



# Equity Direct Home Loan Application

Broker ID Number

## CHECK LIST FOR EQUITY DIRECT LOAN

### Information to include with the Equity Direct Home Loan Application

- Mortgage application form (every section to be completed)
- Application fee (either fully completed payment authority or a cheque)
- Borrowers warranty form
- Evidence of identification for 100 point ID (faxed copies required only)
- Discharge authority fully completed (if applicable)
- Copy of purchase contract (if applicable)
- Copy of rates notice for refinances (if applicable)

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**Please send application by fax to 02 9463 4666 or 1800 336 733  
and forward original application to this office**

**Pepper Homeloans Pty Ltd**, PO Box 6186, North Sydney NSW 2060  
Telephone 1800 737 737 ABN 86 092 110 079



## Mortgage Originator

Originator Company Name

Email

Contact Name

Phone (  )

Broker ID Number

Fax (  )

## Loan Summary

Applicant Type  Individual(s)  Company Guarantor Type  Individual(s)  Company  N/A

Number of Applicants  Number of Directors  Number of Guarantors  Number of Securities

## Security Title

Owner Occupied  Investment

## Loan Purpose

Purchase  Refinance

Is the proposed loan to be used wholly or predominantly for business/investment purposes?  Yes  No

What is the purpose of the proposed loan?

## Loan Information

Loan Amount \$  Loan Term

Loan Type  Interest Only  years

Product Type  Repayment Frequency  Monthly

## Pre-Paid Interest

Will the Pre-Paid Interest be funded by:

Personal funds provided by the applicant(s) at settlement

Funds deducted, at the applicants request, from the advance upon settlement

## Company Application Details (if applicable)

Borrower  Guarantor ACN

Company Name  ABN

Trust details

Registered Office Address

State  Post Code

Phone (  )  Fax (  )

Name(s) of Director(s)

## Personal Details (Applicant 1)

Applicant type  Borrower  Guarantor

Title: Mr Ms Miss Mrs Dr Other

Surname

Full given name(s)

Other name(s) commonly known by or maiden name

Current address

State

Post Code  Yrs there

Are you  An owner  Renting  Living with Relatives

Post-settlement mailing address

State  Postcode

Previous address (if current less than 3 years)

State  Post Code  Yrs there

Gender  DL No. & State

Marital Status  DOB

Residency Status  Resident  Non-resident

Ph: BH  AH

Mobile

Email

Ages of dependents

## Employment Details (Applicant 1)

Self-Employed  Yes  No

Occupation

Basis  F/T  P/T  Casual  Temp  Other

Employer

Yrs there  Address

State  Post Code

## Self-Employed Details (Applicant 1)

Trading Name

ACN

ABN

Nature of Business

Sole Trader  Partnership  Company

How long has the business been owned?  years

## Personal Details (Applicant 2)

Applicant type  Borrower  Guarantor

Title: Mr Ms Miss Mrs Dr Other

Surname

Full given name(s)

Other name(s) commonly known by or maiden name

Current address

State

Post Code  Yrs there

Are you  An owner  Renting  Living with Relatives

Post-settlement mailing address

State  Postcode

Previous address (if current less than 3 years)

State  Post Code  Yrs there

Gender  DL No. & State

Marital Status  DOB

Residency Status  Resident  Non-resident

Ph: BH  AH

Mobile

Email

Ages of dependents

## Employment Details (Applicant 2)

Self-Employed  Yes  No

Occupation

Basis  F/T  P/T  Casual  Temp  Other

Employer

Yrs there  Address

State  Post Code

## Self-Employed Details (Applicant 2)

Trading Name

ACN

ABN

Nature of Business

Sole Trader  Partnership  Company

How long has the business been owned?  years

## Credit History (Applicant 1)

**BANKRUPTCY:** Have you ever been bankrupt?

Yes  No

Date of Discharge

**PART X ARRANGEMENT:** Have you ever been party to a Part X Arrangement?  Yes  No

If yes, please provide full details

  

## Credit History (Applicant 2)

**BANKRUPTCY:** Have you ever been bankrupt?

Yes  No

Date of Discharge

**PART X ARRANGEMENT:** Have you ever been party to a Part X Arrangement?  Yes  No

If yes, please provide full details

  

## Your Solicitor/Conveyancer's Details

Firm Name

Contact Name

Address

State

Post Code

Phone

Fax

Email

DX number

## Nomination Form

**IMPORTANT: Each of you (the customer) is entitled to receive a copy of any notice or other document under the Uniform Consumer Credit Code. By signing this nomination, you are giving up the right to be provided with information direct from us.**

**Note: Any person who has signed this nomination may advise us in writing at any time that they wish to cancel their nomination.**

(Delete clause 1 or 2 as applicable)

1. I/we nominate (full name of person nominated)

to receive notices and other documentation in connection with my/our loan under the Uniform Consumer Credit Code on behalf of me/all of us. **OR**

2. We consent to notices and other documents under the Uniform Consumer Credit Code being sent to us jointly at our address.

Name of Applicant 1

Name of Applicant 2

Signature

Date

Signature

Date

## Business Purpose Declaration

I/We declare that the credit to be provided to me/us by Pepper Finance Corporation Limited (ABN 51 094 317 647) is to be applied wholly or predominantly for business and/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 Uniform Consumer Credit Code.**

Name of Applicant 1

Name of Applicant 2

Signature

Date

Signature

Date

## Application Fee Payment Authority - EFTPOS

I authorise Pepper Homeloans to debit my credit card for payment of the valuation fee payable in relation to this application.

Method of Payment  Credit Card  Money Order  Cheque

Visa  Bankcard  Mastercard  Amex

Card No.

CVV Code

Exp Date

Name Appearing on Card

Signature

## Property Offered as Security 1

Address

State  Post Code

Title Particulars

Torrens  Company  Old System  Other

Vol  Folio  DP  Folio/Identifier

Full name/s to appear on the Title Deeds after settlement

Contact name of vendor, vendor's real estate agent or owner (for valuer access)

Phone

1.  
2.  
3.

Are you aware of any environmental contamination affecting the security property or any property

adjoining the security?  Yes  No

Is the property less than 50m<sup>2</sup>?

Yes  No

Is the property in a block over 8 stories?

Yes  No

Purchase price (or estimated market value if refinance) \$

Current market value of land (Construction only) \$

Tender price (Construction only) \$

## Property Offered as Security 2

Address

State  Post Code

Title Particulars

Torrens  Company  Old System  Other

Vol  Folio  DP  Folio/Identifier

Full name/s to appear on the Title Deeds after settlement

Contact name of vendor, vendor's real estate agent or owner (for valuer access)

Phone

1.  
2.  
3.

Are you aware of any environmental contamination affecting the security property or any property

adjoining the security?  Yes  No

Is the property less than 50m<sup>2</sup>?

Yes  No

Is the property in a block over 8 stories?

Yes  No

Purchase price (or estimated market value if refinance) \$

Current market value of land (Construction only) \$

Tender price (Construction only) \$

## Accurate Particulars Declaration

I/We have read and understand the particulars which have been completed in this application form and in any form supplement to this application form and state/s that those particulars are true, complete and correct and have been provided to the Parties to enable it to determine whether or not to provide to me/us a new loan for which I/we make formal application. I/We understand and agree that the Parties may cancel or withdraw any application, approval or offer for credit facilities if it believes such particulars are not true and correct.

I/We understand that once a valuation of the property(s) offered as security has been undertaken there will be no refund of any of the application fee.

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I/We acknowledge that I/we have read and understand the agreements, authorisations, consents and declarations above.

\_\_\_\_\_  
Name Applicant 1 (Please print)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name Applicant 2 (Please print)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name Guarantor 1 (Please print)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name Guarantor 2 (Please print)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

# INDEPENDENT PRIVACY DECLARATION

## PLEASE READ CAREFULLY

"Parties" means Pepper Homeloans, Pepper Finance Corporation Limited ABN 51 094 317 647, Pepper Homeloans Pty Limited ABN 86 092 110 079, Pepper Australia Pty Limited ABN 55 094 317 665 and Guardian Trust Australia Limited ABN 49 050 294 052, any party who processes the loan application, the Mortgage Insurer, manager and any agent of the lender who has an interest in the credit. I/We acknowledge that I/we have made an application for credit from one or more of the Parties.

The Parties may use the personal information I/we provide about me/us for the purpose of providing credit, insuring credit and for direct marketing of products and services offered by the Parties or an organisation the Parties are affiliated with or represent.

The information provided by me/us will be held by the Parties. I/we can obtain information about it or gain access to the information held by the Parties by contacting the Parties. I/we have the right to request not to receive direct marketing material by contacting the Pepper Privacy Officer on 1800 737 737.

I/We agree that the Parties including any party providing a service to the Parties may do any of the following at any time.

- 1. Commercial credit information:** Seek and use commercial credit information about me/us to assess an application for consumer or commercial credit.
- 2. Consumer information:** Seek and use consumer credit information about me/us to assess an application for consumer or commercial credit.
- 3. Collection of overdue payments:** Seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.
- 4. Provide information to mortgage insurer:** Provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default.
- 5. Exchange of information between credit providers:** Seek from and use or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information about my/our credit worthiness, credit standing, credit history, credit capacity or credit status that credit providers are allowed to exchange under the Privacy Act. In particular, the Parties may provide a reference on me/us. I/we understand this information may be used to assess my/our credit worthiness, to assess my/our application for credit, to help me/us avoid defaulting on my/our credit obligations, to notify a default by me/us, to assist in the collection of overdue payments from me/us, to exchange information with credit providers who are involved in a mortgage securitisation scheme, to exchange information with credit providers as to the status of this loan.
- 6. Exchange of information with advisers:** Seek from and use or give to any originator, broker, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to me/us any consumer or commercial credit information.
- 7. Provide information to credit reporting agencies:** Give to a credit reporting agency personal or commercial information about me/us to obtain a consumer credit report about me/us or to allow the credit reporting agency to create or maintain a credit information file containing information about me/us. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that the Parties are a current credit provider to me/us; payments which become overdue more than 60 days, and for which action is commenced; advice that payments are no longer overdue; advice that cheques for more than \$100 drawn by me/us have been dishonoured more than once; in specified circumstances that in the opinion of the Parties I/we have committed a serious credit infringement; the credit provided to me/us by the Parties have been paid or otherwise discharged and arrangements relating to lender's mortgage insurance.
- 8. Provide information for financial accommodation:** Disclose any report of personal information about me/us to the Parties' Financiers or to any other person in connection with funding financial accommodation by means of an arrangement involving securitisation, whole loan sales or warehouse facility provision.
- 9. Provide information to Guarantors:** Provide information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the Privacy Act (including a credit report) to any person who proposes to guarantee or provide security for has guaranteed or provided security for repayment of any credit provided to me/us to enable them to decide whether to act as a guarantor or provide security or to keep them informed about any guarantee or security they may provide.
- 10. Provide information to trade insurer:** If my/our application is for commercial credit, I/we consent to a trade insurer obtaining a credit report about me/us containing consumer credit information, in order to assess whether to insure the credit provider for the loan given to me/us, or the risk of providing insurance or to assess my/our risk of defaulting under the loan.
- 11. Disclosure of personal information:** Disclose personal information about me/us to organisations involved in providing credit to me/us, or any other associate, or contractor of the Parties, including, for example, stationary printing houses, mail houses, lawyers, accountants, or people considering acquiring an interest in my/our business or my/our assets. The Parties may disclose personal information in connection with the outsourcing of any of its functions or the management, securitisation, assignment, warehouse facility provision or other dealing with or funding of any of its loans or other assets.



## INDEPENDENT PRIVACY DECLARATION

In this notice, the "Parties' Financiers" means the following organisation or any other financier:

**Barclays Bank PLC, Australian Branch ("Barclays")**

ACN: 062 449 595

Address: Level 24, 400 George Street, Sydney 2000

Telephone: 02 9220 6000

You may contact Barclays at any time to access information they may hold about you.

I/We authorise the Parties or their agents to make enquiries and obtain references, as they consider necessary or desirable in relation to my/our application. I/We also understand and agree that the Parties and other intermediaries may be paid and retain fees, margins and commissions in respect of the credit arranged by the Parties. I/We authorise you to disclose to any person to whom you may pay such a commission or fee, information, personal or otherwise, reasonably necessary to enable the calculation and verification of such commissions or fees. If I/we do not provide personal information, the Parties may be unable to provide me/us credit.

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Name Applicant 1 (Please print)

Signature

Date

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Name Applicant 2 (Please print)

Signature

Date

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Name Guarantor 1 (Please print)

Signature

Date

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Name Guarantor 2 (Please print)

Signature

Date

# IDENTIFICATION STATEMENT – CUSTOMER INFORMATION FORM

TO BE COMPLETED FOR EACH APPLICANT

**APPLICANT**

1    2

<b>70</b>		
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1. Name of Applicant verified from either:
- A birth certificate
  - International travel document: a current passport, expired passport (no older than 2 years)
  - Other document of identity having some characteristics of a passport (eg: This may include some diplomatic documents and some documents issued to refugees) or a Citizen Certificate

**NB: Total possible score is 70 points regardless of whether 1, 2 or 3 documents held.**

<b>40</b>		
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2. A written reference bearing the name, address & signature of the Applicant (for signature comparison) from:
- Another financial body certifying that the Applicant is a known customer of at least 12 months standing
  - An acceptable referee who has known the Applicant for at least 12 months (refer to Credit Manual)

**NB: Only one referee of each type to be counted.**

<b>40</b>		
<b>40</b>		
<b>40</b>		
<b>40</b>		

3. Name of Applicant verified from the following, but only where they contain a photograph or signature that can be matched to the Applicant:

- A licence issued under law (eg: a driver's licence or permit)
- An identification card issued to a Public Servant
- An identification card issued by the Commonwealth, State or Territory government as evidence of the Applicant's entitlement to financial benefit (eg: a Pension)
- An identification card issued to a student by a tertiary education institution

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<b>35</b>		
<b>35</b>		
<b>35</b>		

4. Name and address of Applicant verified from:

- Records held by current employer, or an employer within the last two years
- Rating authority records (eg: council rates)
- Land Title Office records
- Credit Advantage Limited records (subject to Privacy Act 1988)

<b>25</b>		
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5. Name and address and telephone number verified from the latest telephone directory or advice provided by Telstra and telephone contact with the Applicant on that telephone service

<b>25</b>		
<b>25</b>		
<b>25</b>		

6. Name of the Applicant verified from any other Applicant identification documents (eg: Credit cards, Medicare card, telephone accounts, council rates notice, etc.) **NB: More than one document may be counted but the points scored from a particular source may be counted only once, eg: If MasterCard and Visa Card issued from the same bank, only one may be counted.**

<b>25</b>		
<b>25</b>		
<b>25</b>		
<b>25</b>		
<b>25</b>		

7. Name and address of Applicant verified from:

- The owner, landlord or managing agent of rented premises in which the Applicant lives or carries on business
- The records of another financial body at which the Applicant is a known customer of at least 12 months
- A public record maintained under law (other than Land Titles)
- The records of a public utility
- The electoral role

<b>25</b>		
<b>25</b>		

8. Name and Date of Birth of Applicant verified from:

- The records of an educational institution attended by the Applicant in the last 10 years
- The records of a professional or trade association where the Applicant is a member

<b>TOTAL</b>		
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**100 POINTS OR MORE ARE REQUIRED FOR VERIFICATION PURPOSES**

**Copies of all identification used for the 100 point ID check need to be sent to Pepper Homeloans with the application.**

## Documents Sighted - Applicant 1

### NAME OF APPLICANT

### DOCUMENT DETAILS

Doc Type	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date Issued	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Place Issued	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Expiry Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Doc/Acc No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**I, the Mortgage Originator, have sighted the original identification documents listed above and have taken a clear copy of the ID to provide with the application sent in for processing.**

Name

Signature  Date

## Documents Sighted - Applicant 2

### NAME OF APPLICANT

### DOCUMENT DETAILS

Doc Type	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date Issued	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Place Issued	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Expiry Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Doc/Acc No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**I, the Mortgage Originator, have sighted the original identification documents listed above and have taken a clear copy of the ID to provide with the application sent in for processing.**

Name

Signature  Date

# Discharge/Refinance Authority

Date

Please discharge the mortgage you have over my/our property/ies at: (address of property/ies)

1.

2.

Please hand all deeds and documents connected with this property to:

## The Accounts connected with this mortgage are:

Loan ID

Name/s (in full on the loan)

Loan ID

Name/s (in full on the loan)

## Signatures

(All parties to sign. Where deeds are in joint names Debtor/s to sign.)

Debtor/s to sign

Mortgagor/s to sign

**Note** Where the mortgagor/s and debtor/s are identical the authority need only be signed as mortgagor/s.

Guarantor/s to sign

Signature/s verified by

**Please advise your new mailing address:** (Only required to be completed if address is changing post settlement)

# Equity Direct Borrower Warranty

To: **Pepper Finance Corporation Limited**  
(trading as Pepper Homeloans)

Loan Amount \$

I/we acknowledge the following:

1. I/we have requested Pepper Homeloans to provide me/us with an Equity Direct home loan.
2. I/we have requested Pepper Homeloans to not require documentary evidence of my/our income or assets/liabilities.
3. I/we warrant that the following information is true:  
 Surplus income available after living expenses, repaying this proposed Equity Direct loan, and other debt repayment obligations: \$  per month
4. I/we understand that the loan is for a term of  months. I/we intend to repay the loan when it falls due from:
  - (a) Sale of the property
  - (b) Refinance of the loan
  - (c) Surplus cash
  - (d) Sale of other assets
  - (e) Other (please provide details) \_\_\_\_\_
5. I/we have carefully considered my/our financial position and consider I/we am/are able to afford to make the relevant loan repayments in accordance with the loan terms without any hardship.
6. All the information I/we have supplied to Pepper Homeloans is accurate and not misleading and that Pepper Homeloans will be relying on the information supplied by me/us in assessing my/our loan application and my/our ability to repay the loan.

### Purpose of Loan

I/we understand that the Equity Direct home loan is not regulated by the Consumer Credit Code as the loan will be predominantly used by me/us for business or investment purposes.

I/we intend to use the proceeds of the Equity Direct Loan for:

	Amount	Lender	Account Number
(a) Purchase of a property			
(i) for business/investment purposes	\$ <input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>
(ii) for private purposes	\$ <input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>
(b) Refinancing a loan secured by the house in which I/we live			
(i) loans originally obtained for business/investment purposes	\$ <input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>
(ii) loans originally obtained for private purposes	\$ <input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>
(c) Refinancing a loan secured by an investment property			
(i) loans originally obtained for business/investment purposes	\$ <input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>
(ii) loans originally obtained for private purposes	\$ <input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>
(d) Refinancing other loans			
(i) loans originally obtained for business/investment purposes	\$ <input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>
(ii) loans originally obtained for private purposes	\$ <input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>
(e) Other purposes being _____	\$ <input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 80px;" type="text"/>

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

Borrower 1 Name \_\_\_\_\_ Borrower 2 Name \_\_\_\_\_

Borrower 1 Signature \_\_\_\_\_ Borrower 2 Signature \_\_\_\_\_