AltX Lending

LOAN APPLICATION BROKER PACK

BROKER DETAILS

Application Reference Number

Broker Name

Organisation Name

ABN

Broker ID

Broker Email

Broker Mobile

Upfront Commission

Trail Commission (if applicable)

Aggregator

BROKER DECLARATION

By signing this form, you declare that:

- You confirm you have met all applicable requirements in accordance with AltX Lending Policy
- All relevant supporting documents are enclosed with the application for credit
- All TFN's have been removed from the relevant documents
- You have conducted a face to face interview with each borrower and/or guarantor and have sighted original identification
- You have made reasonable inquiries into the borrower's need, and that the product selected meets the borrower's needs
- You have taken reasonable steps in verification of the borrower's financial position
- You have established that all borrowers and/or guarantors appear to understand the requirements and obligations under this credit application and proposed credit contract
- The borrower and/or guarantor can speak and understand English (including written English) and an interpreter is not required. You are not aware of any borrower or guarantor entering this loan under duress.
- For any application involving refinance/debt consolidation, you have conducted a cost/benefit analysis and are satisfied that the refinance/debt consolidation meets the borrower's requirements and objectives
- You have not made any false representation(s) on behalf of AltX Lending and its related parties in relation to this credit application
- You hold a current industry professional body membership and have successfully completed AML/CTF training in the past twelve months
- You hold valid professional indemnity insurance

Signature of Broker

Date

Name

AltX Lending

DOCUMENT CHECKLIST - HORIZON MORTGAGES FULL DOC/ALT DOC

ALL APPLICATIONS

- ☐ Fully Completed Application Pack
- ☐ Servicing Calculator
- ☐ ID Requirements - Legible Copies of Borrowers ID (Broker Certified)
- ☐ Valuation
- ☐ Trust Deed (if applicable)
- ☐ If brokerage is being charged, please attach signed mandate with the borrowers signature as authority to pay and please send in an invoice after settlement for payment

INCOME ASSESSMENT

PAYG

- ☐ Two most recent payslips (issued within six weeks of application)
- ☐ Most recent PAYG summary or Notice of Assessment

Self Employed (Full Doc)

- ☐ Prime Product: Two years Tax Returns, Notice of Assessment and two years financials
- ☐ Near-Prime & Specialist Products: One Year Tax Return and Notice of Assessment

Self Employed (Alt Doc)

All Products:

- ☐ Accountant's Declaration in standard format & Borrower Declaration; OR
- ☐ Six Months Business Activity Statements (BAS); OR
- ☐ Six Months Business Bank Statements

Rental

- ☐ Most recent rental statement (issued within 6 weeks of submission)
- ☐ Executed lease agreement or alternatively
- ☐ Two rental appraisals or valuation confirming rental income (purchases only)

PURPOSE

Refinance

- ☐ (Comprehensive Credit Report) Check for adverse conduct - where evident, the appropriate explanation is required
- ☐ Copy of Council Rate Notice for the property offered as security

Purchase

- ☐ Full copy of the executed Contract of Sale including all special conditions
- ☐ Confirmation of funds to complete

AltX Lending

DOCUMENT CHECKLIST - HORIZON MORTGAGES SMSF

ALL APPLICATIONS

- ☐ Fully Completed Application Pack
- ☐ Servicing Calculator
- ☐ Valuation
- ☐ Executed SMSF Trust Deed
- ☐ Security Trust Deed
- ☐ Verification of ID (VOI)

INCOME ASSESSMENT

PAYG

- ☐ Two most recent payslips (issued within six weeks of application)
- ☐ Most recent PAYG summary or Notice of Assessment

Self Employed (Full Doc)

- ☐ Two years recent tax returns for entities used for servicing purposes
- ☐ Two years recent financial statements for entities used for servicing purposes
- ☐ Two years tax returns for all individuals and matching Notice of Assessments (if reliant for servicing purposes)

Self Employed (Alt Doc)

Borrower Declaration plus one of the following:

- ☐ Accountants Declaration; OR
- ☐ Six Months Business Activity Statements (BAS); OR
- ☐ Six Months Business Bank Statements

SERVICEABILITY

Rental

- ☐ Most recent rental statement (issued within 6 weeks of submission)
- ☐ Executed lease agreement or alternative
- ☐ Two rental appraisals or valuation confirming rental income (purchases only)

PURPOSE

Refinance

- ☐ Six months loan statements for all mortgage facilities being refinanced (issued within six weeks of application)
- ☐ Three month statements for leases, personal loans, credit cards (issued within six weeks of submission)
- ☐ Check for adverse conduct – where evident, the appropriate explanation is required
- ☐ Copy of previously executed legal advice certificate

Purchase

- ☐ Full copy of the executed Contract of Sale including all special conditions
- ☐ Confirmation of funds to complete

SMSF

Existing

- ☐ 12 months recent SMSF statement
- ☐ Two years recent financial statements for SMSF entities

New SMSFs

- ☐ 12 months of the retail Superannuation fund statements

APPLICATION FORM - HORIZON MORTGAGES

APPLICANT 1

Applicant Type: ☐ Person ☐ Company

Applicant Role: ☐ Primary Applicant ☐ Guarantor

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr

Given Name(s)

Surname

Date of Birth

Gender

Residency Status ☐ Permanently in Australia ☐ Non Resident

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

No. of Dependants

Age of Dependants

Contact Details

Mobile Number

Email Address

Current Residential Address

Start Date

If at current address for less than 2 years, previous address details

Previous Residential Address

ADVISOR DETAILS

Solicitor Details

Organisation Name

Contact Name

Contact Number

Email Address

Accountant Details

Organisation Name

Contact Name

Contact Number

Email Address

APPLICATION FORM - HORIZON MORTGAGES

APPLICANT 2

Applicant Type: ☐ Person ☐ Company

Applicant Role: ☐ Primary Applicant ☐ Guarantor

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr

Given Name(s)

Surname

Date of Birth

Gender

Residency Status ☐ Permanently in Australia ☐ Non Resident

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

No. of Dependants

Age of Dependants

Contact Details

Mobile Number

Email Address

Current Residential Address

Start Date

If at current address for less than 2 years, previous address details

Previous Residential Address

ADVISOR DETAILS

Solicitor Details

Organisation Name

Contact Name

Contact Number

Email Address

Accountant Details

Organisation Name

Contact Name

Contact Number

Email Address

APPLICATION FORM - HORIZON MORTGAGES

COMPANY / TRUST BORROWER

Applicant Type: ☐ Person ☐ Company

Applicant Role: ☐ Primary Applicant ☐ Guarantor

Is Holding Company?

Company Name

ABN

ACN

Date of Registration

GST Registered

Registered State

Full Name of Director(s)

Full Name of Shareholder(s) & Percentage

Principal Trading Address

Registered Address

Mailing Address

Main Business Activity

Industry

APPLICATION FORM - HORIZON MORTGAGES

Trust Structure: ☐ Discretionary ☐ Fixed ☐ Hybrid ☐ Simple ☐ Unit

Trust Purpose: ☐ Family Trust ☐ Protective ☐ Security Trust ☐ Trading Trust

Trust Name

ABN

Establishment Date

Full Name of Trustee(s)

Full Name of Beneficiaries

Trust Deed Variation Date (if applicable)

Description of Variation (if applicable)

Registered Address

Mailing Address

APPLICATION FORM - HORIZON MORTGAGES

EMPLOYMENT DETAILS

APPLICANT 1

Status:

☐ Full Time ☐ Part Time ☐ Self-Employed ☐ Casual ☐ Other ☐ Unemployed

Name of Employer

Occupation

Industry

Date started

Does probation apply

End date of probation

Previous employment if less than 3 years in current employment

☐ Full Time ☐ Part Time ☐ Self-Employed ☐ Casual ☐ Other ☐ Unemployed

Name of Employer

Occupation

Industry

Date started

APPLICANT 2

Status:

☐ Full Time ☐ Part Time ☐ Self-Employed ☐ Casual ☐ Other ☐ Unemployed

Name of Employer

Occupation

Industry

Date started

Does probation apply

End date of probation

Previous employment if less than 3 years in current employment

☐ Full Time ☐ Part Time ☐ Self-Employed ☐ Casual ☐ Other ☐ Unemployed

Name of Employer

Occupation

Industry

Date started

APPLICATION FORM - HORIZON MORTGAGES

APPLICANT 1

Income Details

	Gross Annual
Wages/Salary	
Overtime	
Allowances	
Bonus/Commission	
Self-Employed Income	
Rental Income	
Other	
Total	

Living Expenses

	Monthly
Property Expenses (residence only)	
Communication & Media	
Food & Groceries	
Recreation & Entertainment	
Personal Care & Clothing	
Private Health & Medical Insurance	
Transport	
Education & School Fees	
Other Insurances	
Child Care	
Board or Rent (if continuing)	
Investment Property Expenses	
Total	

If household living expenses are not applicable, please provide an explanation below:

APPLICANT 2

Income Details

	Gross Annual
Wages/Salary	
Overtime	
Allowances	
Bonus/Commission	
Self-Employed Income	
Rental Income	
Other	
Total	

Living Expenses (if different household to Applicant 1)

	Monthly
Property Expenses (residence only)	
Communication & Media	
Food & Groceries	
Recreation & Entertainment	
Personal Care & Clothing	
Private Health & Medical Insurance	
Transport	
Education & School Fees	
Other Insurances	
Child Care	
Board or Rent (if continuing)	
Investment Property Expenses	
Total	

If household living expenses are not applicable, please provide an explanation below:

APPLICATION FORM - HORIZON MORTGAGES

LOAN DETAILS

Purpose

☐ Purchase ☐ Refinance ☐ Equity Release

Security Type

☐ Residential ☐ Commercial

Settlement Date

Repayment Type

☐ Interest Only ☐ Principal & Interest

Loan Split Details

Amount	Purpose	Interest Only Term (Months)	Loan Term (Months)

Use of Equity Release Funds

Exit Strategy (required for individual guarantor over 50 years old)

SOURCE OF FUNDS

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

APPLICATION FORM - HORIZON MORTGAGES

ASSETS		LIABILITIES			
Particulars	**Value**	**Amount Owing**	**Monthly Repayments**	**Lender**	**Ownership**
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)		Credit Card Limit			
Shares / Investments / Term Deposits / ETFS		Credit Card Limit			
Deposit Paid		Credit Card Limit			
Furniture		Credit Card Limit			
Superannuation		Personal Loan Limit			
Other					
	Total Assets	Total Liabilities			

APPLICATION FORM - HORIZON MORTGAGES

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

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

Title Type

☐ Torrens ☐ Strata ☐ Crown Lease ☐ Community ☐ Company

APPLICATION FORM - HORIZON MORTGAGES

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

Title Type

☐ Torrens ☐ Strata ☐ Crown Lease ☐ Community ☐ Company

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, Part 9 and 10 (Debt Agreement) 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?
☐ Yes	☐ No	Do you experience any difficulty speaking or understanding English? (including written English)
☐ Yes	☐ No	Do you require an interpreter?

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

Date

Name

Signature

Date

Name

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

PRIVACY CONSENT

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. 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.

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.

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

APPLICATION FORM - HORIZON MORTGAGES

DECLARATION OF PURPOSE

TO BE COMPLETED IF PRIMARY APPLICANT IS A COMPANY

(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