



# FINANCE APPLICATION

**AIMS Home Loans**

A.B.N. 72 050 792 375

Level 41, 259 George Street, SYDNEY NSW 2000

Tel: (02) 9217 2727 Fax: 1300 301 652

Website: www.aimsloans.com.au

INTRODUCER CODE

## COMPANY APPLICATION DETAILS (if applicable)

Company Name		ABN
Registered Address		
Name of Directors	Is there a trustee as Borrower or proposed guarantor? Yes <input type="checkbox"/> No <input type="checkbox"/>	

## PERSONAL DETAILS (if insufficient space please attach separate notes)

<b>1</b>	Title	Surname		<b>2</b>	Title	Surname	
First Name		Middle Name/s		First Name		Middle Name/s	
Other Names commonly Known by (if Any)				Other Names commonly Known by (if Any)			
Borrower <input type="checkbox"/>		Mortgagor <input type="checkbox"/>		Borrower <input type="checkbox"/>		Mortgagor <input type="checkbox"/>	
Guarantor <input type="checkbox"/>				Guarantor <input type="checkbox"/>			
Full Residential Address				Full Residential Address			
Suburb		State	Postcode	Years There			
Mailing address (if applicable)				Mailing address (if applicable)			
Postcode				Postcode			
Previous Address				Previous Address			
Suburb		State	Postcode	Years There			
Email Address				Email Address			
Current housing situation				Current housing situation			
Own Home <input type="checkbox"/>		Renting <input type="checkbox"/>		Buying Home <input type="checkbox"/>		Boarding <input type="checkbox"/>	
Live with Parents <input type="checkbox"/>				Live with Parents <input type="checkbox"/>			
Live in caravan <input type="checkbox"/>		Other <input type="checkbox"/> Specify		Live in caravan <input type="checkbox"/>		Other <input type="checkbox"/> Specify	
Date of Birth		Telephone	Mobile	Date of Birth		Telephone	Mobile
/ /		H ( )	W ( )	/ /		H ( )	W ( )
Marital Status		Age of Dependents	Driver's Licence No.	Marital Status		Age of Dependents	Driver's Licence No.

## EMPLOYMENT

<b>1</b>	Occupation	Present Employer	\$	\$	<b>2</b>	Occupation	Present Employer	\$	\$
Length of Service \$		Annual Gross Income	Overtime Other	\$	Length of Service \$		Annual Gross Income	Overtime Other	\$
Second Job		Total Annual Income			Second Job		Total Annual Income		
Previous Employers (Last 5 years only)		Years of Service			Previous Employers (Last 5 years only)		Years of Service		

## REFERENCE

Name of Nearest Relative Not Living with you:	Relationship
Address	Telephone No.

## LOAN REQUIRED

Loan Type	A. \$	B. \$	C. \$	Interest Only <input type="checkbox"/>	For _____ yrs	Principal & Interest <input type="checkbox"/>
Loan Purpose	Purchase <input type="checkbox"/>	Refinance <input type="checkbox"/>	Increase <input type="checkbox"/>	Construction <input type="checkbox"/>	Usage	Owner Occupied <input type="checkbox"/>
Amount \$	Term Yrs	Fixed Term Yrs	Interest Rate %	LVR %	Investment <input type="checkbox"/>	

## PROPERTY OFFERED AS SECURITY

Unit No.	Street No.	Lot No.	Will this be the first home you have owned in Australia? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Street		Suburb	State	Postcode
Purchase Price / or Market Value if Refinance \$		Current Market Value of Land \$	Tender Price \$	Gross Rent \$
Additional Security Details 1.			Market Value \$	Gross Rent \$
Mortgagor/s Name 1. 2. 3.			Purchase <input type="checkbox"/>	Refinance <input type="checkbox"/>
Additional Security Details 2.			Market Value \$	Gross Rent \$
Mortgagor/s Name 1. 2. 3.				

## BUILDING LOANS ONLY-Progress Payment Authority

I / We authorise and direct the Lender to pay our advance by such progress payments as may be recommended by the Lender's valuer to my/our builder specified below as the one approved by the Lender (Write in builder's name and address):

Name	Builder's Telephone ( )
Address	Builder's Facsimile ( )

Property Insurance to be arranged with (Prior To Settlement)

## YOUR SOLICITOR

Name	Telephone ( )
Address	Facsimile ( )

## BORROWING HISTORY (Recently Completed Loans)

Company Name & Address	Account No.	Loan Amount \$	Monthly Repayment \$	Date Finalised / /
		\$	\$	/ /

- Have you, or your spouse, ever been declared bankrupt or insolvent, or have either of your estates been assigned for the benefit of creditors i.e. a Part X arrangement under the Bankruptcy Act? Yes ☐ No ☐
- Have you, or your spouse, ever been directors/officers of any company to which a manager, receiver, controller, administrator and/or liquidator has been appointed? Yes ☐ No ☐
- Is there any unsatisfied judgment entered in any court against you, your spouse, or any company of which you or your spouse are or were a director/officer? Yes ☐ No ☐
- Have you, or your spouse, or any company with which you are or were associated, ever had a mortgagee exercise a power of sale over any of your property? Yes ☐ No ☐
- Has any part of the deposit, or the balance due above this loan, been obtained from borrowings? Yes ☐ No ☐
- Has any application in respect of this loan been submitted by you, or any other person on your behalf, to any other lender and been declined? Yes ☐ No ☐

## FINANCIAL POSITION

Liabilities		Assets	
House Property Debt To .....	\$ .....	House located at .....	\$ .....
.....	\$ .....	.....	\$ .....
.....	\$ .....	.....	\$ .....
Credit Card - Name .....	Credit Limit .....	Vacant Land.....	\$ .....
..... \$ .....	\$ .....	Bank Balances (A/C details) .....	\$ .....
..... \$ .....	\$ .....	.....	\$ .....
..... \$ .....	\$ .....	.....	\$ .....
Amount owing to other financial institutions:		Motor Vehicle/s .....	\$ .....
Name .....	Amount Per Month .....	Furniture .....	\$ .....
..... \$ .....	\$ .....	(Insured value)	
..... \$ .....	\$ .....	Other Assets .....	
All other debts (rates, taxes, store accounts, etc)		(Investments, money lent, shares, life policies, etc.)	
..... \$ .....		.....	\$ .....
<b>TOTAL LIABILITIES</b>	\$ .....	Deposit Paid .....	\$ .....
<b>SURPLUS</b>	\$ .....		
<b>TOTAL ASSETS</b>	\$ .....	<b>TOTAL ASSETS</b>	\$ .....

FUNDS POSITION	Funds Required		Funds Available	
Purchase/Tender Price .....	\$ .....	Deposit Paid .....	\$ .....	
Land .....	\$ .....	Own Funds .....	\$ .....	
Discharge Present Debt .....	\$ .....	Loan Sought .....	\$ .....	
Legals .....	\$ .....	Gift/Other Borrowings .....	\$ .....	
Stamp Duty.....	\$ .....	TOTAL FUNDS AVAILABLE		\$ .....
Loan Fees, LMI.....	\$ .....	TOTAL FUNDS REQUIRED		\$ .....
TOTAL FUNDS REQUIRED	\$ .....	SURPLUS		\$ .....

INCOME (average monthly)			EXPENDITURE (average monthly)	
<b>Base salary</b>	Gross (p.a.)	Net (p.m.)	<b>Credit commitments</b>	
Income earner 1	\$	\$	Loan repayments for this facility	\$
Income earner 2	\$	\$	Loan repayment for other loans	\$
<b>Other Income</b>			Loan repayment for OFI* loans/HPs	\$
Regular Overtime		\$	Credit/store cards	\$
Government benefits/pension		\$	<b>Other commitments</b>	
Part-time/Casual employment		\$	Total Living Expenses	\$
Dividends/Interest		\$	<i>(includes: Motor Vehicle, Rates, Electricity, Gas, Telephone, Food, Clothing, personal, Home Insurance and Education Expenses)</i>	
Commission		\$	Rent/Board	\$
Rent Received	Gross (p.m.)	Net (p.m.)	Insurance – Contents/Medical etc	\$
	\$	x \$	Life/Income replacement insurance	\$
Other - please specify			Child maintenance	
		\$	Other – please specify	\$
		\$		\$
<b>Total net monthly Income</b>		(3) \$ 0.00		\$
A separate statement of financial position must be completed by each applicant. Married or defacto applicants have the option to complete a joint statement of financial position. A separate statement of financial position needs to be completed for guarantors.  * OFI = Other Financial Institution			<b>Total net monthly expenditure</b>	(4) \$ 0.00
			<b>Total net</b>	(3) \$ 0.00
			<b>less Total monthly expenditure</b>	(4) \$ 0.00
			<b>Uncommitted monthly income</b>	(=3-4) \$ 0.00

## AGREEMENT AND DECLARATION

- The Borrowers and Guarantors are aware that the lender will rely on the information being provided by the Borrower and Guarantors, in assessing whether the borrowers could repay in accordance with the loan terms.
- I/We hereby apply for a loan and certify the statements made in this loan application are true and correct and will remain true and correct unless and until I/we notify you otherwise in writing.
- I/We agree to pay all costs reasonably incurred by you in consequence of this application, to the extent that such payments are not prohibited by law.
- I/We authorise you to arrange a valuation of the security offered, provided that approval 'In Principle' of this loan has been obtained by you, and I/we understand that if we will be required to pay the cost of these valuation/s even if they do not satisfy your requirements.
- My/Our solicitor/conveyancer is authorised to accept any notification on my/our behalf.
- If a loan is approved you may issue me/us with a Letter of Offer. If I/we accept the Offer, I/we will be bound by the terms and conditions.
- I/We agree to execute a first ranking mortgage over the security property/ies.
- I/We acknowledge having received a Privacy Consent and Acknowledgement Form to be signed by us and the proposed guarantors and attach executed copies of this document with this application.
- We acknowledge that AIMS Home Loans A.B.N. 72 050 792 375 may be paid and retain fees, margins and commissions.

## SIGNATURE/S OF APPLICANTS

1. .... 2. .... Date ...../...../.....



## EXTREMELY IMPORTANT NOTICE TO THE LOAN APPLICANT(S)

### EACH BORROWER MUST COMPLETE THIS SECTION

It is possible that your proposed loan may be regulated by the National Credit Code ("the Code").

The Code applies (inter alia) where:

- (a) credit is provided under a contract;
- (b) the borrower (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and
- (c) for personal, domestic or household purposes, or
- (d) to purchase, renovate or improve residential property for investment purposes, or to refinance credit previously provided for this purpose.

#### PART A

**IN ORDER TO DETERMINE WHETHER OR NOT THE PROVISIONS OF THE CODE WILL APPLY TO THIS LOAN, THE LENDER REQUIRES YOU TO PROVIDE THEM WITH THE FOLLOWING INFORMATION:**

		YES	NO
1	Are any of the borrowers natural persons as described above?	<input type="checkbox"/>	<input type="checkbox"/>
2	Are any of the borrowers a corporation? If yes, do not complete part B and part C.	<input type="checkbox"/>	<input type="checkbox"/>
3	Is the borrower a strata corporation (being a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)?	<input type="checkbox"/>	<input type="checkbox"/>

#### PART B

THE PURPOSE OF THIS PROPOSED LOAN IS:		LOAN AMOUNT SOUGHT \$
4	To purchase a residence to be owner-occupied.	\$
5	To refinance an owner-occupied residence.	\$
6	To purchase a property for investment purposes.	\$
7	To refinance a property for investment purposes.	\$
8	To finance the construction of a residence to be owner-occupied.	\$
9	To finance the construction of a property for investment purposes.	\$
10	To finance expenditure of a personal, domestic, or household nature, as follows:	
	\$	\$
	\$	\$
11	To have available credit to make personal purchases.	\$
12		\$
13		\$
14		\$
	<b>Total Loan:</b>	\$

**Interest only reasons - Why are we requesting interest only**

- ☐ To accommodate a temporary reduction in income
- ☐ To accommodate anticipated non-recurring and/or large expense items
- ☐ Variable or unpredictable income
- ☐ To maximise cash flow
- ☐ To create funds for investment purposes
- ☐ Principal reductions
- ☐ Bridging or Construction loan
- ☐ Recommendation provided by borrower's independent financial advisor
- ☐ Taxation, Financial or Accounting reasons
- ☐ Plan to convert to "investment" property in future
- ☐ Other reason and/or additional detail, please provide details below

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## PRIVACY CONSENT (LENDING)

By signing this document you consent to us AIMS Home Loans Pty Ltd ACN 050 792 375 Australian Credit Licence 389027 and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at [www.aimsloans.com.au](http://www.aimsloans.com.au). If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services.

We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you.

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.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy and credit reporting policy can be obtained at [www.aimsloans.com.au](http://www.aimsloans.com.au) or by contacting us on (02) 9217 2727. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. It also contains information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

### Consumer and commercial credit information

We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

### Exchange information with credit providers

We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit

standing, and credit history or credit capacity.

### Exchange information with guarantors

We and the lenders mortgage insurers listed below may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

### Exchange information

We may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender
- Businesses assisting us with funding for loans
- Trade insurers
- Any person where we are authorised by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

**Customer Identification** We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

**Lenders Mortgage Insurers (LMIs)** We may exchange personal and credit information with the LMIs listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities with whom we can exchange information.

The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability,

## PRIVACY CONSENT (LENDING) CONTINUED

managing the insurance, dealing with claims, enforcing any mortgage and recovering proceeds, conducting risk and credit assessments, fraud prevention, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI.

The LMIs that we may disclose your personal information and credit information to are:

Genworth Financial Mortgage insurance Pty Ltd who can be contacted and a copy of the privacy policy obtained on 1300 655 422 or [genworth.com.au](http://genworth.com.au); and

QBE Lenders Mortgage Insurance Limited who can be contacted and a copy of their privacy policy obtained on 1300 367 764 or [qbelmi.com](http://qbelmi.com)

The privacy and credit reporting policies of the LMIs

contain information on how the LMIs collect, use and disclose your personal and credit information, how you may access the personal information and credit information the LMI holds about you, seek correction of that information, and how you may complain about a breach of your privacy and how the LMIs will deal with your complaint. The LMIs may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada, the United Kingdom and the Philippines.

We may exchange your personal and credit information with the following credit reporting bodies:

Veda Advantage Ltd - [veda.com.au](http://veda.com.au)

Dun & Bradstreet (Australia) Pty Ltd - [dnb.com.au](http://dnb.com.au)

Experian - [experian.com.au](http://experian.com.au)

### Signatures of Borrower(s) and date

You consent to the use of your personal and credit information as set out above.

Borrower (1) ..... Date .....

Borrower (2) ..... Date .....

### Signatures of Guarantor(s) and date

Guarantor (1) ..... Date .....

Guarantor (2) ..... Date .....



## NOMINATION OF APPLICANT TO RECEIVE NOTICES

### AIMS Home Loans

Australian Credit Licence Number 389027

A.B.N. 72 050 792 375

Level 41, 259 George Street, SYDNEY NSW 2000

Tel: (02) 9217 2727 Fax: 1300 137 681

Website: [www.aimsloans.com.au](http://www.aimsloans.com.au)

I/We understand that each of us is entitled to receive a copy of any notice or other document under the National Credit Code directly from AIMS Home Loans and that by signing this form I/We give up that right.

I/We understand that any of us has the right to cancel our nomination by advising AIMS Home Loans in writing at any time.

I/We nominate (Full name of person nominated)

\_\_\_\_\_

to receive notices and other documents under the National Credit Code on behalf of me/all of us.

### Please note the following:

1. Only sign below if you are both Borrowers who reside at the same address and both wish to nominate one of you.
2. Only a person who is a Borrower may be the person nominated.
3. This nomination only applies to Joint Borrowers. It does not apply to Joint Guarantors.
4. All parties subject to this nomination must sign.

First Borrower Signature

\_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Second Borrower Signature

\_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Third Borrower Signature

\_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Fourth Borrower Signature

\_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_



**AIMS****FEE ANALYSIS FORM**

Introducer Name:	Telephone Number:
Introducer Company Name:	Facsimile:
Introducer Code:	Mobile:
AIMS BDM Name:	Email:

**DETAILS**

Borrower(s) Name	1.	2.	3.
Contact Numbers	(H)	(W)	(Mob)
Postal Address (after settlement)			Email
Property Address			
Home Address (current address)			
Purchase Price or Market Value if Refinance \$	Loan Amount \$		LVR

**NORMAL FEES / COST ANALYSIS\***

APPLICATION FEE	\$ _____	STAMP DUTY ON PURCHASE	\$ _____
ESTABLISHMENT FEE (Includes Loan Legal Cost and Valuation fee)	\$ _____	STAMP DUTY ON MORTGAGE	\$ _____
RISK FEE	\$ _____	CLIENT'S LEGAL & DISBURSEMENTS (Exclusive Pest Report, Building Report, Survey Report, Strata Report, Insurance etc.)	\$ _____
ADDITIONAL VALUATION	\$ _____	LOAN REGISTRATION FEE & OTHER GOVERNMENT CHARGES	\$ _____
ADDITIONAL HOME LOAN LEGAL FEES	\$ _____		
LENDERS MORTGAGE INSURANCE (Include Stamp Duty)	\$ _____		

\*COSTS ARE APPROXIMATE AT TIME OF CALCULATION AND MAY VARY

**TOTAL**

\$ \_\_\_\_\_

(A) I/We confirm and accept that AIMS Home Loans Pty Ltd. may pay the commission of \$ \_\_\_\_\_ to referrer \_\_\_\_\_ from AIMS' own fund.

## (B) REFUND POLICY OF ESTABLISHMENT FEE

1. Loan declined: Full refund less each valuation carried out.
2. Loan withdrawn prior to approval: Fee refunded less a processing charge of up to \$100 (depending upon amount of work done and circumstances leading to withdrawal) and the cost for each valuation carried out.
3. Loan withdrawn after approval: No refund. However we credit the fee towards any future application made with in three months.

Borrowers' Name in Full:

Signature:

1. \_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_

\_\_\_\_\_

3. \_\_\_\_\_

\_\_\_\_\_

**CREDIT CARD PAYMENT (please complete details below)****TO: AIMS Home Loans Pty LTD**

Fee Payable \$ \_\_\_\_\_

Please debit my

☐

VISA

☐

MASTERCARD

for the fee payable

Card Number

Expiry Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Card Holder's Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_



**Anti-Money Laundering & Counter Terrorism Financing Act 2006**

## CUSTOMER IDENTIFICATION CHECK LIST

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.

**CUSTOMER NAME** \_\_\_\_\_

<b>SELECT ONE</b>	Borrower	<input type="checkbox"/>	<b>or</b>	Guarantor	<input type="checkbox"/>
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CUSTOMER TYPE	SECTIONS TO BE COMPLETED	
Individual	Section A and Section B	<input type="checkbox"/>
Sole Trader	Section A, Section B and Section C	<input type="checkbox"/>
Company (Pty and Ltd)	Section D, Section A (for at least ONE director) and Section B	<input type="checkbox"/>
Company (Public)	Section B only	<input type="checkbox"/>
Trust	Section E, Section A (where the trustee is an individual) and Section B <b>or</b> Section E, Section D, Section A (where the trustee is a company) and Section B	<input type="checkbox"/>
Partnership	Section F, Section A (for at least ONE partner) and Section B	<input type="checkbox"/>

INTRODUCER DECLARATION		
<i>I declare:</i>		
	The documentation provided is current or within acceptable time frames	<input type="checkbox"/>
	All photographic identification is a "reasonable likeness" to the individual	<input type="checkbox"/>
	Nothing in my dealings with the customer have raised any suspicions concerning the proposed transaction	<input type="checkbox"/>
	Face to face verification of the customer was carried out by me	<input type="checkbox"/>
	Face to face verification was <b>not</b> possible because (state reason):	
	(If Option 2 is used) verification against primary photographic documentation was <b>not</b> possible because (state reason):	
<b>SIGNED</b>		<b>NAME</b>
<b>DATE</b>		<b>INTRODUCER</b>

<b>A</b>	<b>CUSTOMER – INDIVIDUAL</b>				
<b>A1</b>	<b>Personal Information</b>				
	Full name (including middle names):				
	Date of birth:				
	Residential address:				
	Any other names known by:				
<b>A2</b>	<b>Documentation to verify information – Satisfy either Option 1 or Option 2</b>				
	<b>Option 1 Primary Photographic Documentation – ONE of the following:</b>				<b>Tick</b>
	Driver's license (photographic):	State:	Number:	Expiry:	<input type="checkbox"/>
	Passport (not expired by more than two years):	Country:	Number:	Expiry:	<input type="checkbox"/>
	State or Territory officially issued identification card:				<input type="checkbox"/>
	Type of card:		Issued by:		
	Number:		Expiry:		
	National identity card (photographic):	State:	Number:	Expiry:	<input type="checkbox"/>
	Other (insert details):				<input type="checkbox"/>
	<b>Option 2 Primary Non-Photographic Documentation plus Secondary Non-Photographic Documentation</b>				
	<b>(a) ONE of the following</b>				
	Birth Certificate				<input type="checkbox"/>
	Citizenship Certificate				<input type="checkbox"/>
	Pension Card or Health Care Card issued by Centrelink				<input type="checkbox"/>
	<b>(b) AND at least ONE of the following</b>				
	Financial Benefits Statement issued by the Commonwealth, a State or a Territory within the last 12 months				<input type="checkbox"/>
	Income Tax Assessment Notice issued by the Australian Taxation Office within the last 12 months				<input type="checkbox"/>
	Rates or utility notice issued by a local government body or utilities provider within the last three months				<input type="checkbox"/>
	Individual under 18 years of age ONLY: a notice issued by a school principal within the last three months which states the individual's name, residential address and how long the individual has attended the school				<input type="checkbox"/>

<b>B</b>	<b>TRANSACTION INFORMATION</b>		
	Location of asset being purchased with the loan (if any):		
	Address of security property (if any):		
	Source of funds for repayment or investment (provide details of account):		

<b>C</b>	<b>CUSTOMER – SOLE TRADER</b>		
	Collect information and verify the identity of the individual as per Part A1 and A2 above		<input type="checkbox"/>
	Collect the Transaction Information as per Part B above		<input type="checkbox"/>
	<b>AND</b> collect the following (no need to verify)		

	Full name of business:	
	Principal place of business:	
	ABN issued to the business:	

D	CUSTOMER – COMPANY (Pty and Ltd, but not listed companies)		
	Collect the name of ALL directors		<input type="checkbox"/>
	Collect information <i>and</i> verify the identity of at least ONE director as per Part A1 and A2 above		<input type="checkbox"/>
	Collect the Transaction Information as per Part B above		<input type="checkbox"/>
	Collect the personal information in A1 for ALL shareholders owning more than 25% of the company (no need to verify under A2)		<input type="checkbox"/>
	AND collect the following (no need to verify):		
	Full name of company as registered by ASIC:		
	ACN issued to the company:		
	Full address of the company's registered office:		
	Full address of the company's principal place of business:		

E	CUSTOMER - TRUST		
	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"/>
	If the trustee(s) is a company, collect and verify information as per Part D		<input type="checkbox"/>
	Collect the Transaction Information as per Part B above		<input type="checkbox"/>
	AND collect the following (no need to verify):		
	Full name of the trust:		
	Type of trust (eg unit, discretionary, hybrid):		
	Unless the trust is widely held (10 or more unit holders), the full name of each beneficiary or a description of the class of beneficiaries of the trust:		

F	CUSTOMER – PARTNERSHIP		
	Collect information as per Part A1 for all partners		<input type="checkbox"/>
	Verify the identity as per Part A1 and A2 for at least one partner		<input type="checkbox"/>
	Collect the Transaction Information as per Part B above		<input type="checkbox"/>
	AND collect the following (no need to verify)		
	Full name of partnership:		
	Full address of the partnership's principal place of business (if any):		

## CONSENT TO RECEIVE NOTICES AND DOCUMENTS ELECTRONICALLY

**To:** Lender: PERPETUAL TRUSTEE COMPANY LTD ACN 000 001 007  
Originator/Manager: AIMS HOME LOANS PTY LIMITED ACN 050 792 375  
Australian Credit Licence Number 389027

I/We consent to the receipt of notices and other documents electronically.

I/We understand that upon the giving this consent:

- (a) you may no longer send paper copies of notices and other documents to me/us;
- (b) I/we should regularly check my/our nominated email address below for notices and other documents;
- (c) you may send the notices and other documents by email, or provide a notice in an email that the documents are displayed on and can be retrieved from a website; and
- (d) I/we may withdraw my/our consent to the giving of notices and other documents by electronic means at any time.

I/We have facilities to enable us to print the notice or other document sent to me/us electronically.

.....  
Signature

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Signature

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Name

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Name

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Email Address

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Email Address

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Date

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Date