

LOAN APPLICATION FORM

Please complete this form by printing in capital letters and using black or blue ink. Initial each page separately. If insufficient space, attach additional pages and sign same. Do not sign this application form unless all applicable Sections are fully and accurately completed.

SECTION 1: Corporate/Trust Applicants and/or Guarantors

Borrower Guarantor

Note: If company and/or trust are a Borrower or Guarantor, a copy of the Company Constitution and copy of the Trust Deed must be attached to this Application.

Corporate Applicants

Full name of company
(this must be the full name as registered with ASIC)

ABN

TFN

GST Registered? YES NO BSA Reporting? Monthly Quarterly

Please provide number and full names of directors below.

Number of directors:

Director 1 - Surname First Name

Director 2 - Surname First Name

Director 3 - Surname First Name

Director 4 - Surname First Name

(Please attach a separate piece of paper listing all additional directors if there are more than 4 directors)

Mailing Address

Suburb State Postcode

Registered Office Address

Suburb State Postcode

Trust Applicants

Name of Trust

Date of Incorporation Name of Trustee

Name of all beneficiaries

(Please attach a separate piece of paper listing all additional directors if there are more than 6 beneficiaries)

Solicitor Name Telephone Number

Legal Firm Name

Email

SECTION 2: Personal Details – Individual Guarantors

Applicant / Guarantor 1

Mr Mrs Miss Ms Other

First Name

Last Name

Date of birth
D D M M Y Y Y Y

Gender

Marital Status

No. & Age of Dependants (excluding spouse) No. Aged

Australian Citizen? YES NO

Drivers License Number State

Telephone (BH)

Telephone (AH)

Mobile

Fax

Email address

Current Home Address

Suburb

State Postcode

Date moved there (mm/yy) /

Previous Address (if at current address less than 3 years)

Suburb

State Postcode

Date moved there (mm/yy) /

Current Residential Status Own outright
 Renting
 Has mortgage
 Live with parents/relatives

Postal Address

Suburb

State Postcode

Applicant / Guarantor 2

Mr Mrs Miss Ms Other

D D M M Y Y Y Y

No. Aged

Australian Citizen? YES NO

State

Postcode

/

Postcode

/

Own outright
 Renting
 Has mortgage
 Live with parents/relatives

Postcode

SECTION 3: Employment – Individual Guarantors

Applicant / Guarantor 1

Applicant / Guarantor 2

Current Employment Status (tick all that are relevant)
 Full time Part time Casual
 Contractor Temporary Retired
 Other:

Full time Part time Casual
 Contractor Temporary Retired
 Other:

Employer's Name

Occupation

Self employed? YES NO

Self employed? YES NO

Employer's Address

Suburb

State Postcode

Postcode

Date started with employer (mm/yy) /

/

If employed or in business for less than 2 years, please provide previous employment details

Employer's Name

Occupation

No. of years

SECTION 4: Financial Details

Gross Annual Income

Note: All income figures to be calculated annually

	Applicant / Guarantor 1	Applicant / Guarantor 2
Gross salary/wage	\$	\$
Gross taxable income (self employed)	\$	\$
Regular Overtime (if applicable)	\$	\$
Rental income	\$	\$
Dividends	\$	\$
Interest Income	\$	\$
Family Allowance	\$	\$
Private Pension	\$	\$
Other	\$	\$
TOTAL	\$	\$

If self employed – specify GROSS annual income on:

	Applicant / Guarantor 1	Applicant / Guarantor 2
Last tax assessment notice	\$	\$
Previous tax assessment notice	\$	\$
Accountant's Name	<input style="width: 150px;" type="text"/>	<input style="width: 150px;" type="text"/>
Contact Telephone Number	<input style="width: 150px;" type="text"/>	<input style="width: 150px;" type="text"/>

SECTION 5: Loan Purpose

The purpose of this loan is:

Refinance Purchase

The Loan Type is:

Construction Non-Construction

Total Amount of Loan \$

Term of Loan months

Property Type:

Residential dwelling Residential Vacant Land Residential Unit/Apartment

Other (please provide details)

Additional Notes:

SECTION 6: Declaration of Purpose

IMPORTANT

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

- Business purposes; or
- Investment purposes other than investment in residential property

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

I/We declare that the credit, if provided to me/us by the Credit Provider is to be applied wholly or predominantly for business or investment purposes other than investment in residential property.

	Applicant / Guarantor 1	Applicant / Guarantor 2
Signature	<input type="text"/>	<input type="text"/>
Date	<input type="text"/>	<input type="text"/>
Name (printed)	<input type="text"/>	<input type="text"/>

SECTION 7: Statement of Assets & Liabilities

Note: When entering information list the total asset and total liability (including when held jointly or with another person or persons)

Name: As at date:

ASSETS	
Asset Type	Value
Principal Residential Home Address: Registered Owner:	\$
Other Property Address: Registered Owner:	\$
Other Property Address: Registered Owner:	\$
Motor Vehicle Type:	\$
Other Motor Vehicles Types:	\$
Other Vehicles Items:	\$
Cash/Term Deposits Institution Held:	\$
Superannuation Institution Held:	\$
Investments / Shares Institution Held:	\$
Furniture / Household Items:	\$
Other Assets	\$
Total Assets	\$

LIABILITIES		
Liability Type	Amount owing	Monthly payments
Principal Residential Home Lender:	\$	\$
Other Property Lender:	\$	\$
Other Property Lender:	\$	\$
Motor Vehicle Lender:	\$	\$
Other Vehicles Lender:	\$	\$
Other Vehicles Lender:		
Credit Cards Institution(s): Limit \$	\$	\$
Personal Loans Institution(s) Limit \$	\$	\$
Overdrafts Institution(s) Limit \$	\$	\$
Rent Expenses	\$	\$
Other Liabilities	\$	\$
Total Liabilities	\$	\$
NET ASSETS	\$	

OTHER CONTINGENT LIABILITIES

Have you offered any guarantees to support any undertaking of your own or for others? Please indicate by marking either the 'Yes' or 'No' box. (If 'Yes' please provide details below)

YES NO

	Guarantee 1 details	Guarantee 2 details
Borrower		
Guarantee given to (i.e. institution)		
Amount of Guarantee		
	Applicant / Guarantor 1	Applicant / Guarantor 2
Signature		
Date		

SECTION 8: Security Property Details

Security Property 1: Purchase Refinance

Address

Suburb State Postcode

Registered Owners

Lot On RP or SP Number Title Reference

Security Property 2: Purchase Refinance

Address

Suburb State Postcode

Registered Owners

Lot On RP or SP Number Title Reference

Security Property 3: Purchase Refinance

Address

Suburb State Postcode

Registered Owners

Lot On RP or SP Number Title Reference

SECTION 9: Credit History

1. Have any applicants or guarantors ever been declared bankrupt, or entered into any arrangement with any creditor(s)? If 'Yes' please provide details below: YES NO

2. Have any borrowers, applicants or guarantors been refused credit in respect of this loan, or any other loan? If 'Yes' please provide details below: YES NO

3. Have any borrowers, applicants or guarantors been shareholders or officers of any company in relation to which a manager, receiver or liquidator has been appointed or have there been any Court Judgments against such company? If 'Yes' please provide details below: YES NO

4. Have any borrowers, applicants or guarantors had any Court Judgments entered against them or defaulted on any previous loans? If 'Yes' please provide details below: YES NO

5. Are any borrowers, applicants or guarantors experiencing financial stress from existing commitments? YES NO

6. Have any borrowers, applicants or guarantors made an application for hardship with their existing lender? YES NO

SECTION 10: Privacy Declaration and Authorities

IMPORTANT

All borrowers, applicants and guarantors must carefully read this section.

The Declarations and Authorities below are made by each person or corporation signing below as borrower, applicant and/or guarantor individually and all of them jointly. References to a person are references to the person in his or her capacity as signatory of the corporation as well as his or her personal capacity and to all people making the declaration jointly – (for example, I includes we).

I acknowledge an application for credit through GPS Development Finance Pty Ltd ACN 081 849 274 and GPS Investment Fund Limited ("GPS") ACN 145 378 383 (AFSL No. 383080) as fund manager both situated at Level 4, 247 Adelaide Street, Brisbane Qld Australia 4000, ph 07 3211 8884; Perpetual Corporate Trust Limited ACN 000 341 533 as Custodian for the relevant Fund or Funds managed by GPS and situated at Level 12, 123 Pitt Sydney, 2000, ph: +61 (02) 9229 3345 and any of their related parties or associated entities (the Credit Providers).

I declare that the information I have provided is true and correct in every particular. I acknowledge that:

1. the Credit Providers are relying on the information provided by me to assess, arrange or provide financial accommodation, insure the financial accommodation, administer the financial accommodation if it is made, and enforce any of the Credit Provider's rights relating to the financial accommodation and its security;
2. any omitted or false information may result in my application for financial accommodation being declined;
3. collection of some information is required under anti-money laundering and counter-terrorism financing laws and if I do not provide that information the financial accommodation may not be made;
4. any information I give a Credit Provider may be used for the purpose of:
 - a. checking the validity of the information provided to a Credit Provider and my credit history
 - b. arranging, insuring and providing credit;
 - c. continuing to provide and the administration of such credit; and
 - d. marketing and promoting the funds and encouraging investors to contribute to the funds administered by the Credit Providers even after the finance has been repaid
5. if I do not provide personal or commercial information requested by a Credit Provider, the Credit Provider may be unable to provide financial accommodation;
6. the Credit Providers may obtain a valuation of any security property at my expense which the Credit Providers are entitled to retain regardless of whether financial accommodation is approved or declined; and
7. the Credit Providers may retain all initial upfront fees, including the fees payable for any valuation and any fees, margins and commissions in relation to any financial accommodation.

I understand that the information I provide will be held by the Credit Providers and may be updated, edited, added to or otherwise changed from time to time and may be retained after my dealings with the Credit Providers have ceased. I also understand the information is accessible to me if I contact the Credit Providers and request access to that information.

Without limiting the general permissions above I consent to the Credit Providers doing any or all of the following at any time.

1. Credit Information

Seek and use personal or commercial information about me to assess an application for financial accommodation.

2. Collect overdue payments

Seek and use a credit report about me provided by a credit reporting agency to collect overdue payments from me.

3. Provide information to an insurer

Provide personal or commercial information about me to an insurer to assess the risk of providing insurance (including lender's mortgage insurance) or to assess the risk of default.

4. Exchange information with originators and other credit providers

Seek from and use or give to another credit provider any personal or commercial information about me, including (without limitation) about my account, credit worthiness, credit standing, credit history or credit capacity. In particular, the Credit Provider may provide a bank opinion on me.

Seek from and use or give, personal information and details of my account to any mortgage broker or originator involved in my application for financial accommodation.

5. Exchange of information for assessment and advice

Seek, use and exchange personal or commercial information about me with any valuer, financial consultant, accountant, lawyer or other adviser acting for any party in connection with the financial accommodation.

6. Provide information to Credit Reporting Agencies

Seek, disclose, use and exchange personal or commercial information about me with any credit reporting agencies to assess applications for financial accommodation.

The information may include identity particulars; the fact that financial accommodation has been applied for and the amount; the fact that the Credit Provider is a current credit provider to you; payments which become overdue more than 60 days, and for which action is commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specified circumstances that in the opinion of the a Credit Provider you have committed a serious credit infringement; and the financial accommodation provided to you by the Credit Provider has been paid or otherwise discharged.

7. Disclose information to investors or in relation to assignees

Disclose any report or personal or commercial information about me to another person in connection with funding financial accommodation by means of an arrangement involving securitisation, or any other proposed transfer of or proposed dealing.

Disclose personal or commercial information:

- a. to potential or actual investors regarding my commercial credit capacity, credit worthiness, credit standing or credit history and information about any fund under the administration of the Credit Providers and any opinion formed on the same; and
- b. through the use, display and exchange of project plans, drawings, designs, reports or valuations to the public at large through any marketing mediums.

Use project consultant details and information such as photographs, or descriptions of or extracts of project plans, drawings, designs, reports or valuations for the purpose of marketing to potential investors or promotion of the Credit Providers to the public at large through any marketing mediums.

8. Provide information to Guarantors

Provide information to any person who proposes to guarantee or has guaranteed repayment of any financial accommodation provided to me.

Such information may relate to this application and any other financial accommodation I have had with the Credit Provider during the previous 2 years and includes any credit report, copies of notice or documents, information about my credit worthiness and credit history and information about the progress of the credit facility.

9. Disclosure of Personal information

Disclose personal information about me as required by law, or to organisations involved in providing financial accommodation to me as required by law (including, without being compelled to do so disclosure to a regulatory body in the ordinary discharge of the regulatory body's function).

Guarantors Only: Authority to obtain credit information about a Guarantor in accordance with section 18K (1) (c) of the Privacy Act.

I authorise the Credit Provider to obtain from a credit reporting agency, a credit report containing personal credit information about me to assess whether to accept me as guarantor for financial accommodation applied for, or provided to, the borrower named in this credit application. I agree that if the credit provider approves the borrower's application for credit this agreement remains in force until the

	Applicant / Guarantor 1	Applicant / Guarantor 2
Signature		
Date		
Name (printed)		
Name of Company	by its directors / director and secretary / sole director and sole secretary	

SECTION 11: Signatories

	Applicant / Guarantor 1	Applicant / Guarantor 2
Signature		
Date		
Name (printed)		

Signed for and on behalf of a corporate borrower / applicant – affix company seal if required:

	Director	Director
Signature		
Date		
Name (printed)		

	Director	Director
Signature		
Date		
Name (printed)		