

PERSONAL DETAILS

INDIVIDUAL 1:

Mr / Mrs / Ms / Miss Surname _____ Given names _____

Date of birth ____ / ____ / ____ Age (yrs) _____ Mothers maiden name _____

Marital Status _____ Email address _____

No of dependent children _____ Ages _____ Work Ph _____ Mobile _____

Residential Address _____

Postcode _____ Years there _____ Home phone _____ Fax _____

Previous address (If less than 2 years at current) _____

Postcode _____ Years there _____

Australian citizen Resident Non Resident Are you a 1st home buyer? Yes No

Current living arrangements: Owned/buying Renting Living with relative Other

Postal address _____ Postcode _____

Drivers Licence No _____ Expiry Date _____

INDIVIDUAL 2:

Mr / Mrs / Ms / Miss Surname _____ Given names _____

Date of birth ____ / ____ / ____ Age (yrs) _____ Mothers maiden name _____

Marital Status _____ Email address _____

No of dependent children _____ Ages _____ Work Ph _____ Mobile _____

Residential Address _____

Postcode _____ Years there _____ Home phone _____ Fax _____

Previous address (If less than 2 years at current) _____

Postcode _____ Years there _____

Australian citizen Resident Non Resident Are you a 1st home buyer? Yes No

Current living arrangements: Owned/buying Renting Living with relative Other

Postal address _____ Postcode _____

Drivers Licence No _____ Expiry Date _____

ENQUIRY SUMMARY - CALL 1300 949 227

Date: _____

EMPLOYMENT & INCOME:

Occupation: _____	Occupation: _____
Current Employment Status: <input type="checkbox"/> PAYG <input type="checkbox"/> P/T <input type="checkbox"/> F/T <input type="checkbox"/> Casual	Current Employment Status: <input type="checkbox"/> PAYG <input type="checkbox"/> P/T <input type="checkbox"/> F/T <input type="checkbox"/> Casual
Self Employed <input type="checkbox"/> ABN # _____	Self Employed <input type="checkbox"/> ABN # _____
GST Registered Yes <input type="checkbox"/> No <input type="checkbox"/>	GST Registered Yes <input type="checkbox"/> No <input type="checkbox"/>
Length of Employment:..... YEARS	Length of Employment:..... YEARS
Gross Annual Income:..... \$	Gross Annual Income:..... \$
Net Annual Income:..... \$	Net Annual Income:..... \$
Other Income: \$	Other Income: \$
Centrelink benefits: \$	Centrelink benefits: \$
Funds Required: \$	Funds Required: \$
If Current Employment is Less Than 3 Years Provide Length of Previous Employment:..... YEARS	If Current Employment is Less Than 3 Years Provide Length of Previous Employment:..... YEARS
Defaults <input type="checkbox"/> Late Payments <input type="checkbox"/>	Defaults <input type="checkbox"/> Late Payments <input type="checkbox"/>

INDIVIDUAL 1 EMPLOYER DETAILS:

Business Name of Employer _____ Postcode _____

Contact Name _____ Phone No. _____

Full Address of Employer _____

Business Name of Previous Employer _____ Postcode _____

Contact Name _____ Phone No. _____

Full Address of Previous Employer _____

INDIVIDUAL 2 EMPLOYER DETAILS:

Business Name of Employer _____ Postcode _____

Contact Name _____ Phone No. _____

Full Address of Employer _____

Business Name of Previous Employer _____ Postcode _____

Contact Name _____ Phone No. _____

Full Address of Previous Employer _____

PERSONAL STATEMENT OF ASSETS AND LIABILITIES

Full Name(s):								
Address:								
Driver's Licence Number(s):								
ASSETS			LIABILITIES					
Properties:			Mortgages:					
Address:	Value:		Financier	Interest Rate	Mthly Repayment	Balance:	Property Ownership	Business
1:	\$		1:	%	\$	\$	Per 1 <input type="checkbox"/> Per 2 <input type="checkbox"/>	<input type="checkbox"/>
2:	\$		2:	%	\$	\$	Per 1 <input type="checkbox"/> Per 2 <input type="checkbox"/>	<input type="checkbox"/>
3:	\$		3:	%	\$	\$	Per 1 <input type="checkbox"/> Per 2 <input type="checkbox"/>	<input type="checkbox"/>
Vehicles:			Vehicle Loans:					
Description (year, make, model):	Value:		Financier	Interest Rate	Mthly Repayment	Balance:	Property Ownership	Business
1:	\$		1:	%	\$	\$	Per 1 <input type="checkbox"/> Per 2 <input type="checkbox"/>	<input type="checkbox"/>
2:	\$		2:	%	\$	\$	Per 1 <input type="checkbox"/> Per 2 <input type="checkbox"/>	<input type="checkbox"/>
3:	\$		3:	%	\$	\$	Per 1 <input type="checkbox"/> Per 2 <input type="checkbox"/>	<input type="checkbox"/>
Investments (shares, etc.):			Personal Loans / Overdraft / Business Loans:					
Description:	Value:		Financier	Interest Rate	Mthly Repayment	Balance:	Property Ownership	Business
1:	\$		1:	%	\$	\$	Per 1 <input type="checkbox"/> Per 2 <input type="checkbox"/>	<input type="checkbox"/>
2:	\$		2:	%	\$	\$	Per 1 <input type="checkbox"/> Per 2 <input type="checkbox"/>	<input type="checkbox"/>
3:	\$		3:	%	\$	\$	Per 1 <input type="checkbox"/> Per 2 <input type="checkbox"/>	<input type="checkbox"/>
Other Assets (savings, superannuation, furniture, etc.):			Credit Cards / Store Cards:					
Description:	Bank	Value:	Bank / Store:	Interest Rate	Limit:	Balance:	Property Ownership	Business
1:		\$	1:	%	\$	\$	Per 1 <input type="checkbox"/> Per 2 <input type="checkbox"/>	<input type="checkbox"/>
2:		\$	2:	%	\$	\$	Per 1 <input type="checkbox"/> Per 2 <input type="checkbox"/>	<input type="checkbox"/>
3:		\$	3:	%	\$	\$	Per 1 <input type="checkbox"/> Per 2 <input type="checkbox"/>	<input type="checkbox"/>

SINGLE APPLICANT

 JOINT APPLICATION

MONTHLY EXPENDITURE:

#	Expense Category	Description	Week	Fortnight	Month	Quarter	Annual	Total Monthly
1	Childcare	Day Care, After school / Holiday care / Nannies						
2	Clothing & Other Personal Expenses	Clothing Footwear, Buy Now / Pay Later Purchases, Cosmetics, Hairdressing etc.						
3	Education	Private / Public pre-school / school / tertiary fees, books, levies, uniforms						
4	Groceries	Typical Supermarket - Food Toiletries						
5	Insurance	Home / Contents / Landlord						
		Vehicle (Car, Caravan, Boat, Motorcycle)						
		Health Insurance						
		Life Insurance						
		Income Protection / Other						
6	Investment Property Expenses (New Purchase / Existing)	Rates, Body Corp / Strata & Land Tax						
		Utilities						
		Maintenance						
7	Medical & Health	Doctor, Dental, Optical, Massage, Chiro, Pharmaceuticals etc.						
8	Other	Birthdays, Union Subscriptions, Gifts etc.						
9	Owner Occupied Council Rates Body Corp Fees (New Purchase & Existing)	Rates, Body Corp / Strata						
		Utilities (Renting / Owner)						
		Maintenance						
10	Recreation & Entertainment	Eating out, Alcohol, Tobacco, Gambling, Social, Holiday, Sport						
11	Telephone / Internet / Media & Music Subscriptions	Phone / Internet						
		Pay TV / Netflix / Spotify etc						
12	Transportation Expenses	Registration						
		Petrol and Maintenance						
		Tolls / Taxi / Parking / Public Transport						

(If Nil expense please give reason why?)

Signature _____

Signature _____

Date _____

Date _____

Each consent given in this document continues until withdrawn in writing.

Privacy Disclosure Statement and Consent

I/We consent to you using Personal Information, financial information and Credit Information about me/us for the purpose of arranging or providing credit, providing credit assistance, insuring credit, and for direct marketing of products and services offered by you or any organisation you are affiliated with or represent each of which may contact me/us for such a purpose including by telephone and electronically and acknowledge that you may receive a fee or commission for referring me/us to a product or service provider, such as an insurance provider. In this document "you" means each of Australian Finance Group Ltd (AFG), each subsidiary of AFG, the Appointed Credit Service Provider and their organisation and any assignees or transferees of the commissions relating to any credit provided to me arranged by the Appointed Credit Service Provider or their organisation. In this document, 'Personal Information' includes any sensitive information (including health information) and any information I/we tell you about any vulnerability I/we may have.

The Personal Information provided by me/us will be held by you. I/We can obtain a copy of AFG's Privacy Policy at www.afgonline.com.au. Your privacy policy contains information about how I may access or seek correction of my Personal Information, how you manage that information and your complaints process. If I/we do not provide the requested Personal Information, I/we acknowledge that you may be unable to assist in arranging finance or providing other services.

You may disclose Personal Information about me/us to the following types of entities, some of which may be located overseas (including in USA, Canada, Malaysia, India, Ireland, the United Kingdom, Serbia and the Philippines):

- any persons who provide credit or other products or services to us, or to whom an application has been made for those products or services;
- any financial consultants, accountants, lawyers and advisers;
- any industry body, tribunal, court or otherwise in connection with any complaint;
- any person where you are required by law to do so;
- any of your associates, related entities or contractors (including printing/publication/mailling houses, IT service providers, cloud storage providers, lawyers/accountants);
- our referees, such as our employers, to verify information we have provided;
- any person considering acquiring an interest in your business or assets; and
- any organisation providing online verification of our identities.

Credit Information

I/We hereby authorise you to receive Credit Information from any lender about my/our credit affairs, and to provide any relevant real estate agent, lawyer, conveyancer, agent or person authorised by me access to my Credit Information, with details of whether finance has been approved for us, and if it has, the terms of that approval, including providing a copy of any approval letter.

I/We appoint you as our agent and authorise you to obtain our Credit Information (including both consumer and commercial credit reporting and eligibility information) from a credit reporting body on our behalf. You are authorised to use that Credit Information to assist you to provide services, including credit assistance, to me/us and to assist me/us to apply for credit. I/We acknowledge that you consent to these authorizations being provided in an electronic form (if applicable).

In this document 'Credit Information' includes information such as my/our identity information, the type, terms and maximum amount of credit provided to me/us, repayment history information, default information (including overdue payments), court information, new arrangement information, personal insolvency information, disciplinary proceedings, complaints, delinquency, fraud investigations and details of any serious credit infringements.

Receiving Information Electronically

I/We consent to receiving credit assistance documentation and loan application information electronically. I/We acknowledge and agree that paper documents may no longer be given, electronic communications must be regularly checked for documents and this consent to receive electronic communications may be withdrawn at any time.

Video or Audio Conference Recording

I/We consent to you obtaining Personal Information, financial information and Credit Information about me/us by way of video conference and/or by way of audio conference for the purpose of arranging or providing credit, providing credit assistance or insuring credit and give my/our permission for that video and/or audio conference to be recorded and provided to a credit provider, insurer or government agency for this purpose.

Full Name of Applicant 1

Signature of Applicant 1

Date

Full Name of Applicant 2

Signature of Applicant 2

Date

Name of Appointed Credit Service Provider

Name and contact details of Appointed Credit Service Provider's Organisation (if applicable) including address/email/phone no.

CREDIT GUIDE

This Credit Guide provides you with the key information that you need to know to make an informed and confident choice when engaging our products and services.

This Credit Guide summarises our goals and standards, offerings, fees, and commissions. Please don't hesitate to ask if you need more information or clarification.

This Credit Guide has been generated by:

Broker	Remo Pietropaolo	
Authorised Credit Representative name and Credit Representative number	Remo Pietropaolo (ACR# 370390)	
Organisation/Trading Name	Wiz Loans Australia	
Address	Suite 1/61 Buckingham Drive Wangara, WA, 6065	Phone: 0898455999
		Fax: 0898425157
		Mobile: 0419-852-392
Email Address	remo@wizloans.com.au	
Australian Credit Licence name and Australian Credit Licence number	Hub Services Pty Ltd (ACL# 366302)	
Australian Company Number of ACL holder	124769615	

Overview

We hold the necessary mortgage broking experience and qualifications in accordance with the National Consumer Credit Protection Act, 2009 to provide you with assistance. We are required to meet specific competency standards relating to educational and professional development. You can be confident that we are held accountable to not only our organisation's high ethical standards / values, but also have a responsibility to maintain the regulatory standards that are set by both Commonwealth and State governments.

Our mission is to ensure we offer our clients the best service and most appropriate products to suit their individual needs through our professionalism and attention to detail. Ultimately, our goal is to ensure applicants are provided with a loan that meets their objectives.

We guarantee to listen to your needs and your instructions, ensuring that there is collaborative agreement through each step of the finance application process.

Our relationships and alliances with likeminded quality organisations ensure we are positioned to offer the best quality service as well as offering complementary financial services where appropriate.

Suitability of Loans to Your Financial Objectives

By law, before entering into a specific credit contract, we are obliged to conduct a Preliminary Credit Assessment to determine what kind of loans would be suitable for you. In consultation with you, we will explore and discuss with you your financial situation, financial objectives and borrowing needs before we determine which loan product may suit your requirements.

For the purposes of the Preliminary Credit Assessment, we will need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation; and
- take reasonable steps to verify that financial situation.

The assessment will be conducted prior to recommendation of a particular product. The assessment will involve collection and verification of financial information to determine the appropriate loan amount and the loan costs associated with entering a credit contract. This will ensure that your circumstances will be assessed appropriately and that the options suggested will not place you in financial hardship. Once completed, this Preliminary Credit Assessment is only valid for 90 days. A copy of the Preliminary Credit Assessment will be available to you, on request - this will be available up to 7 years after we provide you with credit assistance

Prior to the Preliminary Credit Assessment being conducted, we may provide you with Product summaries that highlight various key features and benefits of the product. We may also provide you with Product Comparison documents that allow you to compare the features and benefits of each product and assess the suitability to your requirements.

Lender and Products

As a mortgage broker I am able to offer choice across a number of products and have the opportunity to be accredited to arrange loans with the following AFG panel lenders:

86 400	AFG Commercial Powered by Thinktank	AFG Home Loans - Alpha
AFG Home Loans - Edge	AFG Home Loans - Link	AFG Home Loans - Options
AFG Home Loans - Retro	AMP Bank	ANZ
ASCF	Adelaide Bank	Auswide Bank
Bank Australia	Bank SA	Bank of China
Bank of Melbourne	Bank of QLD	Bank of Sydney
Bankwest	Better Mortgage Management	Beyond Bank
Bluestone	CUA	Citibank
Commonwealth Bank	Firefighters Mutual Bank	Granite Home Loans
Health Professionals Bank	Heritage Bank	HomeStart Finance
IMB Ltd	ING	Keystart
La Trobe Financial	Liberty Financial	ME
MKM Capital Pty Ltd	Macquarie Bank	MyState
NAB	Newcastle Permanent	P&N Bank
Pepper Money	QBANK	Resimac
St George Bank	Suncorp	Teachers Mutual Bank
UniBank	Virgin Money	Westpac
AMMF	Automotive Financial Services	Green Light Auto
Plenti	Latitude	Money Place
NOW Finance	RateSetter	SocietyOne
Symple	Wingate/Now	Wisr

I have settled loans with the following lenders in the last 12 months:

ANZ	Bankwest	Commonwealth Bank
Keystart	Macquarie Bank	NAB
NOW Finance	Plenti	Resimac
Westpac		

Lenders available

We aim to provide you with information from a range of lenders and products / loans. Once you have chosen a loan that is suitable for you, we will help you obtain an approval.

Commonly used lenders

The list below documents the 6 most commonly used Lenders by my licensee. This does not necessarily reflect all of the financial institutions that my licensee is able to conduct business through. However, if less than six lenders are displayed below, this is a summary of the lenders that my licensee is able to utilise for loan submission purposes

Financial Institutions	Percentage of applications submitted in the past 12 months
1. Bankwest	25.48%
2. Westpac	17.75%
3. ANZ	16.93%
4. Keystart	10.94%
5. NAB	9.5%
6. AFG Home Loans - Edge	5.56%

Fees, Charges, Commission and Disclosures

Fees payable by you to third parties

When the credit application (loan) is submitted, you may need to pay the lender's application fee, valuation fees, or other fees that are associated with the loan application process, even if the loan is ultimately unsuccessful.

Fees payable by you to the licensee

If a fee is payable by you, this will be disclosed in a Credit Quote that will be provided to you. If a Credit Quote is not supplied, this will indicate that we do not charge consumers any fees.

Payments received by the licensee

Please take notice that the licensee may receive fees, commissions, or financial rewards from Lenders or Lessors in connection with any finance we arrange for you. These fees are not payable by you.

The commission / brokerage amount depends on the amount of the finance and may vary from product to product. We can provide you with information about a reasonable estimate of those commissions and how the commission is worked out if you require.

Commissions are paid based on a percentage of the loan balance that is drawn down which in most cases will be net of any amounts you hold in an offset account. The way commissions are calculated and paid to us by lenders may vary. By following the responsible lending requirements, we will ensure the loan recommended to you is not unsuitable for your situation and objectives.

Fees payable by the licensee to third parties

We may pay fees to call centre companies, real estate agents, accountants, or lawyers and others for referring you to us. These referral fees are generally small amounts in accordance with usual business practice.

These are not fees payable by you. On request you can obtain a reasonable estimate of the amount of the fee and how it is worked out.

From time to time, we may also remunerate other parties through payments, rewards or benefits.

Tiered Servicing Arrangements

Through your broker's relationships with lenders they may have access to tiered servicing arrangements. The benefits of this access to these arrangements can include faster processing, better information or greater levels of assistance provided for obtaining loan approval. Your broker will advise you of any tiered service arrangements that are in place with a particular lender that they have proposed at the time recommendations are made.

Access to this program is not based solely on the volume of new or existing lending your broker's customers have with each respective lender and does not entitle them to any additional commissions outside of what they have disclosed to you, any additional payments or preferential customer discounts.

Other disclosures, benefits or interests

Your AFG broker is prohibited from accepting gifts or inducements over \$350. Any benefit given to your broker greater than \$100 and less than \$350 will be recorded in a Gifts Register. A copy of your broker's register is available to inspect on request. If you wish to inspect the register, please contact your broker.

About Credit Representatives

Your broker is authorised to engage in credit activities by Hub Services Pty Ltd. The licensee shares responsibility in the conduct of your broker.

Commonly used lenders by your broker

The list below documents the 6 lenders most commonly used by your broker. The lenders disclosed below may be different to the lenders that the licensee has already disclosed. This may be due to different accreditation requirements or different types of consumers. The list below does not necessarily reflect all the financial institutions that your broker is able to conduct business through.

However, if less than 6 lenders are displayed below, this is a summary of the lenders that the broker is able to utilise for loan submission purposes

Financial Institutions*

1. Westpac	32.58%
2. Keystart	24.87%
3. Commonwealth Bank	11.13%
4. ANZ	11.07%
5. NAB	10.43%
6. Bankwest	7.61%

Percentage of applications submitted in the past 12 months**

* The Top 6 lenders are based on the total volume of loans lodged in the last 12 months. Where I may not be accredited with 6 lenders the balance of lenders is made up of the top 6 lenders of my licensee.

**The % of loans is based on the total loans lodged over the past 12 months. This will not add up to 100% where I have lodged to lenders outside of my top 6.

Payments to the broker How are we paid?

Your broker may receive a whole or part of the commissions received by the licensee referred to above. This may be paid to your broker directly or indirectly from the licensee. You may obtain from us information about a reasonable estimate of those commissions and how the commission is worked out if you wish.

Commissions are paid based on a percentage of the loan balance that is drawn down; which in most cases will be net of any amounts you hold in an offset account. The way commissions are calculated and paid to your broker by lenders may vary. By following the responsible lending requirements your broker will ensure the loan recommended to you is not unsuitable for your situations and objectives.

Fees payable to third parties by your broker

The information set out in the table for the licensee also applies to your broker with regards to referral fees.

On request you can obtain a reasonable estimate of the amount of the fee and how it is worked out.

Complaints

Irrespective of our status as a licensee, representative or credit representative, our reputation is built on matching the appropriate product(s) to the individual's requirements. We go to great lengths to ensure satisfaction with our services and offerings. However, there may be instances from time to time, where applicants may be dissatisfied with the outcomes of our consultation process. If you have a complaint about the service that we provide, the following steps or avenues for resolution are available to you.

Step 1

Most complaints arise from miscommunication and can usually be fixed quickly. So, please contact Remo Pietropaolo first and express about your concerns.

Step 2

If the issue is not satisfactorily resolved within 5 working days by talking with Remo Pietropaolo, we will apply our internal complaints process to manage your complaint appropriately. In this instance, the complaint will be internally escalated to our

Complaints Officer. You may also contact the Complaints Officer directly.

Complaints Officer

Name	Domenic Forgione
Phone	0418413385
Email	domenic@thefinancehub.com.au
Address	Unit 5, 10 Main Street Osborne Park WA 6017

Note: In some instances your broker may also be fulfilling the role of the Complaints Officer. This will not affect the capacity to have your complaint dealt with appropriately.

By using our internal complaints process we hope to assist you to resolve your complaint quickly and fairly. The maximum timeframe in which to provide a written response to you is 45 days, although in pursuit of best practice and the reputation of our organisation, we aim to resolve these issues in a much shorter time frame.

Step 3

Although we try hard to resolve a customer's concern in the most considerate and direct manner, if you are not completely satisfied after the above steps have been attempted, you still have other avenues available to resolve the dispute. This is then managed externally and independently.

This external dispute resolution (EDR) process is available to you, at no cost. Two EDR schemes may be listed below. This indicates that the Credit Representative and their authorising Licensee are both required to be members (independently) of an ASIC approved EDR scheme. Where a Credit Representatives EDR is displayed, please contact that EDR scheme in the first instance for complaint escalation.

	EDR (Licensee)	EDR (Credit Representative)
Name	COSL	AFCA
Phone	1800 138 422	1800 931 678
Address	PO Box A252 Sydney South NSW 1235	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Things you should know

We don't make any promises about the value of any property you finance with us or its future prospects. You should always rely on your own enquiries.

We don't provide legal or financial advice. It is important you understand your legal obligations under the loan, and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract.

Broker Signature _____ Date _____

Broker Name: Domenic Forgione

Client Signature _____ Date _____

Client Name:

Client Signature _____ Date _____

Client Name:

REQUIREMENTS & OBJECTIVES