/s:	<input type="text"/>
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Estimated market value:	\$ <input type="text"/>	Date of valuation:	<input type="text"/>
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Contact name for valuer access	<input type="text"/>	Contact number:	<input type="text"/>
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Notes	<input type="text"/>
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# Application for Finance

## Section G. SECURITY DETAILS (cont.)

Provide details of all properties offered as mortgage security for the loan. Use additional copies of this page if required. Please note for a successful application to proceed, new valuations will be required – refer Annexure A

Security Property 2	<input type="checkbox"/> Residential <input type="checkbox"/> Development land	<input type="checkbox"/> Commercial <input type="checkbox"/> Other <input type="text"/>	Mortgage offered	<input type="checkbox"/> 1st <input type="checkbox"/> 2nd
Property street address	<input type="text"/>		State:	Postcode:

### Current mortgages

#### 1st Mortgage

Lender:	<input type="text"/>	Loan limit:	\$ <input type="text"/>	Loan Balance:	\$ <input type="text"/>
---------	----------------------	-------------	-------------------------	---------------	-------------------------

#### 2nd Mortgage

Lender:	<input type="text"/>	Loan limit:	\$ <input type="text"/>	Loan Balance:	\$ <input type="text"/>
---------	----------------------	-------------	-------------------------	---------------	-------------------------

Other loans/facilities secured by this property e.g. overdraft:	Description:	<input type="text"/>	\$ <input type="text"/>
---	--------------	----------------------	-------------------------

Attach Title Search or provide title details:	Volume No.:	<input type="text"/>	Folio No.:	<input type="text"/>
---	-------------	----------------------	------------	----------------------

Registered proprietor/s:	<input type="text"/>
--------------------------	----------------------

Estimated market value:	\$ <input type="text"/>	Date of valuation:	<input type="text"/>
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Contact name for valuer access	<input type="text"/>	Contact number:	<input type="text"/>
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Notes	<input type="text"/>
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## Section H. PRIVACY CONSENT FORM

### 1. Collection of your personal information -

Platinum Mortgage Securities Pty Ltd may collect, maintain, use, and disclose personal and credit information about you in order to provide you with our products and services. Collection of some of this information may also be required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth). If you provide incomplete or incorrect information we will not be able to provide you with the product or services that you are applying for.

### 2. Collection of personal information about third parties -

We may need to collect personal and credit information about a third party from you as part of this application. If we do this, you agree that you will advise that person that we have collected their information, and that they can contact us if they would like to access or correct the information we hold about them.

### 3. Disclosure of personal information to overseas organisations -

Some of the organisations we disclose your personal and credit information to may be located overseas. Where an organisation is located overseas we will take reasonable steps to ensure that it complies with Australian privacy laws.

### 4. 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** - Collect and use consumer and commercial credit information to assess an application for commercial credit.
- b. Exchange of information between credit providers** - Collect from and use or provide to another credit provider (including a credit provider who has lent money on the same security) to assess your credit worthiness, credit standing, credit history or credit capacity.
- c. Exchange of information to perform our business functions** - We may exchange personal information with the following entities: any joint account holders; any intermediaries (e.g. any introducer, finance broker, mortgage manager, financial adviser, accountant, or lawyer); a court/tribunal; our insurer; any statutory bodies or any person required by law to do so; our associates, related entities, or contractors (e.g. our lawyer, auditor, IT, and printing company); and any organisation considering acquiring an interest in our business.
- d. Customer identification** - We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.
- e. Provide credit information to credit reporting bodies ('CRB')** - We may exchange your personal and credit information with Veda Advantage Ltd ([www.mycreditfile.com.au](http://www.mycreditfile.com.au)) or another CRB. This information may include (where 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 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; and 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 CRB may include the information given by us in reports that is provided to other credit providers to assist them to assess your credit worthiness. The CRB has a policy for managing your credit information that you may access by contacting them.
- f. Provide information to investors for funding** - Platinum Mortgage Securities Fund, an unregistered managed investment scheme, raises money from investors in our fund whereby specific investors are matched with a loan. We may disclose personal and financial information about you to those investors.

### 5. Privacy Policy (access to and correction of your personal information) -

You may gain access to and seek correction of your personal information by contacting us on 1300 135 965. A copy of our Privacy Policy can be obtained from our website: [www.mortgageinvest.com.au](http://www.mortgageinvest.com.au). Please contact us if you require a copy of this in hard copy. You should read our Privacy Policy as it contains important information about how you may access or seek correction of your personal information and credit information, how you can complain about a breach of the Privacy laws by us, and if we will disclose personal information to overseas entities, and where practicable, which countries those recipients are located in.

## Section I. DECLARATION AND SIGNATURE BY BORROWERS AND GUARANTORS

This Section is to be completed and signed by each person identified in Sections B and C. Please use additional copies of this page if required

### Disclosure

- Have you ever been declared bankrupt or insolvent, or has your estate been assigned for the benefit of creditors? ☐ Yes ☐ No
- Have you ever been a shareholder or officer of any company to which a manager, receiver, and/or liquidator has been appointed? ☐ Yes ☐ No
- Is there any unsatisfied judgement entered in any court against you or any company of which you are or were a shareholder or officer? ☐ Yes ☐ No
- Has any application in respect of this loan ever been submitted by you or any other person to any other lender? ☐ Yes ☐ No
- Have you ever been in breach of a finance agreement? ☐ Yes ☐ No
- Have you ever been a party to a Part IX or Part X arrangement or is there an unsatisfied statutory demand in bankruptcy outstanding? ☐ Yes ☐ No
- Do you have any contingent or other liabilities not declared in this application? ☐ Yes ☐ No

If the answer to any of the above questions is yes, please provide a description here:

### Declaration

**By my/our signature/s below I/We declare that:**

1. I/We do not have any legal proceedings pending against me/us and I/We have never been bankrupt, save as disclosed in this application
2. I/We have read and understood the Privacy Consent contained in this application and I/We authorise Platinum Mortgage Securities/the Lender to collect, maintain, use and disclose my/our personal and credit information
3. I/We have read and understood the particulars in this form and the information provided by me/us is true and correct
4. I/We are not aware of any circumstances likely to have a significant impact in the foreseeable future on my/our ability to make loan repayments as and when they fall due
5. If credit is provided to me/us by Platinum Mortgage Securities (the credit provider), it will be applied wholly or predominantly for business purposes and /or investment purposes other than investment in residential property.

# Application for Finance

## Section I. DECLARATION AND SIGNATURE BY BORROWERS AND GUARANTORS

This Section is to be completed and signed by each person identified in Sections B and C. Please use additional copies of this page if required

Borrower name:		Borrower name:	
Borrower signature:		Borrower signature:	
(as director/ secretary under section 127 of the Corporations Act, where applicable)		(as director/ secretary under section 127 of the Corporations Act, where applicable)	
Date:		Date:	
Guarantor 1 Name:		Guarantor 2 Name:	
Guarantor 1 signature:		Guarantor 2 signature:	
Date:		Date:	



# Application for Finance

## Annexure A. VALUATION PAYMENT

Platinum Mortgage Securities will order valuation reports of the security properties once agreement with the applicant to do so has been reached. The applicant acknowledges liability to Platinum Mortgage Securities for the costs of any valuation reports actually incurred, even if this loan application is not successful or does not proceed for any reason. Payments for valuations will be made either by deduction at loan settlement or Platinum may require that costs for valuations be paid up front.

## Annexure B. FINANCE BROKERS PARTICULARS

☐

Tick if not currently registered with Platinum Mortgage Securities to initiate registration process

Finance broker name:

Contact number:

Email:

Broker fee (incl GST)-  
to be paid from loan  
proceeds at settlement:

\$

or

%

This application  
was completed by

☐

Myself as the broker

☐

The applicant/borrower

☐

Platinum Mortgage  
Securities representative

I confirm I have been mandated/appointed by the applicant and can provide a copy of this if required

Brokers Signature:

Date:

## Annexure C. SUPPORTING DOCUMENTS REQUIRED

☐

This signed "Application for Finance" - including Financial Position of the Guarantors and the Privacy Act Consent  
**In respect of the Loan Purpose (if/as applicable):**

**If to purchase a property:**

☐

Purchase contract of the property being purchased – fully executed

☐

Lease schedule and rent statements for the last 6 months

**If to refinance current facilities:**

☐

Loan statements for each loan to be refinanced for the past 6 months

**If for construction / to develop land:**

☐

Project summary

☐

Plans / working drawings

☐

Development budget and feasibility

☐

Development Approval

☐

Signed building contract

☐

Building license



## Annexure C. SUPPORTING DOCUMENTS REQUIRED (cont.)

- |                          |  |
|--------------------------|--|
| <input type="checkbox"/> | Builders license   |
| <input type="checkbox"/> | Performance bond   |
| <input type="checkbox"/> | Consultants list including contacts, company, address, phone, email  |
| <input type="checkbox"/> | Consultants professional indemnity insurance certificates  |
| <input type="checkbox"/> | Copy of pre-sale contracts and evidence of deposits paid   |
| <input type="checkbox"/> | Fees schedule for the development, inclusive of council contribution fees, contingency, professional fees, stamp duty legal fees and marketing |
| <input type="checkbox"/> | Environmental / traffic / acoustic / other reports   |

### In respect of each Borrower and Guarantor (if/as applicable):

- |                          |   |
|--------------------------|---|
| <input type="checkbox"/> | Financial Statements and tax returns of the business for the last two years |
| <input type="checkbox"/> | Cashflow projections for the next 12 to 24 months                           |
| <input type="checkbox"/> | Current ATO running balance statement                                       |
| <input type="checkbox"/> | Identification documentation – individual, company, trust (see Annexure D)  |
| <input type="checkbox"/> | Loan Statement for each loan being refinanced                               |

### In respect of the loan exit strategy in section F:

- |                          |  |
|--------------------------|--|
| <input type="checkbox"/> | Documents supporting the repayment/exit plan e.g. copy of sale contract, refinance loan approval |
|--------------------------|--|

### In respect of each security property in section G:

- |                          |  |
|--------------------------|--|
| <input type="checkbox"/> | Loan statements from all mortgagees for the past 6 months  |
| <input type="checkbox"/> | If loan statements don't reflect the approved credit facility, attach current mortgage loan offer letters or agreements    |
| <input type="checkbox"/> | Documents supporting valuation of security property, such as Rates Notice, previous valuations, purchase or sale contracts |

## Annexure D. IDENTIFICATION CHECK

### Individuals / Company Directors / Trustee

**Provide certified copies of one Primary Photographic document (List A) OR one Primary Non-photographic document (List B) AND one Secondary Identification document (List C) for EACH individual.**

#### A. Primary Photographic Identification

- Current photographic Australian driver's licence;
- Current Australian passport;
- Current State of Territory photo ID card;
- Current foreign passport; or
- Current foreign driver's licence with photo and DOB.

- Centrelink Pension card;
- Health Care card issued by Centrelink; or
- Foreign citizenship certificate or birth certificate.

#### C. Secondary Identification

- Commonwealth, State and Territory financial benefits notice (less than 12 months old);
- Local government or utilities provider bill (less than 3 months old) recording provision of services to the person at the address; or
- ATO Tax notice (less than 12 months old).

#### B. Primary Non-photographic Identification

- Birth certificate or birth extract issued by a State or Territory;
- Commonwealth citizenship certificate;

### Company

**If you are an Australian company or Corporate Trustee, you need to provide the following documents:**

- A full company search of the ASIC database showing:
  - a. Full name of the company;
  - b. The ABN/ACN;
  - c. Company type;
  - d. The registered office address of the company;
  - e. The principal place of business of the company;
  - f. The name of each director of the company (only for a proprietary company); and
  - g. The name and date of birth of each beneficial owner (non-listed company).
- If the company is a regulated company, a search of the licence or other records of the relevant Commonwealth, State or Territory regulator.
- If the company is listed, a search of the relevant financial market.
- Certified identification for each directors per requirement for individuals.
- Certified Identification for each beneficial owner as per requirement for individuals or Company (25% or more ownership).

**If you are a Foreign company or Corporate Trust, you need to provide the following company documents showing:**

- a. ARBN or foreign registration number;
- b. The names of each director of the company (only for a proprietary company);
- c. Registration of the company by a foreign registration body;
- d. Whether the company is private or public; and
- e. The name and date of birth of each beneficial owner (non-listed company).
- Certified Identification for each director as per requirement for Individuals.
- Certified Identification for each beneficial owner as per requirement for individuals or Company (25% or more ownership).

### Trust

**If you are a Trust (e.g. family, unit, charitable, estate, etc.) provide a certified copy or extract of Trust deed showing:**

- a. Full name of the trust and of all trustees;
- b. The type of trust and the country in which the trust was established;
- c. The full business name (if any) of the trustee in respect of the trust;
- d. Full name of beneficial owners or trust membership class; and
- e. Name of the Settlor of the trust.

#### Identification requirements:

- a. Information relating to all trustees as per 'individual' or 'company' identification procedure;
- b. Information relating to all beneficial owners as per 'individual' or 'company' identification procedure;
- c. Information relating to settlor of the trust as per 'individual' or 'company' identification procedure.

## Annexure D. IDENTIFICATION CHECK (cont.)

### Who can certify documents?

**A certifying officer – who must be currently employed in one of the professional or occupational groups listed below and contactable by telephone during normal working hours.**

The certifying officer must:

1. Write on the copy: "This is a true copy of the original documents sighted by me."
2. Sign and print their name;
3. Provide an address and a contact telephone number;
4. State their profession or occupation group (as below);
5. Write on the copy the date certified; and
6. Affix the official stamp or seal of the certifier's organisation on the copy (if applicable).

In addition, if the certifying officer is a justice of the peace, the certifying officer must list registration number and state/territory of registration.

### Who can certify documents within Australia?

- An officer or authorised rep of an Australian financial services licensee having more than 2 years' service
- An accountant – member of a recognised professional accounting body or a registered tax agent;
- A manager of a bank or credit union, other than managers of bank travel centres;
- A manager of an Australian bank overseas;
- A barrister, solicitor or patent attorney;
- A police officer;
- A postal manager;
- A principal of an Australian secondary college, high school or primary school;
- A justice of the peace with a registration number;
- A dentist;
- A veterinary practitioner;
- A pharmacist;
- A registered medical practitioner within the meaning of the Medical Practice Act 1994 (Cth);
- A notary public; or
- A minister of religion authorised to celebrate marriages (not a civil celebrant).

### Who can certify documents outside Australia?

- An authorised officer of an Australian overseas diplomatic mission;
- An authorised officer of an Australian education centre;
- A private representative of a university;
- A university or college registrar; or
- A school headmaster or other recognised examining authority.

### Important note

1. Non-English written documents must be translated by an accredited translator (eg National Accreditation Authority of Translators); and
2. Please do not send original documents as we cannot guarantee their return. Any original documents sent to us will be returned by ordinary mail. We will not accept any responsibility for lost documents.