



GLADIATOR HOME LOANS PTY LTD  
 ABN: 81 092 317 881

122 MILITARY RD  
 GUILDFORD NSW 2161

**T: 1300 557 174**

F: 1300 557 177

W: gladiatorhomeloans.com

E: info@gladiatorhomeloans.com

## Requirements for Application

	Attached	N/A	GHL use only
<b>Identification</b>			
Copy of Drivers License & Passport (100 Points)			
<b>PAYG Employees</b>			
Last 2 Pay Slips			
Last years Group Certificate			
Letter of employment – not required if your pay slip is computerised and shows YTD income			
<b>Self Employed</b>			
Last 2 years Tax Returns Business and Personal including Profit & Loss / Balance Sheet			
<b>Investment Properties</b>			
Current rental statement for existing properties			
<b>Purchases</b>			
Copy of Front Page of Contract of Sale signed by the vendor			
Evidence of funds to complete – Minimum 6 months saving history is usually required for loans above 80% LVR. Check with your consultant			
<b>Re Finance</b>			
Last 6 months Institution issued statement (not Internet) on all loans being re financed including debt consolidation.			
Council Rate notice showing Title Particulars			
<b>House &amp; Land Packages</b>			
Tender and Plans from a Licensed Builder			

**MORTGAGE LOAN APPLICATION**

<b>Loan Amount \$</b>	.00	<b>Loan Term or Maturity Date:</b>	<b>Gladiator H/L Use Only:</b>
<b>Loan Spilt (as required)</b>		<b>Loan Type</b>	<b>Interest Rate Type</b>
"A" Amt: \$	.00	<input type="checkbox"/> P&I <input type="checkbox"/> Int.Only-____ yrs <input type="checkbox"/> LOC _____%	<input type="checkbox"/> Fixed <input type="checkbox"/> Variable
"B" Amt: \$	.00	<input type="checkbox"/> P&I <input type="checkbox"/> Int.Only-____ yrs <input type="checkbox"/> LOC _____%	<input type="checkbox"/> Fixed <input type="checkbox"/> Variable
"C" Amt: \$	.00	<input type="checkbox"/> P&I <input type="checkbox"/> Int.Only-____ yrs <input type="checkbox"/> LOC _____%	<input type="checkbox"/> Fixed <input type="checkbox"/> Variable
			<b>Loan Purpose</b>
			<input type="checkbox"/> Personal <input type="checkbox"/> Investment
			<input type="checkbox"/> Personal <input type="checkbox"/> Investment
			<input type="checkbox"/> Personal <input type="checkbox"/> Investment

**CORPORATE BORROWER DETAILS**

<b>Company Name:</b>	<b>ABN:</b>
<b>Registered Address:</b>	<b>Date of Incorporation:</b>
<b>Principal Activity:</b>	<b>Phone No.</b>
<b>Name of Trust (if applicable):</b>	<b>Fax No.</b>

**PERSONAL DETAILS OF DIRECTORS/SHAREHOLDERS/BENEFICIARIES/GUARANTORS TO BE COMPLETED BELOW**

**PERSONAL DETAILS**

PLEASE PRINT	Applicant (1)	Applicant (2)
<b>Title (Mr/Mrs/Miss etc)</b>		
<b>Surname:</b>		
<b>Full First Name(s):</b>		
<b>Present Residential Address:</b>	P/C	P/C
<b>Period at Present Address:</b>	Years Months	Years Months
<b>Residential Status:</b>	<input type="checkbox"/> Owner <input type="checkbox"/> Mortgaged <input type="checkbox"/> Renting <input type="checkbox"/> Living with Parent(s) <input type="checkbox"/> Boarding <input type="checkbox"/> Other	<input type="checkbox"/> Owner <input type="checkbox"/> Mortgaged <input type="checkbox"/> Renting <input type="checkbox"/> Living with Parent(s) <input type="checkbox"/> Boarding <input type="checkbox"/> Other
<b>Previous address: (if at present address under 2 yrs)</b>	P/C	P/C
<b>Period at Previous Address:</b>	Years Months	Years Months
<b>Residential Address of Applicant After Settlement of This Loan:</b>	<input type="checkbox"/> As per property being purchased <input type="checkbox"/> Unchanged <input type="checkbox"/> Other...	<input type="checkbox"/> As per property being purchased <input type="checkbox"/> Unchanged <input type="checkbox"/> Other...
<b>Contact Telephone Numbers:</b>	Home No. Business No.	Home No. Business No.
<b>Other Contact Details:</b>	Mobile No. Email. Fax No.	Mobile No. Email. Fax No.
<b>Date of Birth:</b>		
<b>Drivers Licence No:</b>		
<b>Dependent Children:</b>	Number: Ages:	Number: Ages:
<b>Marital Status:</b>	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed
<b>Occupation/Industry:</b>		
<b>Employer's Name:</b>		
<b>Date Commenced Current Employment: (month &amp; year)</b>		
<b>Income Type:</b>	<input type="checkbox"/> PAYG <input type="checkbox"/> Self Employed <input type="checkbox"/> Contractor <input type="checkbox"/> Nil <input type="checkbox"/> Other...	<input type="checkbox"/> PAYG <input type="checkbox"/> Self Employed <input type="checkbox"/> Contractor <input type="checkbox"/> Nil <input type="checkbox"/> Other...
<b>Income – Annual Salary:</b>	\$	\$
<b>Income – Other ie: 2<sup>nd</sup> Job, Rent</b>	\$	\$
<b>(include frequency and source for existing plus also expected as part of this transaction)</b>	\$	\$
	\$	\$
<b>Previous Employer's Name: (If at present employer under 2 yrs)</b>		
<b>Date Commenced Previous Employment: (month &amp; year)</b>		

Applicant(s) Initials.....

FINANCIAL POSITION							
NOTE EVERY SECTION OF THIS STATEMENT OF ASSETS & LIABILITIES MUST BE COMPLETED - IF SECTION NOT APPLICABLE WRITE NIL (use separate sheet if necessary)							
ASSETS			LIABILITIES				
		Value		Lender Name	Total Debt Owning	Monthly Payments	Close ? Y/N
Existing Home (address)		\$	Mortgage On Home		\$	\$	
Investment Properties	1.	\$	Investment Mortgages	1.	\$	\$	
	2.	\$		2.	\$	\$	
	3.	\$		3.	\$	\$	
Car/s (give details)		\$	Car Loan/Lease		\$	\$	
Furniture + Household Effects		\$	Other Loans	1.	\$	\$	
Boat/Caravan (give details)		\$		2.	\$	\$	
Own Funds/Savings Institution			Credit Cards Limits				
Cash at Bank		\$	MasterCard	\$	\$	\$	
Cash at Bank		\$	Visa Card	\$	\$	\$	
Cash at Bank		\$	Other Card	\$	\$	\$	
Shares		\$	Store/Charge Cards Limits				
Deposit paid this purchase (if applicable)		\$	1.	\$	\$	\$	
Superannuation		\$	2.	\$	\$	\$	
Other:		\$	Other:		\$	\$	
Other:		\$	Rent/Board Currently Paid			\$	
Other:		\$	Taxation Liability		\$	\$	
<b>TOTAL</b>		<b>\$</b>	<b>TOTAL</b>		<b>\$</b>	<b>\$</b>	*

FUNDS POSITION			
Purchase Price / Refinance Amount	\$	Loan Amount	\$
GHL Application Fee	\$	Deposit Paid (as shown above)	\$
Mortgage Insurance	\$	Own Funds (as shown above)	\$
Mortgage Stamp Duty	\$	Gift (letter required)	\$
Property Stamp Duty	\$	F.H.O.G.	\$
Borrower Legals	\$	Net Sale Proceeds (if applicable)	\$
Disbursements	\$	Other	\$
<b>TOTAL REQUIRED</b>	<b>\$</b>	<b>TOTAL AVAILABLE:</b>	<b>\$</b>

**PROFESSIONAL CONTACTS**

**Solicitor Firm:** \_\_\_\_\_ **Contact Name:** \_\_\_\_\_  
**Address:** \_\_\_\_\_ **Phone:** \_\_\_\_\_ **Fax:** \_\_\_\_\_

**Accountant Firm:** \_\_\_\_\_ **Contact Name:** \_\_\_\_\_  
**Address:** \_\_\_\_\_ **Phone:** \_\_\_\_\_ **Fax:** \_\_\_\_\_

Applicant(s) Initials.....

**PROPERTY(S) OFFERED AS SECURITY**

1. Full address: \_\_\_\_\_ State \_\_\_\_\_ Post Code \_\_\_\_\_

Purchase Price / Estimated Value: \$ \_\_\_\_\_  Purchase  Refinance Usage:  Owner occupied  Investment

Full name(s) to be shown on Title Deed: \_\_\_\_\_

Contact Name for valuation access: \_\_\_\_\_ Telephone: \_\_\_\_\_

2. Full address: \_\_\_\_\_ State \_\_\_\_\_ Post Code \_\_\_\_\_

Purchase Price / Estimated Value: \$ \_\_\_\_\_  Purchase  Refinance Usage:  Owner occupied  Investment

Full name(s) to be shown on Title Deed: \_\_\_\_\_

Contact Name for valuation access: \_\_\_\_\_ Telephone: \_\_\_\_\_

TOTAL VALUE OF SECURITY: \$ \_\_\_\_\_ LOAN TO VALUATION RATIO: \_\_\_\_\_ %

**JOINT BORROWERS NOMINATION FORM**

**ADDRESS FOR NOTICES**  
**Important - Please read this form carefully**

Under the Consumer Credit Code, if there is more than one Borrower and the Borrowers reside at the same address, one may be nominated by them to receive notices and other documents on behalf of all of them.  
If you sign this nomination form, a notice or other document given to the nominated Borrower, while the nomination remains in force, will be taken to give to all Borrowers who have signed this form.

**You are entitled to receive a copy of any notice or other document under the Consumer Credit Code and by signing this form you are giving up the right to be provided with information direct from the credit provider.**  
**Any person who has signed this form can advise the credit provider at any time that they wish to cancel their nomination and accordingly wish to receive directly a copy of any notice or other document under the Consumer Credit Code.**

**BORROWERS' NOMINATION**

I/we nominate \_\_\_\_\_ to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us.

Signature (1) \_\_\_\_\_ Borrower Name (Please print) \_\_\_\_\_ Date: \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

Signature (2) \_\_\_\_\_ Borrower Name (Please print) \_\_\_\_\_ Date: \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

**DECLARATION UNDER THE CONSUMER CREDIT CODE WHERE CREDIT IS TO BE APPLIED WHOLLY OR PREDOMINANTLY FOR BUSINESS OR INVESTMENT PURPOSES**

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 or investment purposes (or for both Purposes).

**IMPORTANT**

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes.  
By signing this declaration you may **lose** your protection under the Consumer Credit Code.

Signature (1) \_\_\_\_\_ Borrower Name (Please print) \_\_\_\_\_ Date: \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

Signature (2) \_\_\_\_\_ Borrower Name (Please print) \_\_\_\_\_ Date: \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

**DOCUMENTATION DECLARATION**

**The Manager**  
**Gladiator home loans Pty Ltd.**  
**122 Military Road**  
**Guildford NSW 2161**

Dear Sir or Madam,

I / We \_\_\_\_\_

Of \_\_\_\_\_

Confirm that in relation to my / our Loan Application for \$ \_\_\_\_\_ .00

I / We supplied all Pay Slips, Group Certificates, Tax Returns or Tax Returns or Tax Assessment notices, Confirmation of Employment, Bank Statements or any other evidence of savings history in original form to Gladiator Home Loans Pty Ltd.

Signature (1) \_\_\_\_\_ Full Name (Please print) \_\_\_\_\_ Date: \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

Signature (2) \_\_\_\_\_ Full Name (Please print) \_\_\_\_\_ Date: \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_



# PRIVACY ACT 1988 CONSENT

I/We acknowledge that I/we have made an application for credit from GLADIATOR HOME LOANS PTY LTD ABN 91 092 317 881. GLADIATOR HOME LOANS PTY LTD ABN 91 092 317 881 may use the personal information you provide for the purpose of providing credit and subject to the provisions of the Privacy Act, you may have access to personal information collected and held by GLADIATOR HOME LOANS PTY LTD ABN 91 092 317 881, and the Lenders and Insurers noted in the Schedule. You may contact these companies for access to your personal information held (if any) by contacting the Privacy Officer at the address or in the manner disclosed in the Schedule.

## Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise GLADIATOR HOME LOANS PTY LTD ABN 91 092 317 881 to give and obtain from credit providers named in this credit application, and credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

The Lender will or may seek lenders mortgage insurance from one or more insurers in respect of the repayment of any finance that the Lender may provide or in respect of any mortgage that may be given to secure the repayment. In this Notice, each of the insurers listed in the Schedule is referred to as "insurer" so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively.

You should note that lenders mortgage insurance insures the Lender against loss on default under a mortgage finance arrangement the Lender has with you. You do not receive the benefit of the lenders mortgage insurance policy.

Where the Lender applies to the Insurer for insurance in connection with:

- any finance sought by you from the Lender (whether sought by you alone or with others); or
- any mortgage and/or guarantee given or to be given by you (whether alone or with others) to secure the repayment of any finance provided or to be provided by the Lender;

the Insurer will be collecting personal information about you.

The Lender and Insurer will be collecting any such personal information about you for the purposes of:

- assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by you from the Lender;
- assessing the risk of you defaulting on your obligations to the Lender in respect of which the Insurer may provide (or has provided) lenders mortgage insurance;
- assessing the risk of you being unable to meet a liability that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- the subsequent administration or variation of any lenders mortgage insurance cover provided;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- complying with legislative and regulatory requirements.

Without the provision of your personal information to the Lender and Insurer, the Insurer may be unable to process or accept the Lender's application for lenders mortgage insurance and the Lender may be unable to provide the mortgage finance requested.

By signing the acknowledgment below, you agree and consent to the Lender and Insurer using and disclosing the personal information it collects about you for the purposes set out above (subject to any restrictions imposed on the Lender and Insurer by Privacy Act 1988):

The Lender and Insurer will usually or may disclose personal information of the kind it collects about you to:

- its related companies;
- reinsurers;
- credit reporting agencies;
- its service providers;
- its agents, contractors, and external advisers;
- your referees, including your employer;
- your legal and financial advisers;
- government and other regulatory bodies;
- ratings agencies;
- payment system operators; and
- other financial institutions, securitisers and credit providers.

By signing the acknowledgment below, you agree and consent (subject to the restrictions imposed on the Insurer by the Privacy Act) to any such disclosures of your collected personal information by the Lender and Insurer, regardless of when or how the information was collected, even though some of the organisations may be overseas.

If and to the extent that the Lender and Insurer does so in a manner and for purposes that conform with the Privacy Act, by signing the acknowledgment below, you agree and consent to:

- the Lender and Insurer obtaining information about your commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Insurer using that information in assessing the application of the Lender for lenders mortgage insurance;

- to the Lender and Insurer giving to and receiving from any credit providers named in the application for finance, and any credit providers named in a credit report issued by a credit reporting agency, information about your credit worthiness, provided that the information is given or received for the purpose of assessing the Lender's application for lenders mortgage insurance; and
- to the Lender and Insurer obtaining a commercial and/or consumer credit report containing personal information about you from a credit reporting agency and to the Insurer using that report or any information derived from the report in assessing the Lender's application for lenders mortgage insurance in respect of either consumer credit or commercial credit provided by the Lender, and for any other purposes permitted under the Privacy Act.

**Authority for GE Capital (in relation to the OneLink MasterCard)**

I/We authorise the Lender to give GE Capital Consumer Card Co and GE Capital Finance Australia all personal information contained in my/our application form for the purposes of ascertaining whether I/we will be pre-approved for a credit card to be issued to me/us by GE Capital Consumer Card Co should we wish to apply for the card. I/we understand that a credit card application will be made available to me/us on approval of our mortgage loan application through the Lender.

**SCHEDULE**

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

Interstar Securities (Australia) Pty Ltd (and associated entities)

ABN: 72 087 271 109

Address: Level 28, 367 Collins Street, Melbourne 3000

Telephone: 03 9612 1111

Resimac Limited (and associated entities)

ABN: 67 002 997 935

Address: Level 6, 45 Clarence St, Sydney NSW 2000

Telephone: 02 9248 0300

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

GE Mortgage Insurance Pty Ltd

ABN: 61 071 466 334

Address: Level 23, 259 George Street, Sydney 2000

Telephone: 02 9247 8677

GE Capital Mortgage Insurance Corporation (Australia) P/Ltd

ABN: 52 081 488 440

Address: Level 23, 259 George Street, Sydney 2000

Telephone: 02 9247 8677

PMI Mortgage Insurance Limited

ABN: 70 000 511 071

Address: Level 23, 50 Bridge Street, Sydney 2000

Telephone: 02 9231 7777

Royal & Sun Alliance Lenders Mortgage Insurance

ABN: 48 005 297 807

Address: Level 5, 465 Victoria Avenue, Chatswood 2065

Telephone: 02 9978 9000

**SIGNATURE OF APPLICANT / GUARANTOR**

I/we declare that I am/we are over the age of 18 and the information contained in this application are true and correct in every particular and it is upon this basis that I/we make this application for credit. I/we also understand and agree that Gladiator Home Loans Pty Ltd ABN 91 092 317 881 or the Lender may be paid and retain fees, margins and commissions in respect of credit arranged by Gladiator Home Loans Pty Ltd ABN 91 092 317 881 or the Lender. I/we also confirm our agreement to the matters set out above:

**SIGNATURE ( 1 )** \_\_\_\_\_ **PRINT NAME** \_\_\_\_\_ **DATE** \_\_\_\_\_

**SIGNATURE ( 2 )** \_\_\_\_\_ **PRINT NAME** \_\_\_\_\_ **DATE** \_\_\_\_\_

**SIGNATURE ( 3 )** \_\_\_\_\_ **PRINT NAME** \_\_\_\_\_ **DATE** \_\_\_\_\_

**SIGNATURE ( 4 )** \_\_\_\_\_ **PRINT NAME** \_\_\_\_\_ **DATE** \_\_\_\_\_