



Please fax to RAMS Broker Origination on 1300 369 159

Broker Name _____	Broker Postcode* _____
Phone _____	Mobile _____
Email _____	Fax _____
Group _____	Accreditation No/Broker ID _____
Loan Applicant/s Name/s _____	Date _____
_____	*Postcode for your primary place of business

Please provide ALL relevant forms — completed and signed by ALL Applicants.

RAMS Application Checklist (required for all applications)

Required Forms

- This Broker Submission Check List
- Completed and signed RAMS Standard Application Form
- 100 Point Check FTRA Form per applicant signed by applicant **and verified at the end of the form by Broker's signature**
- FHOG — (if 1st home buyer) fax copy with application (ORIGINAL TO BE SENT)
- Signed copy of Contract of Sale (required for purchase only)
- 6 Months Home Loan Statements (required for refinance only)
- Rates Notice for existing property used as security (required for refinance/equity releases only)
- Copy of last three months' loan statements for any loan to be paid out (required for loan consolidation only)

Income items required for Low Doc and Full Doc Loan

Other Forms

- RAMS LowDoc Self-Certification Form (If Co-Borrower is PAYG, please provide 1 current payslip or letter from employer or copy of employment contract.) **OR**
- Evidence of Income Self Employed: last 2 years' financials and Tax Assessment Notices, **OR**
- Evidence of Income PAYG: most recent payslip or a letter from employer plus latest Group Certificate

Brokers please note: By submitting any LowDoc application to RAMS, you represent to RAMS that you are not aware that, nor do not suspect that the applicant(s) will or may have difficulty in meeting loan repayments or may suffer hardship in making loan repayments.

Broker Summary/Note:

If you require an update on the status of any applications submitted to RAMS Broker Origination please refer to www.rams.com.au/broker or contact Broker Sales Support on **1300 130 769** who will be pleased to assist.



Contract Clause Date ____/____/____

A Client Details

APPLICANT 1 Borrower Guarantor

Is applicant first home buyer? Yes No

Australian Permanent Resident? Yes No

Existing Customer Yes No

Loan Number _____

Title _____ First Name _____

Middle Name _____

Family Name _____

Male Female Date of Birth ____/____/____

Single Defacto Married

Divorced Widowed Separated

No. of Dependents (per application) _____

Driver's Licence No. _____

Home Phone () _____

Work Phone () _____

Mobile _____

Current Address

Street _____

Suburb _____ State _____ Postcode _____

Period at Address _____ Years _____ Months

Ownership Type: Owned Rent Free Renting/Boarding

If you have lived at your current address for less than three years, please complete below:

Previous Address

Street _____

Suburb _____ State _____ Postcode _____

Post-Settlement Address

Street _____

Suburb _____ State _____ Postcode _____

Post-Settlement Ownership Type: Unchanged Owned Renting/Boarding Rent Free

Postal Address after settlement

Street _____

Suburb _____ State _____ Postcode _____

Current Employer Name _____

Occupation/Industry _____

Job Type _____ Date started ____/____/____

Full time Part time Self Employed

Contract Casual Not employed

If less than two years, please indicate previous employment:

Previous Employer Name _____

Occupation/Industry _____

Job Type _____ Date started ____/____/____

(If same as Applicant 1 write 'SAME' where applicable)

APPLICANT 2 Borrower Guarantor

Is applicant first home buyer? Yes No

Australian Permanent Resident? Yes No

Existing Customer Yes No

Loan Number _____

Title _____ First Name _____

Middle Name _____

Family Name _____

Male Female Date of Birth ____/____/____

Single Defacto Married

Divorced Widowed Separated

No. of Dependents (per application) _____

Driver's Licence No. _____

Home Phone () _____

Work Phone () _____

Mobile _____

Current Address

Street _____

Suburb _____ State _____ Postcode _____

Period at Address _____ Years _____ Months

Ownership Type: Owned Rent Free Renting/Boarding

If you have lived at your current address for less than three years, please complete below:

Previous Address

Street _____

Suburb _____ State _____ Postcode _____

Post-Settlement Address

Street _____

Suburb _____ State _____ Postcode _____

Post-Settlement Ownership Type: Unchanged Owned Renting/Boarding Rent Free

Postal Address after settlement

Street _____

Suburb _____ State _____ Postcode _____

Current Employer Name _____

Occupation/Industry _____

Job Type _____ Date started ____/____/____

Full time Part time Self Employed

Contract Casual Not employed

If less than two years, please indicate previous employment:

Previous Employer Name _____

Occupation/Industry _____

Job Type _____ Date started ____/____/____

CORPORATE OR TRUST APPLICANT (if applicable)

Company/Trustee Name _____

As Trustee For (Trust Name) _____

ABN _____

Registered Address _____

Suburb _____ State _____ Postcode _____

Borrower Guarantor

Nature of Business _____

Years Trading: _____ Years _____ Months

Business income before tax last Financial Year \$ _____

Business income before tax previous Financial Year \$ _____

B Loan Purpose

PURPOSE	AMOUNT
Purchase of an Owner Occupied Property _____	\$ _____
Purchase of Investment Property _____	\$ _____
Refinance _____	\$ _____
Debt Consolidation _____	\$ _____
Business Purpose _____	\$ _____
Equity Release _____	\$ _____
Total Loan required _____	\$ _____
Contribution of Own funds (in addition to the above) _____	\$ _____

C Loan Product Information/Splits

PRODUCT ONE TYPE _____

Product One Loan Amount \$ _____

Term of Loan _____ Years

Is there an interest only period? Yes No

If yes, Interest Only Term _____ Years

Repayment Frequency Weekly Fortnightly Monthly

Repayment Amount Minimum or Nominated \$ _____

PRODUCT TWO TYPE _____

Product Two Loan Amount \$ _____

Term of Loan _____ Years

Is there an interest only period? Yes No

If yes, Interest Only Term _____ Years

Repayment Frequency Weekly Fortnightly Monthly

Repayment Amount Minimum or Nominated \$ _____

D Statement of Assets (what you own today)

REAL ESTATE (please provide address)	Ownership Type	Value	Income/Freq
Property 1 _____	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment	\$ _____	\$ _____
Property 2 _____	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment	\$ _____	\$ _____
Property 3 _____	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment	\$ _____	\$ _____
OTHER ASSET TYPE (Car, Savings, Superannuation)	Institution (if applicable)	Amount	Income/Freq
Asset Type _____	_____	\$ _____	\$ _____
Asset Type _____	_____	\$ _____	\$ _____
Asset Type _____	_____	\$ _____	\$ _____

E Statement of Liabilities (what you owe today)

EXISTING MORTGAGES					
	Institution	Credit limit	Current Balance	Ongoing Monthly Payment	Remains after settlement
on Property 1	_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
on Property 2	_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
on Property 3	_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
LEASE / HIRE PURCHASE / PERSONAL LOANS / OTHER LIABILITIES					
Liability Type	Institution	Credit limit	Current Balance	Ongoing Monthly Payment	
_____	_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
CREDIT AND STORE CARDS					
Liability Type	Institution	Credit limit	Current Balance	Ongoing Monthly Payment	
_____	_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
OTHER LIABILITIES (RENT PAYMENTS ETC)					
Description				Payment	
_____	_____	_____	_____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No

F Security Property

PROPERTY TYPE (e.g. House, Unit, Duplex etc)

Address _____ Suburb _____ State _____ Postcode _____

Names to be shown on the title _____

Type of title (if known) Torrens Strata Company Other _____

Ownership Type In its entirety Joint Tenancy Tenants in Common

Purchase Price \$ _____ Estimated Value \$ _____ Weekly Rent \$ _____

Person to contact for access to property _____

Phone () _____ Mobile _____

Real Estate Agency Name _____

ADDITIONAL SECURITY (e.g. House, Unit, Duplex etc)

Address _____ Suburb _____ State _____ Postcode _____

Names to be shown on the title _____

Type of title (if known) Torrens Strata Company Other _____

Ownership Type In its entirety Joint Tenancy Tenants in Common

Purchase Price \$ _____ Estimated Value \$ _____ Weekly Rent \$ _____

Person to contact for access to property _____

Phone () _____ Mobile _____

Real Estate Agency Name _____

G Income

APPLICANT 1

Primary Income (PAYG)

Income Item (eg. base, overtime)	Gross Income p.a.
	\$ _____
	\$ _____

Primary Income (Self Employed)	Before tax p.a.
Income last Financial Year	\$ _____
Income previous Financial Year	\$ _____

Secondary Income	Gross Income p.a.
Income Item (eg. second job)	\$ _____
	\$ _____

APPLICANT 2

Primary Income (PAYG)

Income Item (eg. base, overtime)	Gross Income p.a.
	\$ _____
	\$ _____

Primary Income (Self Employed)	Before tax p.a.
Income last Financial Year	\$ _____
Income previous Financial Year	\$ _____

Secondary Income	Gross Income p.a.
Income Item (eg. second job)	\$ _____
	\$ _____

DOCUMENTS USED TO SUPPORT INCOME

Self Certification Form (Low Doc)

OR

PAYG

Group Certificate or Tax Assessment or last year's Tax Return plus one of the following:

Current payslip OR

Letter of employment (on company letterhead) detailing employment conditions including income and basis of employment e.g. full or part-time

OR

Self employed

Last Financial Year tax return including tax assessment notice

Previous Financial Year tax return including tax assessment notice

H Settlement Information

Payment Method Direct Debit Salary Credit

CUSTOMERS' SOLICITOR / CONVEYANCER DETAILS

Solicitors Name _____ Contact Name _____

Solicitors Address _____ Tel () _____

Mail agreement to Customer Solicitor Anticipated Settlement Date ____ / ____ / ____

ESTABLISHMENT FEES

Total Establishment Fee \$ _____

Cheque Enclosed or Deduct from my Credit Card Card Number

Card Type _____ Expiry Date ____ / ____

Name of Credit Card Holder _____ Signature of Credit Card Holder _____

Please note that if you withdraw your application or if your application is declined, all or part of your establishment fee may be retained by us. If more than one valuation is required, an Additional Valuation Fee is also payable. This amount will be deducted from your loan proceeds at settlement.

ORDERING DEBIT CARDS AND CHEQUE BOOKS (SMARTWAY AND LINE OF CREDIT LOANS ONLY)

Please complete the section below if you would like a debit card or cheque book linked to your home loan.

RAMS requires the names of all borrowers to be disclosed on each cheque book.

Applicant 1 Debit Card Cheque Book

Applicant 2 Debit Card Cheque Book

I Declarations

BUSINESS PURPOSE DECLARATION

I/we declare that the credit to be provided to me/us by RAMS Mortgage Corporation Limited and/or RAMS Mortgage Securities Pty Ltd is to be applied wholly or predominately for business or investment purposes (or for both purposes).

IMPORTANT

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

Signature _____ Signature _____

J Applicant's Declaration

- | | | |
|--|------------------------------|-----------------------------|
| • Have you or your spouse ever been declared bankrupt or insolvent, or had your estate assigned for the benefit of creditors? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| • Have you or your spouse ever been a shareholder or the officer of a company of which a manager, receiver, and/or liquidator has been appointed? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| • Is there any unsatisfied judgement entered in any court against you, your spouse, or any company with which you or your spouse are or were a shareholder or officer? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| • Have you or your spouse, or any company with which you or your spouse are or have been associated, had a property foreclosed upon or sold by a mortgagee exercising power of sale? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| • Have you or your spouse ever been in default on any loan agreements or had any defaults listed against you or your spouse on your credit reference. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

APPLICANT'S ACKNOWLEDGMENTS AND AUTHORITY

Each person signing this application:

- | | |
|--|---|
| <ul style="list-style-type: none"> • Applies for the loan secured over the property, as specified in this application • Consents to RAMS seeking verification of any of the statements contained herein • Agrees to provide, at the person's expense, a valuation of the specified property to be conducted by a qualified valuer nominated by RAMS • Understands that general insurance cover must be obtained on the mortgaged property for an amount not less than the replacement value of the property including improvements, and from an insurer acceptable to RAMS | <ul style="list-style-type: none"> • Authorises his/her solicitor agent to accept notices on his/her behalf • Confirms that all statements made in this application are true and are made for the purpose of obtaining a loan • Authorises RAMS to give a copy of the Loan Agreement to any Guarantor of the loan • Confirms that he/she is over the age of 18 • Acknowledges that accompanying Additional Information Form(s) (if any) form a part of this application. |
|--|---|



At RAMS, information is the cornerstone of our ability to provide superior service and our most important asset is your trust. RAMS collects personal information that is necessary for us to process your application, maintain your home loan, allow us to identify you and deliver the benefits of the home loan to you and keep you informed about other products, services and special offers that may be of interest to you. Part of the information we have requested is required by the Financial Transactions Reports Act 1988. If all or part of the information requested in the Application Form is not provided then we may not be able to process your application. RAMS Privacy Policy Statement sets out RAMS' policies on management of personal information. A copy is available at www.rams.com.au or by contacting RAMS Customer Service on 13 72 67.

To assist RAMS in providing the best possible service to you, you agree that we may disclose to and exchange your personal information with other organisations including other companies within the RAMS group, solicitors, lender's mortgage insurers, JP Morgan Trust (to hold security documents in safe custody), CreditLink (to issue cheque books and credit cards), FDRA (to issue and administer debit cards), JP Morgan Chase (to issue cheques), Citibank (to supply a RAMS credit card), other lenders nominated by RAMS, ratings agencies, RAMS finance brokers and their staff, RAMS Franchisees and their staff, mercantile agents, insurance providers, property valuers, and our service providers including advertising agency, call centre, credit services provider, printers and mailing houses.

You agree that RAMS and its lender's mortgage insurers may use the personal information you provide for the purposes of providing credit. You agree that RAMS (and any other financier who at any time provides or has any interest in the credit) and the lender's mortgage insurers (where applicable) may also do any of the following at any time:

- 1 Personal credit information** — obtain and use personal credit information about you to assess your application or conduct subsequent reviews for consumer credit or commercial credit.
- 2 Commercial credit information** — obtain and use commercial credit information about you to assess your application for consumer credit or commercial credit.
- 3 Disclosure of information to Guarantors** — disclose information regarding your credit worthiness, credit history, credit standing or credit capacity to any person who proposes to guarantee or has guaranteed repayment of consumer or commercial credit for you that is arranged or provided by RAMS.
- 4 Disclosure of information to a mortgage insurer** — disclose personal information, a credit report or information in a credit report to any mortgage insurer to allow them to assess the risk of providing mortgage insurance and to assess the risk of you defaulting on mortgage credit.
- 5 Exchange of information with advisers** — obtain from and use or disclose any personal or commercial credit information that you have provided to any lawyer, accountant, broker, financial consultant or other adviser acting in connection with any financing arranged or provided by RAMS to you.
- 6 Exchange of information between credit providers** — obtain from and use or disclose to another credit provider (including any other credit provider who has lent or proposes to lend money to you) any personal information about you or information about your credit worthiness, credit history, credit standing or credit capacity. This information may be used to assess your application for credit, notify other credit providers of your default, to assess your credit worthiness or exchange information as to the status of your credit where you are in default with any other credit provider.
- 7 Collection of overdue payments** — disclose personal or commercial information about you to collect overdue payments from you.
- 8 Disclosure of information to credit reporting agencies** — disclose personal or commercial information about you to a credit reporting agency. The information may include identity particulars: the fact that credit has been applied for and the amount; the fact that RAMS 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 RAMS you have committed a serious credit infringement; and the credit provided by RAMS has been paid or otherwise discharged.
- 9 Disclosure of information for securitisation** — disclose any report or personal information about you to another person in connection with funding of loans by means of a securitisation arrangement.
- 10 Disclosure of information to a transferee of any mortgage** — disclose any report or personal information about you to any mortgagee who proposes to take a transfer of any mortgage held from you to secure consumer or commercial credit provided to you.
- 11 Disclosure to assignee of broker** — disclose any personal or credit information about you to any person who is entitled to any fee payable to the broker acting in connection with any financing arranged or provided by RAMS for you.

The information you have provided may be used for direct marketing to keep you informed about our innovative products, services and special offers, and also those of our alliance partners, which we believe are of benefit to you and which may be of interest to you. We may also disclose your personal information to RAMS Franchisees, Better Conveyancing and Investment Property Solutions so that they may provide you with information on products and services that may be of interest to you. If you do not wish to receive these communications please notify us by writing to RAMS Privacy Officer, Locked Bag 100, Royal Exchange, NSW, 1225. You also have the right to access your personal information held by RAMS. Should you require such access please contact RAMS Privacy Officer using the above address or call RAMS Customer Service on 13 72 67.

You acknowledge that you have read this Statement and understand and consent to the use, storage maintenance and disclosure of your personal information as detailed in this Statement even though some of the organisations may be overseas.

This Consent will remain in force until any credit that RAMS has arranged for, or provided to you has been paid in full.

A reference to this statement to "you" is a reference to all borrowers and to all guarantors (if any) jointly and each of these severally.

SIGNATURES

This applies to all parts of the application not separately signed by each applicant.

Name _____ Name _____

Signature _____ Signature _____

Date ____ / ____ / ____ Date ____ / ____ / ____

Financial Transaction Reports Act 1988 (FTR Act)

Identification Record for a Signatory to an Account

'100 Point Check' (201)

Following are some of the checks that may be made towards the prescribed verification procedure (100 Point Check), pursuant to the *Financial Transaction Reports Act 1988* (FTR Act), for the purpose of obtaining an identification record (section 20A(1)(b)(i) of the FTR Act) for a signatory to an account. Refer to the *Financial Transaction Reports Regulations 1990* for a complete list.

Please Note: Special provisions may apply to particular signatories. Refer to AUSTRAC account opening model form 202 and to Regulations 4, 5, 6, 7, 8, 9, 10A and 10B of the FTR Regulations for more details.

How to complete this form:

- Record the points scored for the checks carried out
- Total the points scored
- In Parts A and B, record the appropriate details for the checks carried out
- In Part C, indicate if verification has or has not been achieved

The AUSTRAC Help Desk can be contacted on 1800 021 037 if you require general assistance to complete this form.

Name of Signatory	<input style="width: 90%;" type="text"/>
Account Name	<input style="width: 90%;" type="text"/>
Account Number	<input style="width: 70%;" type="text"/>

Type of check	Tick if satisfactory	Details to be recorded
1. PRIMARY DOCUMENTS NAME of the signatory verified from one of the following: <ul style="list-style-type: none"> • Birth Certificate • Birth Card issued by the New South Wales Registry of Births, Deaths and Marriages • Citizenship Certificate • International Travel Document: <ul style="list-style-type: none"> - a current passport - expired passport which has not been cancelled and was current within the preceding 2 years - other document of identity having the same characteristics as a passport (e.g. this may include some diplomatic documents and some documents issued to refugees) <p>Note: Do not score additional points for more than one document.</p>	70 POINTS <input type="checkbox"/>	Provide details in A overleaf, or keep a copy of the document. Regulation 4(1)(e)
2. Signatory is a known customer of at least 12 months standing <p>Note: This procedure may only be used by authorised deposit-taking institutions (ADIs), banks, building societies, credit unions or registered corporations within the meaning of the <i>Financial Corporations Act 1974</i>.</p>	40 POINTS <input type="checkbox"/>	Provide details in B overleaf. Regulation 4(1)(h)
3. NAME of signatory verified from a written reference from one of the following, signed by both the person giving it and the signatory: <ul style="list-style-type: none"> • Another financial body certifying that the signatory is a known customer • Another customer who has been verified as a signatory by the cash dealer • An acceptable referee (refer to AUSTRAC Guideline No. 3 and Information Circular No. 3) <p>Note: Customer must be known for at least 12 months by any of the above</p>	40 POINTS <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Provide details in A overleaf, or keep a copy of the document. Regulation 4(1)(j)
4. NAME of signatory verified from one of the following (but only where they contain a photograph or signature that can be matched to the signatory); <ul style="list-style-type: none"> • A licence or permit issued under a law of the Commonwealth, a State or Territory (e.g. an Australian driver's licence) • An identification card issued to a public employee • An identification card issued by the Commonwealth, a State or Territory as evidence of the person's entitlement to a financial benefit • An identification card issued to a student at a tertiary education institution <p>Note: Additional documents can be awarded 25 points (see category 8 overleaf)</p>	40 POINTS <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Provide details in A overleaf, or keep a copy of the document. Regulation 4(1)(f)
5. NAME and ADDRESS of signatory verified from any of the following: <ul style="list-style-type: none"> • A document held by the cash dealer giving security over the signatory's property • A mortgage or other instrument of security held by another financial body 	35 POINTS <input type="checkbox"/> <input type="checkbox"/>	Provide details in A or B overleaf, or keep a copy of the document. Regulation 4(1)(a)(iii)-(iv)



6. NAME and ADDRESS of signatory verified from any of the following: **35 POINTS**

- A current employer, or a previous employer within the last 2 years
- A rating authority (e.g. land rates)
- The Credit Reference Association of Australia (subject to the *Privacy Act 1988*)
- Land Titles Office Records

Provide details in B below.
Regulation 4(1)(a)(i)-(ii), (v)-(vi)

7. NAME, ADDRESS and TELEPHONE NUMBER verified: **25 Points**

- By reference to the latest telephone directory published by Telstra or by advice provided by Telstra; and
- By telephone contact with the signatory on that telephone number

Provide phone number in B below.
Regulation 4(1)(d)

8. NAME of signatory verified from any other secondary identification document relating to the signatory, e.g. marriage certificate (for maiden name only), credit card, council rates notices, telephone account, foreign driver's licence, Medicare Card, etc. **25 Points**

Note: More than one document may be counted, but points scored from a particular source may be counted only once, e.g. if MasterCard and Visa Card issued from the same financial institution, only one may be counted.

Provide details in A below, or keep a copy of the document.
Regulation 4(1)(g)

9. NAME and ADDRESS of the signatory verified from any of the following: **25 Points**

- The electoral roll compiled by the Australian Electoral Commission and available for public scrutiny
- An acceptable referee (refer to AUSTRAC Information Circular No. 3)
Note: It is not required that the acceptable referee has known the signatory for 12 months or more
- The owner, landlord, or a real estate agent acting as managing agent of the premises, if the signatory lives or carries on business in rented accommodation
- The records of a public utility
- The records of another financial body of which the signatory is a known customer
- A record held under a law other than a law relating to land titles (for which, see No. 6)

Provide details in B below.
Regulation 4(1)(b)

10. NAME and DATE OF BIRTH of the signatory verified from any of the following: **25 Points**

- The records of a primary, secondary, or tertiary educational institution attended by the signatory within the last 10 years
- The records of a professional or trade association of which the signatory is a member

Provide details in B below.
Regulation 4(1)(c)

The signatory is taken to be identified if the signatory rates at least 100 points **TOTAL:**

A Document details from Checks 1, 3, 4, 5 and 8 (or keep a copy of the document)

Type of document			
Person to whom it relates			
Date of Birth (age if relevant)			
Place of residence (if shown)			
Date of issue			
Place/Office of issue			
Expiry date			
Document number			

B List below the details of the method(s) and source(s) of verification for Checks 2, 5, 6, 7, 9 and 10

Type of check			
Person giving information			
Title, rank or designation			
Name and address of organisation (if relevant)			
Information given (attach a separate sheet if required)			

C Result of Check

Has verification been achieved? YES NO
Is there a need to file a Suspect Transaction Report? YES NO

CHECKING OFFICER

Signature
Date

Only submit if applicable

FAST TRACK GUARANTOR APPLICATION

PAGE 1 OF 2



A Borrower Details

APPLICANT 1
Title _____ First Name _____
Middle Name _____
Family Name _____

APPLICANT 2
Title _____ First Name _____
Middle Name _____
Family Name _____

B Guarantor Details

GUARANTOR 1
Title _____ First Name _____
Middle Name _____
Family Name _____
Residential Address
Street _____
Suburb _____ State _____ Postcode _____
Postal Address
Street _____
Suburb _____ State _____ Postcode _____
What is your relationship with the Borrower(s)?
<input type="checkbox"/> Parents <input type="checkbox"/> Family Other <input type="checkbox"/> Other
If 'Family Other' or 'Other' please explain _____

GUARANTOR 2
Title _____ First Name _____
Middle Name _____
Family Name _____
Residential Address
Street _____
Suburb _____ State _____ Postcode _____
Postal Address
Street _____
Suburb _____ State _____ Postcode _____
What is your relationship with the Borrower(s)?
<input type="checkbox"/> Parents <input type="checkbox"/> Family Other <input type="checkbox"/> Other
If 'Family Other' or 'Other' please explain _____

C Guarantee Details

Fast Track Guarantee Amount \$ _____
Property Type (e.g. House, Unit, Duplex etc) _____ (Please indicate)
Address _____ Suburb _____ State _____ Postcode _____
Names shown on the title _____
Type of title (if known) <input type="checkbox"/> Torrens <input type="checkbox"/> Strata <input type="checkbox"/> Company <input type="checkbox"/> Other _____
Ownership Type <input type="checkbox"/> In its entirety <input type="checkbox"/> Joint Tenancy <input type="checkbox"/> Tenants in Common
Estimated Value \$ _____
Person to contact for valuation of property _____
Phone () _____ Mobile _____
Does the Fast Track Guarantee Security already secure a RAMS loan? <input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, RAMS Loan number _____
Is the proposed Fast track Guarantee property security subject to a new application by the Fast Track Guarantors? <input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, Application ID _____ (Internal use only)



We and our related body corporates will use and disclose your personal information to process and manage the loan application and loan for which you will be guarantor including fulfilment of any legal requirements and systems maintenance and testing.

Each person signing this form:

- consents to RAMS seeking verification of any of the statements contained herein;
- confirms that all statements made in this application are true and are made for the purpose of guaranteeing a loan; and
- confirms that he or she is over the age of 18.

You need not give us any of the information requested in this form. However, without this information, we may not be able to process the loan application for which you will be guarantor.

You may request access to your personal information held by us at any time and ask us to correct it if you believe it is incorrect or out of date.

We may disclose your personal information in the following circumstances:

- to our related bodies corporate and to our external service providers (which may be located overseas) that provide services for the purposes only of our business, on a confidential basis;
- to any persons acting on your behalf, including your financial advisor, broker, solicitor or accountant, unless you tell us not to;
- to other persons who have an interest in any property offered to us as security or who acquire an interest in any business or in the loan and any related security provided by you or any other person (including mortgages and guarantees);
- to a mortgage insurer which provides lenders' mortgage insurance to us and which may be located outside Australia;
- if you request us to do so or if you consent (for example for a direct debit) or where the law requires or permits us to do so and;
- inform you of products and services provided by us, any member of the RAMS Group or by preferred providers, which we consider may be of value or interest to you. If you do not wish these offers to be communicated to you, you may notify us by writing to RAMS Privacy Officer, Locked Bag 100, Royal Exchange NSW 1225.

By completing the application form, you undertake to provide a copy of this privacy statement to each principal, company officer or partner that you purport to represent.

D Declarations

GUARANTOR 1

Signature _____

Name _____
(Please print)

Date ____ / ____ / ____

GUARANTOR 2

Signature _____

Name _____
(Please print)

Date ____ / ____ / ____



BORROWER SELF CERTIFICATION – INCOME & AFFORDABILITY

SECTION 1 Must be completed

Applicant 1 (Full name) _____	Trading name if applicable _____
Applicant 2 (Full Name) _____	Trading name if applicable _____
Company/ firm name (if company is a trustee add trust name) _____	
For New Loans	
Loan Amount \$ _____	A.B.N _____ (not mandatory)
For Loan Increases	
Original Limit \$ _____	
OR	
Current Limit \$ _____ Increase Amount \$ _____ Total \$ _____	

SECTION 2

- **Must also be completed for loans where LVR is greater than 65%**
- **If loan is less 65% LVR and income is stated, then assets and liabilities section on the application must be completed**

Applicant 1
As stated in my completed RAMS loan application, I declare that I have been: (tick one)
<input type="checkbox"/> self-employed <input type="checkbox"/> employed in my current role for _____ years _____ months.
My current gross salary / net business income p.a. before tax is \$ _____
Does the stated net business income include any net income or loss from the investment properties listed in the application?
<input type="checkbox"/> Yes <input type="checkbox"/> No
Applicant 2
As stated in my completed RAMS loan application, I declare that I have been: (tick one)
<input type="checkbox"/> self-employed <input type="checkbox"/> employed in my current role for _____ years _____ months.
My current gross salary / net business income p.a. before tax is \$ _____
Does the stated net business income include any net income or loss from the investment properties listed in the application?
<input type="checkbox"/> Yes <input type="checkbox"/> No
Company Applicant
We have been trading for _____ years _____ months
and our current net business income p.a before tax is \$ _____

SECTION 3 Must be completed

<ul style="list-style-type: none"> • I confirm that I can meet the repayments in accordance with the terms of the loan and will not suffer any hardship in doing so. • I understand that you have advised me to seek independent legal and financial advice prior to entering into the agreement with you and that I may chose whether or not to accept that advice. • I also understand that RAMS is relying on the information above to make an offer of finance. • Where the Applicant is a Company, I confirm that undersigned are the sole Directors. 	
Applicant 1	Applicant 2
Signature _____	Signature _____
Date ____/____/____	Date ____/____/____
Company Applicant (Signed by its Duly Authorised Officers)	
Signature _____	Signature _____
Director Name _____	Director/Secretary Name _____
Date ____/____/____	Date ____/____/____

Only submit for Refinance

AUTHORITY TO DISCHARGE MORTGAGE

Date _____

The Manager

Existing Loan Number _____

Dear Sir/Madam,

Please accept this letter as my/our authority to prepare a Discharge of Mortgage from you over my/our property known as _____

I/We have authorised RAMS Home Loans Pty Ltd to forward this Discharge of Mortgage Authority to you.

I/We also direct you under the terms of this authority to provide RAMS Home Loans Pty Ltd or its solicitor with a copy of my/our Mortgage to you and a payout figure which will discharge my/our Mortgage in full. Please advise RAMS Home Loans Pty Ltd or its solicitor of any costs associated in the Discharge.

I/We anticipate that settlement of my/our loan will take place as soon as possible and should you have any queries regarding this please direct them to:

**The Settlements Group
RAMS Home Loans Pty Ltd
Locked Bag 100
Royal Exchange NSW 1225.
Tel: 1800 244 440 Fax: (02) 8218 7680**

I/We thank you for your past courtesies, however, I/we do not wish to be contacted in this regard.

Yours faithfully

Signature _____

Signature _____

Name _____
(Please print)

Name _____
(Please print)

Date ____ / ____ / ____

Date ____ / ____ / ____