



lendocapital

Lendo.au Pty Ltd (ACN 674 739 658)
Business loans secured by mortgages.

Loan Application Form

Ph: 1300 6 LENDO | Office: L10, 97-99 Bathurst St., Sydney NSW 2000

lendo.au | support@lendo.au

The following documents are required by Lendo.au Pty Ltd to support a loan application. Please ensure you submit these items along with this form to speed up the application process. All completed documentation must be scanned and emailed to: support@lendo.au for review. If you have any questions, contact Lendo Capital on support@lendo.au.

Complete this form using BLACK INK and write clearly within the boxes in CAPITAL LETTERS. Mark appropriate answer boxes with a cross (X).

Important – Application to be completed by loan applicant(s) - NOT TO BE COMPLETED BY YOUR MORTGAGE BROKER!

LOAN APPLICATION CHECKLIST

REQUIRED FOR EVERY APPLICATION:	
<input type="checkbox"/> Fully completed application form. All signatures must be wet signatures <input type="checkbox"/> Current rates notices for all properties being used as security for this loan <input type="checkbox"/> 6 months property loan statements (all lenders with an interest in the property) <input type="checkbox"/> Driver's licence and passport (for all directors & guarantors) 100 points of ID each <input type="checkbox"/> Supporting documentation of funds use (see Part 2 Loan Requirements)	
ADDITIONAL REQUIREMENTS (if applicable now or before settlement)	
<input type="checkbox"/> ATO tax portals both personal and company for all borrowers <input type="checkbox"/> Copy of sale contract (only if property is under a contract of sale) <input type="checkbox"/> Copy of other supporting documentation, being _____. <input type="checkbox"/> Copy of trust deed and any variation <input type="checkbox"/> Land tax clearance certificate	

Section - A

BROKER DETAILS

Broker's Full Name		Broker's Company Name	
Contact Number		ACL/Credit Representative No.	
Email Address		Business Address	
Broker's acknowledgement that required supporting documentations are attached to the completed application.		Broker's Signature	 

Section - B

LOAN PARTICULARS

Amount Required (net)	
Term Requested (months)	
Requested Drawdown Date	
Loan Purpose	<input type="checkbox"/> Purchase a business/share in business <input type="checkbox"/> Manage my business cashflow



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	<input type="checkbox"/> Grow my business <input type="checkbox"/> Refinance existing lending - please specify purpose of original borrowing: <div style="border: 1px solid black; height: 1.2em; width: 100%;"></div> <input type="checkbox"/> Purchase/improve commercial property <input type="checkbox"/> Other - please specify: <div style="border: 1px solid black; height: 1.2em; width: 100%;"></div>		
Loan Type	<input type="checkbox"/> 1st Registered Mortgage <input type="checkbox"/> 2nd Registered Mortgage <input type="checkbox"/> Caveat (Supported by Unregistered Mortgage)		
Interest Terms	<input type="checkbox"/> Capitalized/Withheld at Drawdown <input type="checkbox"/> Paid Monthly in Advance		
Loan Repayment/ Exit Strategy (please provide 2 possible strategies, Please provide details of how the exit will be achieved)	<input type="checkbox"/> Refinance <input type="checkbox"/> Asset Sale – Detail: <div style="border: 1px solid black; height: 1.2em; width: 100%;"></div> <input type="checkbox"/> Other – Detail: <div style="border: 1px solid black; height: 1.2em; width: 100%;"></div>		
Are you aware of any problems with your credit file?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you applied for credit in the past 60 days?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Loan Requirements:	Please tell us here how the loan funds will be used (approximate amounts are acceptable), the description of each item must be specific, and the total dollars must equal the amount being applied for.		
1.	\$	2.	\$
3.	\$	4.	\$

Section - C

BORROWERS DETAILS

Company Name			
ACN:		ABN:	
For the purposes of this Application, are you a trustee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	For an SMSF?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Trust Name		Date of Incorporation	
Trust Beneficiaries			
Business Industry			
Principal Business Activities			
Business Phone			
Business Email			
Registered Office Address			
Principal Place of Business			
Postal Address			
Names of all Directors and Shareholders incl %			
	%	%	%



Section - D

PERSONAL DETAILS FOR APPLICANTS/GUARANTORS

Director/Proprietor/Partner 1

<input type="checkbox"/> Applicant	<input type="checkbox"/> Director, Director ID:036	<input type="checkbox"/> Secretary	<input type="checkbox"/> Partner	<input type="checkbox"/> Guarantor
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms	<input type="checkbox"/> Miss <input type="checkbox"/> Other		
Full Name			Date of Birth	
Residential Address				
Mobile Phone			Email	
Passport No.			Expiry Date	
Driver Lic No.			Expiry Date	
Australia Resident	<input type="checkbox"/> Yes <input type="checkbox"/> No	Marital Status		
Occupation:			Relationship to the other Applicant(s)	
Are you a resident of another country for tax purposes?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, country of tax resident:			
Are you a Politically Exposed Person (PEP*)	<input type="checkbox"/> Yes <input type="checkbox"/> No			

* A Political Exposed Person (PEP) is a person, or an immediate family member of a person, who holds a prominent public position or function in a government body or international organization. PEP status is defined and regulated under Australia's Anti-Money Laundering & Counter-Terrorism Financing Act 2006 (Cth).

Director/Proprietor/Partner 2

<input type="checkbox"/> Applicant	<input type="checkbox"/> Director, Director ID:036	<input type="checkbox"/> Secretary	<input type="checkbox"/> Partner	<input type="checkbox"/> Guarantor
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms	<input type="checkbox"/> Miss <input type="checkbox"/> Other		
Full Name			Date of Birth	
Residential Address				
Mobile Phone			Email	
Passport No.			Expiry Date	
Driver Lic No.			Expiry Date	
Australia Resident	<input type="checkbox"/> Yes <input type="checkbox"/> No	Marital Status		
Occupation:			Relationship to the other Applicant(s)	
Are you a resident of another country for tax purposes?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, country of tax resident:			
Are you a Politically Exposed Person (PEP*)	<input type="checkbox"/> Yes <input type="checkbox"/> No			

* A Political Exposed Person (PEP) is a person, or an immediate family member of a person, who holds a prominent public position or function in a government body or international organization. PEP status is defined and regulated under Australia's Anti-Money Laundering & Counter-Terrorism Financing Act 2006 (Cth).

Section - E

EXTERNAL ADVISORS DETAILS

Accountant Details	Applicant 1	Applicant 2
Accountant's Name		Accountant's Name
Accountant's Company		Accountant's Company
Mobile		Mobile
Phone		Phone
Email		Email
Address		Address



Solicitor Details	Applicant 1	Applicant 2
Solicitor's Name		Solicitor's Name
Solicitor's Company		Solicitor's Company
Mobile		Mobile
Phone		Phone
Email		Email
Address		Address

Section - F

SECURITY PROPERTY DETAILS

Security to be offered in support of this business application.

Property (1)

Address		State:	Postcode:
Folio Identifier		Zoning	
Use of Property	Owner Occupied/ Investment	Price/Value	
Registered Owner		Ownership of Property	%
Registered Owner		Ownership of Property	%
Current Lender <input type="checkbox"/> 1st <input type="checkbox"/> 2nd		Loan Amount	
Current Lender <input type="checkbox"/> 1st <input type="checkbox"/> 2nd		Loan Amount	

Property (2)

Address		State:	Postcode:
Folio Identifier		Zoning	
Use of Property	Owner Occupied/ Investment	Price/Value	
Registered Owner		Ownership of Property	%
Registered Owner		Ownership of Property	%
Current Lender <input type="checkbox"/> 1st <input type="checkbox"/> 2nd		Loan Amount	
Current Lender <input type="checkbox"/> 1st <input type="checkbox"/> 2nd		Loan Amount	

Property (3)

Address		State:	Postcode:
Folio Identifier		Zoning	
Use of Property	Owner Occupied/ Investment	Price/Value	
Registered Owner		Ownership of Property	%
Registered Owner		Ownership of Property	%
Current Lender <input type="checkbox"/> 1st <input type="checkbox"/> 2nd		Loan Amount	
Current Lender <input type="checkbox"/> 1st <input type="checkbox"/> 2nd		Loan Amount	

Note: For any additional properties, please print extra copies of this page



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Section - G

VALUATION FEES

In connection with my/our loan application you are hereby authorized and requested to arrange a valuation by a registered valuer of the property situated at:
Address 1:
Address 2:
Address 3:
<input type="checkbox"/> I/We hereby agree to pay or reimburse you for the valuers' fee and any additional costs associated with assessing (or reassessing) the value of the above-mentioned property, irrespective of whether my/our loan application is subsequently withdrawn or declined.

Section - H

ASSET & LIABILITY POSITION

DIRECTOR (1)

Name				
Assets	Liabilities			
Property 1			Mortgage	
Address:		(Value)	Lender Name:	(Value)
Property 2			Mortgage	
Address:		(Value)	Lender Name:	(Value)
Property 3			Mortgage	
Address:		(Value)	Lender Name:	(Value)
Cash at Bank			Overdraft	
Motor Vehicles			Car Repayments	
Deposit Paid on Property			Other Loans	
Personal Belongings			Credit Card	
Business Goodwill			Credit Card	
Shares/Other			Other	
TOTAL ASSETS			TOTAL LIABILITIES	
NET SURPLUS				

Signature – Director (1)

I, the undersigned, do hereby certify that the above is a full and true statement of my assets and liabilities.

	____/____/____
Signature of Director 1	Date (dd/mm/yyyy)
Full Name:	
<input type="checkbox"/> Director	<input type="checkbox"/> Company Secretary

DIRECTOR (2)

Name		
Assets	Liabilities	



Property 1			Mortgage		
Address:		(Value)	Lender Name:		(Value)
Property 2			Mortgage		
Address:		(Value)	Lender Name:		(Value)
Property 3			Mortgage		
Address:		(Value)	Lender Name:		(Value)
Cash at Bank			Overdraft		
Motor Vehicles			Car Repayments		
Deposit Paid on Property			Other Loans		
Personal Belongings			Credit Card		
Business Goodwill			Credit Card		
Shares/Other			Other		
TOTAL ASSETS			TOTAL LIABILITIES		
NET SURPLUS					

Signature – Director (2)

I, the undersigned, do hereby certify that the above is a full and true statement of my assets and liabilities.

	____ / ____ / ____
Signature of Director 2	Date (dd/mm/yyyy)
Full Name:	
<input type="checkbox"/> Director	<input type="checkbox"/> Company Secretary

Section - I

DECLARATION AND SIGNATURES

Have you, or your spouse, ever been declared bankrupt or insolvent, or have you, or your spouse, had any unsatisfied court judgments against you or defaulted on any previous loans?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>If yes, please provide details:</i>	
Have you, or your spouse, ever been shareholders or officers of any company of which an administrator controller, receiver and/or liquidator has been appointed or have there been any unsatisfied judgments against such a company?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>If yes, please provide details:</i>	
Are you, your spouse, or the Borrower currently involved in any legal action?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>If yes, please provide details:</i>	
Have applications been submitted to other lenders for this loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the Borrower(s) and the Guarantor(s) have any pending or past litigation matters (within the last 2 years)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you anticipate any upcoming changes to your financial situation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you had any difficulty meeting your repayments in the past two years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever made an application for hardship with any lender?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you been subject to financial judgements, bankruptcy notices, insolvencies or any legal proceedings?	<input type="checkbox"/> Yes <input type="checkbox"/> No



Have you been an office holder in a company that has been subject to involuntary receivership, liquidation or court judgment?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have the directors/guarantors/owners provided guarantees or security to support borrowing at any other institutions?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any unsatisfied judgements against the Borrower(s) and the Guarantor(s)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have the Borrower(s) and the Guarantor(s) been bankrupt or insolvent in the past 5 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the Borrower(s) and the Guarantor(s) been refused credit by a credit provider in the last 1 year?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any outstanding debts current or otherwise due to the ATO by the Borrower(s) and the Guarantor(s)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the Borrower(s) and the Guarantor(s) have outstanding Tax or BAS returns due to be lodged with the ATO?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the Borrower(s) and the Guarantor(s) made payment arrangements with a creditor to payout debt that is still current?	<input type="checkbox"/> Yes <input type="checkbox"/> No
This form has been completed by the loan applicants and not a mortgage broker	<input type="checkbox"/> Yes <input type="checkbox"/> No

Section - J

APPLICANT DECLARATION AUTHORITY & ACKNOWLEDGEMENT

Borrower's Signatures Section	
Dated the day of 20	
Company Borrower	ACN
In accordance with Section 127 of the Corporations Act in the presence of:	
	
Signature of Director	Signature of Director/Secretary
Full Name:	Full Name:

Guarantor's Signatures Section	
Dated the day of 20	
	
Signature of Guarantor 1	Signature of Guarantor 2
Full Name:	Full Name:
	
Signature of Guarantor 3	Signature of Guarantor 4
Full Name:	Full Name:

Email your completed form to support@lendo.au.



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Declaration Purpose

(Regulation 68, National Consumer Credit Protection Regulation 2010; Section 13(5), National Credit Code)

TO: Lendo.au Pty. Limited (ACN 674 739 658) ("the Credit Provider")

LOAN TO: _____ ("the Applicants")

LOAN AMOUNT: _____

I/We declare that the credit to be provided to me/us by the Credit Provider is to be applied wholly or predominantly for:

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

IMPORTANT

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

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

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

This purpose of your application is wholly or predominately for business or investment purposes and you acknowledge that loan is not subject to the National Consumer Credit Protections Act 2009.

This declaration has been made before I signed, or entered into, a credit relating to this intended transaction

AND I MAKE THIS SOLEMN DECLARATION conscientiously believing the contents to be true.

	
Signature of Applicant 1	Signature of Applicant 2
Full Name	Full Name
Date: ____ / ____ / ____	Date: ____ / ____ / ____



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Important Notice to Applicant(s) For Credit (Section 18(E)(c) Privacy Act 1988)

This Mortgage Application Form is for applications to Lendo.au Pty Ltd and/or other nominated entities as Lender (Credit Providers).

Notice of disclosure of your credit information to a credit-reporting agency (Privacy Act 1988)

(Credit Providers) may give information about you to a credit reporting agency, for the following purposes:

- to obtain a consumer credit report about you, and/or
- to allow the credit reporting agency to create or maintain a credit information file containing information about you.
- The information is limited to:
 - identity particulars - your name, gender, address (and the previous two addresses) date of birth, name of employer, and drivers licence number.
 - your application for credit or commercial credit - the fact that you have applied for credit and the amount.
 - the fact that Credit Providers is a current credit provider to you.
 - advice that your loan repayments are no longer overdue in respect of any default that has been listed.
 - information that, in the opinion of Credit Providers demonstrates you have committed a serious credit infringement (that is, fraudulently or shown an intention not to comply with your credit obligations).
 - that credit provided to you by Credit Providers has been paid or otherwise discharged.

Costs of Application

At your expense, the Credit Providers may incur costs associated with assessing your application and conducting due diligence on the information you have provided including but not limited to search fees, valuation fees, legal fees and other costs. As consideration for the Credit Providers assessing your loan application, you agree to reimburse them for any fees, charges and costs they incur associated with your application.

PPSA means the Personal Property Security Act 2009 (Cth)

PPSA Personal Property means:

- all of your present and after acquired property in which you can be Borrower(s) and Guarantor(s) of a PPSA Security Interest including property which you have, or may in the future have rights or the power to transfer rights;
- proceeds; and
- PPSA retention of title property (as that term is defined in the Corporations Act);
- and irrevocably charge all your interest in all real property and charge and grant a security interest over all of your interest in all personal property that you own now or in the future to secure those costs. PPSA Security Interest has the meaning given to the term 'security interest' in the PPSA.

Other Property means all present and after-acquired property of the Borrower(s) and Guarantor(s) which is not PPSA Personal Property.

Period to which this understanding applies

This information may be given before, during or after the provision of credit to you.

Statement by Applicant(s) For Credit

Please read carefully before signing. Where there is more than one applicant, each applicant must sign.

1. Giving information to a Credit Reporting Agency (Section 18E (8)(c) Privacy Act 1988)

The Credit Providers have informed me that it may give certain personal information about me to a credit-reporting agency.

2. Access to Commercial Credit Information (Section 18L (4) Privacy Act 1988)

I/We agree that Credit Providers Ltd may obtain information about me/us from a business which provides information about the commercial credit worthiness of persons for the purpose of assessing my/our application for consumer credit.

3. Access to Consumer Credit Information (Section 18K (1)(b) Privacy Act 1988)

I/We agree that Credit Providers may obtain a consumer credit report containing information about me from a credit-reporting agency for the purpose of assessing my/our application for commercial credit.

4. Exchange of Credit Worthiness Information (Section 18N (9) Privacy Act 1988)

I/We agree that Credit Providers may exchange information with those credit providers named in this application or named in a consumer credit report issued by a credit reporting agency for the following purposes.

- to assess an application by me/us for credit
- to notify other credit providers of a default by me/us
- to exchange information with other credit providers as to the status of this loan where I am in default with other credit providers
- to assess my/our credit worthiness.

I/we understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act.

I/we hereby apply to establish credit facilities with Credit Providers and agree to abide by the attached terms and conditions. I/we understand that a credit check will be undertaken as part of this application and that I/we have read and understood the acknowledgement and authority regarding the Privacy Protection of Information.

	
Signature of Applicant 1	Signature of Applicant 2
Full Name	Full Name
Date: ____ / ____ / ____	Date: ____ / ____ / ____



PRIVACY POLICY STATEMENT

The Privacy Act allows Lendo.au Pty Ltd ABN 12 674 739 658 and other applicable persons to disclose credit information about the applicant and any guarantor referred to in this application (you) relating to this application, including:

- details to identify you and verify your identify, such as your name, sex, date of birth, current address, your current and last known employer, and your driver's licence number
- The fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor
- advice that payments previously notified as unpaid are no longer overdue
- Information about your current or terminated consumer credit accounts and your repayment history
- Payments overdue for at least 60 days and for which collection action has started
- In specified circumstances, that in our opinion you have committed a serious credit infringement
- The fact that credit provided to you by us has been paid or otherwise discharged, and
- Other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report and information held on the National Personal Insolvency index.

Information from a credit reporting body

When we're checking your credit worthiness and at other times, we might collect information about you from and give it to credit reporting bodies. This information can include:

- **ID information:** a record of your name(s) (including an alias or previous name), date of birth, gender, and drivers licence number.
- **Information request:** a record of a lender asking a credit reporting body for information in relation to a credit application, including the type and amount of credit applied for.
- **Default information:** a record of your consumer credit payments being overdue.
- **Serious credit infringement:** a record of when a lender reasonably believes that there has been a fraud relating to your consumer credit or that you have avoided paying your consumer credit payments and the credit provider can't find you.
- **Personal insolvency information:** a record relating to your bankruptcy or your entry into a debt agreement or personal insolvency agreement.
- **Court proceedings information:** an Australian court judgment relating to your credit.
- **Publicly available information:** a record relating to your activities in Australia and your credit worthiness.
- **Consumer credit liability information:** certain details relating to your consumer credit, such as the name of the credit provider, whether the credit provider has an Australian Credit Licence, the type of consumer credit, the day on which the consumer credit was entered into and terminated, the maximum amount of credit available and certain repayment terms and conditions.
- **Repayment history information:** a record of whether or not you've made monthly consumer credit payments and when they were paid.
- **Payment information:** If a lender gave a credit reporting body default information about you and the overdue amount is paid, a statement that the payment has been made.
- **New arrangement information:** If a lender gave a credit reporting body default information about you and your consumer credit contract is varied or replaced, a statement about this.

We base some things on the information we get from credit reporting bodies, such as:

- our summaries of what the credit reporting bodies tell us; and
- credit scores. A credit score is a calculation that lets us know how likely a credit applicant will repay credit we may make available to them.

Information that we get from a credit reporting body or information we derive from such information is known as credit eligibility information.

When the law authorizes or requires us to collect information

We may collect information about you because we are required or authorized by law to collect it. There are laws that affect financial institutions, including company and tax law, which require us to collect personal information. For example, we require personal information to verify your identity under Commonwealth Anti-Money Laundering law.

How we collect and hold your information

We understand that your personal information needs to be looked after and isn't something you leave lying around for just anybody to take. So, unless it's unreasonable or impracticable, we will try to collect personal information directly from you (referred to as "solicited information"). For this reason, it's important that you help us to do this and keep your contact details up to date.

There are many ways we seek information from you. We might collect your information when you fill out a form with us, when you've given us a call, used our websites or dropped into of office. We also find using electronic means, such as email or SMS, a convenient way to communicate with you and to verify your details.

How we collect your information from other sources

Sometimes we collect information about you from other sources. We do this only if it's necessary to do so. Instances of when we may need to include where:

- we can't get hold of you and we rely on publicly available information to update your contact details;
- we are checking the security you are offering through public registers and our service providers; and
- at your request, we exchange information with your legal or financial advisers or other representatives.

How we collect and hold your credit information

We will collect your credit information from details included in your application for credit (whether paper based, phone or electronic). In addition to what we say above about collecting information from other sources, other main sources for collecting credit information are:

- credit reporting bodies;
- other credit providers;
- your co-loan applicants or co-borrowers;
- your guarantors/proposed guarantors;
- your employer, accountant, real estate agent or other referees;
- your agents and other representatives like your referrers, brokers, solicitors, conveyancers and settlement agents;
- organizations that help us to process credit applications such as mortgage managers;
- organizations that check the security you are offering such as valuers;
- organizations involved in the securitization of our loans such as loan servicers, trust managers, trustees and security trustees;
- organizations providing lenders mortgage insurance and title insurance to us or our related lenders;
- bodies that issue identification documents to help us check your identity; and
- our service providers involved in helping us to provide credit or to administer credit products, including our debt collectors and our legal advisers.

What if you don't want to provide us with your personal information?

If you don't provide your personal information to us, we may not be able to:

- provide you with the product or service you want;
- manage or administer your product or service; or
- verify your identity or protect against fraud.

How do you make a complaint?

If you have a complaint about how we handle your personal information, we want to hear from you. You are always welcome to contact us.

You can email admin@lendo.au.

We are committed to resolving your complaint and doing the right thing by our customers.



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Declaration and Consent

You acknowledge that if your application is approved it will be subject to the Credit Provider's loan terms and conditions.

This application does not impose any responsibility on Lendo.au Pty Ltd to lend you any money, and your application may decline in the sole and absolute discretion.

You acknowledge and agree that regardless of whether this application is approved or your loan proceeds to settlement, you agree to pay us any costs that we advise you will be incurred when you authorize us to instruct solicitors, valuers or other experts relevant to your loan application.

You declare that any information contained in your application including all financial information is true and correct.

You acknowledge that we will not accept updates to the information provided in your application for a period of 14 days from the date of the application.

You authorize your solicitor or conveyancer to accept any notification on your behalf in relation to your application.

You declare that you are over the age of 18 and have never been bankrupt or made arrangements with creditors under bankruptcy legislation.

You agree and consent to your credit information, credit eligibility information, credit reporting information and personal information being collected, used and disclosed in the manner and for the purposes set out in the Privacy Notice.

You agree and consent to Lendo.au Pty Ltd:

- seeking and using your credit reporting information and credit eligibility information for the purpose of assessing this application for credit or collecting payments that are overdue in relation to credit provided by the Credit Provider;
- using your credit eligibility information for internal management purposes that are directly related to the provision or management of credit;
- exchanging any information about your credit worthiness, credit standing history or credit capacity with any Australian credit provider or the information provided by a credit reporting body for purposes including assessing an application for credit or collecting overdue payments;
- disclosing (where required) your credit eligibility information and credit reporting information to:
 - a proposed guarantor for the purpose of the proposed guarantor considering whether to offer to act as a guarantor or offer property
 - as security for credit provided to or applied for by you;
 - a guarantor for a purpose related to the enforcement or proposed enforcement of a guarantee which a guarantor has provided to the Credit Provider in relation to credit provided to you.

You authorize us to give any of your personal information, including information contained in your application, to any related entity or alliance partner of the Credit Provider and for us and our related entities or alliance partners to use such information, for the purposes of enabling you to keep up to date with other products and services.

If you do not want us or our related entities or alliance partners to use the personal information contained in your application form to provide such information to you, simply contact Lendo.au Pty Ltd during normal business hours on 1300 453 636.

You declare that the credit to be provided to you by the Credit Provider is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

By signing and/or initialing this form you declare that:

- the information provided by you is true and correct in every particular and the Credit Providers are relying on the information that you provided in this application
- this application does not impose any responsibility on Credit Providers to lend you any money and that they may decline your application in their sole and absolute discretion
- the loan subject of this application may require a valuation and Credit Providers may obtain a valuation of the properties at your expense
- if the Credit Providers provides the credit requested in this application, you will execute the security documents and mortgages that the Credit Providers require over the loan subject
- the Credit Providers and intermediaries may be paid fees, margins and commissions in respect of the credit arranged and provided by you
- the Credit Providers are entitled to retain all upfront fees and recover any costs, including the fee paid for the valuation. Whether the Credit Providers ultimately decide to grant or refuse your application for credit, the valuation will always remain their property
- obtaining finance by deception, fraud, or dishonesty, which includes making false statements as to income, are crimes which may be punishable by imprisonment

Date: 1st Aug 2025



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