

Client(s) Name

Introducer Company

Broker Name

License number



Application Form

- Completed and signed application form
- Completed and signed Customer Needs Analysis
- Two Certified IDs for VOI/KYC
- Servicing Calculator
- LMI Calculator (if applicable)
- Last 6 months of Secured or Unsecured lending statements at other financial institutions (If Applicable)
- Evidence of income from Government Benefits (if applicable)

PAYG Applicants

- Last 2 most recent payslips
- 3 months' salary credit account statements

Self-Employed Applicants

- Last 2 years Tax Returns for individual and Business (including P&L and Balance Sheet)
- Last 2 years Tax Assessment Notices

Purchase

- Bank Statement showing sufficient funds to complete transaction (if funds are being gifted, Statutory Declaration required – Noting a non-repayable debt)
- Copy of Contract of Sale and Section 32
- Copy of Fixed Price Contract for Construction together with copies of Plans and Specifications

Refinance

- Copy of most recent Rates Notice or Title
- Six Months Loan Statements from existing lender(s)

Investment Purpose

- Confirmation of Rental Income – Rental Statement or letter from Agent

Lo-Doc

- Completed lo-doc Declaration (with Income Declared)
- Accountant's Letter

Note: Electronic statements must be dated and clearly identify the borrower and financial institution



Home Finance Application



Application ID No.

Company/Trust Details

Company/Trust 1

Borrower Guarantor

Company/Trust Name

A.C.N.

Registered Address

State Postcode

Accountant's details:

Name

Phone No. ()

Email Address

Company/Trust 2

Borrower Guarantor

Company/Trust Name

A.C.N.

Registered Address

State Postcode

Accountant's details:

Name

Phone No. ()

Email Address

Personal Details

Applicant 1

Borrower Guarantor

Surname

First Name

Middle Name

Is applicant known by any other name? If so please provide full details:

Date of birth / /

Drivers Licence Number

State of Issue

Expiry Date / /

Applicant 2

Borrower Guarantor

Surname

First Name

Middle Name

Is applicant known by any other name? If so please provide full details:

Date of birth / /

Drivers Licence Number

State of Issue

Expiry Date / /

Home Finance Application



Personal Details (Continued)

Applicant 1

Mobile No.

Home Phone No. ()

Work No. ()

Email Address

Preferred method of contact: Phone Email

Applicant permanent resident Yes No
or Australian citizen? Yes No

Marital Status: Married De-facto Separated
 Single Divorced Widowed

No. of Dependents Ages of Dependents

Current Residential Address

State Postcode

Time there: Yrs

Mailing Address (same as above)

State Postcode

Current housing situation:

Owner Living with Parents
 Boarding Other, details:
 Renting

If less than 5 years at current address, please provide details of your previous residential address:

Address

State Postcode

Time there: Yrs

Residential Address of applicant after settlement:

Address (same as current address)

State Postcode

Applicant 2

Mobile No.

Home Phone No. ()

Work No. ()

Email Address

Preferred method of contact: Phone Email

Applicant permanent resident Yes No
or Australian citizen? Yes No

Marital Status: Married De-facto Separated
 Single Divorced Widowed

No. of Dependents Ages of Dependents

Current Residential Address

State Postcode

Time there: Yrs

Mailing Address (same as above)

State Postcode

Current housing situation:

Owner Living with Parents
 Boarding Other, details:
 Renting

If less than 5 years at current address, please provide details of your previous residential address:

Address

State Postcode

Time there: Yrs

Residential Address of applicant after settlement:

Address (same as current address)

State Postcode

Home Finance Application



Employment Details

Applicant 1

Current Employment: (please select)

Full time Permanent Part time Casual

Contractor Self funded retiree

Other:

Self-employed, nature of business:

ABN: Start Date / /

Current Occupation:

Start Date / /

Are you on Probation? Yes No

Current Employer details:

Name

Address

State Postcode

Phone No. ()

If in current employment for less than 12 months, please provide:

Previous Employer

Address

State Postcode

Start Date / / End Date / /

Details of 2nd Job

Occupation

Start Date / /

Are you on Probation? Yes No

Employer Name

Employer Address

State Postcode

Employer Phone No. ()

Applicant 2

Current Employment: (please select)

Full time Permanent Part time Casual

Contractor Self funded retiree

Other:

Self-employed, nature of business:

ABN: Start Date / /

Current Occupation:

Start Date / /

Are you on Probation? Yes No

Current Employer details:

Name

Address

State Postcode

Phone No. ()

If in current employment for less than 12 months, please provide:

Previous Employer

Address

State Postcode

Start Date / / End Date / /

Details of 2nd Job

Occupation

Start Date / /

Are you on Probation? Yes No

Employer Name

Employer Address

State Postcode

Employer Phone No. ()

Home Finance Application



Income Details

With each income type below please indicate the frequency as appropriate (W =Weekly, F =Fortnightly, M=Monthly, A=Annual)

Applicant 1		Frequency	
Gross Salary	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Overtime/Shift Allowance	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Bonus	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Commission	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Investment Income	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Car Allowance	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Existing Rental Income	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Proposed Rental Income	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Non Taxable Income	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>

Applicant 2		Frequency	
Gross Salary	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Overtime/Shift Allowance	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Bonus	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Commission	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Investment Income	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Car Allowance	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Existing Rental Income	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Proposed Rental Income	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Non Taxable Income	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>

Other Income	Frequency	
Details <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Details <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Details <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Details <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Details <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

Other Income	Frequency	
Details <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Details <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Details <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Details <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Details <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

Self-Employed / Sole trader / Partnership

Applicant 1	Current Year	Previous Year
NPBT	<input type="text"/>	<input type="text"/>
Interest	<input type="text"/>	<input type="text"/>
Add-Backs	<input type="text"/>	<input type="text"/>
Depreciation	<input type="text"/>	<input type="text"/>

Applicant 2	Current Year	Previous Year
NPBT	<input type="text"/>	<input type="text"/>
Interest	<input type="text"/>	<input type="text"/>
Add-Backs	<input type="text"/>	<input type="text"/>
Depreciation	<input type="text"/>	<input type="text"/>

Home Finance Application



Statement of Position

Assets

Real Estate Current Value

Real Estate 1 \$

Address

State Postcode

Real Estate 2 \$

Address

State Postcode

Real Estate 3 \$

Address

State Postcode

Real Estate 4 \$

Address

State Postcode

Motor Vehicles Current Value

1. \$

2. \$

3. \$

4. \$

5. \$

Personal Effects (e.g. Furniture) Current Value

1. \$

2. \$

3. \$

4. \$

5. \$

Savings and Investments Current Balance

(Including Term Deposits, Shares and Bonds)

1. \$

2. \$

3. \$

4. \$

5. \$

Other Assets Current Value

1. \$

2. \$

3. \$

4. \$

5. \$

Superannuation (Name of Fund) Current Balance

1. \$

2. \$

3. \$

4. \$

5. \$

Deposit paid on Property/ies Purchased Current Value

1. \$

2. \$

Total Assets \$

Home Finance Application



Statement of Position (Continued)

Liabilities

Existing Mortgages

1. Lender Name

Balance

Available Redraw

Minimum Monthly Payment \$

To be refinanced

2. Lender Name

Balance

Available Redraw

Minimum Monthly Payment \$

To be refinanced

3. Lender Name

Balance

Available Redraw

Minimum Monthly Payment \$

To be refinanced

Rent/Board (Only if Ongoing)

Minimum Monthly Payments \$

Personal Loans

1. Lender Name

Balance Owing \$

Minimum Monthly Payments \$

To be refinanced

2. Lender Name

Balance Owing \$

Minimum Monthly Payments \$

To be refinanced

Child Maintenance

Minimum Monthly Payments \$

Other Liabilities and Expenses (HECS)

1. Company/Lender Name

Balance Owing \$

Minimum Monthly Payments \$

To be refinanced

2. Company/Lender Name

Balance Owing \$

Minimum Monthly Payments \$

To be refinanced

Credit Cards, Overdrafts, Store Accounts, Buy Now, Pay Later

1. Lender Name

Balance Owing \$

Limit \$

To be refinanced

2. Lender Name

Balance Owing \$

Limit \$

To be refinanced

3. Lender Name

Balance Owing \$

Limit \$

To be refinanced

Total Liabilities \$

If Assets & Liabilities are not co-owned by all applicants, please complete a separate Personal Financial Statement for each applicant.

Home Finance Application



Personal Living Expenses

Use this form to provide details of your living expenses. We will use this information as part of our assessment of your loan application. For applications with more than two applicants, please provide an additional signed **Personal living expenses** form for the additional applicants.

1. Monthly Living Expenses (All fields mandatory to fill even with NIL)

Please declare in the below table the itemised basic and discretionary monthly living expenses for each applicant.

Basic Living Expenses	Monthly expense - Applicant 1	Monthly expense - Applicant 2
Food / Groceries	\$ <input type="text"/>	\$ <input type="text"/>
Basic Household Goods (Cleaning etc)	\$ <input type="text"/>	\$ <input type="text"/>
Clothing & Footwear / Personal Care (Cosmetics etc)	\$ <input type="text"/>	\$ <input type="text"/>
Transport		
- Public (Bus, Train, Taxis, Tram etc)	\$ <input type="text"/>	\$ <input type="text"/>
- Car (maintenance, registration, petrol, parking and tolls etc)	\$ <input type="text"/>	\$ <input type="text"/>
- Other	\$ <input type="text"/>	\$ <input type="text"/>
Owner Occupied Property Expenses		
- Utilities (Gas, Electricity, Water)	\$ <input type="text"/>	\$ <input type="text"/>
- Wear and Tear	\$ <input type="text"/>	\$ <input type="text"/>
- Council Rates	\$ <input type="text"/>	\$ <input type="text"/>
- Land Tax	\$ <input type="text"/>	\$ <input type="text"/>
- Strata Fees	\$ <input type="text"/>	\$ <input type="text"/>
- Other	\$ <input type="text"/>	\$ <input type="text"/>
Spouse / Child Maintenance	\$ <input type="text"/>	\$ <input type="text"/>
Home and Contents Insurance	\$ <input type="text"/>	\$ <input type="text"/>
Education (books, uniform, fees etc)	\$ <input type="text"/>	\$ <input type="text"/>
Medical / Health (repeat prescriptions, aid and care etc)	\$ <input type="text"/>	\$ <input type="text"/>
Other Expenses	\$ <input type="text"/>	\$ <input type="text"/>
Total Monthly Basic Living Expenses	\$ <input type="text"/>	\$ <input type="text"/>

Comments:

Home Finance Application



Personal Living Expenses

Discretionary Living Expenses	Monthly expense – Applicant 1	Monthly expense – Applicant 2
Childcare / Nannies (after any Government rebates)	\$ <input type="text"/>	\$ <input type="text"/>
Education (private school fees, outside of school care etc)	\$ <input type="text"/>	\$ <input type="text"/>
Insurances		
- Health	\$ <input type="text"/>	\$ <input type="text"/>
- Car	\$ <input type="text"/>	\$ <input type="text"/>
- Life	\$ <input type="text"/>	\$ <input type="text"/>
- Income Protection	\$ <input type="text"/>	\$ <input type="text"/>
Investment Property		
- Landlord's Insurance	\$ <input type="text"/>	\$ <input type="text"/>
- Utilities (Gas, Electricity, Water)	\$ <input type="text"/>	\$ <input type="text"/>
- Wear and Tear	\$ <input type="text"/>	\$ <input type="text"/>
- Council Rates	\$ <input type="text"/>	\$ <input type="text"/>
- Land Tax	\$ <input type="text"/>	\$ <input type="text"/>
- Strata Fees	\$ <input type="text"/>	\$ <input type="text"/>
- Other	\$ <input type="text"/>	\$ <input type="text"/>
Superannuation	\$ <input type="text"/>	\$ <input type="text"/>
Recreation (Dining Out, Entertainment, Holidays, Sports, Hobbies etc)	\$ <input type="text"/>	\$ <input type="text"/>
Telephone / Internet	\$ <input type="text"/>	\$ <input type="text"/>
Subscriptions (Pay TV, Netflix, Newspapers, Magazines, Gym)	\$ <input type="text"/>	\$ <input type="text"/>
Other Expenses	\$ <input type="text"/>	\$ <input type="text"/>
Total Monthly Discretionary Living Expenses	\$ <input type="text"/>	\$ <input type="text"/>

Comments:

2. Applicants' Declaration (All applicants must sign this section)

By signing below, I/we acknowledge that the information provided in this form is true and correct and that it will be used in the assessment of my/our associated home loan application.

Applicant 1 Signature ▶

Date signed / /

Applicant 2 Signature ▶

Date signed / /

Home Finance Application



Funds to Complete (OFFICE USE ONLY)					
Purchase price/refinance amount	\$	<input type="text"/>	Deposit Paid	\$	<input type="text"/>
Construction cost	\$	<input type="text"/>	Savings	\$	<input type="text"/>
Loan costs, val fee, app fee, etc.	\$	<input type="text"/>	FHOG	\$	<input type="text"/>
Gov't Fees (S/Duty, Transfer, Registration)	\$	<input type="text"/>	Gift	\$	<input type="text"/>
Legal Fees	\$	<input type="text"/>	Other	\$	<input type="text"/>
Other Costs	\$	<input type="text"/>	Loan Amount	\$	<input type="text"/>
Est. Total Costs	\$	<input type="text"/>	Total Funds Available	\$	<input type="text"/>

Loan Requirements and Objectives

New Loan
 Further Advance on my current home loan
 Further Advance in a new loan split

Ability to make additional repayments
 Ability to switch from fixed to variable

Approval In Principle - I/we are looking to buy a property (yet to be located)

Total Loan Amount: \$
 Loan Term: Yrs. Mths.

Documentation Type:
 Full Documentation
 Reduced Documentation

I/We are seeking refinance or debt consolidation and my/our requirements and objectives for seeking refinance or debt consolidation are:

Better finance rate
 Consolidate debts
 Specific product features

Dissatisfaction with service
 Reduce my overall commitments
 Other:

Loan Purpose	Amount
Purchase owner occupied property	\$ <input type="text"/>
Purchase investment property	\$ <input type="text"/>
Refinance owner occupied property	\$ <input type="text"/>
Refinance investment property	\$ <input type="text"/>
Purchase vacant land and construct a property for owner occupation:	
Land \$ <input type="text"/> Construction \$ <input type="text"/>	Total \$ <input type="text"/>
Purchase vacant land and construct a property for investment purposes:	
Land \$ <input type="text"/> Construction \$ <input type="text"/>	Total \$ <input type="text"/>
Home improvements (e.g. Kitchen renovations)	
Details: <input type="text"/>	\$ <input type="text"/>
Other (e.g. Purchase a car/holiday/debt consolidation)	
Details: <input type="text"/>	\$ <input type="text"/>
Total Loan Required	\$ <input type="text"/>

Home Finance Application



Loan Split Requirements

Loan Split 1

Split Amount: \$

Indicative Rate: % p.a.

Repayment Type: Principal and Finance Charge
 Finance Only Finance Charge only term Yrs

Rate: Variable
 Fixed Fixed Term: Yrs

Fixed Rate Lock-In Required Yes No

Offset Account Required

Visa Debit Card Required

Redraw

Repayment Frequency:
 Weekly Fortnightly Monthly

Loan Split 2

Split Amount: \$

Indicative Rate: % p.a.

Repayment Type: Principal and Finance Charge
 Finance Only Finance Charge only term Yrs

Rate: Variable
 Fixed Fixed Term: Yrs

Fixed Rate Lock-In Required Yes No

Offset Account Required

Visa Debit Card Required

Redraw

Repayment Frequency:
 Weekly Fortnightly Monthly

Loan Split 3

Split Amount: \$

Indicative Rate: % p.a.

Repayment Type: Principal and Finance Charge
 Finance Only Finance Charge only term Yrs

Rate: Variable
 Fixed Fixed Term: Yrs

Fixed Rate Lock-In Required Yes No

Offset Account Required

Visa Debit Card Required

Redraw

Repayment Frequency:
 Weekly Fortnightly Monthly

Loan Split 4

Split Amount: \$

Indicative Rate: % p.a.

Repayment Type: Principal and Finance Charge
 Finance Only Finance Charge only term Yrs

Rate: Variable
 Fixed Fixed Term: Yrs

Fixed Rate Lock-In Required Yes No

Offset Account Required

Visa Debit Card Required

Redraw

Repayment Frequency:
 Weekly Fortnightly Monthly

Total Loan Amount: \$

Loan Term: Yrs.

If you have elected Finance Charge Only repayments, please provide a brief explanation:

Details:

Home Finance Application



Security Offered

Property 1

Address State Postcode

Names in which the security property will be held (the registered proprietors)

Contact name for property access (including real estate agents' full details if a purchase)

Phone No. ()

Purchase price/owners' estimate \$

Property 2

Address State Postcode

Names in which the security property will be held (the registered proprietors)

Contact name for property access (including real estate agents' full details if a purchase)

Phone No. ()

Purchase price/owners' estimate \$

Home Finance Application



Name of Your Solicitor or Conveyancer

Name of Company

Name of Person Acting for you

Email:

Address

State

Postcode

Phone No. ()

Fax No. ()

DX

Mortgage Documents to be sent to the following:

Ourselves (i.e. The borrowers)

Our Solicitors as noted above

Applicant 1

Applicant 2

Do you foresee any changes to your financial circumstances in the next 6-12 months?

Yes

No

Yes

No

Has either applicant ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?

Yes

No

Yes

No

Has either applicant ever been shareholders or officers of any company of which a manager, receiver, and/or Liquidator has been appointed

Yes

No

Yes

No

Is there any unsatisfied judgement entered in any court against either applicant or any company of which either you or your spouse are or were a shareholder or officer?

Yes

No

Yes

No

Has the application in respect of this loan ever been submitted by any applicant or any other person (including another broker) to any other lender?

Yes

No

Yes

No

Questions (Continued)

Type of credit I/we are applying for is:

Wholly or primarily for a domestic or family or household purpose (consumer credit), including property purchase/renovation (whether for owner occupation or investment)

Wholly or primarily for another purpose (commercial credit), including share and business purpose.

Nomination Regarding Notices and Other Documents

(Section 194(9), National Credit Code, Regulation 111, National Consumer Credit Protection Regulations)

I/We nominate (Full name of person nominated)

to receive notices and other documents under the National Credit Code on behalf of me/all of us.

Important

- Each person who has signed this application is entitled to receive a copy of any notice or other document under the code.
- By completing the "I/We nominate _____" and signing this form you are giving up the right to be provided with information direct from the credit provider. (Notices and other documents will only be sent to the nominated person).
- Any person who has signed this nomination form can advise the credit provider at any time in writing that they wish to cancel their nomination.
- Do you foresee any changes to your financial circumstances in the next 6-12 months?

Home Finance Application



Fees Acknowledgement

To: Hejaz Islamic Credit Solutions

1. I/We confirm our willingness to proceed with my/our application for the finance facility.
2. I/We agree to pay any finance application fee, all fees and charges incurred to process the application, fees paid to obtain the valuation report about the security property, and the Financier's legal expenses to prepare finance and security documents, and accept that these fees will be payable even if I/we decide not to proceed with the finance facility or if the finance facility is not made for any other reason.
3. I/we acknowledge that the following Financier fees may be associated with my/our loan application:

Fee Description	Amount (GST Inclusive)
Application Fee	\$ <input type="text"/>
Valuation Fee (per property)	\$ <input type="text"/>
Legal Documentation Fee	\$ <input type="text"/>
Lenders Mortgage Insurance	\$ <input type="text"/>
Government Fees	\$ <input type="text"/>
Disbursements (Postage, cheques, searches, agent fees)	\$ <input type="text"/>
PEXA Fee	\$ <input type="text"/>
Verification of Identity Fee	\$ <input type="text"/>
Annual Fee / Monthly Fee	\$ <input type="text"/>
Fixed Rate Lock Fee	\$ <input type="text"/>

Applicant 1

Name

Signature

Date / /

Applicant 2

Name

Signature

Date / /

Credit Card Authority

I/We authorise payment of the valuation fees and any other charges as set out in the application to be charged to my/our credit card as follows :

Type of Card (please tick): Visa MasterCard

Name of Cardholder/s

Card No.

CVV

Expiry Date

Amount \$

Signature

Date / /

Home Finance Application



Consent to Give You Notices Electronically

You consent to us giving you notices and other documents in connection with our dealings with you by email. You understand that upon your giving of this consent:

- a) we will no longer send paper copies of notices and other documents to you;
- b) you should regularly check your nominated email address below for notices and other documents;
- c) you may withdraw your consent to the giving of notices and other documents by email at any time; and
- d) you have facilities to enable you to print the notice or other document that we send to you by email if you desire.

Signatures of Borrower(s)/Guarantor(s) and Date

You consent to the use of your personal and credit information as set out above. By providing your email address, you consent to be given notices electronically. If you do not consent to be given electronic notices, do not provide an email.

Sign and Print your name

1. Name

2. Name

Signature

Signature

Date / /

Date / /

Email

Email

Preferred email address for electronic notices

Preferred email address for electronic notices