AltX Lending

DOCUMENT CHECKLIST - PRIVATE LENDING

ALL APPLICATIONS

- ☐ Fully Completed Application Form
- ☐ 100 points of certified IDs for all Guarantors
- ☐ Valuation
- ☐ Certified Trust Deed (if applicable)
- ☐ Detailed and supported exit strategy (page 4)
- ☐ Explanation and supporting documents for the use of equity release funds (if applicable, page 4)
- ☐ An Invoice needs to be sent to AltX for payment of the brokerage after
- ☐ settlement Updated council rates notice and/or land tax notice (if applicable)
- ☐ Evidence of Director Identification Number (DIN)

INCOME ASSESSMENT

If loan is being serviced

- ☐ Accountant's letter in standard format

PURPOSE

Refinance

- ☐ 6 months loan statements for all mortgage facilities being refinanced (issued within 6 weeks of application)
- ☐ 3 months statements for leases, personal loans, credit cards (issued within 6 weeks of submission)
- ☐ Check for adverse conduct – where evident, the appropriate explanation is required

Purchase

- ☐ Full copy of the executed contract of sale including all special conditions
- ☐ Confirmation of funds to complete

Equity Release

- ☐ Include 3-6 months bank statements for trading business account

SECURITY USE

Investment

- ☐ Rental statements OR;
- ☐ Lease agreement

Additional items and information may be requested by our credit, valuation or legal teams.

Applicant(s) Initials _____

lending.altx.com.au | 1300 370 821 | apply@altx.com.au

AltX Lending

APPLICATION FORM - PRIVATE LENDING

APPLICANT 1

☐ Guarantor ☐ Mr ☐ Mrs ☐ Miss ☐ Dr

Given Name(s)

Surname

Date of Birth

Gender

Email Address

Mobile Number

Marital Status: ☐ Single ☐ Married ☐ Divorced ☐ De Facto

No. of Dependants

Age of Dependants

Are you an Australian Resident? ☐ Yes ☐ No

Current Residental Address

Occupation

APPLICANT 2

☐ Guarantor ☐ Mr ☐ Mrs ☐ Miss ☐ Dr

Given Name(s)

Surname

Date of Birth

Gender

Email Address

Mobile Number

Marital Status: ☐ Single ☐ Married ☐ Divorced ☐ De Facto

No. of Dependants

Age of Dependants

Are you an Australian Resident? ☐ Yes ☐ No

Current Residental Address

Occupation

Applicant(s) Initials _____

AltX Lending

APPLICATION FORM - PRIVATE LENDING

BORROWER DETAILS

☐ Borrower

Borrowing Entity

Trading Name (if applicable)

ACN/ABN

Address

Full Name(s) of Director(s)

Full Name(s) of Shareholder(s) & Percentage

TRUST DETAILS

Name of Trust (if applicable)

Trust ABN

Date of Registration

GST Registered?

Type of Trust: ☐ Discretionary ☐ Unit ☐ Other

Trustee Name

Full Name(s) of Beneficiaries

Applicant(s) Initials _____

AltX Lending

APPLICATION FORM - PRIVATE LENDING

LOAN DETAILS

Purpose

☐ Purchase ☐ Refinance ☐ Equity Release ☐ Residual Stock ☐ Development Exit

Security Type

☐ Residential ☐ Commercial ☐ Land

Settlement Date

Has the borrower applied for finance with any other lender in the last 60 days?

☐ Yes ☐ No

Lender Name

Loan Split Details

Amount	Purpose	Loan Term (Months)	Capitalised Interest Period (Months)

Exit Strategy

☐ Refinance ☐ Sale

Mandatory Explanation

Use of Equity Release Funds

SOURCE OF FUNDS

Please indicate the main source of funds to complete the transaction.

Applicant(s) Initials _____

APPLICATION FORM - PRIVATE LENDING

ADVISOR DETAILS

APPLICANT 1

Solicitor Details

Organisation Name

Contact Name

Contact Number | Email Address

Accountant Details

Organisation Name

Contact Name

Contact Number | Email Address

APPLICANT 2

Solicitor Details

Organisation Name

Contact Name

Contact Number | Email Address

Accountant Details

Organisation Name

Contact Name

Contact Number | Email Address

Applicant(s) Initials _____

AltX Lending

APPLICATION FORM - PRIVATE LENDING

ASSETS

Particulars	Value
Owner Occupied Residence	
Investment Property	
Investment Property	
Investment Property	
Investment Property	
Investment Property	
Investment Property	
Investment Property	
Investment Property	
Investment Property	
Investment Property	
Motor Vehicle	
Motor Vehicle	
Cash Institution (where held)	
Shares / Investments / Term Deposits / ETFS	
Deposit Paid	
Furniture	
Superannuation	
Other	
	Total Assets

LIABILITIES

Amount Owing	Monthly Repayments	Lender	Ownership
Credit Card Limit			
Credit Card Limit			
Credit Card Limit			
Credit Card Limit			
Personal Loan Limit			
Total Liabilities			

Applicant(s) Initials _____

AltX Lending

APPLICATION FORM - PRIVATE LENDING

SECURITY 1 DETAILS

Type of Property

☐ Boarding House ☐ Duplex ☐ House ☐ Industrial ☐ Land

☐ Mixed Use ☐ Office ☐ Retail ☐ Townhouse ☐ Unit

Security Use

☐ Owner Occupied ☐ Investment

Address

Registered Proprietor

Estimated Value or Purchase Price

Contact Name for Access

Contact Phone for Access

Mortgage on Property

☐ First Mortgage ☐ Second Mortgage ☐ No Mortgage ☐ Caveat

Title Type

☐ Torrens ☐ Strata ☐ Crown Lease ☐ Community ☐ Company

SECURITY 2 DETAILS

Type of Property

☐ Boarding House ☐ Duplex ☐ House ☐ Industrial ☐ Land

☐ Mixed Use ☐ Office ☐ Retail ☐ Townhouse ☐ Unit

Security Use

☐ Owner Occupied ☐ Investment

Address

Registered Proprietor

Estimated Value or Purchase Price

Contact Name for Valuation Access

Contact Phone for Valuation Access

Mortgage on Property

☐ First Mortgage ☐ Second Mortgage ☐ No Mortgage ☐ Caveat

Title Type

☐ Torrens ☐ Strata ☐ Crown Lease ☐ Community ☐ Company

Applicant(s) Initials _____

SECURITY 3 DETAILS

Type of Property

☐ Boarding House ☐ Duplex ☐ House ☐ Industrial ☐ Land

☐ Mixed Use ☐ Office ☐ Retail ☐ Townhouse ☐ Unit

Security Use

☐ Owner Occupied ☐ Investment

Address

Registered Proprietor

Estimated Value or Purchase Price

Contact Name for Access

Contact Phone for Access

Mortgage on Property

☐ First Mortgage ☐ Second Mortgage ☐ No Mortgage ☐ Caveat

Title Type

☐ Torrens ☐ Strata ☐ Crown Lease ☐ Community ☐ Company

Applicant(s) Initials _____

APPLICATION FORM - PRIVATE LENDING

VALUATION AUTHORISATION

Credit Card Details

By signing this document, you authorise AltX Lending to debit your credit card for each property requiring a valuation. You acknowledge that this fee is not refundable regardless of the outcome of the application.

☐ Visa ☐ Mastercard

Card Holder Name

Card Number | CVV | Expiry Date

Signature

Date

STATEMENT BY BORROWER(S)

☐ Yes	☐ No	Do you anticipate any upcoming changes to your financial situation?
☐ Yes	☐ No	Have you had any difficulty meeting your repayments in the past two years?
☐ Yes	☐ No	Have you ever made an application for hardship with any lender?
☐ Yes	☐ No	Have you been subject to financial judgements, bankruptcy notices, insolvencies or any legal proceedings?
☐ Yes	☐ No	Have you been an office holder in a company that has been subject to involuntary receivership, liquidation or court judgement?
☐ Yes	☐ No	Have the directors/guarantors/owners provided guarantees or security to support borrowing at any other institutions?

If you have answered yes to any of the above, please include details below

I confirm that the above information is complete and correct.

Executed by the Borrower in accordance with Section 127 of the Corporations Act 2001 by being signed by the person(s) who is/are authorised to sign for the Company:

Signature | Signature

Date | Date

Name | Name

Position Held | Position Held

Applicant(s) Initials

PRIVACY CONSENT

This Privacy Consent Form must accompany any application for credit. AltX Ventures Holdings Pty Limited (ACN 619 131 449), and the related bodies corporate of these entities (**we / us / our**) will not process any application where this form is not signed or otherwise accepted by you. If you do not consent to us collecting, using, holding and disclosing your information in accordance with this document, or do not provide us with your information, we may not be able to process your application or provide our products or services to you.

We will need to collect, use, hold and disclose your personal and credit information to process your application, provide and manage our products or services, to engage in direct marketing, to assist with any future provision of credit and other services, and assist us to manage our relationship with you. We may also be required by law to disclose information to prevent fraud, crime or any other activity that may be in relation to the use of our products or services.

Personal information includes any information from which your identity is apparent, this may include information or an opinion that relates to you. The personal information we hold that relates to you may also include credit-related information, and sensitive information (including health information) which may include any information you tell us about any vulnerability you may have.

Credit-related information means both:

- Credit information, which is information which includes your identity details such as name, date of birth, names you may also be known as, address history, driver's licence number and employment history; the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information, financial hardship information (including information that any repayments are affected by a financial hardship arrangement), default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; personal insolvency information and publicly available information; and
- Credit eligibility information, which is credit reporting information supplied to us by a credit reporting body (CRB), and any information that we derive from it. This includes your credit score and credit information disclosed to us by a CRB.

We may exchange personal and credit-related information with your broker, or your broker's representative, for the purpose of verifying, processing your credit application, and any ongoing management of your credit contract. We are not responsible for any advice, recommendation or presentation made by your broker in relation to your credit application.

We may also disclose your personal and/or credit-related information to the following types of entities: to other guarantors or borrowers (if more than one); to prospective funders, assignees or other intermediaries in relation to your finance requirements; to other organisations that are involved in managing or administering your finance, such as third party suppliers, printing and postal services, call centres, lenders, mortgage insurers, trade insurers and CRBs; to associated businesses that may want to market products to you; to companies that provide information and infrastructure systems to us; to our agents, contractors or external service providers to outsource certain functions; to any person who represents you, such as finance brokers, lawyers, mortgage brokers, guardians, persons holding power of attorney and accountants; to anyone where you have provided us consent; to borrowers or prospective borrowers, including in relation to any credit you guarantee or propose to guarantee; to our auditors, insurers, re-insurers and health care providers; to claims related providers, such as assessors and investigators who help us with claims; to government and law enforcement agencies or regulators where we are required to do so by law, such as under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth); to investors, agents or advisers, trustees, rating agencies or any entity that has an interest in your finance or our business; to other financial institutions, for example to process a claim for mistaken payment; service providers for the purposes of verifying your identity; to organisations that provide products or services used or marketed by us; or to your employer, former employer, referees.

Overseas disclosure: Some of the entities we disclose your information to may be located outside of Australia, including in the Philippines, Canada, India, Ireland, the United Kingdom and United States of America. Where possible, we will take such steps as are reasonable in the circumstances to ensure that the overseas recipient does not breach the Australian Privacy Principles (other than Australian Privacy Principle 1) in relation to the information (**Reasonable Steps**). However, this may not be possible in certain circumstances, as the overseas entities to whom we disclose your information to may not be subject to privacy laws or principles similar to those that apply in Australia, and any information disclosed to an overseas entity may not have the same protection as under the Australian privacy law. You should understand that, by consenting to us disclosing your information to overseas entities, we will not be accountable, and you may not be able to seek redress, if those entities do not handle your information in accordance with Australian privacy laws.

Applicant(s) Initials _____

PRIVACY CONSENT

We also may not take Reasonable Steps, where we reasonably believe that the recipient of the information is subject to a law, or binding scheme, that has the effect of protecting the information in a way that, overall, is at least substantially similar to the way in which the Australian Privacy Principles protect the information and there are mechanisms that you can access to take action to enforce that protection of the law or binding scheme.

Customer identification: We are required to collect your personal information to comply with our obligations under Australian law, including our obligation to verify your identity under the Anti-Money Laundering/ Counter-Terrorism Financing Act 2006 (Cth). We may verify your identity by using information held by a CRB. To do this we may disclose personal information such as your name, date of birth, and address to the CRB to obtain an assessment of whether that personal information matches information held by the CRB. The CRB may give us a report on that assessment and to do so may use personal information about you and other individuals in their files. Alternative means of verifying your identity are available on request. If we are unable to verify your identity using information held by a CRB we will provide you with a notice to that effect and give you the opportunity to contact the CRB to update your information held by them. Your information may also be used for screening against sanctions and Politically Exposed Persons (**PEP**) lists, and may be disclosed to regulators (e.g., AUSTRAC) where required by law.

Further, we may verify your identity using the Document Verification Service (**DVS**) through Equifax, which checks the details you provide against official records held by government agencies. If you are applying for our products and services on behalf of an entity, you confirm you are authorised to provide details of directors, officers, and beneficial owners for verification purposes. You can find out more about our use of the DVS in our Privacy & Credit Reporting Policy accessible at https://lending.altx.com.au/polices/privacy-and-credit-reporting-policy or by contacting us on 1300 370 821.

Credit-related information: We may exchange your information with a CRB, like Equifax or Experian, for the purposes of assessing your application for finance, in relation to either consumer credit or commercial credit. Our Privacy & Credit Reporting Policy contains information about our credit reporting practices, including the CRBs we deal with and how you may access their privacy policies, how you may access or seek correction of your information, and how to make a privacy-related complaint. It also contains a statement of 'notifiable matters' which include things such as the information we use to assess your creditworthiness, information about information requests (known as 'credit enquiries'), what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that CRBs not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Loan Offer Contracts: If you apply for a loan with the assistance of a broker, a copy of your loan offer documents may be delivered electronically to your broker, or your broker's representative following an offer of credit. If you apply for a loan direct, a copy of your loan offer documents may be delivered electronically to you.

Nomination to Receive Notices

If you are joint borrowers, you can nominate one of you to receive most notices instead of notices being sent to both borrowers.

Each borrower is entitled to receive a copy of notices and other documents under the National Credit Code if the National Credit Code applies to the loan. By signing or otherwise completing this nomination, you are giving up the right to be provided with this information direct from us. You may cancel this nomination at any time by advising us in writing.

I/we nominate:

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

Applicant(s) Initials _____

PRIVACY CONSENT

Address for Services of Notices

BORROWER 1
I/we nominate each of the following addresses for service of notices.

Email Address

Postal Address (post office boxes not accepted)

BORROWER 2
I/we nominate each of the following addresses for service of notices.

Email Address

Postal Address (post office boxes not accepted)

Electronic Consent

- You consent to receiving communications electronically in relation to your application and may withdraw this consent at any time by contacting us.
- You acknowledge that:
  - we may no longer send paper copies of notices, statements, disclosures and other documents to you; and
  - you need to check your email regularly for notices, statements, disclosures and other documents; and we will send electronic communications to the email address for service you have nominated in this application.

Things You Should Know

If we arrange a loan for you to purchase or refinance real estate, you should make your own enquiries about the value of the real estate and its potential for future growth. Although we may obtain a valuation, that is for our own use, and you should not rely on it.

You should ensure that you have approved finance before entering a binding contract to purchase.

We don't provide legal or financial advice unless specified in a separate contract. It is important that you understand your legal obligations under the loan and the financial consequences.

Before you accept your loan offer, make sure you read the credit contract/loan agreement carefully to understand full details of the loan. If you have any doubts, you should obtain independent legal and financial advice before you enter any credit contract.

Applicant Declaration

By signing or otherwise accepting this form, you declare that:

1. You have read and understood this Privacy Consent Form and our Privacy & Credit Reporting Policy - https://lending.altx.com.au/polices/privacy-and-credit-reporting-policy and consent to the collection, use and disclosure of personal and credit-related information in accordance with these documents.
2. For the purposes of verifying your identity, you consent to disclosing your personal information, including information about your employment, to Equifax and AltX Lending Pty Ltd or its related entities acting on your behalf. You consent to these third parties to which your personal details will be sent, to retain that information for audit purposes. You understand that if you do not provide your consent to the collection and disclosure of your information in this way, that your identity may not be verified and your application may be delayed or not processed. In that circumstance, I may be given an alternative.
3. All information provided is correct, complete and accurate to the best of your knowledge.
4. You acknowledge that we will rely on this information in assessing your application.

Applicant(s) Initials _____

PRIVACY CONSENT

5. You will provide details of any changes to the information in relation to your application as soon as practicable.
6. You understand that a submission for credit does not constitute an acceptance by us to advance credit and any decision to offer you credit is at the sole discretion of us.
7. Where any initial, or upfront fees are paid by you, including valuation fees, and the application is declined or you choose not to proceed, you will not be entitled to any refund.

☐ I agree to all of the above

☐ For the purposes of verifying your identity, you consent to disclosing your personal information, including information about your employment, to Equifax and AltX Lending Pty Ltd or its related entities acting on your behalf. You consent to these third parties to which your personal details will be sent, to retain that information for audit purposes. You understand that if you do not provide your consent to the collection and disclosure of your information in this way, that your identity may not be verified and your application may be delayed or not processed. In that circumstance, I may be given an alternative.

Executed by the Borrower in accordance with Section 127 of the Corporations Act 2001 by being signed by the person(s) who is/are authorised to sign for the company:

Signature	Signature
Date	Date
Name	Name
Position Held	Position Held

Applicant(s) Initials _____

AltX Lending

APPLICATION FORM - PRIVATE LENDING

DECLARATION OF PURPOSE

(Regulation 68, National Consumer Credit Protection Regulation 2010; Section 13(5), National Credit Code) To: AltX Lending Pty Ltd (ABN 35 161 006 846) ("the Credit Provider")

Loan to ("The Applicants")

Loan Amount

I/We declare that the credit to be provided to me/us by the Credit Provider is to be applied wholly or predominantly for:

(a) business purposes; or
(b) Investment purposes other than investment in residential property.

IMPORTANT

You should only sign this declaration if this loan is wholly or predominantly for:

a) business purposes; or
b) Investment purposes other than investment in residential property.

By signing this declaration you may lose your protection under the National Credit Code.

Please ensure that all details are completed in full.
Only fully completed applications can be assessed by AltX Lending

Signature(s) of Borrower

Executed by the Borrower in accordance with Section 127 of the Corporations Act 2001 by being signed by the person(s) who is/are authorised to sign for the Company:

Signature	Signature
Date	Date
Name	Name
Position Held	Position Held

Applicant(s) Initials _____