

# Application Form

## CLIENT CHECKLIST & DECLARATION

### ORIGINALS TO BE PROVIDED PRIOR TO SETTLEMENT

Introducer Company:

Introducer Name:

Borrower Name:

#### SUMMARY OF REQUIREMENTS:

1. FULLY COMPLETED APPLICATION FORM
2. FULLY COMPLETED DECLARATIONS FORM
3. PRIVACY STATEMENT & ACKNOWLEDGEMENT: Fully Signed
4. RELEVANT KYC INFORMATION CHECKLIST: Completed by person sighting original ID
5. COPIES OF ID: As per Know Your Customer Information Checklist

#### VERIFICATION OF INCOME: PAYE Applicants

- Originals of 2 recent payslips with YTD figure (1 no more than 1 month old)
  - OR
  - Letter from employer on letterhead with position, term of employment & gross income PLUS 1 recent payslip
- Handwritten payslips must be accompanied by a Letter from the Employer. Conditions apply.
- Statement of Benefit (no more than 6 months old) from Centrelink (secondary income only)
  - **PLUS Either** Last year's tax returns\* **OR** Last year's group certificates\* **OR** Last year's tax assessment notices\*

#### VERIFICATION OF INCOME: Self Employed Applicants

- Last 2 year's tax returns\* for the applicants (individuals) PLUS Tax Assessment Notices
- Last 2 year's tax returns\* for the business (company/partnership/trust) PLUS Tax Assessment Notices
- Last 2 year's business financials including Profit & Loss and Balance Sheet
- If borrower or guarantor is a company, details of ACN & ABN

#### VERIFICATION OF INCOME: Lo Doc, Low Doc and Express

- Lo Doc Declaration Forms (plus other additional documents that may be required)

Forms must be completed by applicants. Original forms must be provided prior to instructing solicitors.

\*Handwritten payment summaries or Tax Returns must be accompanied by Tax Assessment Notices. If employed in current job for less than 12 months - previous 2 years' tax returns/group certificates/assessment notices are required.

#### CONFIRMATION OF RENTAL INCOME: Existing properties

- Current Lease Agreement OR Monthly Rental Statement (Last 6 months). (Rental for new properties will be taken from the valuation)

#### OTHER DOCUMENTS: Purchases

- Copy of the contract of sale and/or building contracts plus plans and specifications dated and signed by at least one of the parties (including Special Conditions page)
- Fully completed FHOG application (First Home Owners only) (original to be provided)
- Irrevocable Authority (First Home Owners **plus Construction Balanced Term Loan**) (Original to be provided)
- Evidence of savings over last six months (not required for refinance only applications)
- Trust Account Receipt for Deposit Paid (prior to settlement)
- Statutory Declaration from donor stating gifted funds are non-repayable

#### OTHER DOCUMENTS: Refinances

- Copies of loan statements covering the last 6 months

#### OTHER DOCUMENTS: General

- Most recent statement for credit card/store accounts (covering at least 1 full month)
- Most recent statement confirming balance for loans not being refinanced (statements for leases, HPs and personal loans are not generally required)
- Copy of Rates Notice for each proposed security property (excluding any purchase property)

#### EXPECTED SETTLEMENT DATE:

### INTRODUCER'S ACKNOWLEDGEMENT

BY SIGNING BELOW I ACKNOWLEDGE & CONFIRM THE FOLLOWING:

- a. The documentation provided is current and within acceptable time frames
- b. I have interviewed the applicants and confirm having sighted the original documents noted above and confirm all photographic identification is a "reasonable likeness" to the individual **OR**
- c. I have not sighted the original documents and have verified that Verifying Your Identity Requirements for pages 14 & 15 have been completed
- d. Nothing in my dealings with the customer has raised any suspicion concerning the proposed transaction
- e. I have identified the customer(s) in accordance with the applicable know your customer requirements
- f. The applicant/s has/have demonstrated sufficient English fluency to understand the loan and its implications. If no, please provide details: \_\_\_\_\_
- g. The applicant/s has have demonstrated sufficient financial literacy to understand the loan and its implications. If no, please provide details: \_\_\_\_\_
- h. Should the applicant/s credit card details not be included with the application, the introducer shall be responsible for the valuation cost if the application does not proceed to settlement

Signature:

Name:

Address:

Date:

# PERSONAL PARTICULARS

To be completed by both personal and corporate borrowers and guarantors.

**APPLICANT ONE**  Applicant  Director/Partner  Guarantor

Surname

Other Names

Title Mr/Mrs  Marital Status

Date of Birth  Driver's Licence No.

No. of Dependants  Age of Dependants

Have you ever been known by another name? (if yes, give details)

Are you an Australian Resident?  Yes  No

Mother's Maiden Name

**Residential Address** No.  Street

Suburb  State

Postcode  Country  for  years

Residential Status  Owned  Rented  Board

Telephone (H)  (W)

Mobile  Fax

Email

**Postal Address** No.  Street

Suburb  State

Postcode  Country

**Previous Address** (if less than 3 years at present address)

No.  Street

Suburb  State

Postcode  Country  for  years

**Occupation**

Employed by

From date  Gross Income (p.a)

Previously Employed by

From date  To date

**Nearest Relative Details** (not in the same household as you)

Name

Address No.  Street

Suburb  State

Postcode  Country

Relationship  Telephone

**Solicitor's Details**

Name of firm

Address

**Accountant's Details**

Accountant's Name

Accountant's Phone

**APPLICANT TWO**  Applicant  Director/Partner  Guarantor

Surname

Other Names

Title Mr/Mrs  Marital Status

Date of Birth  Driver's Licence No.

No. of Dependants  Age of Dependants

Have you ever been known by another name? (if yes, give details)

Are you an Australian Resident?  Yes  No

Mother's Maiden Name

**Residential Address** No.  Street

Suburb  State

Postcode  Country  for  years

Residential Status  Owned  Rented  Board

Telephone (H)  (W)

Mobile  Fax

Email

**Postal Address** No.  Street

Suburb  State

Postcode  Country

**Previous Address** (if less than 3 years at present address)

No.  Street

Suburb  State

Postcode  Country  for  years

**Occupation**

Employed by

From date  Gross Income (p.a)

Previously Employed by

From date  To date

**Nearest Relative Details** (not in the same household as you)

Name

Address No.  Street

Suburb  State

Postcode  Country

Relationship  Telephone

**Solicitor's Details**

Name of firm

Address

**Accountant's Details**

Accountant's Name

Accountant's Phone

# ASSETS

# LIABILITIES

ASSETS		LIABILITIES		Is this debt being refinanced with this application?	Monthly Payments	Total Owing
Existing Property - Home	Value <input type="text"/>	Existing Mortgage	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Street No. <input type="text"/>	Street Name <input type="text"/>	Lender				
Suburb <input type="text"/>	State <input type="text"/>	Existing Mortgage	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Postcode <input type="text"/>	Country <input type="text"/>	Lender				
Other Property	Value <input type="text"/>	Existing Mortgage	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Street No. <input type="text"/>	Street Name <input type="text"/>	Lender				
Suburb <input type="text"/>	State <input type="text"/>	Existing Mortgage	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Postcode <input type="text"/>	Country <input type="text"/>	Lender				
Other Property	Value <input type="text"/>	Lease/Hire Purchase - Cars	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Street No. <input type="text"/>	Street Name <input type="text"/>	Lender				
Suburb <input type="text"/>	State <input type="text"/>	Other Hire Purchase	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Postcode <input type="text"/>	Country <input type="text"/>	Give Details				
Other Property	Value <input type="text"/>	Personal, Loan, Bank, Credit Union, Building Society	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Street No. <input type="text"/>	Street Name <input type="text"/>	Lender				
Suburb <input type="text"/>	State <input type="text"/>	Other Liabilities, e.g. Bank Overdraft	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Postcode <input type="text"/>	Country <input type="text"/>					
Value		Current Rent Paid	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Vacant Land	<input type="text"/>					
Car/s	<input type="text"/>	Other Commitments - Store Accounts etc	<input type="checkbox"/> Yes <input type="checkbox"/> No			
		Give Details				
Caravan, Boat, M/cycles etc	<input type="text"/>	Credit Card 1	<input type="checkbox"/> Yes <input type="checkbox"/> No			
		Limit \$	Provider:			
Furniture	<input type="text"/>	Credit Card 2	<input type="checkbox"/> Yes <input type="checkbox"/> No			
		Limit \$	Provider:			
Savings: Bank	<input type="text"/>	Credit Card 3	<input type="checkbox"/> Yes <input type="checkbox"/> No			
		Limit \$	Provider:			
Building Society	<input type="text"/>					
Credit Union	<input type="text"/>					
Shares	<input type="text"/>					
Deposit Paid	<input type="text"/>					
Superannuation	<input type="text"/>					
Other	<input type="text"/>					
<b>TOTAL</b>	<input type="text"/>	<b>TOTAL</b>				

# LOAN PURPOSE DECLARATION

The loan you have applied for may be regulated by the National Consumer Credit Code ("the code"). Generally the Code applies where:

- a. Credit is provided under a contract;
- b. The borrower (debtor/mortgagor) is a natural person or strata corporation; or
- c. The credit is provided or intended to be provided wholly or predominantly:
  - (i) for personal, domestic or household purposes;
  - (ii) to purchase, renovate or improve residential property for investment purposes;
  - (iii) to refinance credit that has been provided wholly or predominantly to purchase, renovate or improve residential property for investment purposes.

## PART A

In order to determine whether or not the provisions of the Code will apply to this loan, the lender requires you to provide it with the following information:

- |  |                                 |                                |
|--|---------------------------------|--------------------------------|
| 1. Are any of the borrower's a natural person?   | Yes<br><input type="checkbox"/> | No<br><input type="checkbox"/> |
| 2. Are any of the borrower's a corporation?  | <input type="checkbox"/>        | <input type="checkbox"/>       |
| 3. Are any of the borrower's a strata corporation (i.e. a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes?) | <input type="checkbox"/>        | <input type="checkbox"/>       |

## PART B

The purpose(s) of this proposed loan is/are:

- 4. To purchase a residence for owner occupation
- 5. To refinance an owner-occupied residence for personal use
- 6. To refinance an owner-occupied residence for business use
- 7. To purchase, construct, renovate or improve a residential property for investment purposes
- 8. To refinance a non-residential property for investment purposes
- 9. To refinance credit that has been provided to purchase, construct, renovate or improve a residential property for investment purposes
- 10. To refinance the construction of a residence to be owner-occupied
- 11. To finance the construction of a non-residential property for investment purposes
- 12. To provide a Line of Credit for personal use
- 13. To provide a Line of Credit for renovating or improving a residential property for investment purposes
- 14. To provide a Line of Credit for business/investment purposes other than renovating or improving a residential property for investment purposes
- 15. To have available credit to make personal purchases
- 16. To provide funds for future personal use
- 17. To provide funds for future investment use for constructing, renovating or improving a residential property for investment purposes
- 18. To provide funds for future business/investment purposes other than constructing, renovating or improving a residential property for investment purposes
- 19. Other

**Loan Amount Sought**

Code	Non-Code
\$	
\$	
	\$
\$	
	\$
\$	
\$	
	\$
\$	
\$	
	\$
\$	
\$	
	\$
	\$
<b>TOTALS:</b>	<b>\$</b>

## PART C

20. Is this a Code loan? Yes  No

**It is a Code loan where, in Part B, the total for Code is greater than the total for Non-Code. All amounts sought for a corporation borrower (other than a strata corporation) count as a Non-Code. If you believe that the proposed loan is NOT a code loan, then you must complete the Declaration of Purpose.**

### IMPORTANT NOTICE

If you declare that the loan has a business or investment purpose other than investment in residential property, but the lender's subsequent enquiries reveal that the loan is regulated under the Code, then the lender may be obliged to re-assess the loan and to arrange to have the loan re-documented. Any costs incurred in this process are to be borne by the borrower.

Signature of Applicant/Guarantor 1 (please circle)

Date    /    /

Signature of Applicant/Guarantor 2 (please circle)

Date    /    /

**PART D - PURPOSE DECLARATION**

(Complete only if the following statement is correct)

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 purposes, or investment purposes other than investment in residential property.

**IMPORTANT:** You should **only** sign this declaration if this loan is wholly or predominantly for business or investment purposes other than investment in residential property. By signing this declaration you may **lose** your protection under the National Credit Code.

This is an application only and does not guarantee credit. Approval of application will be on terms and conditions governed by the credit provider.

<b>Signature of Applicant/Guarantor 1 (please circle)</b>	<b>Signature of Applicant/Guarantor 2 (please circle)</b>
Date    /    /	Date    /    /

**APPLICANT'S DECLARATION**

1. I/We declare the information provided in this application is true and correct

2. Debtor (the Applicant)

I/We nominate (full name of nominee) to receive notices and other documents under the National Credit Code on behalf of me/all of us

	(please print full name of nominee)
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3. Guarantor

I/We nominate (full name of nominee) to receive notices and other documents under the National Credit Code on behalf of me/all of us

	(please print full name of nominee)
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Notices and documents will be sent to your current residential or business address. It is your responsibility to advise us of any change of address. If all joint debtors or mortgagors or guarantors agree, one of them may be nominated to receive any notice or other document, copies of which would otherwise be sent to all of them. To arrange this you must complete this nomination. Each joint debtor/mortgagor/guarantor is entitled to receive a copy of any notice or other document under the National Credit Code. If you are a joint debtor or guarantor and do not require notices and documents to be forwarded to each debtor or guarantor individually, please complete the following. (Note: Guarantors cannot nominate a debtor). By signing this nomination you are giving up the right to be individually provided with information direct from the Credit Provider (unless you are the person nominated). Notices and documents will be sent to your current address or business address. It is your responsibility to advise us of any change of address. Any person who has signed this nomination can advise the Credit Provider at any time in writing that they wish to cancel their nomination. This means they will, from the date of cancelling the nomination, receive a personal copy of any notice or other document under the National Credit Code.

This nomination relates to     Loan 1     Loan 2     Loan 3

- 4. I/We ensure that all information relevant to this application will be supplied. Information that arises before and after completion of application will be supplied also.
- 5. I/We understand that approval of the application may be withheld if false or misleading information is provided.
- 6. Understand and acknowledge that (a) any valuation or inspection report obtained by the credit provider in relation to any security offered to the credit provider is for the credit provider's benefit, not the Applicant(s) nor the Guarantor(s) benefit, and it is the credit provider's choice as to whether to make any such report available to the Applicant(s) or Guarantor(s); (b) neither the Applicant(s) nor the Guarantor(s) may rely upon such information obtained by the credit provider, whether such report is disclosed to the Applicant(s) or the Guarantor(s) or not; (c) neither the Applicant(s) nor the Guarantor(s) should assume that any such report is based upon a detailed inspection of the security offered; (d) any such report is not to be taken as implying that there are defects other than those mentioned or, where the report relates to building works, that the works have been completed to a particular standard; (e) the credit provider does not accept any liability for the contents of accuracy of any such report.
- 7. Understand and acknowledge that this is an application only and as such does not imply that credit will be offered to the Applicant(s) by the credit provider.
- 8. Understand and acknowledge that Pioneer Mortgage Services and the Credit Provider recommends that each Applicant(s) seeks independent legal or other financial advice prior to entering into any credit contract that the credit provider may offer to the Applicant(s) as a result of this application or any related guarantee.
- 9. Understand and acknowledge that any approval of this application by the credit provider will be on such terms and conditions (including conditions as to interest rate) as the credit provider shall choose.
- 10. State that they have read, understand and agreed with each and every part of this application.

**Pioneer Mortgage Services may also use the personal information (and disclose it to its service providers) to tell you about other products and services offered or distributed by it. If any of the Applicant(s) or Guarantor(s) do not want the personal information to be used or disclosed for this purpose please tick this box  or contact Pioneer Mortgage Services on 13 13 91**

	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you, or your spouse, ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?	<input type="checkbox"/> <input type="checkbox"/>
Have you, or your spouse, ever been a shareholder or officer of any company of which a manager, receiver and/or liquidator has been appointed?	<input type="checkbox"/> <input type="checkbox"/>
Is there any unsatisfied judgement entered in any court against you, your spouse or any company of which you or your spouse are, or were, a shareholder or officer?	<input type="checkbox"/> <input type="checkbox"/>
Are you aware of any expected change in your circumstances that may alter your financial situation or ability to repay the loan, including any expected change in your income or expenses? If yes, please provide details: _____	<input type="checkbox"/> <input type="checkbox"/>

<b>Signature of Applicant/Guarantor 1 (please circle)</b>	<b>Signature of Applicant/Guarantor 2 (please circle)</b>
Date    /    /	Date    /    /

# LOAN APPLICATION

## LOAN 1

Loan Amount: \$  Loan Term:  Yrs VISA Limit (if applicable)

Product Name:   Line of Credit  Term Loan  Offset  Lo Doc  Lo Doc 70

Features:  Phone Banking  Internet Banking  Credit Card  Debit Card  Deposit Book  Cheque Book

Repayment Type: P & I  I/O  For  Yrs  
Indicative Interest Rate:  % pa Variable:  Fixed:  For  Yrs

Purpose:  Assist in the purchase of an owner occupied property  Assist in the purchase of an investment property  
 To refinance an existing home, personal or car loan  Other (please specify):

Security Property Address:

No.  Street  Suburb   
State  Postcode  Country  LVR  %

## LOAN 2

Loan Amount: \$  Loan Term:  Yrs VISA Limit (if applicable)

Product Name:   Line of Credit  Term Loan  Offset  Lo Doc  Lo Doc 70

Features:  Phone Banking  Internet Banking  Credit Card  Debit Card  Deposit Book  Cheque Book

Repayment Type: P & I  I/O  For  Yrs  
Indicative Interest Rate:  % pa Variable:  Fixed:  For  Yrs

Purpose:  Assist in the purchase of an owner occupied property  Assist in the purchase of an investment property  
 To refinance an existing home, personal or car loan  Other (please specify):

Security Property Address:

No.  Street  Suburb   
State  Postcode  Country  LVR  %

## LOAN 3

Loan Amount: \$  Loan Term:  Yrs VISA Limit (if applicable)

Product Name:   Line of Credit  Term Loan  Offset  Lo Doc  Lo Doc 70

Features:  Phone Banking  Internet Banking  Credit Card  Debit Card  Deposit Book  Cheque Book

Repayment Type: P & I  I/O  For  Yrs  
Indicative Interest Rate:  % pa Variable:  Fixed:  For  Yrs

Purpose:  Assist in the purchase of an owner occupied property  Assist in the purchase of an investment property  
 To refinance an existing home, personal or car loan  Other (please specify):

Security Property Address:

No.  Street  Suburb   
State  Postcode  Country  LVR  %

## VISA FEE AGREEMENT

Each applicant acknowledge that if the credit provider approves the Applicant's application for a VISA account the credit provider will open an account in the name(s) of the Applicant(s) and will debit the fees as are relevant to the account. No interest will be charged on the fees. The fees are payable in accordance with terms and conditions of the VISA contract that may be offered and accepted as a result of this application.

Signature of Applicant/Guarantor 1 (please circle)

Date  /  /

Signature of Applicant/Guarantor 2 (please circle)

Date  /  /

## VALUATION ORDER

Property Address 1:

Purchase Price/  
Estimated Value: \$

Access Contact:  Phone:

Property Address 2:

Purchase Price/  
Estimated Value: \$

Access Contact:  Phone:

**Valuation Payment(s)**

Please debit my credit card for the cost of the valuation\* \$  in payment for the valuation on the above property(s)

Card Number:  Card Expiry:

Authorised by Cardholder (Signature)

\*If the valuation order is carried out and the loan application does not proceed then the Applicant will be liable for the cost of the valuation.

\*Please note that Pioneer is only able to accept VISA and Mastercard for all credit card payments.

## FUNDING TABLE

**Funds to complete**

Loan 1	\$
Loan 2	\$
Loan 3	\$
Cash	\$
FHOG	\$
Savings	\$
Deposit Paid	\$
<b>TOTAL</b>	<b>\$</b>

Purchase 1	\$
Purchase 2	\$
Refinance 1	\$
Refinance 2	\$
Costs	\$
Loan Protection	\$
<b>TOTAL</b>	<b>\$</b>

## AUTHORITY TO FORWARD DOCUMENTATION TO APPLICANT'S SOLICITORS

I,

and

I,

hereby authorise and request Pioneer Mortgage Services Pty Ltd to forward loan documentation in relation to the following application for finance to our Solicitors,

at

Signature of Applicant/Guarantor 1 (please circle)

Date  /  /

Signature of Applicant/Guarantor 2 (please circle)

Date  /  /

# KNOW YOUR CUSTOMER INFORMATION - INDIVIDUAL

Choose 2 documents from the list below.

**Note: At least one document must be a primary document. Identification documentation provided in either combination or in its own right must show the individual's full name, date of birth and current residential address.**

**If you are unable to present one of the primary photographic documents you can present a primary non-photographic document PLUS a secondary document to meet your identification requirements.**

**Primary photographic documents** (Note: must show a clear photograph)

- A current Australian Drivers License
- Current International Passport for non Australian residents (must be current and issued by a foreign Government, the UN or related agency and must be accompanied by a translation if not in English)
- An Australian Passport (either current passport or passport that expired within the last 2 years)
- State or Territory issued Proof of Age card

**Primary non-photographic documents**

- An Australian Birth Certificate or Birth Extract (issued by a State or Territory in Australia)
- A Citizenship Certificate (issued by the Commonwealth of Australia)

**Secondary Identification documents**

- A notice which records the provision of benefits to the individual which has been issued by the Commonwealth, State or Territory within the preceding 12 months and contains the name and residential address of the individual
- A notice which is issued by a local government body or utilities provider within the previous 3 months that records the provision of services to that address or to that person and must contain the individual's full name and current residential address.

**Tick those that have been sighted and attach copies to this form**

Record details of each identification document viewed and provide copies of all documents to Pioneer Mortgage Services.

**APPLICANT ONE**

**DOCUMENT 1:**

Document Type	Document Number	Document Expiry Date
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Issued by	State/Country of Issue	
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	

**DOCUMENT 2:**

Document Type	Document Number	Document Expiry Date
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Issued by	State/Country of Issue	
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	

**APPLICANT TWO**

**DOCUMENT 1:**

Document Type	Document Number	Document Expiry Date
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Issued by	State/Country of Issue	
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	

**DOCUMENT 2:**

Document Type	Document Number	Document Expiry Date
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Issued by	State/Country of Issue	
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	

# KNOW YOUR CUSTOMER INFORMATION - COMPANY

**IMPORTANT: At least one director and all other signatories must complete the Know Your Customer Information - Individual checklist**

## COMPANY DETAILS: (Complete this section if borrowing in the name of a company)

Full name as registered with ASIC:

ACN/ABN:

Registered as: Please tick applicable

Proprietary

Public

Other

Date of incorporation:

Full Address of registered office (PO Box is not acceptable):

No.  Street  Suburb   
State  Postcode  Country

Full Address of principal place of business in Australia (PO Box is not acceptable):

No.  Street  Suburb   
State  Postcode  Country

Mailing Address:

No.  Street  Suburb   
State  Postcode  Country

Is the Company regulated? (licensed by Australian Commonwealth, State or Territory statutory regulator):  No  Yes - Please specify

Regulator name:

Licence details:

## DIRECTORS OF COMPANY (for proprietary company only)

If there are more than four Directors attach additional page(s).

Full name of Director 1:

Full name of Director 2:

Full name of Director 3:

Full name of Director 4:

## SHAREHOLDERS HOLDING 25% OR MORE OF THE ISSUED CAPITAL OF A PROPRIETARY COMPANY

(except regulated companies as indicated above)

Full name of Shareholder 1:  Full name of Shareholder 2:

Residential address:  Residential address:

(PO Box is not acceptable)  (PO Box is not acceptable)

Full name of Shareholder 3:  Full name of Shareholder 4:

Residential address:  Residential address:

(PO Box is not acceptable)  (PO Box is not acceptable)

## CUSTOMER 1

Name(s):

Corporate title: (Please indicate director/secretary/trustee - if applicable)

Signature:

Date:

## CUSTOMER 2

Name(s):

Corporate title: (Please indicate director/secretary/trustee - if applicable)

Signature:

Date:

# KNOW YOUR CUSTOMER INFORMATION - TRUST

## TRUST DETAILS (Complete this section if borrowing as trustee for a Trust)

Full name of Trust:  ABN of Trust (if any):

Full business name (if any) of the trustee in respect to the Trust:

Full address of principal place of business in company's home country (if any):

No.  Street  Suburb   
 State  Postcode  Country

Type of Trust: Please tick applicable

Individual OR Family  Regulated Trust (SMSF)  Registered Managed Investment Scheme  Government Superfund

Other:

Country in which Trust was established:

## FULL LIST OF TRUSTEES

One Trustee must complete the relevant Know Your Customer form (individual or company) in all cases and complete the relevant verification requirement unless the Trust is licensed and subject to Australian regulatory oversight. In addition, all other Trustees must provide their name and address unless the Trust is licensed and subject to Australian regulatory oversight. If there are more than four Trustees attach additional page(s).

Full name of Trustee 1: <input type="text"/>	Full name of Trustee 2: <input type="text"/>
Residential address: <input type="text"/> (PO Box is not acceptable)	Residential address: <input type="text"/> (PO Box is not acceptable)
Full name of Trustee 3: <input type="text"/>	Full name of Trustee 4: <input type="text"/>
Residential address: <input type="text"/> (PO Box is not acceptable)	Residential address: <input type="text"/> (PO Box is not acceptable)

## BENEFICIARIES OF TRUST (except for a trust that is a registered trust and subject to Australian regulatory oversight)

If a beneficiary listed above resides outside Australia they must complete the Know Your Customer form for their customer type. If there are more than four beneficiaries attach additional page(s).

If the terms of the Trust identify the beneficiaries by reference to membership of a class, provide details:

Full name of Beneficiary 1: <input type="text"/>	Full name of Beneficiary 2: <input type="text"/>
Residential address: <input type="text"/> (PO Box is not acceptable)	Residential address: <input type="text"/> (PO Box is not acceptable)
Full name of Beneficiary 3: <input type="text"/>	Full name of Beneficiary 4: <input type="text"/>
Residential address: <input type="text"/> (PO Box is not acceptable)	Residential address: <input type="text"/> (PO Box is not acceptable)

## CUSTOMER 1

Name(s):

Corporate title: (Please indicate director/secretary/trustee - if applicable)

Signature:

Date:

## CUSTOMER 2

Name(s):

Corporate title: (Please indicate director/secretary/trustee - if applicable)

Signature:

Date:

# LO DOC DECLARATION OF FINANCIAL POSITION

This declaration must be completed and signed by each borrower where a Lo Doc Product is being applied for.

To: **Pioneer Mortgage Services and the Credit Provider**

**Application Details**

Applicant Name(s):

Company Name/Business Name (if applicant is a company):  ACN/ABN:

	Loan 1	Loan 2	Loan 3
Loan Amount(s): (excl. LMI Premium)	<input style="width: 100%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" type="text"/>
Actual Monthly Repayments:	<input style="width: 100%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" type="text"/>
Term:	<input style="width: 100%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" type="text"/>

Repayment Type:  Principal and Interest **OR**  Interest Only

In addition to the declaration in my **Lo Doc** Loan Application, I declare that

1. Applicant One:  I am self employed as  (occupation)  
**OR**  I am not self employed

Applicant Two:  I am self employed as  (occupation)  
**OR**  I am not self employed

2. I/we have requested the Credit Provider and Pioneer Mortgage Services not to require production of any documentary evidence of my/our income and assets. Accordingly, I/we understand that the Credit Provider and Pioneer Mortgage Services may not independently verify the information in my/our application concerning income and assets.
3. I/we have carefully considered my/our financial position and, in accordance with your recommendation, have sought and obtained such financial and other advice as I/we consider appropriate in connection with the proposed loan.
4. I am/we are aware of my/our financial obligations under my/our proposed Lo Doc loan with the Credit Provider.
5. I am/we are satisfied that I am/we are able to comfortably meet the repayments on the proposed loan, as well as all of my/our other financial obligations (including living expense), as and when they fall due without substantial hardship.
6. I am/we are not relying on the Credit Provider or Pioneer Mortgage Services to review my/our financial position to make a decision about whether I/we can meet the repayment obligations on the proposed loan without hardship.
7. I/we warrant that my/our income is as stated below and that the statement of assets and liabilities I/we have provided is correct.
8. My/our Business Activity Statements have been lodged with the Australian Taxation Office on time and are up to date; and
9. I/we understand that the Credit Provider and Pioneer Mortgage Services will rely on these declarations in considering my/our loan application, and, if approved, in providing me/us with credit under any resulting loan contract.

	Borrower (1)	Borrower (2)
Gross income (PAYG) p.a. <b>OR</b>	\$ <input style="width: 90%;" type="text"/>	\$ <input style="width: 90%;" type="text"/>
Self employed Annual Net Income from business (i.e. income left after all expenses and repayments to outside liabilities)	\$ <input style="width: 90%;" type="text"/>	\$ <input style="width: 90%;" type="text"/>
Current rent received p.a	\$ <input style="width: 90%;" type="text"/>	\$ <input style="width: 90%;" type="text"/>
<b>TOTAL</b>	\$ <input style="width: 90%;" type="text"/>	\$ <input style="width: 90%;" type="text"/>

Are the documents provided to verify income (i.e. Business Account Bank Statements or BAS Statements) representative of a full year's trading? YES  NO

Please note that the income total for Borrower (1) and Borrower (2) above must be brought forward to page 2 of the Pioneer Loan Application and inserted in the Annual Gross Income section.

## SIGNING AN INCORRECT, MISLEADING OR BLANK DECLARATION MAY CONSTITUTE AN OFFENCE

I/we acknowledge that I/we have read, understood, and agree with the above declarations:

Signature/s of all Applicants <b>OR</b> Directors if Applicant is a company <input style="width: 100%; height: 30px;" type="text"/>	Signature/s of all Applicants <b>OR</b> Directors if Applicant is a company <input style="width: 100%; height: 30px;" type="text"/>
Date Declaration Signed <input style="width: 150px;" type="text"/> / <input style="width: 50px;" type="text"/> / <input style="width: 50px;" type="text"/>	Date Declaration Signed <input style="width: 150px;" type="text"/> / <input style="width: 50px;" type="text"/> / <input style="width: 50px;" type="text"/>

# ACCOUNTANT'S DECLARATION FORM

This declaration must be completed and signed by each Applicant's accountant where a  
Lo Doc Term Loan, Lo Doc LOC, Lo Doc Go Between or Lo Doc Offset product is being applied for.

## ACCOUNTANT'S DETAILS - APPLICANT 1

Accountant's Name:

Accounting Firm/Trading Name:

Registered Tax Agent:  BAS/Tax Agent Number:  Member Of:

Business Address:

Phone:  Email:

## ACCOUNTANT DECLARATION - APPLICANT 1

I am aware that my client \_\_\_\_\_ (client name)  
\_\_\_\_\_ (client address)  
\_\_\_\_\_ (occupation) has declared a self employed annual net income (before tax) of \_\_\_\_\_ (declared  
income) and PAYG income (if declared) of \_\_\_\_\_ for the purposes of obtaining finance. Noting that current financials are not available  
based on my knowledge of my client's current circumstances the above figure is not an unreasonable estimate of their annual net income (before tax)  
and PAYG income.

## ACCOUNTANT DISCLAIMER

The accountant's declaration above is provided in good faith taking into account the accountant's knowledge of the client's circumstances as at the specified date. The accountant makes no representations or warranties about the accuracy or completeness of the information in this declaration, or any future income of the applicant. The accountant makes no warranty that the applicant will be able to make repayments under any loan provided based on this declaration. The accountant has not considered details of the terms of the proposed loan, including interest rates and repayment terms. The accountant is not responsible for keeping the Bank informed of any change to the information in this declaration occurring after the specified date. The information in this declaration may only be used by the Bank for the sole purpose of considering whether to provide credit for the amount set out in this form. Information in this declaration must not be used for any other purpose or forwarded to or used by any third person. Information in this declaration is a guide only, and the Bank should conduct its own due diligence in considering whether to provide credit to the applicant. This declaration is valid for 60 days from the specified date.

## ACCOUNTANT SIGNATURE

Date:  /  /

## ACCOUNTANT'S DETAILS - APPLICANT 2

Accountant's Name:

Accounting Firm/Trading Name:

Registered Tax Agent:  BAS/Tax Agent Number:  Member Of:

Business Address:

Phone:  Email:

## ACCOUNTANT DECLARATION - APPLICANT 2

I am aware that my client \_\_\_\_\_ (client name)  
\_\_\_\_\_ (client address)  
\_\_\_\_\_ (occupation) has declared a self employed annual net income (before tax) of \_\_\_\_\_ (declared  
income) and PAYG income (if declared) of \_\_\_\_\_ for the purposes of obtaining finance. Noting that current financials are not available  
based on my knowledge of my client's current circumstances the above figure is not an unreasonable estimate of their annual net income (before tax)  
and PAYG income.

## ACCOUNTANT DISCLAIMER

The accountant's declaration above is provided in good faith taking into account the accountant's knowledge of the client's circumstances as at the specified date. The accountant makes no representations or warranties about the accuracy or completeness of the information in this declaration, or any future income of the applicant. The accountant makes no warranty that the applicant will be able to make repayments under any loan provided based on this declaration. The accountant has not considered details of the terms of the proposed loan, including interest rates and repayment terms. The accountant is not responsible for keeping the Bank informed of any change to the information in this declaration occurring after the specified date. The information in this declaration may only be used by the Bank for the sole purpose of considering whether to provide credit for the amount set out in this form. Information in this declaration must not be used for any other purpose or forwarded to or used by any third person. Information in this declaration is a guide only, and the Bank should conduct its own due diligence in considering whether to provide credit to the applicant. This declaration is valid for 60 days from the specified date.

## ACCOUNTANT SIGNATURE

Date:  /  /

# ACCOUNTANT'S DECLARATION FORM

This declaration must be completed and signed by each applicant's accountant where a Specialist Lo Doc Term loan or Specialist Lo Doc PLUS product is being applied for OR a Lo Doc Classic/LOC product is being applied for and BAS have not been supplied.

## ACCOUNTANT'S VERIFICATION

To: Perpetual Trustee Company Limited (ACN 000 001 007)  
RESIMAC Limited (ACN 002 997 935) ("Credit Provider")

DATE: \_\_\_\_\_

Dear Sir,

RE: Loan Application for \_\_\_\_\_ [Insert Borrower/s Name]

I certify that:

1. I am a practising accountant/licenced tax agent and am currently a member of:

ICAA       CPA Australia       NIA       Other: \_\_\_\_\_       Not Applicable

2. I am the accountant to \_\_\_\_\_ ("Borrower/s") and have acted for the Borrower/s in that capacity for the previous \_\_\_\_\_ years, and still act as their current accountant.

3. I am aware of the Borrower's declared net profit before tax of \$\_\_\_\_\_.

4. I am not aware of any factors which may affect the Borrower's ability to make the repayments or which may cause substantial hardship to the Borrower/s to make repayments.

5. I confirm that the Borrower/s is/are a registered tax payer/s with the Australian Tax Office.

6. I understand that you are relying on this letter in agreeing to make the loan to the Borrower/s. Please be advised that in accordance with instruction from the Borrower/s, an audit has not been performed in relation to preparing any financial statements for and on behalf of the Borrower/s. Consequently, we are unable to express any opinion as to the accuracy of the information contained within those reports.

7. The Borrower/s is/are not able to provide current financial statements for the following reason: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Yours faithfully,

\_\_\_\_\_  
*Full Name of Accountant*

\_\_\_\_\_  
*Name of Practice*

\_\_\_\_\_  
*Signature of Accountant*

\_\_\_\_\_  
*Address of Practice*

## PRIVACY STATEMENT AND ACKNOWLEDGEMENT

The applicant and the guarantor ('you' and 'your') have made an application for credit from Pioneer Mortgage Services Pty Ltd ACN 051 433 491 ('the originator'). You may have made that application to us directly or through a referrer we have a relationship with ('our referrer').

In this statement, the "Lenders Mortgage Insurers" means GE Mortgage Insurance Pty Ltd, ABN: 61 071 466 334, Level 26, 101 Miller Street, North Sydney 2060, 02 9247 8677; GE Capital Mortgage Insurance Corporation (Australia) Pty Ltd, ABN: 52 081 488 440, Level 26, 101 Miller Street, North Sydney 2060; Royal & Sun Alliance Lenders Mortgage Insurance, ABN: 48 005 297 807, Level 5, 465 Victoria Avenue, Chatswood 2065, 02 9978 9000; QBE Lenders Mortgage Insurance Limited, ABN: 70 000 511 071, Sydney 2000, 02 9231 7777; Vero Lenders Mortgage Insurance Limited, ABN: 55 001 825 725, 465 Victoria Avenue, Chatsworth 2057, 02 9231 7777; The Mortgage Insurance Company Pty Ltd, ABN: 21 000 559 553, Level 4, 10 Bridge Street, Sydney 2000; Genworth Financial Mortgage Insurance Pty Ltd, ABN: 60 106 974 305, Level 26, 101 Miller Street, North Sydney NSW 2060.

In this statement, the "Credit Provider" means Adelaide Bank a division of Bendigo Bank and Adelaide Bank Limited, ABN: 11 068 049 178, ACL: 237879, Bendigo VIC 3552, 1300 361 911; RESIMAC Limited, ABN: 67 002 997 935, Level 9, 45 Clarence Street, Sydney NSW 2000, 02 9248 0300; Perpetual Trustee Company Limited, ABN: 42 000 001 007, Level 12, 123 Pitt Street, Sydney NSW 2000, 02 9229 9000; Permanent Custodians Limited, ABN: 55 001 426 384, 35 Clarence Street, Sydney NSW 2000, 1800 662 812; Origin Mortgage Management Services a division of Australia and New Zealand Banking Group Limited, ABN: 11 005 357 522, Level 6, 833 Collins Street, Melbourne VIC 3000, 1800 800 338; ING Bank (Australia) Limited, ABN: 24 000 893 292, 140 Sussex Street, Sydney NSW 2000, 133 464; Pioneer First Australia Limited, ACN: 095 875 755, Sydney NSW 2000, 02 9931 4999; Pioneer First Limited, ACN: 086 092 613, Sydney NSW 2000, 02 9931 4999, Pioneer Mortgages Limited, ACN: 095 875 755, Sydney NSW 2000, 02 9931 4999; Trust Company Fiduciary Services Limited, ABN: 21 000 000 933, VIC 3000; Permanent Trustee Company Limited, ABN: 21 000 000 993, VIC 3000.

Pioneer Mortgage Services and the Credit Provider and Lenders Mortgage Insurers ('we', 'us', 'our') are committed to maintaining the privacy of personal information gathered about you when you are applying for credit.

In order to process your application and administer any financial product provided as a result of your application, it is necessary for us to share information with our referrer, other financial institutions, originators, securitisers and credit providers, credit reporting agencies, payment systems operators, ratings agencies, lender mortgage insurers and reinsurers, our agents and agents of the financier, person providing loan servicing or administration services in respect of the credit, our legal advisors and service providers (including for example, stationery printing houses, mail houses, lawyers, accountants) and other financial institutions' legal advisors and service providers or people considering acquiring an interest in your business, or your assets and related companies of the entities described above and in points 1 to 22 below ('our network').

We may also disclose information to government and regulatory bodies, your referees and your legal and financial advisors.

This Privacy Policy describes how we treat personal information about you received by us whether from you, through our referrer network or from third party sources.

Your agreement to this policy by signing it below constitutes an acknowledgement of its terms and an authority for us and our network to deal with and disclose any personal information our network receives about you in the ways specified in the policy.

### **What information do we collect?**

We collect and store the information that you provide to us about you such as, but not limited to, your name, address, occupation, date of birth, income particulars and credit history. We may and you authorise us and each member of our network to also obtain information about you from the government databases and credit reporting agencies. We collect that information about you in order to provide services to you, to procure and administrate credit or lenders mortgage insurance for you, to assess risk (including credit scoring and portfolio analysis), to manage our business and loan portfolio and no law compels us to collect this information.

You authorise us and each member of our network to collect information about you in the manner described in this policy and authorise us and each member of our network to make enquiries or request any documents, including, without limitation, contacting your employer for confirmation of employment details.

If you do not provide this information to us and authorise us to obtain this information, we will not be able to assist you in procuring the services and/or credit you require.

### **Where is this information stored?**

We store this information on our database which we share with our referrers and our network.

### **What do we use personal information for?**

We acknowledge that we and our network (and each member of our network from time to time) may use information our network holds about you in the following ways:

1. for the purposes for which you specifically provided the information;
2. to assess your application and provide and administer the provision of credit to you and obtain a guarantee;
3. to assess any future applications for products and services that you may make through us or them;
4. to seek and use consumer and commercial credit information about you to assess an application for commercial credit or consumer credit and allow a credit reporting agency to create or maintain a credit information file on you.
5. to seek and use commercial credit information about you to assess an application for commercial credit or consumer credit;
6. to seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us;
7. to disclose and share that information to credit providers, account holders and operators, mortgage insurers, credit reporting agencies, general insurers, introducers, conveyancers and lawyers, valuers, debt collection agencies, government authorities, trade insurers and service providers and to the employer or legal and financial advisors and any other referees;
8. to disclose and share that information through our network for the purpose of quantifying and facilitating payment of introductions and other commissions;
9. to seek from and use or give another credit provider (including without limitation any other credit provider who has lent money on the same security) any information about your credit worthiness, credit standing, credit history or credit capacity. In particular, we may provide a bank opinion on you;

## PRIVACY STATEMENT AND ACKNOWLEDGEMENT (CONTD.)

10. to seek and use your Personal Information for assessment and verification in compliance with obligations under the **Anti-Money Laundering and Counter Terrorism Financing Act 2006 ("AML/CTF Act")** and request further Personal Information from you, even if such Personal Information was previously sought; you consent to the Originator or Credit Provider disclosing your Personal Information to a third party who provides services in respect of verification for AML/CTF purposes. You acknowledge that if you do not provide the Personal Information required, the Originator, Credit Provider or Lenders Mortgage Insurer may not be able to provide you with credit or other credit products and services.
11. to give a credit reporting agency personal or commercial information about you. The information may include identity particulars; the fact that credit has been applied for, and the amount; the fact that we are a current credit provider to you; details of payments which have become overdue for more than 60 days; and for which action has 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 our opinion, you have committed a serious infringement; and the credit provided to you by us has been paid or otherwise discharged;
12. to give information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default (including the risk of the Guarantor(s) being unable to meet a liability that might arise under a guarantee) on the provision of mortgage insurance to provide any information necessary to administer or vary any lender's mortgage insurance provided, and to provide information for risk assessment and management, involving credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery.
13. to disclose or report any personal information about you to another person in connection with funding financial accommodation by means of any arrangement involving securitisation;
14. to carry out marketing activities (including direct marketing), research and product development;
15. to comply with the law or legal process served on us;
16. to protect or defend our personal and property rights (for example, to enforce the terms and conditions upon which you engage us or any securities provided);
17. to provide information to any person who proposed to guarantee or has guaranteed repayment of any credit provided to you;
18. to protect the personal safety of any person in an emergency;
19. to disclose to our referrer all information in relation to your application for finance including its progress, its outcome or likely outcome (whether successful or otherwise) and the reasons for the outcome. That information may be disclosed by us at the request of the referrer or may be contained in a report prepared by us for the purpose of circulation to the entitled recipients of the information;
20. to disclose any third party (including, but not limited to real estate agents) who has referred you to us through our referrer, information relation to your application for finance, provided that such information will be limited to the application's progress, and its outcome or likely outcome (successful or otherwise). That information may be disclosed by us at the request of the party entitled pursuant to this clause to receive the information or may be contained in the report (limited to the detail previously specified) prepared by us for the purpose of circulation to the entitled recipients of the information;
21. to obtain any credit or personal information from any member of our network acting in connection with any financing provided to or proposed to be provided to you; and
22. to assist you to avoid defaulting on your credit obligations; notify you in any case of a default and to assist in the collection of overdue payments from you.

You also acknowledge that we and our network (and each member of our network from time to time) may exchange personal information held about you to us and to other members of our network for the purposes and uses specified above.

### Guarantor Disclosures

You authorise that us and our network give to a current or proposed guarantor any credit report, notice or document, or financial or personal information about your credit worthiness, credit standing, credit history or credit capacity relating to the credit facilities which are the subject of the guarantee which has been or which is proposed to be provided to Pioneer Mortgage Services, Credit Provider and any other facility you have or have had with us during the previous 2 years. This extends to the disclosure of copies of notices or documents relating to the credit application (including and proposed or actual credit contract) and to the disclosure of relevant information about the progress of the credit facility, including details of any variation of a credit contract, copies of statements, details of any arrears, overdrawings and dishonours that have or may occur, as well as enforcement of the guarantee and/or security. The information may be given for the purposes of the proposed guarantor deciding whether to act as a guarantor provider, and to keep the guarantor informed about the guarantee and credit facility.

### Your ability to choose?

We will use personal information you provide to us to keep you advised of our products and activities. If you wish to be removed from our contact lists, you may do so by advising us and giving us your personal identifying information or by contacting our privacy officer (see contact information below).

### Review and correction

Upon presentation of appropriate identification, we will allow you access to information we keep about you to determine what this information is. We agree to correct the information if it is found to be inaccurate. To review and update the personally identifiable information you have provided to us contact our privacy officer. Our privacy officer's details appear below.

### Contact information

If you have any questions, comments or concerns regarding this Privacy Statement, you may contact our privacy officer on 13 13 91 in the first instance or you may also contact the relevant Lenders Mortgage Insurer as mentioned above. From 21 December 2001, in most cases, individuals can gain access to personal information about them held by Pioneer Mortgage Services, Credit Provider or the Lenders Mortgage Insurer on request. You also understand and agree that we may be paid and retain fees, margins and commissions in respect of the credit arranged by us.

Signature of Applicant/Guarantor 1 (please circle)

Date

/ /

Signature of Applicant/Guarantor 2 (please circle)

Date

/ /

## VERIFYING YOUR IDENTITY REQUIREMENTS

**Note: This form must be completed and signed by an acceptable document certifier where original documents have not been sighted by Pioneer Mortgage Services or your Introducer**

### HOW TO COMPLETE THIS FORM

As part of the application process or to be added as a signatory on a PIONEER MORTGAGE SERVICES home loan, your identity must be verified. To do this, you must send to us the **original** certified copies of documents which verify your identity. These documents must be certified by any one from the list at Step 2.

**To verify your identity follow the three simple steps below:**

- Step 1 Select two forms of identification from the table below
- Step 2 Organise a certifier from the list below
- Step 3 Ask your certifier to certify copies of the document and complete this form

**Each applicant must complete this form. Joint applicant's are all required to complete this form.**

### STEP 1: SELECT A FORM OR FORMS OF IDENTIFICATION

**Choose 2 documents from the list below.**

**Note: At least one document must be a primary document. Identification documentation provided in either combination or in its own right must show the individual's full name, date of birth and current residential address. If you are unable to present one of the primary photographic documents you can present a primary non-photographic document PLUS a secondary document to meet your identification requirements.**

**Primary photographic documents (Note: Must show a clear photograph)**

- A current Australian Drivers Licence
- Current International passport for non Australian residents (must be issued by a foreign Government, the UN or related agency and must be accompanied by a translation if not in English)
- An Australian passport (either a current passport or an expired passport that expired within the last two years)
- A state or territory issued Proof of Age card

**Primary non-photographic documents**

- An Australian Birth Certificate or Birth Extract
- A Citizenship Certificate (issued by the Commonwealth of Australia)

**Secondary Identification documents**

- A notice which records the provision of benefits to the individual which has been issued by the Commonwealth, State or Territory within the preceding 12 months and contains the name and residential address of the individual
- A notice which is issued by a local government body or utilities provider within the previous 3 months that records the provision of services to that address or to that person and must contain the individual's full name and current residential address

### STEP 2: ORGANISE SOMEONE FROM THE LIST BELOW TO CERTIFY YOUR DOCUMENTS

**Select a document certifier from the list below. Take copies of your identification document/s, and the originals to a document certifier. Ask them to certify that the copies are a true and correct copy, and ask them to complete Step 3 of this form.**

1. A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described);
2. A judge of a court;
3. A magistrate;
4. A chief executive officer of a Commonwealth court;
5. A registrar or deputy registrar of a court;
6. A Justice of the Peace;
7. A notary public (for the purposes of the Statutory Declaration Regulations 1993);
8. A police officer;
9. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
10. A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in a office supplying postal services to the public;
11. An Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955);
12. An officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of Statutory Declaration Regulation 1993);
13. A finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993);
14. An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees;
15. A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership
16. Commissioner of Affidavits or Declarations or Oaths

**STEP 3: TO BE COMPLETED BY THE DOCUMENT CERTIFIER**

**Section A - Applicant being identified**

Title

First Name

Middle Name

Surname

Date of Birth

Residential Address:

**Section B - Certifier Instructions**

Please certify the copies of the documents to be true copies of the original document. On each document complete the following: "I hereby certify that I have sighted the original document and this is a true copy of it" **Print your full name, occupation, sign and date each document.**

**Section C - Certifier to Complete**

I hold the occupation of:

I have examined the identification document/s of the person listed in Section A. I am satisfied that the applicant is the person I identified using the documents provided.

If PIONEER MORTGAGE SERVICES has any questions regarding this verification, you may contact me on the number provided below.

Title

First Name

Surname

Address:

Category Number from list in Step 2

Daytime Phone Number

Signature

Date:

**STEP 4: WHAT TO DO WHEN YOU HAVE COMPLETED THIS FORM**

After you have had your documents correctly certified, and this form completed please return all documents to us at the following address:

**Pioneer Mortgage Services  
PO Box 400  
Surfers Paradise QLD 4217**

**Important Note:** It is an offence under the Anti-Money Laundering/Counter Terrorism Financing Act 2006 to provide a false or misleading statement, produce a false or misleading document, to receive a PIONEER MORTGAGE SERVICES product in a false name or to fail to disclose any other name or names you are commonly known by.