

Finance Capacity Form – Confidential

We thank you for the opportunity to assess your borrowing and purchase capacity. Should there not be enough space on this form for you to accurately advise us of your situation, please attach a separate information sheet with details.

Please complete this form to the best of your knowledge. More information gives us a better chance of giving you an accurate response.

Post	PO BOX 1829, Osborne Park 6916 WA	Email	Please send this back to the broker you received this from or mail@hhloans.com.au	Fax	(08) 9242 3366
-------------	-----------------------------------	--------------	---	------------	----------------

Personal Details

Full Name	Date of Birth	Gross income?*	Time in current job?	Occupation?

Marital Status: _____ *Does your income include bonus, overtime or allowances? Yes No

Mailing Address	City	State	Postcode

Best Contact Number _____ **Email** _____

Any dependants Yes No **Ages** _____ **Centrelink Family Payments** _____/fn

Is either applicant self-employed? Yes No **ABN held for** _____ Yrs

GST Registered? Yes No **GST held for** _____ Yrs

Loan Purpose (e.g. purchase first home, purchase for investment, refinance and debt consolidation etc)

--

**For property purchase only*

- Any savings / cash in bank to go towards purchase?** Yes No **Amount :** _____
- Are you eligible for FHO?** Yes No

Financial Position

Property	Value (\$)	Debt (\$)	Remaining loan term	Lender	Interest Rate (%)	Min. Monthly Repayment (\$)	P&I OR I/O	Rental Income (\$)

Other liabilities and expenses

Monthly Living Expenses (excluding any information provided below)	\$
--	----

Type of Liability (e.g. personal loan, car loan, store card, credit card, rent, HELP debt etc)	Limit (\$)	Balance owed (\$)	Lender	Min. Monthly Repayment (\$)

PRIVACY AND DECLARATION STATEMENT AND CONSENT

In handling your personal information, house & home loans Pty Ltd as licensee is committed to complying with the Privacy Act 1988 and the National Privacy Principles.

HOW AND WHY WE COLLECT YOUR PERSONAL INFORMATION

We collect personal information from you when you apply for or use our products and services. In particular, we collect it so we can:

- Provide you with the products and services you require, which may include financial and insurance products and services
- Provide you with information about products and services available to you from house & home loans and associated businesses

PROVIDING YOUR PERSONAL INFORMATION TO OTHER ORGANISATIONS

In providing products and services to you it may be necessary for us to provide your personal information to other organisations with which we conduct business, some of which may be located overseas. These may include:

- Lenders, Mortgage Managers
- Related entities, finance consultants, financial planners, accountants, conveyancers, legal advisers, insurers, printers, mailing service, associates, contractors, aggregators and auditors
- Any industry body, tribunal, court or otherwise
- Any person where we are required by law to do so
- Your referees
- Any person considering acquiring an interest in or business or assets
- Any organization providing online verification of your identity

SHARING OUTSIDE OF AUSTRALIA

We use an overseas organisation to help conduct our business. As a result, we may need to share some of your information (including credit information) with this organisation, located in India. You should be assured that this organisation has been subjected to intense scrutiny regarding their information security practices and we have legal recourse to this organisation as if they were in Australia.

By signing this consent, you authorise house & home loans Pty Ltd as licensee, or its representatives to act as your agent in seeking access to your credit information held on file by a reporting agency. This authority only applies to enquiries made in relation to an application or proposed application for credit or having sought advice in relation to new or existing credit.

YOUR RIGHTS

You may gain access to the personal information that we hold about you by contacting us on 08 9242 3300 or at 2/408 Scarborough Beach Road, Osborne Park WA 6017. You can also contact us to obtain a copy of our privacy policy which details how you can access or seek correction of the information we hold about you.

Consent to provide your personal information to a credit reporting body (CRB)

If you appoint us as your agent to obtain a report or information about your consumer or commercial credit worthiness from a (CRB), we may disclose personal information such as your name, date of birth, and address to the CRB to obtain an assessment of whether that personal information matches information held by it.

I/we appoint house & home loans Pty Ltd or its representatives as our agent to obtain a credit report on my/our behalf

Consent to receive marketing information

If you consent to us doing so, we may provide you with information from time to time about new products and services available to you from us or other businesses with whom we have a relationship. Your consent to our providing this information to you will be implied unless you notify us that you do not wish to receive this information.

Consent to receive documents electronically

If you consent to us providing you with documents by electronic communication, you confirm that paper documents may no longer be given and electronic communications must be regularly checked for documents. Consent to the giving of documents by electronic communication may be withdrawn at any time.

I/we agree to receive documents electronically from house & home loans Pty Ltd or its representatives

If your personal information is not provided

If you do not provide us with all the information we request we may be unable to supply to you the product or service that you require.

You agree that we may collect, use and disclose your information as specified above.

ARE YOU SURE ALL OF YOUR INFORMATION IS COMPLETE AND CORRECT?

I/we agree that the information given in this form, to the best of my/our knowledge, is a true and accurate representation of my/our financial position.

BORROWER ONE

SIGNATURE: _____

PRINT FULL NAME _____

DATE _____

BORROWER TWO

SIGNATURE: _____

PRINT FULL NAME _____

DATE _____