

SMSF ApplyOnline Supplementary Form

Credit History	Individual					
Details of credit history and impairments (if any) Only tick the box if the answer is YES	1	2	3	4	5	6
1. Do you qualify for Prime? All defaults < \$500 and paid, CLEAR mortgage conduct and unsecured debts are maintained.						
2. Do you have Personal Defaults, Judgements or Court Actions						
3. Do you have mortgage or rental arrears? (Count of full month payments missed within last 6 months)						
4. Bankruptcy as shown on CRA						
5. (a) Are you currently in a part 9 or 10 debt agreement?						
(b) Can you evidence clear repayment history within the last 6 months? (Tip: Statement must cover at least 6 months)						
6. Do you have unsecured debt arrears? (Personal Loans/ Credit Cards)						

Declarations

These declarations apply to all applicants.

This is where you make representations to Bluestone about you and the loan. Bluestone will rely on the representations that all the applicants make and therefore you must be truthful and accurate.

Only tick the box if the Answer is YES	Individual					
	1	2	3	4	5	6
Language Do you speak English and understand the nature of the transaction?						

If NO – what is your native language?

Declaration – all applicants

I/We:

- Understand that the approval of any application for a loan product is subject to Bluestone Mortgages' applicable lending criteria and I/ we may need to meet additional requirements before an application can be approved.
- Warrant that all information provided in this application, any electronic application and any accompanying supporting documents, are true, correct and complete and that Bluestone Mortgages will rely upon it as such.
- Understand that this application does not represent a quote, pre-qualification or an offer for credit by Bluestone Mortgages and that Bluestone Mortgages may reject my/our application at its sole discretion.
- Acknowledge that Bluestone Mortgages recommends that I/ we obtain independent legal and financial advice in relation to this application, and in some circumstances I/ we will be required to obtain such advice.
- Are unaware of any matters now or in the foreseeable future, which will or may have a negative impact on my/ our credit rating, financial position or ability to meet my/ our obligations under a loan contract, should Bluestone Mortgages offer, and I/ we accept it.

Privacy Consent

Bluestone Group Pty Limited ACN: 091 201 357 Australian Credit Licence Number 390453 trading as Bluestone Mortgages and Bluestone Servicing Pty Limited ACN: 122 698 328 Australian Credit Licence Number 390183.

(‘Bluestone’, ‘we’ or ‘us’ means Bluestone Group Pty Limited, Bluestone Servicing Pty Limited and any related entities)

By signing this document, you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. *Credit information* includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information.

Personal information includes any information from which your identity is apparent. You can find out more about how we deal with your privacy by viewing our privacy statement at www.bluestone.com.au/privacy.aspx. If you do not provide us with this consent or provide us with your personal information, we may not be able to arrange or provide credit to you or provide other services.

Bluestone may collect, use, hold and disclose personal and credit information about you for the purpose of arranging or providing credit to you (including, for example, creating assessments and ratings of your creditworthiness), managing that credit (including, for example, assessing hardship applications and collecting overdue payments), direct marketing of products and services offered by Bluestone or an organisation Bluestone is affiliated with or represents (including, for example, consumer credit insurance), and managing our relationship with you (including, for example, dealing with any complaints or enquiries). Bluestone may also use your personal information for the purpose of establishing a customer loyalty program. If you do not wish to receive direct marketing information, please write to us at any time to decline.

We will not charge you for giving effect to your request.

You can gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained by contacting us on 13BLUE (2583). Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information, how we handle ‘unsolicited’ personal information and our complaints process. It also contains information on ‘notifiable matters’ including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (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.

Consumer and commercial credit information: We may exchange your consumer and commercial credit information with entities listed below to assess an application for consumer or commercial credit and to manage that credit.

We can obtain credit information about you from a CRB providing both consumer and commercial credit information.

Exchange of information with credit providers: We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, credit history or credit capacity. The information may also be exchanged for the purposes of assessing hardship applications, giving or obtaining an opinion on you about your creditworthiness and any other purpose permitted by law.

Exchange information with guarantors and joint borrowers: We may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided by you or any joint borrowers.

Exchange information with CRBs: We may exchange your personal and credit information with the following CRBs:

- Dun & Bradstreet (Australia) Pty Ltd (www.dnb.com.au),
- Experian (www.experian.com.au) and
- Equifax Pty Ltd (www.equifax.com.au)

Exchange information: We may exchange personal and credit information with the following types of entities, some of which may be located overseas. This includes New Zealand, the United Kingdom, Ireland, the United States, and the countries specified in our privacy policy. While these entities will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of Australian privacy laws. Please see our privacy policy for more information.

Finance or mortgage brokers, mortgage originators, mortgage managers, and persons who assist us to provide our products to you

- Financial consultants, accountants, lawyers, valuers and other advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan (for example, if a complaint is lodged about any mortgage broker or lender who dealt with your loan)
- Businesses assisting us with funding for loans (for example, a credit enhancer, funder or rating agency)
- Trade insurers, mortgage insurers and title insurers

Privacy Consent Form *continued*

- Any person where we are required by law to do so (for example, pursuant to subpoena or to a government agency such as tax authorities in Australia and overseas)
- Any of our associates, agent, related entities or contractors (for example, statement printing houses or mail houses)
- Your referees (for example, your employer) to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing verification (including on-line verification) of your identity

Customer identification: We may disclose personal information about you to an organisation providing verification (including on-line verification) of your identity.

Sensitive information: We may seek and collect sensitive information about you (for example, information regarding your health or criminal record) but only if that sensitive information relates directly to our ability to arrange or provide credit to you or manage the credit provided to you. Further information regarding sensitive information can be found in our privacy statement (on our website) and our privacy policy (available upon request).

Consent specific to verification of your identity using information held by a CRB: We may verify your identity using information held by a CRB and by matching information with the Official Record Holder or issuer via third party systems. 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 our identity using information held by a CRB, we will provide you with a notice to this effect and give you the opportunity to contact the CRB to update your information held by them.

Signatures and date – all borrowers and guarantors must sign: We consent to the use of our personal and credit information as set out above, **including in particular, our specific consent regarding verification of our identity using information held by a CRB and about receiving direct marketing information as detailed above.**

e-consent:

I/ we consent to the receipt of notices and other documents in connection with our dealings with you to the email address you provided in this application.

I/ we understand that upon the giving this consent:

- You may no longer send paper copies of notices and other documents;
- I/ we should regularly check my/ our nominated email address below for notices and other documents; and
- I/ we may withdraw my/ our consent to the giving of notices and other documents by email at any time.

I/ we have facilities to enable us to print the notice or other document sent to me/ us by email if I/ we desire.

I consent to have my identity information verified with the issuer or Official Record Holder

In the table below, complete the individuals name in the left column, tick under which capacity they act. Note all to be ticked as fund member and SMSF Corporate Trustee Director. For Security Trustee Director, only tick which individual is the director of that entity. By signing under each capacity below, you make the above declarations and agree that all the information that you have provided is true and correct:

No.	Individual Name	SMSF Corporate Trustee Director	Security Trustee Director (Guarantor)	Fund member (Guarantor)	Signature	Date
1						
2						
3						
4						
5						
6						

Verification of Identity requirements

A – Individuals/ Company Directors and trustees

Please provide copies of one of the below sets of documents as verification of your identity:

OPTION 1:

Identification through your ApplyOnline Application - NextGen ID (your broker will arrange this for you)

- NextGen ID - safe and secure ID verification through your online mortgage application

Successful completion record will be saved into Supporting Documents module in ApplyOnline

OPTION 2:

Broker Face to Face Verification of Identity Form (this form) & 1 Current Australian Photo ID document. These documents include:

Primary identity document (one of):

- Current Australian Driver's Licence*
- Current Australian Passport (if expired, less than 2 years ago)

**If the current address is not showing on the driver's licence, another primary or secondary identification document (Rates Notice, Statement issued by a financial institution, etc) will be required.*

OPTION 3:

Broker Face to Face verification of identity form (this form) + Other Photo ID (incl Foreign Passport) + 1 secondary identification document + Medicare card or similar. These documents include:

Primary identity document (one of):

- Current Foreign Passport (expired not acceptable)
- Commonwealth State or Territory officially issued identification card (Photo Card)
- National Identity Card (must be English translated as required)

PLUS

Secondary identity document (one of):

- Birth certificate (foreign must be English translated)
- Citizenship certificate
- Descent certificate
- Commonwealth, Government State or Territory officially issued photo identification card
- National Identity Card

PLUS

One of:

- Medicare Card
- Centrelink Card
- Department of Veteran Affairs Card

If the above documents cannot be provided, contact Bluestone Home Loans for the relevant requirements.

These documents need to be sighted by your broker and supplied to us. If your broker is unable to verify these documents or you are dealing with Bluestone directly, please attend Australia Post (further information is available at www.bluestone.com.au/au/mortgages/customer/forms-downloads or by calling Bluestone on **13 25 83**).

B – Companies and corporate trustees

If you are a company or corporate trustee, you need to provide the following documents:

Full company name	ACN	Individual identification documents in Part A for all signatories of the company account
Registered address AND	Principal place of business	
Individual identification documents in Part A for all signatories of the company account		

C – Trusts and beneficiaries

If you are the trustee of a trust (e.g. family, unit, charitable, estate, etc) or a regulated trust please provide the following:

Copy of the complete trust deed

If the trustee, beneficiary and settler is a company, please provide identification documents in Section B for companies

If the trustees, beneficiaries and settlers are individuals, please provide identification documents in Section A for individuals

If the beneficiaries are individuals under 18 years old and do not have a primary photographic identification, please provide Birth Certificate and a letter signed by a school principal not more than 3 months old containing the name and address of the child and recording the period of time they have attended school. For non-school aged beneficiaries, please provide a Medicare card with the birth certificate.

Broker use only

Appointment as agent of Bluestone Mortgages for identification verification

Bluestone Mortgages appoints the Broker as its Identity Agent agent who must use the Verification of Identity Standard for the purpose of undertaking identification verification. By completing the identification verification, the Broker accepts this appointment.

I certify that for each Applicant for whom copies of identification documentation is attached:

I met with the Applicant face to face and performed a Verification of Identity (VOI) as follows:

I sighted the original identification documentation selected above.

The identification documentation appeared to be genuine originals and copies are attached.

The Applicant appeared to have similar facial characteristics to the person in the photographs included in the original identity documents.

This identification relates to the Director/Members [Full name of the applicant including middle names]

Director/Member 1		Director/Member 4	
Director/Member 2		Director/Member 5	
Director/Member 3		Director/Member 6	

The Verification of Identity took place in Australia at _____ on _____ (date)

at Broker name (please print): _____

Signature of Broker: _____

Identity Verification and Broker Declaration Only to be used by mortgage brokers that are Bluestone authorised agents

You are required to conduct a face to face interview with the applicant(s) during which you must sight the originals of identification documents produce by applicant.

Please refer to the Bluestone Verification of Identification Procedure and Document Matrix for details of the verification procedure and documents we accept.

Once you are satisfied that the identification documents are genuine and any photograph on an identity document produced by the applicant(s) bears responsible likeness to the applicant(s), please sign the below declaration.

Please note that Bluestone is unable to proceed with this application if the following is not completed. There may be a delay in processing the application if you fail to follow the steps below.

Broker declaration

I, _____ [full name of the Broker]

of _____ [address of the Broker]

being a _____ [occupation of Broker]

and having been directed to use the Verification of Identity Standard by Bluestone Mortgages hereby, certify that:

- The identification relates to _____ [full name of the applicant(s)]: and
- The identification was carried out on _____ [date]: and
- The original current identification documents as listed in the Bluestone Verification of Identity Matrix were produced to me and copies of these documents signed, dated and endorsed by me as true copies are attached to this certificate: and
- The Verification of Identity was conducted in accordance with the Verification of Identity Standard: and

Signature of Broker _____

Date: _____

NB: If face-to-face verification has not been completed then the borrower will be required to attend Australia Post and complete identity verification or complete identity verification via NextGen ID during the application submission process.

Self Managed Super Fund Loan Application Checklist

This checklist is a guide to the standard mandatory documents required as part of your Bluestone application. For an accurate list of document requirements specific to your application, please refer to the Supporting Documents tab on your online lodgement and upload your documents directly onto your application.

Introducer Details (please fill in all fields)

Name:	Company Name:
Telephone:	Aggregator:
Mobile:	Email:

Application Documents

Forms

Signed application form:

Privacy consent form (see page 2 & 3)

Bluestone declarations form (see page 2 & 3)

Bluestone ID requirements verification form and supporting ID documents
(If borrowers have been Bluestone ID verified less than 2 years ago, this is not required)

Bluestone SMSF servicing calculator (and additional contributions calculator if required)

SMSF & security trust documents

SMSF Trust Deed (full deed)

Security Trust Deed (full deed)

Security

Purchase:

Contract of sale

Bluestone valuation will be relied on for proposed rental income where applicable

Funds to complete evidence

Refinance:

Rate notice

6 months statements for the loan being refinanced

3 months most recent rental credits via bank statements or managing agent statements

Copy of previously executed lender independent legal advice certificate if available

Copy of existing SMSF loan agreement to be refinanced

Superannuation Financial position

2 years SMSF returns and financial statements (audited)

Last 6 months Cash Management Account statements

For newly established SMSFs - Most recent retail superannuation fund statements

Other liquid asset confirmation - Current shareholding summary report and investment statements (term deposit, managed funds)

Income and contribution details

PAYG

Super guarantee confirmation - 2 recent payslips with at least 1 dated within 4 weeks of the application date

Self-employed

2 years SMSF Returns and Financial Statements (audited) reflecting super contributions,

For newly established SMSFs, 2 years retail superannuation fund statements

Additional contributions

If additional concessional contributions are required for servicing:

PAYG

Existing - Minimum of 12 months regular history - 12 months of SMSF Cash Management Account or 12 months Retail Superannuation funds statements (if newly established SMSFs);

OR

Proposed - Less than 12 months historic evidence

Complete the Members personal assets, liabilities and expenses sections in ApplyOnline.

Complete the standard serviceability calculator and follow the SMSF additional contributions guidance under section 4 - Mortgage Features

Rental Income - 3 months most recent credits via bank statements or managing agent statements (if applicable)

Self-employed

Proposed - If less than 2 years historic evidence:

Complete the Members personal assets, liabilities and expenses sections in ApplyOnline.

Complete the standard serviceability calculator and follow the SMSF additional contributions guidance under section 4 - Mortgage Features

2 years lodged business and individual tax returns

Rental Income - 3 months most recent credits via bank statements or managing agent statements (if applicable)

By signing below, you agree that all the information that you have provided is true and correct:

Introducer declaration

I, _____ hereby declare that I have satisfied all of the mandatory documentation requirements and I understand that this loan application will not be approved until all Bluestone requirements, including credit decision, have been satisfied.

Introducer Signature:

Date: