

澳大利亚信贷执照# ACL 业务发展经理 BDM 机构 AGGREGATOR

介绍人公司 INTRODUCER COMPANY 顾问 CONSULTANT

贷款目的
LOAN PURPOSE

购置房产 PURCHASE PROPERTY 转贷 REFINANCING 建筑 CONSTRUCTION 房产套现 EQUITY RELEASE 其它 OTHER:

借款人姓名
BORROWER NAME

.....

申请人之间的关系
RELATIONSHIP BETWEEN APPLICANTS

.....

作为抵押的房产
的详细信息
PARTICULARS OF
PROPERTY OFFERED
AS SECURITY

抵押房产目的 SECURITY PURPOSE 自住 OWNER OCCUPIED 投资 INVESTMENT

注册所有人 REGISTERED OWNER/S

抵押房产地址 ADDRESS OF SECURITY

房产审查联系人姓名和电话 CONTACT NAME & NUMBER FOR PROPERTY INSPECTION

贷款产品选择
LOAN PRODUCT
SELECTION

帐户A ACCOUNT A

帐户B ACCOUNT B

贷款金额
LOAN AMOUNT

年利率
INTEREST RATE p.a

贷款期限(年)
LOAN TERM (YEARS)

贷款类型
LOAN TYPE

标准浮动/定期贷款 STANDARD VARIABLE / TERM LOAN
 100%对冲房屋贷款 100% OFFSET HOME LOAN
 自雇人士少文件贷款 ALT DOC
 资深投资者 SOPHISTICATED INVESTOR
 简易转贷 SIMPLE REFI
 自管养老金 住宅 SMSF RESIDENTIAL
 自管养老金 商用 SMSF COMMERCIAL

利率类型
RATE TYPE

浮动利率 VARIABLE RATE
 固定 FIXED年 YEAR(S)
 澳洲央行 RBA TRACKER

利率类型
REPAYMENT TYPE

本息还款 PRINCIPAL & INTEREST
 只还利息 INTEREST ONLY年 YRS

贷款类型
LOAN TYPE

标准浮动/定期贷款 STANDARD VARIABLE / TERM LOAN
 100%对冲房屋贷款 100% OFFSET HOME LOAN
 自雇人士少文件贷款 ALT DOC
 资深投资者 SOPHISTICATED INVESTOR
 简易转贷 SIMPLE REFI
 自管养老金 住宅 SMSF RESIDENTIAL
 自管养老金 商用 SMSF COMMERCIAL

利率类型
RATE TYPE

浮动利率 VARIABLE RATE
 固定 FIXED年 YEAR(S)
 澳洲央行 RBA TRACKER

利率类型
REPAYMENT TYPE

本息还款 PRINCIPAL & INTEREST
 只还利息 INTEREST ONLY年 YRS

预计的盈余或短缺
EXPECTED SURPLUS
OR SHORTFALL

购买价格 PURCHASE PRICE

相关费用 贷款+购买
ASSOCIATED COSTS
FOR LOAN + PURCHASE

所需资金总计 A
TOTAL FUNDS REQUIRED

按揭贷款 MORTGAGE LVR %

存款 SAVINGS

其它 OTHER
现金馈赠, 首次置业补贴, 已付订金
(GIFTS, FHOG, DEPOSIT PAID)

可用资金总计 B
TOTAL FUNDS AVAILABLE

盈余/短缺 SURPLUS / SHORTFALL (A - B)

贷款用途明细+附加说明
BREAKDOWN OF LOAN
PURPOSE + ADDITIONAL
COMMENTS

.....

所需金额及预期用途的详情
Amounts needed and details
of the intended purpose.

.....

个人/企业。
转贷/ 购置/ 房产套现。
股权释放。 自住/ 投资。
现有房产/ 期房/ 空地/ 建筑
Personal / Business.
Refi / Purchase / Equity.
Owner Occu / Investment.
Existing Property / Off-The-Plan /
Vacant Land / Construction

.....

第1D部分：资产和负债表 (个人/担保人) Part 1D: Statement of Assets and Liabilities (Individuals/Guarantors)

资产 Assets

负债 Liabilities

房产地址 PROPERTY ADDRESS	价值 VALUE	租金收入 RENTAL INCOME	是否已抵押? MORTGAGED?	当前抵押贷款方名称 CURRENT MORTGAGES LENDER NAME <small>有关于左边的房地产资产 related to property assets on left</small>	利率 INTEREST RATE	月还款额 MONTHLY PAYMENT	剩余金额 AMOUNT OWING	转贷 REFI YES	只还 利息 I/O
.....	否 <input type="checkbox"/> 是 <input type="checkbox"/> NO YES	<input type="checkbox"/>	<input type="checkbox"/>
.....	否 <input type="checkbox"/> 是 <input type="checkbox"/> NO YES	<input type="checkbox"/>	<input type="checkbox"/>
.....	否 <input type="checkbox"/> 是 <input type="checkbox"/> NO YES	<input type="checkbox"/>	<input type="checkbox"/>
.....	否 <input type="checkbox"/> 是 <input type="checkbox"/> NO YES	<input type="checkbox"/>	<input type="checkbox"/>
.....	否 <input type="checkbox"/> 是 <input type="checkbox"/> NO YES	<input type="checkbox"/>	<input type="checkbox"/>
汽车/船/房车 MOTOR VEHICLE/BOAT/CARAVAN				第二次按揭贷款/租赁 SECOND MORTGAGES/LEASE				<input type="checkbox"/>	<input type="checkbox"/>
.....							<input type="checkbox"/>	<input type="checkbox"/>
存款和机构 SAVINGS & INSTITUTION				个人贷款 PERSONAL LOANS				<input type="checkbox"/>	
.....							<input type="checkbox"/>	
.....							<input type="checkbox"/>	
.....				信用卡 (银行名称) CREDIT CARDS			信用额度 CREDIT LIMIT	<input type="checkbox"/>	
.....				<input type="checkbox"/>	
退休金 (截至今天) SUPERANNUATION (AS OF TODAY)								<input type="checkbox"/>	
家具和个人物品 FURNITURE & PERSONAL EFFECTS								<input type="checkbox"/>	
其它资产 OTHER ASSETS								<input type="checkbox"/>	
.....								<input type="checkbox"/>	
.....				其它承付款项担 OTHER COMMITMENTS				<input type="checkbox"/>	
.....				助学贷款 HECS / HELP				<input type="checkbox"/>	
资产总额 Total Assets	\$				负债总额 Total Liabilities	\$	\$		

第1E部分：通过信用卡支付费用的授权 Part 1E: Authority for Payment of Fees by Credit Card

我/我们兹授权AAA FINANCIAL CORPORATION PTY LTD从我/我们的信用卡中扣除此贷款申请的评估费。我知悉部分或全部评估费可能无法退还。价值超过一百万或二百万澳元的房产的评估费可能会更高。I/We hereby authorise AAA Financial Corporation Pty Ltd to deduct valuation fees, for this loan application, from my/our credit card. I acknowledge that some or all of these amounts may be non-refundable. Valuation price may be higher for properties over \$1 mil and over \$2 mil.

\$275.00 (如过超出, 则收取一个评估的实际成本) (OR ACTUAL COST OF 1 VAL IF GREATER) \$550.00 (如过超出, 则收取两个评估的实际成本) (OR ACTUAL COST OF 2 VALS IF GREATER) 其它 OTHER (请注明 PLEASE SPECIFY)

卡上的名字 NAME ON CARD

卡的种类 CARD TYPE VISA MASTERCARD 到期日 EXPIRY DATE/.....

卡号 CARD NUMBER [.....]

第1节签名 — 重要 — 即使没提供信用卡授权也要签名 Section 1 Signature – IMPORTANT – to be signed even if c/c authority not provided

申请人1签名 APPLICANT 1 SIGNATURE

申请人2签名 APPLICANT 2 SIGNATURE

名字 PRINT NAME

名字 PRINT NAME

日期 DATE

日期 DATE

SECTION 2: PRIVACY DISCLOSURE STATEMENT



AAA Financial Corporation Pty Ltd – ABN 83 065 481 505 (The Originator/Manager)

The Manager, Credit Provider (and Affiliates) and the lenders mortgage insurers listed below may use the personal information about you for the purpose of arranging or providing credit, insuring credit and for direct marketing of products and services offered by the Manager or any organisation the Manager is affiliated with or represents.

The information provided by you will be held by the Manager and the lenders mortgage insurers. You can gain access to the information held about you by contacting the Manager and the lenders mortgage insurers. You have the right to request not to receive direct marketing material.

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

We, AAA Financial Corporation Pty Ltd (herein known as “AAA”), 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 whom 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, our joint venture partners and Community Bank® (where applicable) companies where its confidentiality is maintained at all times.

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

Some of the organisations we disclose your personal information and credit-related personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent 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, please contact us on 07 3211 8388.

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 offers from us unrelated to your loan products and services, please tick here

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 another 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 organisations (whether acting individually or together) listed in the “Schedule”, we 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;
- in 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 each of the following organisations (whether acting individually or together) listed in the “Schedule”.

9. Lenders Mortgage Insurance (LMI) aka The “Insurer”

We may disclose your personal information and credit-related personal information when we apply to the Insurer for lenders mortgage insurance (LMI). By you signing this application, the Insurer can do the following:

- a. Where permitted by the Privacy Act 1988, the Insurer may seek and obtain from a credit reporting body commercial credit information concerning your credit worthiness or history; consumer information; and collection of overdue payments information. The Insurer collects your information for the purposes of assessing our application and securing and administering LMI for your mortgage, including dealing with claims and recovery of proceeds.
- b. The information collected by the Insurer is required under the Insurance Contracts Act 1984 (Cth) and is necessary for the Insurer to undertake its business. If you do not provide any of the information requested of you then the Insurer will not be able to issue insurance. As a result, we may not be able to provide the mortgage to you.
- c. The Insurer may use your information to assess the risk of providing LMI to us, you defaulting on your obligations to us and you being unable to meet a liability arising under a guarantee in respect of mortgage finance given (or to be given) by us to another person. The Insurer may also use your information to verify your details provided by us, administer or vary any LMI cover provided (including for securitisation and hardship applications, dealing with claims, recovery of proceeds and enforcing the mortgage in the place of us), to conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery, to comply with any regulatory requirements including under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time, and for any other LMI purpose relating to you or under the insurance policy issued by the Insurer to us in respect of your credit with us or as may be permitted by the Privacy Act 1988.
- d. The Insurer may disclose your information to its related companies; us; your guarantor or potential guarantor; other insurers; claims assessors and investigators; parties for the purposes of securitisation; re-insurers; underwriters; loan servicers; trust managers; trustees and security trustees; organisations involved in surveying or registering a security property or which otherwise have an interest in a security property; ratings agencies; credit reporting bodies; its service providers (including marketing companies, data consultants and IT contractors); its agents, contractors, and external advisers; your referees, including your employer; your legal and financial advisers; brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager; organisations that are involved in debt collecting or in purchasing debts; mercantile agents if you default on your obligations to us; payment system operators; parties involved in fraud prevention (including organisations such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct); other financial institutions and credit providers; and government and other regulatory bodies (e.g. the Insurance Council of Australia, ASIC and the ATO).
- e. Where permitted by the Privacy Act 1998 the Insurer may disclose your information to organisations located overseas (including in the USA, Canada, the United Kingdom or the Philippines) such as its related companies, re-insurers, service providers (including but not limited to data consultants and IT contractors), its agents, contractors and external advisers and government and other regulatory bodies. Overseas organisations may be required to disclose information shared with them with relevant foreign authorities under a foreign law. In those instances the Insurer is not responsible for that disclosure.
- f. The Insurer may also, to the extent permitted by the Privacy Act 1988, disclose information about you to a credit reporting body for any purpose set out in this consent. The credit reporting body gives other organisations (such as other credit providers) information to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other credit providers.
- g. The Insurer may need to exchange your information with credit providers and advisors during the course of the mortgage insurance policy for any purpose set out in this consent.
- h. The Insurer may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this consent and the Insurer’s Privacy Policy and Credit Reporting Policy apply to the collection, use and disclosure of that information.



- i. The Insurer may store your information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security, however, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.
- j. Each Insurer has a Privacy and Credit Reporting Policy which contains information about:
 - how you can access and seek correction of your information held by the Insurer;
 - how you can complain about a breach of the Privacy Act 1988 (including any applicable privacy principles) or any registered privacy code that binds the insurer in respect of your personal or credit information (as appropriate); and
 - how the Insurer will deal with a complaint.

Each policy is available on the Insurer’s website or by contacting them.

9. Privacy Policy and Credit Reporting Policy

You can refer to the Privacy Policy and Credit Reporting Policy of your Originator/Mortgage Manager, Insurer, Lender, Credit Reporting Body on the links provided in the “Schedule”.

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 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 Privacy Policy and Credit Reporting Policy is available upon request or can be found on the website noted below.

Schedule

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

Lender (and their associated entities)	ABN/ACN	Its privacy policy is set out at...	Telephone
Adelaide Bank a Division of Bendigo and Adelaide Bank Limited (Australian Credit Licence 237879)	11 068 049 178	www.adelaidebank.com.au/other-links/privacy-policy	1300 652 220
First Mortgage Company Home Loans Pty Ltd	45 104 268 448	www.firstmac.com.au/privacy-policy	1800 230 023
Origin Mortgage Management Services Pty Ltd, on behalf of Columbus Capital Pty Limited (Australian Credit Licence 337303)	601 349 071	www.columbuscapital.com.au/privacy-policy	1300 767 023
Permanent Custodians Limited	55 001 426 384	www.bnymellon.com/australia/en/privacy.html	1800 622 812
Perpetual Corporate Trust Limited	000 341 533	www.perpetual.com.au/privacy-policy.aspx	1800 631 381
Sintex Consolidated Pty Ltd	75 065 917 535	www.sintex.com.au/files/online-privacy	02 8204 5023

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

Insurer	ABN	Its privacy policy is set out at...	Telephone
Helia Insurance Pty Limited	60 106 974 305	helia.com.au/privacy-policy	1300 661 118
Arch Lenders Mortgage Indemnity Limited	60 074 042 934	www.archgroup.com/privacy-policy/	
QBE Lenders’ Mortgage Insurance Limited	70 000 511 071	www.qbelmi.com/pg-QBE-Privacy-Policy-Statement.seo	1300 367 764
First American Title Insurance Company of Australia Pty Ltd	64 075 279 908	www.firsttitle.com.au/property-owners/copyright-copy-first-title-privacy-policy	1300 362 178

In this Notice, the “Credit Reporting Body” means each and every one of the following organisations (whether acting individually or together):

Credit Reporting Body	ABN	Its privacy policy is set out at...	Telephone
Equifax Australia Public Access Division	26 000 602 862	www.equifax.com.au/privacy	1300 762 207
Dun & Bradstreet (Australia) Pty Ltd	006 399 677	dnb.com.au/Header/About_Us/Legal/Privacy_policy	1300 734 806
Experian	95 082 851 474	www.experian.com.au/legal/privacy.html	03 8699 0100
Originator/Mortgage Manager	ABN	Its privacy policy is set out at...	Telephone
AAA Financial Corporation Pty Ltd	83 065 481 505	www.aaafin.com.au/privacy.html	1800 815 439

通知接收人的提名 Nomination for Notices

每个客户/担保人都享有收到《国家信贷法》规定的任何通知或其它文件的副本。如果您是联名客户或担保人，并且不需要通知及文件个别发送给每个客户和担保人，请填写以下的提名部分（注：担保人不能委任债务人）。签署本提名部分即表示您放弃直接从信贷提供者处个别获得信息的权利（除非您是被委任的一方。）

签署此提名部分的任何人都可随时以书面形式通知信贷提供者自己希望取消提名的意愿。这意味着自取消提名的日期起，该人士将收到一份《国家信贷法》规定的任何通知或其它文件的副本。通知和文件将发送到您当前的居住地址或公司地址。如地址有任何变更，您有责任通知我们。

Each customer/guarantor is entitled to receive a copy of any notice or other document under the National Credit Code. If you are a joint customer or guarantor and do not require notices and documents to be forwarded to each customer or guarantor individually, please complete the nomination section below. (Note: guarantors cannot nominate a debtor). By signing this nomination you are giving up the right to be individually provided with information direct from the credit provider (unless you are the person nominated.)

Any person who has signed this nomination can advise the credit provider at any time in writing that they wish to cancel their nomination. This means they will, from the date of cancelling the nomination, receive a personal copy of any notice or other document under the National Credit Code. Notices and documents will be sent to your current residential or business address. It is your responsibility to advise us of any change of address.

我/我们提名 I/ We nominate(被提名人的全名)代表我/我们所有人接收寄到“按揭融资申请表”中所列地址的《国家信贷法》规定的通知和其他文件。(full name of person nominated) to receive notices and other documents under the National Credit Code on behalf of me/all of us to the address listed on the Application For Mortgage Finance Forms.

关于信贷用途的声明 (仅用于商业和非住宅用途) Declaration as to Purpose of Credit (for business or non-residential purpose only)

是否有任何申请人可能获得拟借入金额的应付总利息的至少50%的税务减免？ Are any of the applicant(s) 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? 是 YES 否 NO

本声明必须由所有借款人签署并通过勾选上述方框内的“是”予以确认才能生效。我/我们声明将由信贷提供者提供给我们的信贷将全部或主要被用于：商业用途；或投资住宅物业以外的投资用途。如果您认为贷款并非全部或主要用于个人、住用或家庭用途或者投资房地产的用途，那么您还必须填写用途声明。 This declaration must be signed and confirmed by all Borrowers by ticking “Yes” in the above Box 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: business purposes; or investment purposes other than investment in residential property. If you believe that the proposed loan is NOT provided wholly or predominantly for personal, domestic or household purposes, or investment property purposes then you must also complete the Declaration of Purpose.

重要 IMPORTANT

一旦声明此贷款全部或主要用于：商业用途；或投资住宅物业以外的投资用途，您可能会失去《国家信用法》的保护。 By declaring that this loan is wholly or predominantly for: business purposes; or investment purposes other than investment in residential property you may lose your protection under the National Credit Code.

信用状况的声明 Declaration of Credit Status

- 是 YES 否 NO 您或您的配偶是否曾被宣布破产或资不抵债，或房产是否出于债券人的利益而被转让？如果是，破产或资不抵债的解除日期是什么时候？ Have you or your spouse ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors? If yes, what was the bankruptcy/insolvency discharge date? (随申请表附上详细资料 Attach details with application)
- 是 YES 否 NO 您或您的配偶是否曾是已被委任经理、接管人或清算人的任何公司的股东或管理人员？ Have you or your spouse ever been shareholders or officers of any company of which a manager, receiver or liquidator has been appointed?
- 是 YES 否 NO 您、您的配偶或任何您或您的配偶是或曾是股东或管理人员的公司是否有任何拒不执行任何法院判决的行为？ Is there any unsatisfied judgement entered in any court against you, your spouses or any company of which either of you or your spouse are or were a shareholder or officer?
- 是 YES 否 NO 您或您的配偶与您有关联的任何公司是否曾被取消赎回权或通过抵押权人拍卖程序获得替代所有权或契据的房产？ Have you, or your spouse or any company with which you are or were associated ever had a property foreclosed upon or given title or deed in lieu thereof through a mortgagee sale proceeding?
- 是 YES 否 NO 所有借款人是否都有资格获得“首次置业补贴”？ Are all borrowers eligible for the First Owner Grant? 如果“是”，补贴金额为 if “Yes”, amount of Grant \$
- 是 YES 否 NO 贷款的定金或尾款是否有部分来自借款？ Has any part of the deposit, or the balance due above this loan, been obtained from borrowings?
- 是 YES 否 NO 您或其他人是否向其他贷款机构提交过关于本贷款的申请？如果有，请提供详细信息： Has any application in respect of this loan been submitted by you, or any other person, to any other lender? If so please provide details:
- 是 YES 否 NO 您是否预期您的财务状况或偿还贷款能力的会有任何可能改变，包括您的收入或支出的任何预期变化？如果是，请提供详细信息： Are you aware of any expected change in your circumstances that may alter your financial situation or ability to repay the loan, including any expected change in your income or expenses? If yes, please provide details:

第2节 签名—重要—所有申请人必须签名 Section 2 Signature – IMPORTANT – All applicants must sign

客户/债务人和担保人确认并同意自己已阅读、理解并同意本申请书的每个部分（包括隐私披露声明、贷款用途检查单、信用状况声明、信贷目的声明和通知地址的委托（如已完成）。 The Customer(s)/Debtor(s) and Guarantor(s) acknowledge and agree that they have read, understood and agree with each and every part of this application (including the Privacy Disclosure Statement, Loan Purpose Checklist, Declaration of Credit Status, Declarations to purpose of Credit and Nomination of Address for Notices (if completed).

申请人1签名 APPLICANT 1 SIGNATURE.....

申请人2签名 APPLICANT 2 SIGNATURE

名字 NAME.....

名字 NAME

日期 DATE.....

日期 DATE



AAA Financial Corporation Pty Ltd is licensed under the National Consumer Credit Protection Act 2009 (NCCP Act) and this document provides you with information about the credit services we may provide to you that is regulated under the Act.

Our Obligations before Providing Credit to you

ASSESSMENT

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain or any lease we help you to enter is not unsuitable for you. To decide this, we may need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation;
- take reasonable steps to verify that financial situation.

Credit will be unsuitable if, at the time of the assessment, it is likely that at the time the credit is provided:

- you could not pay or could only pay with substantial hardship;
- the credit would not meet your requirements and objectives.

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason we must ask you to provide a significant amount of information. It is therefore very important that the information you provide to us is accurate.

OBTAINING A COPY OF THE ASSESSMENT

We must provide you with a copy of our preliminary credit assessment of your application if you ask within 7 years of when we assist you. We are only required to give you a copy of the credit assessment if you enter into a loan or lease contract or the credit limit is increased.

SERVICES WE PROVIDE

We market loans managed by us for a number of funders. Therefore the Lender Of Record noted in your loan contract and mortgage may be a different name from our name. A copy of "the Lender Of Record's" credit guide is provided to you as a separate guide.

AAA Financial Corporation is a Mortgage Manager which means we are a licensee who has a written agreement with a funder (lender, lessor, or third party acting for the lender or lessor; e.g. a program manager or trustee) under which the licensee (AAA) is required to manage the relationship with the consumer on a day to day basis and the credit contract or lease and associated documentation is branded or co-branded with the name of the Mortgage Manager (i.e. AAA).

We offer a range of loans marketed and managed by us. We believe our range of products is extensive and among the best available. However, because we are not acting for you as a finance broker, you should rely on your own inquiries.

On occasion, AAA will receive loan applications from external third party brokers or financial planners where the external third party will assess and structure a loan application and submit it to AAA for processing and post settlement customer care. AAA only provides property mortgage assistance and does not provide or suggest any other financial products.

FEES PAYABLE BY YOU

We sometimes charge a fee for our services. More details about the fees payable by you will be set out in a quote which we will give you before a finance application is lodged. Usually the fee can be deducted from the finance proceeds. You may obtain from us information about how these fees and charges are worked out and a reasonable estimate of those fees.

COMMISSIONS RECEIVED BY US

We may receive management fees (a form of commission) from the lenders and lessors who fund our products. These are not fees payable by you.

COMMISSIONS PAYABLE BY US

We source referrals from a broad range of sources. For example, we may pay fees to brokers, financial planners, call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees are generally small amounts and accord with usual business practice. You may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out. A quote from the introducing broker or firm should be provided to you at the same time this Guide is provided.

Our Commitment to you

INTERNAL DISPUTE RESOLUTION SCHEME

WE ARE HERE TO LISTEN TO YOU

If you have a compliment or complaint about the services provided to you by us, you should contact us.

By phone

Please phone our national toll-free number: 1800 815 439

If we are unable to resolve the matter over the phone we may ask you to put it in writing.

In writing

Send us the full details, including any supporting documents and evidence, and explain what you would like us to do. Please address this information to:

The Manager

AAA Financial Corporation Pty Ltd

GPO Box 2629, Brisbane QLD 4001

Fax: 07 3171 2278 / Email: info@aaafin.com.au

In person

We would welcome the opportunity to meet with you at our office:

Level 1, 110 Mary Street, Brisbane QLD 4000

When we receive a complaint, we will attempt to resolve it promptly.

EXTERNAL DISPUTE RESOLUTION SCHEME

MORE OPTIONS

We aim to resolve your complaint quickly and fairly. In the unlikely event you do not get a satisfactory outcome, you will have the right to complain to our external complaint resolution body.

Our external dispute resolution provider is specified below. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

Financial Ombudsman Service

Australian Financial Complaints Authority

Telephone: 1800 931 678

Post: GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au / Web: www.afca.org.au

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request or via our website www.aaafin.com.au

第4B部分：贷款产品选择表 Part 4B: Loan Product Selection Form

帐户A ACCOUNT A		帐户B ACCOUNT B	
贷款金额 LOAN AMOUNT
含入贷款金额的LMI保险 CAPITALISED LMI	<input type="checkbox"/> 是 YES <input type="checkbox"/> 否 NO		<input type="checkbox"/> 是 YES <input type="checkbox"/> 否 NO
含入贷款金额的费用 CAPITALISED FEES 只要非居民 Non-Resident Only	<input type="checkbox"/> 是 YES <input type="checkbox"/> 否 NO		<input type="checkbox"/> 是 YES <input type="checkbox"/> 否 NO
年利率 INTEREST RATE P.A.
贷款期限 (年) LOAN TERM (YEARS)
月还款额 MONTHLY REPAYMENTS
贷款种类 LOAN TYPE	<input type="checkbox"/> 标准浮动/定期贷款 STANDARD VARIABLE / TERM LOAN <input type="checkbox"/> 100%对冲房屋贷款 100% OFFSET HOME LOAN <input type="checkbox"/> 专业/配套贷款 PROFESSIONAL / PACKAGED LOAN <input type="checkbox"/> 信用额度 LINE OF CREDIT (LOC)		<input type="checkbox"/> 标准浮动/定期贷款 STANDARD VARIABLE / TERM LOAN <input type="checkbox"/> 100%对冲房屋贷款 100% OFFSET HOME LOAN <input type="checkbox"/> 专业/配套贷款 PROFESSIONAL / PACKAGED LOAN <input type="checkbox"/> 信用额度 LINE OF CREDIT (LOC)
利率类型 RATE TYPE	<input type="checkbox"/> 浮动利率 VARIABLE RATE <input type="checkbox"/> 固定 FIXED年 YR(S) <input type="checkbox"/> 自雇人士少文件贷款 / 自雇 ALT DOC / SELF EMPLOYED <input type="checkbox"/> 澳洲央行 RBA TRACKER		<input type="checkbox"/> 浮动利率 VARIABLE RATE <input type="checkbox"/> 固定 FIXED年 YR(S) <input type="checkbox"/> 自雇人士少文件贷款 / 自雇 ALT DOC / SELF EMPLOYED <input type="checkbox"/> 澳洲央行 RBA TRACKER
还款方式 REPAYMENT TYPE	<input type="checkbox"/> 本息还款 PRINCIPAL & INTEREST <input type="checkbox"/> 只还利息 INTEREST ONLY年 YEAR(S)		<input type="checkbox"/> 本息还款 PRINCIPAL & INTEREST <input type="checkbox"/> 只还利息 INTEREST ONLY年 YEAR(S)
还款频率 REPAYMENT METHOD	<input type="checkbox"/> 每月 MONTHLY <input type="checkbox"/> 每两周 FORTNIGHTLY <input type="checkbox"/> 每周 WEEKLY		<input type="checkbox"/> 每月 MONTHLY <input type="checkbox"/> 每两周 FORTNIGHTLY <input type="checkbox"/> 每周 WEEKLY

第4C部分：财务状况 Part 4C: Financial Position

收入/支出—随赚随缴预扣税款(PAYG)申请人 *Income / Expenditure – PAYG Applicants*

就目前的工作和收入而言，申请人是否知道有任何可能对其工作和收入，以及其履行当前和未来财务义务的能力造成不利影响的事情？如果是，请提供详细信息：In relation to current employment and income, is the applicant aware of anything which may adversely affect this and their ability to meet their current and future financial obligations? If yes, please provide details:

是 YES 否 NO

当前或将来情况的变化 *Changes to Current or Future Circumstances*

A. 申请人是否预计未来12个月的收入会有变化？ Does the applicant anticipate any change to their income over the next 12 months?

是 YES 否 NO

B. 申请人是否预计支出在未来的12个月内会有任何变动（不包括正在申请的信贷）？例如：现有贷款还款额的变化？

是 YES 否 NO

Does the applicant anticipate any change in expenditure over the next 12 months (excluding the credit being applied for)?
Eg. changes in repayments for existing loans?

每月财务状况
Monthly Financial Position

当前 CURRENT

计划 PROPOSED

每月税后收入总额 TOTAL MONTHLY AFTER TAX INCOME: (A)	\$	\$
每月还款额/租金总额 TOTAL MONTHLY LOAN REPAYMENTS / RENT: (B)	\$	\$
每月生活费用总额 TOTAL MONTHLY LIVING EXPENSES: (C) 附录4的每月总计 MONTHLY TOTAL FROM ANNEXURE 4	\$	\$
每月净总盈余 TOTAL MONTHLY NET SURPLUS * (A – B – C)	\$	\$

*可预见的实质性变动以及在变动发生后，为继续履行财务义务的作出计划 Foreseeable material changes and the resulting plan to meet the ongoing financial obligations.

第4D部分：初步评估 Part 4D: Preliminary Assessment (由按揭贷款管理人/经纪人填写 To be completed by the mortgage manager/broker)

信用援助提供者已根据您在本核表中提供的信息，以及任何其它我们从您处或从我们的电话、电子邮件或面对面讨论得到的信息向申请人作出了此评估和产品推荐。 The credit assistance provider has based this assessment and product recommendation to the applicant on the information provided by you in this fact find, any other information we receive from you and our discussions either by phone, email or face to face.
 本评估的有效期为自评估之日起90天，如果信贷是用于购买按揭担保的住宅物业，则有效期为120天。 This assessment is valid for 90 days from the date of this assessment, or 120 days if the credit is for the purchase of a residential property secured by a mortgage.

面试官声明 Interviewer Declaration

1. 申请表内所提供的收入及开支信息，均为本人在初步评估时从申请人处获得的信息。 The income and expense information provided within the application are those obtained from the applicant/s during my preliminary assessment.
2. 本人已收集申请人的个人文件，并核实其身份。本人亦确认所有发送给银行的文件副本均由我们持有。我们将保留这些文件，并在银行要求时提供给银行。我们知道这项申请将由银行审核。 I collected the individual documents and verified the identity of the applicant/s. I also confirm that copies of all documents sent to the Bank are held by us. We will retain these documents and will make them available to the Bank if requested. We are aware this application will be audited by the Bank.
3. 对于只付利息期间的贷款和信用额度: For interest only term loans and line of credit:
 - a. 只付利息的期限符合申请人的要求 The interest only period aligns with the applicant/s requirements
 - b. 本人已向申请人解释以下只付利息定期贷款的额外风险及成本：只付利息的还款不会在只付利息的期间内偿还任何本金；只付利息的期限结束后，偿还贷款所需的还款额将会增加，以抵消利息及本金的减少；另外，申请人在整个贷款期内的还款额可能比起没有只付利息期间的贷款要多。 I have explained the following additional risks and costs of an interest only term to the applicant/s: interest only repayments will not pay off any principal during the interest only terms; the repayment required to pay out the loan will increase after the interest only period ends to cover both interest and principal reductions; and the applicant/s may pay more over the life of their loan than if there was no interest only term
4. 冲突的披露:在推荐这一特定信贷产品时，可能会发生利益冲突，但这并不损害申请人的利益。 Disclosure of Conflict: A conflict of interest may arise in the recommendation of this particular credit product and does not disadvantage the applicant.

没有发现利益冲突 NO CONFLICT OF INTEREST IS IDENTIFIED

发现有利益冲突，但并不损害申请人的利益。 详情如下 CONFLICT OF INTEREST IDENTIFIED, BUT DOES NOT DISADVANTAGE THE APPLICANT. Details below
5. 下述介绍人特此作出如下陈述 The Introducer named below, hereby makes the following representations:
 - a. 申请人/每位申请人已证明其英语流程度足以理解贷款及其含义 The applicant/ each of the applicants has/have demonstrated sufficient English fluency to understand the loan and its implications

是 YES 否 NO 如果答案为“否”，请提供详细信息: If no, please provide details:
 - b. 申请人/每位申请人已证明其金融知识足以理解贷款及其含义 The applicant/each of the applicants has/have demonstrated sufficient financial literacy to understand the loan and its implications.

是 YES 否 NO 如果答案为“否”，请提供详细信息: If no, please provide details:
6. 介绍人已披露并阐述了与申请人寻求的贷款的特点相关的任何显著的成本和/或风险: The Introducer has disclosed and discussed any significant costs and/or risks associated with the features of the loan being sought:

再融资成本 COST OF REFINANCING 违约金 BREAK COSTS 信贷援助服务费 FEES FOR CREDIT ASSISTANCE SERVICE
7. 已以“上述产品基于初步评估和所提供的信息，符合并满足客户要求及目标”为基准对该产品进行了评估。 The product/s have been assessed on the basis that the product/s listed above is consistent with and meets the client's requirements and objectives based on the Preliminary Assessment and information provided.

产品是合适的，客户能在无实质困难的情况下履行信用义务 PRODUCT IS NOT UNSUITABLE AND CLIENT CAN COMPLY WITH CREDIT OBLIGATIONS WITHOUT SUBSTANTIAL HARDSHIP

产品是不合适的，因为该信贷产品与客户的要求和目标不一致 PRODUCT IS UNSUITABLE AS THE CREDIT PRODUCT IS INCONSISTENT WITH THE CLIENT'S REQUIREMENTS AND OBJECTIVES

产品是不合适的，因为客户无法履行其义务或履行该义务只会给客户带来实质性的困难 PRODUCT UNSUITABLE, CLIENT CANNOT COMPLY WITH OBLIGATIONS, OR ONLY WITH SUBSTANTIAL HARDSHIP
8. 已提供信贷指南和信贷提案及报价的副本给申请人。 THE COPIES OF CREDIT GUIDE AND CREDIT PROPOSAL & QUOTE HAVE BEEN PROVIDED TO APPLICANT(S).

通过签署本节，本人，即面试官承认及确认本人已根据适用的“了解您的客户”的要求识别了客户的身份。 By signing this section I, the interviewer, acknowledge and confirm that I have identified the customer(s) in accordance with the applicable Know Your Customer requirements.

面试官签名
 INTERVIEWER SIGNATURE

面试官全名
 FULL NAME OF INTERVIEWER

面试官的地址
 ADDRESS OF INTERVIEWER

面试日期
 DATE OF INTERVIEW

申请人声明 Applicant Declaration

此评估不是对贷款的批准。信贷提供者必须基于我/我们提供的信息来考虑我/我们的申请。评估基于您提供给我们的要求及目标、收入和支出作出的。您应仔细检查您所提供的资料是否是准确和最新的，并且没有遗漏任何可能影响您满足您申请的信贷的信贷合同中的付款要求的重要资料。 这包括任何有可能影响您履行合同义务的能力的可预见情况变化。我/我们确认本《核实与评估表》中包含的信息真实无误。 This assessment is NOT an approval of a loan. The credit provider must consider my/our application in light of the information that I/we provide. The assessment is based on the requirements and objectives, income and expenses, which you have provided to us. You should check carefully that the information provided is accurate and up to date and doesn't leave out any material details which may impact your ability to meet the payment requirements in the credit contract for which you have applied. This includes any foreseeable changes to your circumstances that may otherwise impact on your ability to meet your contractual obligations. I/we confirm that the information contained in this Fact Find and Assessment Form is true and correct.

申请人1 签名
 APPLICANT 1 SIGNATURE

申请人2 签名
 APPLICANT 2 SIGNATURE

姓名
 NAME

姓名
 NAME

日期
 DATE

日期
 DATE

第5节 SECTION 5: 信贷提案及报价 CREDIT PROPOSAL & QUOTE

本文件提供了如果您采纳进行这项融资提案,我们将收到的佣金的信息,当中包含了您同意为我们的服务支付所有费用的报价和信息。 This document provides information on commissions we receive if you proceed with this proposal for finance and it contains a quote and information about the fees you have agreed to pay for our services.

客户全名 CUSTOMER(S)
FULL NAME(S)

地址 ADDRESS

电话和电子邮件 PHONE & E-MAIL

被授权方 LICENSEE

AAA FINANCIAL CORPORATION PTY LTD [ACN 069 892 744] [澳大利亚信贷执照 AUSTRALIAN CREDIT LICENCE NUMBER 376872]

联系方式 CONTACT DETAILS

地址 ADDRESS: LEVEL 1, 110 MARY STREET, BRISBANE QLD 4000 电话 PHONE: 07 3211 8388 电子邮件 EMAIL: INFO@AAAFIN.COM.AU

拟议融资金额
PROPOSED FINANCE AMOUNT

\$ TO BE PROVIDED BY AAA FINANCIAL CORPORATION PTY LTD AS MORTGAGE MANAGER

应付佣金的用途
COMMISSION IS PAYABLE FOR

协助您获得融资 ASSISTING YOU TO OBTAIN FINANCE

佣金支付方
COMMISSION PAYABLE BY

AAA FINANCIAL CORPORATION PTY LTD

佣金接收方
COMMISSION PAYABLE TO

佣金的合理估计数
REASONABLE ESTIMATE
OF COMMISSION

在融资被提供的不久之后,最高可达信用额度的 _____%。我们估计这将会是 \$ _____
Up to _____% of the amount of credit limit shortly after the finance is provided. We estimate this to be \$ _____

每年高达您每月尚欠的应还款额的 _____%。我们估计最高的月还款将为 \$ _____
Up to _____% per annum of your amount owing payable monthly. We estimate the largest monthly payment to be \$ _____

被授权方收到的部分或全部佣金可能会支付给信贷代表。 Some or all of the commission received by the Licensee may be paid to a credit representative.

我们不时会以研讨会及培训课程的形式获得利益,这些研讨会及培训课程可能被授权方、融资方或其他方提供。

这些利益的价值是无法衡量的。 From time to time we receive benefits in the form of conferences and training sessions provided by the licensee, financiers, or others. The value of these benefits cannot be ascertained.

申请融资所需支付给融资人和/或您的按揭贷款发放机构的费用和收费的总额估计。无论是否能够获得融资,这都是您需支付的最高金额。这些费用是您应支付的费用。
ESTIMATE OF TOTAL FEES AND CHARGES PAYABLE TO THE FINANCIER AND /OR YOUR MORTGAGE ORIGINATOR IN RELATION TO APPLYING FOR THE FINANCE. THIS IS THE MAXIMUM AMOUNT PAYABLE BY YOU WHETHER OR NOT FINANCE IS PROVIDED. THESE FEES ARE PAYABLE BY YOU.

账户设立费 Establishment fee:	应付 \$	payable
结算费 Settlement fee:	应付 \$	payable
风险费/LMI保险 Risk fee/LMI:	应付 \$	payable
评估费 Valuation fee:	应付 \$	payable
贷款人法律费 Lender Legal fee:	应付 \$	payable
按工程进度放款费 Progress drawdown fee:	应付 \$	payable
其它费用 Other fee:	应付 \$	payable

总计 Total \$(包含商品及服务税 including GST)

- 申请费 Application fee – 对处理贷款申请所收取的费用,涵盖了处理申请所涉及的部分成本。 a fee charged to process an application for a loan, it cover some of the costs involved in processing the application.
- 账户设立费 Establishment fee – 在您首次申请时,按揭贷款管理人/发起人帮您安排融资的服务费。 a service fee for your first application for assisting you to arrange finance by the Mortgage Manager/ Originator.
- 评估费 Valuation fee – 我们必须取得估值以申请融资。评估成本是您应支付的费用或收费。上述数目是基于在大都市郊区有着低于450,000澳元的估计价值的估值。 In order to apply for finance we must obtain a valuation. The cost of the valuation is a fee or charge payable by you. The figure above is based on a valuation in a metropolitan suburb with an estimated value below \$450,000.
- 按工程进度放款费 Progress drawdown fee – 仅适用于建筑贷款,我们会对每个建筑阶段进行检查,以确保建筑工程按计划进行。 only applies to construction loans, we check each building stage to ensure out property is built correctly.
- 经纪费用 Brokerage – 我们协助您安排融资服务的费用。 a fee for our service for assisting you to arrange finance.

这些数目只是估计值,最终数目将列入您的信贷合同或租约中。这些费用的一部分或全部可从融资所得款项中支付。我们未获悉是否有任何其它有关融资申请的费用或收费应支付给其他方,但融资方可能会提出一些额外要求。您无需向我们支付其它费用,但您可能需要向融资方支付费用。 These figures are estimates only and the final figures will be shown in your credit contract or lease. Some or all of these fees may be paid from the finance proceeds. We are not aware of any other fees or charges payable to anyone else in relation to the application for finance, but the financier may impose some additional requirements. There are no other fees and charges payable by you to us however you may be liable to pay fees to the financier.

介绍费 REFERRAL FEE

不适用 NOT APPLICABLE

我们或我们的信贷代表已被支付或将被支付 \$ _____ 至 \$ _____ 的将您介绍给我们的介绍费。此外,我们从广泛的渠道获得推荐。例如:我们需要支付将您介绍给我们的费用给呼叫中心公司、房地产代理、会计师或律师。这些介绍费一般数额不大,并且符合商业惯例。您不需要支付这些费用。 We or our credit representative/s have been paid or will be paid a referral fee of \$ _____ to \$ _____ for referring you to us. In addition, we receive referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you.

什么时候支付费用?
WHEN IS THE FEE PAYABLE?

申请费可从您的贷款所得款项中支付,并且您的贷款人只会在您的贷款申请成功后才收取该费用。账户设立费、按工程进度放款费(如适用)可从您的贷款所得款项中支付,该费用仅在您的贷款申请成功后才会被收取,并且仅需为您与按揭贷款管理人/发起人的第一笔贷款支付一次。The Application fee is payable from your loan proceeds and will only be charged by your Lender if your application is successful. The Establishment fee, progress drawdown fee (if applicable) are payable from your loan proceeds and will only be charged if your application is successful and is only payable once on your first loan with a Mortgage Manager/ Originator. 评估费通常可通过AAA申请表格上的信用卡授权表格支付,并且需要在正式审批前支付。如果该费用未在正式批准前支付,该费用将从您的贷款所得款项中支付给您的按揭贷款管理人/发起人。我们只会在您的申请成功后才向您收取经纪费用(如适用),并且该费用可从您的贷款所得款项中支付。The Valuation fee is usually payable via credit card authorisation form on the AAA application form and is required prior to formal approval consideration. If it is not paid before formal approval, the fee will be payable to your Mortgage Manager/Originator from your loan proceeds. The Brokerage Fee (if applicable) will only be changed if your application is successful and payable from your loan proceeds.

警告 Warning

在接受贷款提案之前,您应仔细检查该提案以确保贷款的条款符合您的要求。贷款提案的条款可能与本文件规定的条款不同。如果您对本文档内的信息有任何疑问,请立即与我们联系。 Before you accept your loan offer, you should check the offer carefully to ensure that the terms of the loan meet your requirements. The terms of the loan offer may be different from the terms set out in this document. If you have any questions regarding the information contained in document, please contact us promptly.

接受 Acceptance

签署本文件即表示您同意本报价所例的条款,并且同意按上述规定的时间支付上述费用。本文件一式两份,在您签字后,我们将邮寄一份给您保存。 By signing this document you agree to the terms set out in this quote and to pay the fees specified above by the time specified above. After you have signed this document in duplicate, we will post you a copy to keep.

申请人1 签名

APPLICANT 1 SIGNATURE

申请人2 签名

APPLICANT 2 SIGNATURE

日期

DATE

日期

DATE

第6部分 SECTION 6: 客户身份检查单 CUSTOMER IDENTIFICATION CHECKLIST (面对面 FACE-TO-FACE)

与贷款顾问共同完成。请为每个申请人单独填写一份表格。To be completed with Loan Consultant. Please complete a separate form for each applicant.

受《2006年反洗钱及反恐怖主义融资法》第二部分的要求，我们将需要为“每个”客户的申请收集及核实此表格中的信息。请确保您遵守相关的贷款人程序，并确保提供给您的贷款人的所有客户文件复印件清晰易辨。 Part 2 of the Anti-Money Laundering & Counter Terrorism Financing Act 2006 requires the information in this form to be collected and verified for EACH customer application. Please ensure that you follow the relevant lender's procedures and that all photocopies of customer documents provided to your lender are clear and legible.

客户名 CUSTOMER NAME

选择一个 SELECT ONE 借款人 BORROWER 或OR 担保人 GUARANTOR

客户类型 CUSTOMER TYPE + 需要填写的部分 SECTIONS TO BE COMPLETED	
个人 Individual	<input type="checkbox"/> Section 部分 A + B
个体营业者 Sole Trader	<input type="checkbox"/> Section 部分 A + B + C
公司 Company (私人有限公司 Pty & Ltd)	<input type="checkbox"/> Section 部分 D + A + B + Annexure 附件 1
信托 Trust	<input type="checkbox"/> Section 部分 E + A (如果受托人为个人 where the trustee is an individual) + B + Annexure 附件 1 或 or <input type="checkbox"/> Section 部分 E + D + A (如果受托人为公司 where the trustee is a company) + B + Annexure 附件 1
合伙企业 Partnership	<input type="checkbox"/> Section 部分 F + A (至少一个合作伙伴的信息和文件 for at least ONE partner) + B

经纪人/介绍人声明 BROKER/INTRODUCER DECLARATION	
本人声明 I declare...	
所提供的文件是最新或是在可接受的时间范围内的。 The documentation provided is current or within acceptable time frames	<input type="checkbox"/>
所有带照片的证件都与该人士有着“可接受的相似度” All photographic identification is a "reasonable likeness" to the individual	<input type="checkbox"/>
在我与该客户的来往中，没有任何事情引起我对拟议交易的怀疑 Nothing in my dealings with the customer have raised any suspicions concerning the proposed transaction	<input type="checkbox"/>
我对客户进行了面对面的验证 Face to face verification of the customer was carried out by me	<input type="checkbox"/>
无法进行面对面验证，因为 Face to face verification was not possible because (说明原因 state reason):	
注意 Care: 必须通过对申请人进行验证 Applicants must be verified via AustPost / MaxID / ZipID (如果使用了选项 2 If Option 2 is used) 无法对主要的带照片文件进行验证的原因是 verification against primary photographic documentation was not possible because (说明原因 state reason):	

发放机构/介绍人签名 ORIGINATOR /INTRODUCER SIGNATURE	
发放机构/介绍人姓名 ORIGINATOR /INTRODUCER NAME	
面试官地址 ADDRESS OF INTERVIEWER	
面试地点的地址 ADDRESS WHERE INTERVIEW IS HELD	
日期 DATE	反洗钱/反恐融资 证 件号 AML/CTF No.

A 客户 - 个人 CUSTOMER - INDIVIDUAL	
A1 个人信息 Personal Information	
全名 Full Name (包括中间名 including middle names)	
出生日期 Date of Birth	
居住地址 Residential Address	
曾用名 Any other names known by	
国籍 Country of Citizenship	
职业/商业活动 Occupation /Business Activities	
验证信息的文件。 Documentation to verify information.	
对于澳大利亚公民：两个带照片的身份证件 (类型 1) 或一个带照片的身份证件 (类型 1) 和两个类型 2。对于外籍人士或非居民：两个带照片的身份证件 (类型 1)，其中一个必须是护照。如果相关，还需要类型 3。 for Australians: TWO photo IDs (Type 1) or ONE photo ID (Type 1) and TWO Type 2s. for Expat or Non-Res: TWO photo IDs (Type 1) of which one must be a passport. Type 3 required in addition if relevant.	
类型 Type 1 主要带照片的文件至少有以下其中一项 Primary Photographic Documentation at least ONE of the following:	
驾驶执照 Driver's license (最新和带照片的 current & photographic)	<input type="checkbox"/>
州 State 号码 Number 截止日期 Expiry	
护照 Passport (澳大利亚护照 - 过期不超过两年，外国护照必须是当前有效的 Australian passport - not expired by more than two years, Foreign passport must be current):	<input type="checkbox"/>
国家 Country 号码 Number 截止日期 Expiry	
政府签发的附带照片的身份证件 Government Issued Photo Identity Card	<input type="checkbox"/>
证件类型 Type of Card 签发机关 Issued by	
号码 Number 截止日期 Expiry	
类型 Type 2 不带照片的主要文件与不带照片的次要文件 - 如果只提供了一项类型1的文件，则需要提供以下其中两项 Primary/Non-Photographic Documentation plus Secondary Non-Photographic Documentation - TWO of the following required if only one Type 1 is provided.	
出生证明 Birth Certificate	<input type="checkbox"/>
公民证 Citizenship Certificate	<input type="checkbox"/>
Centrelink发行的退休人员优惠卡或保健卡 Pension Card or Health Care Card issued by Centrelink	<input type="checkbox"/>
类型 Type 3 只有曾改过名字才需要 Only required if there has been a name change	
姓名变更证明或结婚证书 Change of Name Certificate or Marriage Certificate	<input type="checkbox"/>

请将所有用于证明身份的文件的原证副本发送给 AAA FINANCIAL CORPORATION
CERTIFIED COPIES OF ALL DOCUMENTS USED FOR IDENTIFICATION
TO BE SENT TO AAA FINANCIAL CORPORATION

B 交易信息 TRANSACTION INFORMATION	
贷款购买/再融资的房产的位置 Location of asset being purchased/ refinanced with the loan	
所有抵押房产的地址 Address of all security properties (如有 if any)	
还款或投资的资金来源 Source of funds for repayment or investment (提供账户详情 provide details of account)	
预期的交易行为(包括未来的交易)的性质和规模是什么? What is the expected nature and level of transaction behaviour, including future transactions?	

C 客户 - 个体营业者 CUSTOMER - SOLE TRADER	
根据第A1和A2部分收集信息并验证该人士的身份 Collect information and verify the identity of the individual as per Part A1 and A2	<input type="checkbox"/>
根据B部分收集交易信息 Collect the Transaction Information as per Part B	<input type="checkbox"/>
并收集以下信息(无需验证) AND collect the following (no need to verify)	
公司全称 Full name of business	
主要营业地点 Principal place of business	
发给该公司的澳大利亚商业注册号 ABN issued to the business	

D 客户 - 公司 (私人有限公司，但不是上市公司) CUSTOMER - COMPANY (PTY AND LTD, BUT NOT LISTED COMPANIES)	
收集所有董事的姓名 Collect the name of ALL directors	<input type="checkbox"/>
根据第A1和A2部分收集每个董事的信息并验证其身份 Collect information and verify the identity of each director as per Part A1 and A2	<input type="checkbox"/>
根据B部分收集交易信息 Collect the Transaction Information as per Part B	<input type="checkbox"/>
完成附件1关于股东、受益所有人及拥有最终控制权的人的A部分 Completed Annexure 1 Part A regarding Shareholders, Beneficial Owners and Individuals with Ultimate Control	<input type="checkbox"/>
并收集以下信息(无需验证) AND collect the following (no need to verify)	
在澳大利亚证券和投资委员会注册的公司全称 Full name of company as registered by ASIC	
发给该公司的澳大利亚公司注册号 ACN issued to the company	
公司注册办事处的完整地址 Full address of the company's registered office	
公司主要营业地点的完整地址 Full address of the company's principal place of business	

E 客户 - 信托 CUSTOMER - TRUST	
如果受托人为个人，请根据A1和A2部分收集每个个人受托人的信息并验证其身份 If the trustee(s) is an individual, collect information and verify the identity as per Part A1 and A2 above for EACH individual trustee	<input type="checkbox"/>
如果受托人为公司，请根据D部分收集并验证信息 If the trustee(s) is a company, collect and verify information as per Part D	<input type="checkbox"/>
对于有权更改受托人的每个实体，视情况收集A1部分或D部分中的信息(无需验证) In respect of each entity having the power to change the trustee, collect the information in Part A1 or Part D as appropriate (no need to verify)	
根据B部分收集交易信息 Collect the Transaction Information as per Part B	<input type="checkbox"/>
完成附件1关于受托人和最终受益所有人的B部分 Complete the Annexure 1 Part B regarding Trustees and Ultimate Beneficial Owners	<input type="checkbox"/>
并收集以下信息(无需验证) AND collect the following (no need to verify)	
信托全称 Full name of the trust	
信托类型 Type of trust (例如:单位信托、全权信托、混合信托 eg unit, discretionary, hybrid)	
设立信托的国家 Country in which the trust was established	
记录信托的澳大利亚商业注册号 Record Trust's ABN	

F 客户 - 合伙企业 CUSTOMER - PARTNERSHIP	
根据A1部分收集所有合伙人的信息 Collect information as per Part A1 for all partners	<input type="checkbox"/>
根据A1和A2部分验证至少一个合伙人的身份 Verify the identity as per Part A1 and A2 for at least one partner	<input type="checkbox"/>
根据B部分收集交易信息 Collect the Transaction Information as per Part B	<input type="checkbox"/>
并收集以下信息(无需验证) AND collect the following (no need to verify)	
合伙企业的名称 Full name of the partnership	
澳大利亚商业注册号 ABN Number	
合伙企业主要营业地点的完整地址 Full address of the partnership's principal place of business (如有 if any)	
成立合伙企业的国家 Country in which Partnership was established	
合伙企业中所有合伙人的全名和地址 Full name & address for ALL partners in the partnership	
最终持有超过25%股份或对合伙企业具控制权的人员 Individuals ultimately owning >25% or controlling the Partnership	

由按揭贷款经理人签名 To be signed by the Mortgage Manager:

授权方 AUTHORISED PARTY
我们已遵守反洗钱/反恐融资(AML/CTF)法规的规定。 We have complied with the requirements of the AML/CTF legislation.

附件1 ANNEXURE 1: 企业/信托借款人 CORPORATE / TRUST BORROWERS

A部分:企业借款人 Part A: Corporate Borrower

公司名 COMPANY NAME ABN/ACN
 注册办事处 REGISTERED OFFICE 成立日期 DATE OF INCORPORATION
 主要营业地点 PRINCIPAL PLACE OF BUSINESS 邮政编码 POSTCODE
 营业地点状态 PLACE OF BUSINESS STATUS 自有房产 OWN PREMISES 租赁 RENT 其它 OTHER:
 董事 DIRECTORS
 股东 SHAREHOLDERS
 主要经营活动 PRINCIPAL ACTIVITIES
 最终受益人所有人的姓名和地址 NAME + ADDRESS OF ULTIMATE BENEFICIAL OWNERS 持有25%或以上的股权 OWN 25% OR MORE
 具最终控制权的人的姓名和地址 NAME + ADDRESS OF INDIVIDUAL HAVING ULTIMATE CONTROL

B部分:信托借款人 Part B: Trust Borrower

信托名称 NAME OF TRUST
 受托人 TRUSTEE
 委任人 APPOINTOR
 受益人 BENEFICIARIES
 主要活动 PRINCIPAL ACTIVITIES 交易 TRADING 非交易 NON-TRADING
 信托类型 TYPE OF TRUST 单位信托 UNIT 全权信托 DISCRETIONARY 家庭信托 FAMILY
 委托人 SETTLOR 如果他们向信托捐献了10,000澳元或以上(除非已死亡)。 IF THEY CONTRIBUTED \$10,000 or MORE TO TRUST (UNLESS DECEASED)
 信托的最终受益人所有人 ULTIMATE BENEFICIAL OWNERS OF TRUST 拥有超过25%或以上的权益。 OWNS 25% OR MORE
 受托的最终受益人所有人 ULTIMATE BENEFICIAL OWNERS OF TRUSTEE 拥有超过25%或以上的权益。 OWNS 25% OR MORE

C部分:养老基金 Part C: Superannuation Fund

托管人/消极信托 CUSTODIAN/BARE TRUST 自我管理养老金 - 受益所有人 (SMSF - BENEFICIAL OWNER)
 受托人(公司名) TRUSTEE (COMPANY NAME)
 受托人(个人姓名) TRUSTEE (INDIVIDUALS NAMES)
 受益人 BENEFICIARIES
 设置日期 SET-UP DATE

D部分:会计师资料 Part D: Accountant Details

姓名 NAME
 公司 COMPANY
 电话 PHONE
 电子邮件 EMAIL

附件2 ANNEXURE 2: 会计师核实 ACCOUNTANT'S VERIFICATION

请为每个申请人单独填写一份表格
Please complete a separate form for each applicant

注意 NOTE: 作为最低要求, 会计师必须受雇于客户至少12个月, 并了解其过去12个月的收入情况。 AS A MINIMUM REQUIREMENT THE ACCOUNTANT MUST HAVE BEEN APPOINTED TO THE CLIENT FOR A MINIMUM OF 12 MONTHS AND HAVE KNOWLEDGE OF THEIR LAST 12 MONTHS EARNINGS.

A部分: 申请人详细信息 Part A: Applicant Details

申请人姓名 APPLICANT'S NAME

申请人的公司名称 APPLICANT'S BUSINESS NAME

申请人公司的办公地址 APPLICANT'S BUSINESS ADDRESS

申请人公司的商业名称 APPLICANT'S BUSINESS TRADING NAME

澳大利亚商业号码 ABN

已编制好的账目的财务年度 PERIOD WHICH ACCOUNTS HAVE BEEN PREPARED 从 FROM 至 TO

报税的年份 YEARS WHICH TAX RETURNS HAVE BEEN LODGED

B部分: 财务详细信息 Part B: Financial Details

应纳税所得额和任何其它非现金扣除(最近两年, 或三年(如有)) TAXABLE INCOME AND ANY OTHER NON CASH DEDUCTIONS (LAST 2 YEARS, 3 IF AVAILABLE)

纳税年度 TAX YEAR	应纳税净利润 TAXABLE NET PROFIT	非现金扣除(如折旧) NON CASH DEDUCTIONS (EG. DEPRECIATION)	销售额/营业额 SALES/TURNOVER	向董事支付税后费用 PAYMENT TO DIRECTOR AFTER TAX <input type="checkbox"/> 该数字包含在营业净利润中 INCLUDED <input type="checkbox"/> 这个数字是在营业净利润之上的 ON TOP OF
.....	\$	\$	\$	\$
.....	\$	\$	\$	\$
.....	\$	\$	\$	\$

主要收入来源 PRINCIPAL SOURCE OF INCOME

您希望提供的其它信息。 OTHER INFORMATION YOU WISH TO PROVIDE.

(例如: 客户的特点或收入来源的优势、非经常性开支或特殊事件的详细情况作参考 EG. REFERENCE AT CLIENT'S CHARACTER OR STRENGTH OF INCOME SOURCE, NON-RECURRING EXPENSES OR DETAILS OF EXTRA ORDINARY EVENTS)

C部分: 会计师免责声明 Part C: Accountant Disclaimer

我们对客户偿还任何贷款的能力不作评论。我们已根据客户提供的信息准备了账目。我们没有理由怀疑这些账目没有公允反映了客户的事务。 We make no comment on the client's ability to make repayments under any loan. We have prepared the accounts based on information provided by the client. We have no reason to doubt that the accounts disclose a fair picture of the client's affairs.

我们本着诚信制订了这份报告, 但我们对此不承担任何责任。 We have prepared this report in good faith, but we accept no liability for it.

会计师签名 ACCOUNTANT'S SIGNATURE 日期 DATE

会计师姓名 ACCOUNTANT NAME 注册号 REGISTRATION NO.

澳大利亚会计师公会 CPA AUSTRALIA 特许会计师 CHARTERED ACCOUNTANT 公共会计师协会 INSTITUTE OF PUBLIC ACCOUNTANTS 其它/海外 OTHER / OVERSEAS

会计事务所/商业名称 ACCOUNTING FIRM / TRADING NAME

地址 ADDRESS

电子邮件 EMAIL 电话 PHONE

附件3 ANNEXURE 3: 自雇人士的财务状况声明 SELF-EMPLOYED DECLARATION OF FINANCIAL POSITION

A部分:贷款详情 Part A: Loan Details

贷款金额 LOAN AMOUNT \$ 贷款期限 LOAN TERM

B部分:借款人资料 Part B: Borrower Details

申请人1 APPLICANT 1 / 担保人1 GUARANTOR 1

申请人2 APPLICANT 2 / 担保人2 GUARANTOR 2

全名 FULL NAME

公司名 COMPANY NAME

ABN/ACN

职业 OCCUPATION

自雇年限 TERM SELF-EMPLOYED

.....

.....

.....

.....

.....

C部分:财务状况声明 Part C: Financial Position Declaration

申请人1 APPLICANT 1 / 担保人1 GUARANTOR 1

申请人2 APPLICANT 2 / 担保人2 GUARANTOR 2

扣除所有营业支出后的应纳税所得额(年度) TAXABLE INCOME (ANNUAL) AFTER ALL BUSINESS EXPENSES

租金收入(年度) RENTAL INCOME (ANNUAL)

随赚随缴预扣税款收入(年度) PAYG INCOME (ANNUAL)

.....

.....

.....

接受 Acceptance 签署本文件即表示您同意以下内容。 By signing this document you agree to the following.

1. 我/我们已仔细考虑我/我们的财务状况,并且已根据贷款人的建议寻求并取得了我/我们认为适合贷款的财务和其它建议。 I/We have carefully considered my/our financial position and in accordance with Lender's recommendation have sought and obtained such financial and other advice as I/we consider appropriate for his loan.
2. 我/我们了解我/我们在我/我们的拟议贷款下的财务义务。 I/We are aware of my/our financial obligations under my/our proposed loan.
3. 我/我们确信我/我们能够没有困难的情况下偿还拟议贷款以及我/我们其它的财务负担(包括生活支出)。 I/We are satisfied that I/we am able to meet the repayments on the proposed loan as well as all of my/our other financial commitments (including living expenses) without hardship.
4. 我/我们已仔细阅读本文件并确认其准确性,包括不是由我/我们手写填写的任何部分。 I/We have reviewed this document and confirm its accuracy, including any parts of the documents that are not completed in my/our handwriting.
5. 我/我们确认贷款人在考虑是否批准我/我们的贷款申请时将会以本声明为依据。 I/We acknowledge that Lender is relying on this statement in considering whether or not to approve my/our loan application.

申请人1 签名
 APPLICANT 1 SIGNATURE.....
 姓名
 NAME.....
 日期
 DATE.....

申请人2 签名
 APPLICANT 2 SIGNATURE

姓名
 NAME

日期
 DATE

担保人1 签名
 GUARANTOR 1 SIGNATURE.....
 姓名
 NAME.....
 日期
 DATE.....

担保人2 签名
 GUARANTOR 2 SIGNATURE

姓名
 NAME

日期
 DATE

附件4 ANNEXURE 4: 生活支出 LIVING EXPENSES

家庭生活支出 Household Living Expenses

(如果申请人住在不同的房产中, 则应分别提供生活支出的声明
If applicants live in a separate property, then separate living expenses should be declared)

	家庭1 HOUSEHOLD 1			家庭2 HOUSEHOLD 2		
	<input type="checkbox"/> 申请人1 APPLICANT 1	<input type="checkbox"/> 申请人2 APPLICANT 2		<input type="checkbox"/> 申请人1 APPLICANT 1	<input type="checkbox"/> 申请人2 APPLICANT 2	
只需要一个频率。填入适用栏目 ONLY ONE FREQUENCY REQUIRED. FILL IN APPLICABLE COLUMN.	每周 WEEKLY	每月 MONTHLY	每季度 QUARTERLY	每周 WEEKLY	每月 MONTHLY	每季度 QUARTERLY
服装/鞋类/化妆品等。 CLOTHING / FOOTWEAR / COSMETICS ETC.
食品杂货 GROCERIES
消遣 RECREATION (外出就餐、娱乐、度假 DINING OUT, ENTERTAINMENT, HOLIDAYS)
通信 COMMUNICATIONS (互联网、电话、付费电视 INTERNET, TELEPHONE, PAY TV)
交通 TRANSPORT (公共交通、 汽车、燃料 PUBLIC, CARS, FUEL)
医疗费用 MEDICAL COSTS (药物、辅助设备、护理 MEDICATIONS, AID, CARE)
人寿保险 LIFE INSURANCE (人寿、疾病、人身意外 LIFE, SICKNESS, PERSONAL ACCIDENT)
保险 INSURANCES (健康、汽车、收入 HEALTH, CAR, INCOME)
儿童保育/保姆 CHILDCARE / NANNIES
私立教育 PRIVATE EDUCATION (私立学校费用 PRIVATE SCHOOL FEES)
教育 EDUCATION (其它学费、书等 OTHER SCHOOL FEES, BOOKS, ETC)
住房支出 RESIDENTIAL HOME EXPENSES (物业费、水电费、损坏 STRATA, UTILITIES, WEAR & TEAR)
投资性房产支出 INVESTMENT PROPERTY EXPENSES (物业费、水电费、 损坏 STRATA, UTILITIES, WEAR & TEAR)
租房/寄宿 RENT/BOARD
配偶/子女的抚养费 SPOUSE / CHILD MAINTENANCE
其它支出 OTHER EXPENSES 在下方说明详情 DETAIL BELOW
生活支出总计 TOTAL LIVING EXPENSES
	每周 WEEKLY	每月 MONTHLY	每季度 QUARTERLY	每周 WEEKLY	每月 MONTHLY	每季度 QUARTERLY

在第10页4C部分中
使用此总数
USE THIS TOTAL IN
SECTION 4C ON P.10