

Document Checklist

All Applications

- Fully Completed Application Form
- 100 points of certified IDs for all Guarantors
- Valuation
- Trust Deed (if applicable)
- Detailed and supported exit strategy (page 4)
- Explanation and supporting documents for the use of equity release funds (if applicable, page 4)
- An Invoice needs to sent to Sure Loans for payment of the brokerage after settlement
- RFI - filled in by bank

Income Assessment

If loan is being serviced

- Accountant's letter in standard format

Purpose

Refinance

- 6 months loan statements for all mortgage facilities being refinanced (issued within 6 weeks of application)
- Check for adverse conduct – where evident, the appropriate explanation is required

Purchase

- Full copy of the executed contract of sale including all special conditions
- Confirmation of funds to complete

Additional items and information may be requested by our credit, valuation or legal teams.

1. Applicants

Applicant 1

Applicant Details	
<input type="checkbox"/> Guarantor	
<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Dr	
Given Name(s):	Surname:
Date of Birth:	Gender:
Email Address:	Mobile Number:
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> De Facto	
No. of Dependants:	Age of Dependants:
Are you an Australian Resident? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Current Residential Address:	
State:	Postcode:
Occupation:	

Applicant 2

Applicant Details	
<input type="checkbox"/> Guarantor	
<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Dr	
Given Name(s):	Surname:
Date of Birth:	Gender:
Email Address:	Mobile Number:
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> De Facto	
No. of Dependants:	Age of Dependants:
Are you an Australian Resident? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Current Residential Address:	
State:	Postcode:
Occupation:	

2. Borrower

Borrower Details

Borrowing Entity:

Trading Name (if applicable):

ACN/ABN:

Address:

State:

Postcode:

Full Name(s) of Director(s):

Full Name(s) of Shareholder(s) & Percentage:

3. Trust

Trust Details (if applicable)

Name of Trust (if applicable):

Date of Registration:

Trust ABN:

GST Registered? Yes No

Type of Trust: Discretionary Unit Other

Trustee Name:

Full Name(s) of Beneficiaries:

4. Loan Details

Loan Purpose

Purpose: Purchase Refinance Equity Release Residual Stock

Security Type: Residential Commercial

Settlement Date:

Has the borrower applied for finance with any other lender in the last 60 days? Yes No

Lender Name:

Loan Details

Amount: Loan Term (Months):

Purpose: Capitalised Interest Period (Months):

Exit Strategy

Refinance Sale

Details:

Use of Equity Release Funds:

5. Advisor Details

Applicant 1

Solicitor Details	Accountant Details
Organisation Name:	Organisation Name:
Contact Name:	Contact Name:
Contact Number:	Contact Number:
Email Address:	Email Address:

Applicant 2

Solicitor Details	Accountant Details
Organisation Name:	Organisation Name:
Contact Name:	Contact Name:
Contact Number:	Contact Number:
Email Address:	Email Address:

Statement of Position

Liabilities

Particulars	Value	Amount Owning	Monthly Repayments	Lender	Ownership
Owner Occupied Residence					
Investment property					
Investment property					
Investment property					
Investment property					
Investment property					
Investment property					
Investment property					
Investment property					
Investment property					
Investment property					
Investment property					
Investment property					
Investment property					
Investment property					
Motor Vehicle					
Motor Vehicle					
Cash Institution (where held)		Credit Card Limit			
Shares / Investments / Term Deposits / ETFS		Credit Card Limit			
Deposit Paid		Credit Card Limit			
Furniture		Credit Card Limit			
Superannuation		Personal Loan Limit			
Other					
	Total Assets	Total Liabilities			
6/11					Applicant(s) Initials _____



6. Security Details

Property 1

Type of Property: Boarding House Duplex House Industrial Townhouse
 Mixed Use Retail Office Unit

Security Use: Owner Occupied Investment

Address:

State:

Postcode:

Registered Proprietor:

Contact Name:

Estimated Value or Purchase Price:

Contact Phone:

Title Type: Crown Lease Community Company Torrens Strata

Mortgage on Property: First Mortgage Second Mortgage No Mortgage

Property 2

Type of Property: Boarding House Duplex House Industrial Townhouse
 Mixed Use Retail Office Unit

Security Use: Owner Occupied Investment

Address:

State:

Postcode:

Registered Proprietor:

Contact Name:

Estimated Value or Purchase Price:

Contact Phone:

Title Type: Crown Lease Community Company Torrens Strata

Mortgage on Property: First Mortgage Second Mortgage No Mortgage

Property 3

Type of Property: Boarding House Duplex House Industrial Townhouse
 Mixed Use Retail Office Unit

Security Use: Owner Occupied Investment

Address:

State:

Postcode:

Registered Proprietor:

Contact Name:

Estimated Value or Purchase Price:

Contact Phone:

Title Type: Crown Lease Community Company Torrens Strata

Mortgage on Property: First Mortgage Second Mortgage No Mortgage

7. Valuation Authorisation

Credit Card Details

By signing this document, you authorise Sure Loans to debit your credit card for each property requiring a valuation. You acknowledge that this fee is not refundable regardless of the outcome of the application.

Visa Mastercard

Card Holder Name:

Card Number:

CCV:

Expiry Date:

Card Holder Signature:

Date:

8. Statement by Borrower(s)

- Yes No Do you anticipate any upcoming changes to your financial situation?
- Yes No Have you had any difficulty meeting your repayments in the past two years?
- Yes No Have you had any difficulty meeting your repayments in the past two years?
- Yes No Have you been subject to financial judgements, bankruptcy notices, insolvencies or any legal proceedings?
- Yes No Have you been an office holder in a company that has been subject to involuntary receivership, liquidation or court judgement?
- Yes No Have the directors/guarantors/owners provided guarantees or security to support borrowing at any other institutions?

If you have answered yes to any of the above, please include details below

I confirm that the above information is complete and correct.

Executed by the Borrower in accordance with Section 127 of the Corporations Act 2001 by being signed by the person(s) who is/are authorised to sign for the Company:

Borrower 1

Signature:

Date:

Name:

Position Held:

Borrower 2

Signature:

Date:

Name:

Position Held:

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Applicant(s) Initials _____

apply@sureloans.com.au
sureloans.com.au

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Sure!

9. Privacy Consent

This Privacy Consent Form must accompany any application for credit. SURELOANS MANAGEMENT PTY LTD and/or its nominees (“Sure Loans”) and its related entities will not process any application where this Privacy Consent Form is not held.

Sure Loans and all its related entities (“we”, “us”, “our”) will need to collect, use, hold and disclose personal and credit information in order to process your application, provide and manage our products or services, direct marketing, assist with any future provision of credit and other services, and assist us to manage our relationship with you. We may also be required by law to disclose information to prevent fraud, crime or any other activity that may be in relation to the use of our products or services. We may disclose personal information to entities outside of Australia, including the Philippines and United States of America. We may exchange information with your broker, or your broker’s representative, for the purposes of verifying, processing your credit application, and any ongoing management of your credit contract. Sure Loans is not responsible for any advice, recommendation or representation made by your broker in relation to your credit application.

Credit Information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. Personal information includes any information from which your identity is apparent, sensitive information (including health information) and may include any information you tell us about any vulnerability you may have.

Customer Identification: We are required to collect your personal information to comply with our obligations under Australian law, including the Anti-Money Laundering/Counter-Terrorism Financing Act 2006. Sure Loans may share personal information with any organisation involved with the verification of your identity (including AUSTRAC) including online verification of your identity.

Credit Information: Sure Loans may obtain information from a credit reporting body, like Equifax, Illion, or Experian, for the purposes of assessing your application for finance, in relation to either consumer credit or commercial credit. We may share information about you to credit reporting bodies for this purpose.

Credit Providers: Sure Loans may exchange, share with, or collect from other credit providers in relation to assessing your credit worthiness, credit standing, credit history or credit capacity.

Employers: Sure Loans may share information about you with your employer, accountant, or other referrer in the process of verifying your application details.

Guarantors: We may disclose personal and credit information to any person who intends to guarantee or who has guaranteed repayment of any credit provided to you.

Loan Offer Contracts: A copy of your loan offer documents will be delivered electronically to your broker, or your broker’s representative following an offer of credit.

Sure Loans may exchange information with other entities including, any of our associates, related entities or contractors, anyone who represents you, anyone involved in the securitisation of our loans, businesses assisting us with funding for loans, mortgage intermediaries, brokers, trade insurers, guarantors, referees (such as your employer, to verify information you have provided), advisors, auditors, agents, accountants, lawyers, solicitors, financial planners, insurers, property valuers, industry bodies, our service providers (including an organisation providing online verification of your identity), tribunals or courts, external dispute resolution bodies and in any instances where we are required by law.

10. Applicant Declaration

By signing this form, you declare that:

- You have read and understood the entirety of the “Privacy Consent Form” and consent to the collection, use and disclosure of personal and credit information in accordance to this document.
- You fully agree to all matters as set out in this document.
- All information provided is correct, complete, and accurate to the best of your knowledge. You acknowledge that Sure Loans and its related entities will rely on this information in assessing your application.
- You will provide details of any changes to the information in relation to your application as soon as practically possible.
- You consent to receiving communication in relation to your application and may withdraw this consent at any time by contacting us.
- You understand that a submission for credit does not constitute an acceptance by us to advance credit; any decision is at the sole discretion of Sure Loans its related entities.
- Where any initial, or upfront fees are paid by you, including valuation fees, and the application is declined; or you choose not to proceed, you will not be entitled to any refund.

Customer Identification by Credit Reporting Body: We may verify your identity using information held by a Credit Reporting Body (CRB). To do this we may disclose personal information such as your name, date of birth, and address to the CRB to obtain an assessment of whether that personal information matches information held by the CRB. The CRB may give us a report on that assessment and to do so may use personal information about you and other individuals in their files. Alternative means of verifying your identity are available on request. If we are unable to verify your identity using information held by a CRB we will provide you with a notice to this effect and give you the opportunity to contact the CRB to update your information held by them.

Executed by the Borrower in accordance with Section 127 of the Corporations Act 2001 by being signed by the person(s) who is/are authorised to sign for the Company:

Borrower 1	Borrower 2
Signature:	Signature:
Date:	Date:
Name:	Name:
Position Held:	Position Held:

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Applicant(s) Initials _____

apply@sureloans.com.au
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11. Declaration of Purpose

(Regulation 6.8, National Consumer Credit Protection Regulation 2010; Section 13(5), National Credit Code)

To: SURELOANS MANAGEMENT PTY LTD (ACN: 639 380 322) ("the Credit Provider")

Loan to ("The Applicants"):	Loan Amount:
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I/We declare that the credit to be provided to me/us by the Credit Provider is to be applied wholly or predominantly for:

- a. business purposes; or
- b. investment purposes other than investment in residential property.

IMPORTANT

You should only sign this declaration if this loan is wholly or predominantly for:

- a. business purposes; or
- b. investment purposes other than investment in residential property.

By signing this declaration you may lose your protection under the National Credit Code.

PLEASE ENSURE THAT ALL DETAILS ARE COMPLETED IN FULL.

ONLY FULLY COMPLETED APPLICATIONS CAN BE ASSESSED BY SURE LOANS

By signing this form, you declare that:

Executed by the Borrower in accordance with Section 127 of the Corporations Act 2001 by being signed by the person(s) who is/are authorised to sign for the Company:

Borrower 1	Borrower 2
Signature:	Signature:
Date:	Date:
Name:	Name:
Position Held:	Position Held:

11/11

Applicant(s) Initials _____

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