

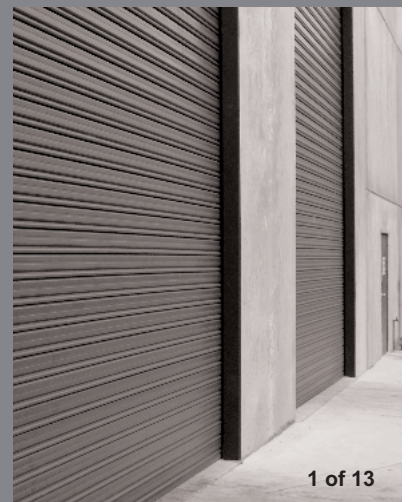
RMBL

INVESTMENTS LIMITED
ARSN 091 248 289



loan application

RMBL INVESTMENTS LIMITED
40-42 Scott Street
DANDENONG VIC 3175
Telephone: 03 9794 2600
Facsimile: 03 9794 2520
Email: rmblteam@rmb.com.au



application

1. Individual Borrower (if applicable)

Applicant 1 Surname:

Other Names:

DOB: / /

Marital Status:

Residential Address:

Street:

Suburb:

State:

Postcode:

Time in current residence: Years:

Months:

Days:

Principal Place Business (if business account & different from above address):

Street:

Suburb:

State:

Postcode:

ABN:

Home Telephone:

Business Telephone:

Facsimile:

Mobile:

Occupation (if self employed job description and industry):

Employed by:

Since: / /

Annual Gross Income:

Other Income (itemise on separate sheet if necessary):

1. \$

2. \$

Are you registered or required to be registered for GST? (please circle)

YES

NO

Applicant 2 Surname:

Other Names:

DOB: / /

Marital Status:

Residential Address:

Street:

Suburb:

State:

Postcode:

Time in current residence: Years:

Months:

Days:

Principal Place Business (if business account & different from above address):

Street:

Suburb:

State:

Postcode:

ABN:

Home Telephone:

Business Telephone:

Facsimile:

Mobile:

Occupation (if self employed job description and industry):

Employed by:

Since: / /

Annual Gross Income:

Other Income (itemise on separate sheet if necessary):

1. \$

2. \$

Are you registered or required to be registered for GST? (please circle)

YES

NO

application

2. Individual Guarantor (if applicable)

Applicant 1 Surname:

Other Names:

DOB: / /

Marital Status:

Residential Address:

Street:

Suburb:

State:

Postcode:

Time in current residence: Years:

Months:

Days:

Principal Place Business (if business account & different from above address):

Street:

Suburb:

State:

Postcode:

ABN:

Home Telephone:

Business Telephone:

Facsimile:

Mobile:

Occupation (if self employed job description and industry):

Employed by:

Since: / /

Annual Gross Income:

Other Income (itemise on separate sheet if necessary):

1. \$

2. \$

Are you registered or required to be registered for GST? (please circle)

YES

NO

Applicant 2 Surname:

Other Names:

DOB: / /

Marital Status:

Residential Address:

Street:

Suburb:

State:

Postcode:

Time in current residence: Years:

Months:

Days:

Principal Place Business (if business account & different from above address):

Street:

Suburb:

State:

Postcode:

ABN:

Home Telephone:

Business Telephone:

Facsimile:

Mobile:

Occupation (if self employed job description and industry):

Employed by:

Since: / /

Annual Gross Income:

Other Income (itemise on separate sheet if necessary):

1. \$

2. \$

Are you registered or required to be registered for GST? (please circle)

YES

NO

application

3. Corporate Borrower (if applicable)

Full Company Name:

ACN:

Proprietary

Public

Registered Office Street:

Suburb:

State:

Postcode:

Principal Place Business (if different from above address):

Street:

Suburb:

State:

Postcode:

Full Name of Directors:

1.

2.

3.

5.

Signed for and on behalf of:

Customer:

RMBL:

4. Corporate Guarantor (if applicable)

Full Company Name:

ACN:

Proprietary

Public

Registered Office Street:

Suburb:

State:

Postcode:

Principal Place Business (if different from above address):

Street:

Suburb:

State:

Postcode:

Full Name of Directors:

1.

2.

3.

5.

Signed for and on behalf of:

Customer:

RMBL:

application

5. Trustee Borrower (if applicable)

Full Name of Trust:

Name and Address of all Trustees:

1. Name:

Street:

Suburb:

State:

Postcode:

2. Name:

Street:

Suburb:

State:

Postcode:

3. Name:

Street:

Suburb:

State:

Postcode:

4. Name:

Street:

Suburb:

State:

Postcode:

Name of All Beneficiaries:

1. Name:

2. Name:

3. Name:

Country where trust established:

Country:

Where Trustee Individual or Company, minimum applicable information for that type of person also needs to be collected.

6. Trustee Guarantor (if applicable)

Full Name of Trust:

Name and Address of all Trustees:

1. Name:

Street:

Suburb:

State:

Postcode:

2. Name:

Street:

Suburb:

State:

Postcode:

3. Name:

Street:

Suburb:

State:

Postcode:

4. Name:

Street:

Suburb:

State:

Postcode:

Name of All Beneficiaries:

1. Name:

2. Name:

3. Name:

Country where trust established:

Country:

Where Trustee Individual or Company, minimum applicable information for that type of person also needs to be collected.

application

7. Loan Details

Amount \$: _____ Term (years): _____

Purpose of Loan:

Construction Loans - Construction Period, Builder:

Loan Servicing - Details of income available to meet costs:

8. Security Property

Street:

Suburb:

State:

Postcode:

Type:

Title Details C/T Volume:

Folio:

Purchase Price: \$

Date: / /

Estimated Value: \$

Are there any water rights attached to the Property: (please circle)

YES

NO

If YES, please provide details:

9. Contacts

Solicitor Firm:

Contact Name:

Street:

Suburb:

State:

Postcode:

Telephone:

Facsimile:

Accountant Firm:

Contact Name:

Street:

Suburb:

State:

Postcode:

Telephone:

Facsimile:

Bank Details Name and Branch:

Account Name:

Account Number:

BSB:

Authorised Signatories:

Name of Contact for Valuer's Access:

Contact Number:

application

10. Statement of Assets and Liabilities

NOTE: Every section of this statement must be completed. If section not applicable write NIL.

ASSETS	VALUE \$	LIABILITIES	TOTAL OWING \$
Address:		Lender: Monthly Payments:	
Existing Property - Home:	\$	Existing Mortgage: \$ Financier	
Other Property:	\$	Existing Mortgage: \$ Financier	
Vacant Land:	\$	Current Rent Paid (if applicable)	
Car/s:	\$	Lease/hire purchase car/s	
Furniture, etc:	\$	\$	
Caravan, Boat, Motorcycle, etc:	\$	Other hire purchase (give details) \$	
Other (give details):	\$	Other (give details) \$	
Savings & Branch:	\$	Person Loan, Bank, Credit Union, Building Society, etc \$	
Bank:		Other commitments - store accounts, etc (give details) \$	
Building Society:			
Credit Union:			
Deposit Paid:		Taxation Liability\$ Years:	
Superannuation:		Other Liabilities (give details) limit: \$	
Other (insurance Surrender Value):		Any contingent Liability, Partnership or Company Interests or other eg. Guarantees (give details in space below): \$	
TOTAL	\$	TOTAL	\$

CHECKLIST OF ADDITIONAL INFORMATION REQUIRED

- | | |
|--|--|
| <input type="checkbox"/> Copy of last 6 months loan statements for security being refinanced | <input type="checkbox"/> Letter from the borrower's accountant certifying that all income tax, GST, PAYG tax has been paid and that there are no returns outstanding due to the ATO. |
| <input type="checkbox"/> Australian Tax returns for the director/s and business entity for the last two financial years (Inclusive of balance sheet and profit & loss statement) | <input type="checkbox"/> Financial statements |
| <input type="checkbox"/> Confirmation of rental income for investment properties | <input type="checkbox"/> Cash flow projections |

Additional Space (itemise on separate sheet if necessary):

application

Guide To Identification Check

Individuals

1. Original or Certified Copy of Passport (Australian); **OR**
2. Australian Drivers Licence; **OR**
3. Original or Certified Copy of:

One of the following:

- a) Birth Certificate;
- b) Citizen Certificate; or
- c) Australian Government issued Pension card.

&

One of the following:

- a) Notice issued by the Australian Taxation Office;
- b) Notice issued by Centrelink; or
- c) Notice issued by a Utilities Provider.

Companies

1. Original or Certified Copy of Company's Registration; **OR**
2. Original or Certified Copy of a search of the company from the relevant ASIC database; **OR**
3. Public Disclosure Document issued by the Company. Such document shall include:
 - a) The full name of the company as registered by ASIC;
 - b) The full address of the company's registered name;
 - c) The full address of the company's principal place of business;
 - d) The ACN issued to the company;
 - e) Whether the company is registered by ASIC as a proprietary company;
 - f) The full name of company directors.

Trustees

1. Original or Certified Copy of the Trusts Deed; **OR**
2. Certified extract of the Trust Deed showing:
 - a) The full name of the Trust;
 - b) The full business name of the Trustee in respect of the Trust;
 - c) The type of Trust;
 - d) The country in which the Trust was established;
 - e) The full name of each Beneficiary of the Trust;
 - f) If any of the Trustees is an individual then for one such individual the information required of the individual above;
 - g) If any of the Trustees is a company then for one such company the information required of a company above.

Partnerships

- Original or Certified Copy of the Partnership Agreement **OR** Certified extract of the Partnership Agreement showing:
- a) The full name of the Partnership;
 - b) The full business name of the Partnership;
 - c) The country in which the Partnership was established;
 - d) The full name and residential address of each Partner;
 - e) For one such Partner the information required of an individual above.

RMBL may request additional information and verification to that referred above where it deems it necessary. Once we have this information on file (and it has not changed), you will not need to provide this again.

People Authorised to Certify Documents

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

application

11. RMBL To Complete

Verification by RMBL - one of the following documents - INDIVIDUAL

Additional requirements for foreign language documents. All documents must be original documents or certified copies.

Driver Licence Number Copy
Passport Number Copy
National Photo ID Card Copy

OR one of each of the following categories of documents

CAT A Birth Certificate Citizen Certificate Pension Card
CAT B Tax Notice Gov Benefits Notice Utilities Notice **AND**
Any discrepancies? Yes No
Check of AML/CTF databases performed? Yes No
OK to proceed? Yes No

Verification by RMBL - one of the following - COMPANY

Registration Certificate Public Disclosure Doc RMBL, ASIC Search
Any discrepancies? Yes No
Check of AML/CTF database performed? Yes No
Does customer have strong connections with subject country? Yes No
Customer have cash intensive business? Yes No
Is there no clear commercial rationale for transaction? Yes No

Risk Rating: Low Medium High

Additional Information/Verification Required? If YES, provide details: YES NO

Ok to proceed? YES NO

Verification by RMBL - one of the following - TRUST

Original Trust Deed Certified Trust Deed Extract of Trust Deed
Any discrepancies? Yes No
Check of AML/CTF database performed? Yes No
Does customer have strong connections with subject country? Yes No
Customer have cash intensive business? Yes No
Are beneficiaries clear? Yes No
Is there no clear commercial rationale for transaction? Yes No

Risk Rating: Low Medium High

Additional Information/Verification Required? If YES, provide details: YES NO

Ok to proceed? YES NO

application

12. Statement By Borrowers

Have any applicants ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors? Yes No

If YES, details:

Have any applicants ever been shareholders or officers of any company of which a manager, receiver or liquidator has been appointed? Yes No

If YES, details:

Is there any unsatisfied judgement entered in any court against any applicants or any company of which any applicants are or were a shareholder or officer? Yes No

If YES, details:

Have any applicants ever been registered with a credit reference agency (such as Veda Advantage as being in default? Yes No

If YES, details:

Has this application been lodged elsewhere for approval? Yes No

If YES, where:

13. Additional Information For Development Funding Only

Development Hard Costs (estimates only): \$

Amount Required at Settlement (estimates only): \$

Value of Property is Owned "as is" or Purchase Price if buying: \$

Has Planning Permit or Development Approval been Approved YES NO

Has Building Permit or Building Approval been Approved YES NO

or equivalent Council Approval YES NO

Are there any Presales YES NO If so what Value \$ and how many Presales

application

14. Loan Purpose Checklist

The loan you have applied for is not regulated by the Consumer Credit Code ("the Code"). Generally, the Code applies where:

- (a) credit is provided under a contract;
- (b) the borrower (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and
- (c) the purpose for which the credit is provided is wholly or predominately of a person, domestic or household nature.

To determine whether or not the Code applies to this loan, please provide the following information.

Part A

To be completed by all borrowers (Please tick the appropriate box)

- A. Are any of the borrowers natural persons? Yes No
- B. Are any of the borrowers a corporation? Companies do not need to complete Part B and Part C Yes No
- C. Are any of the borrowers strata corporations (that is, a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)? Yes No

Part B

The purpose of your loan will be (Please tick the appropriate box)

- D. To purchase a residence which the borrower will live in Yes No
- E. To refinance the property the borrower currently lives in Yes No
- F. To purchase property to be used for investment purposes Yes No
- G. To refinance property to be used for investment purposes Yes No
- H. To finance the construction of a residence in which the borrower will live in Yes No
- I. To finance the construction of a property to be used for investment or resale purposes Yes No
- J. To finance the subdivision of vacant land for investment or resale purposes Yes No
- K. To provide funds which will be used for the borrower's business Yes No
- L. To finance the development of a multi-story or multi dwelling buildings for resale Yes No
- M. Other - Please Specify Yes No

Part C

(Please tick the appropriate box)

- Do you believe that the borrower is likely to receive an income tax deduction for at least 50% of the total interest which will be paid on the proposed loan? Yes No

DECLARATION

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominately for business or investment purposes (or for both purposes)

IMPORTANT: By signing this declaration you may lose your protection under the Consumer Credit Code.

.....
Applicant's Signature

.....
Applicant's Signature

.....
Applicant's Name (Please print)

.....
Applicant's Name (Please print)

Date: / /

Date: / /

application

15. RMBL Investments Limited - Privacy & Consents

1. Agreement that RMBL Investments Limited("RMBL") may seek consumer credit information(Section 18K(1)(b), Privacy Act 1988)

If RMBL considers it relevant to assessing my/our application for commercial credit, I/we agree to RMBL obtaining from a credit reporting agency a credit report containing personal credit information about me/us in relation to commercial credit provided by RMBL.

2. Exchanging information with other credit providers(Section 18N(1)(b), Privacy Act 1988)

I/we agree to RMBL obtaining personal information about me/us from other credit providers, whose name I/we may have provided for RMBL or that may be named in a credit report, for the purposes of assessing my/our application for commercial credit made to RMBL. We have received, read and understood RMBL's Privacy Statement .

3. Agreement to a credit provider being given a consumer credit report to collect overdue payments on commercial credit(Section 18K 1(h) Privacy Act 1988)

I/we agree that RMBL may obtain a consumer credit report about me/us from a credit reporting agency for the purpose of collecting overdue payments relating to commercial credit owed by me/us.

4. Consent for RMBL to provide personal information to the Australian Securities and Investment Commission (ASIC) and/or third party investors as detailed in the attached Privacy Statement.

I/We give our consent to be named in RMBL's disclosure documentation that may be provided to Members of the RMBL Mortgage Income Investments Scheme and/or ASIC.

My/Our name will appear in RMBL disclosure documentation and some or all of the information provided by me/us in relation to the Loan may be included in RMBL's disclosure documents. I/We have not authorised or caused the issue of, and expressly disclaim and take no responsibility for any part of RMBL's disclosure documents.

To be signed by all Applicants, Borrowers & Guarantors

.....
Applicant's Signature

.....
Applicant's Name (Please print)

Date: / /

.....
Applicant's Signature

.....
Applicant's Name (Please print)

Date: / /

.....
Applicant's Signature

.....
Applicant's Name (Please print)

Date: / /

.....
Applicant's Signature

.....
Applicant's Name (Please print)

Date: / /

application

Privacy Statement

RMBL Investments Limited (RMBL) understands your concerns regarding the confidentiality and security of personal information provided to us and is committed to ensuring that your privacy is protected.

This Privacy Policy explains how we collect, maintain, use and disclose personal information. It also provides some detail about your privacy rights.

Information Collected

Personal information means information which identifies you as an individual or from which your identity can be reasonably ascertained.

The types of information we collect will depend on the nature of your transaction with RMBL, that is whether you contribute funds to, or borrow funds from, RMBL.

The information we collect is generally obtained from you in your completed application forms. In some cases, we obtain information from third parties with your written consent first obtained.

We keep a record of one or more of the following types of information about you:

Information that identifies you, such as your name, address, date of birth, contact details such as phone and fax numbers and e-mail addresses

If you are a member/contributor, your tax file number and bank account details.

If you are a borrower, credit information and information about your assets, liabilities and sources of income. RMBL may verify the information you provide to us with referees nominated by you. RMBL may also obtain a credit report from a credit reporting agency and other personal information from creditor providers for the purposes of assessing your application. RMBL may also obtain property reports from relevant land authorities about any property which secures your obligations to us.

You will be given further notes about privacy in your application forms.

All information collected from you is required for our business purposes, which are detailed generally in the RMBL Prospectus and more specifically in the application forms completed by you.

If you do not provide RMBL with all information sought from you, RMBL may not be able to process your application to invest or borrow funds.

Use and Disclosure of Information

We use your personal information to consider and process your application to contribute funds to, or borrow funds from, RMBL.

We may also use your personal information for related purposes which you would reasonably expect, which may include providing you with information relating to RMBL or products and services that may be of interest to you. You can opt out of receiving this information at any time by notifying us.

Our other uses of your personal information may include RMBL's regular and necessary business functions such as internal audit investigations, performance reporting, research, and planning.

RMBL will not disclose any personal information to any other person without your written permission first being obtained or where we are otherwise required by law to do so. For example, we are required to give some financial information to the Australian Taxation Office.

Storage and Security

RMBL will take reasonable steps to protect your personal information from misuse and loss and from unauthorised access, modification or disclosure.

RMBL has physical, electronic and procedural safeguards to protect your information. Your personal information is stored within secure premises and in electronic databases requiring passwords for access.

Access to the personal information is restricted to staff whose job description requires access. Our employees are obliged to maintain the confidentiality of any personal information held by RMBL.

RMBL uses secure methods to destroy or de-identify any personal information as soon as the law permits provided the information is no longer needed. RMBL usually destroys the information seven years from the date your account is closed.

Access and Correction

In most cases you will be able to gain access to personal information about you held by RMBL. We will take reasonable steps to amend or correct your personal information to keep it accurate and up-to-date.

If you wish to request access to any personal information held by us or to correct personal information which you believe is incorrect or out of date, please contact our Privacy Officer.

Changes to this Policy

From time to time, it may be necessary for us to review our Privacy Policy. We may amend our Privacy Policy at any time and notify you by providing you with an updated version.

Privacy Concerns or Complaints

If you have concerns or wish to make a complaint regarding the treatment of your personal information by RMBL, please contact our Privacy Officer for assistance.

Contacting Us:

Privacy Officer
RMBL Investments Limited
40-42 Scott Street
DANDENONG VIC 3175

Telephone 03 9794 2600
Facsimile 03 9794
www.rmbl.com.au