

# SMSF Loan Application



## Introducer Details

Introducer Name

Introducer Company Name

Telephone No. (  )

Aggregator

Email Address

Estimated Settlement Date

Deal Summary

Application for interview purposes only. Application must be submitted via LoanApp.

# SMSF Loan Application



Application ID No.

## Company Trust / SMSF

### Company Trustee / SMSF

Borrower

Company/Trust Name

A.C.N.  Start Date  /  /

Registered Address

State  Postcode

### Accountant's details:

Name

Phone No. ()

Email Address

### Company Trustee / Bare Trust

Title

Company/Trust Name

A.C.N.  Start Date  /  /

Registered Address

State  Postcode

### Accountant's details:

Name

Phone No. ()

Email Address

## Personal Details

### Member 1

Guarantor

Surname

First Name

Middle Name

Is applicant known by any other name? If so please provide full details:

Date of birth  /  /

Drivers Licence Number

State of Issue

Expiry Date  /  /

### Member 2

Guarantor

Surname

First Name

Middle Name

Is applicant known by any other name? If so please provide full details:

Date of birth  /  /

Drivers Licence Number

State of Issue

Expiry Date  /  /

# SMSF Loan Application



## Personal Details (Continued)

### Member 1

Mobile No.

Home Phone No. ()

Work No. ()

Email Address

Preferred method of contact:  Phone  Email

Applicant permanent resident  Yes  No  
or Australian citizen?  Yes  No

Marital Status:  Married  De-facto  Separated  
 Single  Divorced  Widowed

No. of Dependents  Ages of Dependents

Current Residential Address

State  Postcode

Time there:  Yrs.

Mailing Address (same as above )

State  Postcode

Current housing situation:

- Owner  Living with Parents  
 Boarding  Other, details:   
 Renting

### Member 2

Mobile No.

Home Phone No. ()

Work No. ()

Email Address

Preferred method of contact:  Phone  Email

Applicant permanent resident  Yes  No  
or Australian citizen?  Yes  No

Marital Status:  Married  De-facto  Separated  
 Single  Divorced  Widowed

No. of Dependents  Ages of Dependents

Current Residential Address

State  Postcode

Time there:  Yrs.

Mailing Address (same as above )

State  Postcode

Current housing situation:

- Owner  Living with Parents  
 Boarding  Other, details:   
 Renting

# SMSF Loan Application



## Employment Details

### Member 1

#### Current Employment: (please select)

Full time     Permanent Part time     Casual

Contractor     Self-funded retiree

Other:

Self-employed, nature of business:

ABN:  Start Date  /  /

Current Occupation:

Start Date  /  /

Are you on Probation?     Yes     No

Current Employer details:

HR Contact

Address

State  Postcode

Phone No. (  )

Email Address

#### If in current employment for less than 12 months, please provide:

Previous Employer

Address

State  Postcode

Start Date  /  /  End Date  /  /

### Member 2

#### Current Employment: (please select)

Full time     Permanent Part time     Casual

Contractor     Self-funded retiree

Other:

Self-employed, nature of business:

ABN:  Start Date  /  /

Current Occupation:

Start Date  /  /

Are you on Probation?     Yes     No

Current Employer details:

HR Contact

Address

State  Postcode

Phone No. (  )

Email Address

#### If in current employment for less than 12 months, please provide:

Previous Employer

Address

State  Postcode

Start Date  /  /  End Date  /  /

# SMSF Loan Application



## Income Details

With each income type below please indicate the frequency as appropriate ( W=Weekly, F=Fortnightly, M=Monthly, A=Annual )

Member 1		Frequency
Mandatory Contributions	\$ <input type="text"/>	<input type="text"/>
Additional Contributions	\$ <input type="text"/>	<input type="text"/>
Non Concessional Contributions	\$ <input type="text"/>	<input type="text"/>
Investment Income	\$ <input type="text"/> \$ <input type="text"/>	<input type="text"/>
Existing Rental Income	\$ <input type="text"/>	<input type="text"/>
Proposed Rental Income	\$ <input type="text"/>	<input type="text"/>
Other Income	\$ <input type="text"/>	<input type="text"/>

Member 2		Frequency
Mandatory Contributions	\$ <input type="text"/>	<input type="text"/>
Additional Contributions	\$ <input type="text"/>	<input type="text"/>
Non Concessional Contributions	\$ <input type="text"/>	<input type="text"/>
Investment Income	\$ <input type="text"/> \$ <input type="text"/>	<input type="text"/>
Existing Rental Income	\$ <input type="text"/>	<input type="text"/>
Proposed Rental Income	\$ <input type="text"/>	<input type="text"/>
Other Income	\$ <input type="text"/>	<input type="text"/>

## SMSF Statement of Position

### Assets

Real Estate	Current Value
<b>Real Estate 1</b>	\$ <input type="text"/>
Address <input type="text"/>	
State <input type="text"/>	Postcode <input type="text"/>
<b>Real Estate 2</b>	\$ <input type="text"/>
Address <input type="text"/>	
State <input type="text"/>	Postcode <input type="text"/>
<b>Real Estate 3</b>	\$ <input type="text"/>
Address <input type="text"/>	
State <input type="text"/>	Postcode <input type="text"/>
<b>Real Estate 4</b>	\$ <input type="text"/>
Address <input type="text"/>	
State <input type="text"/>	Postcode <input type="text"/>

Savings and Investments	Current Balance
(Including Cash Management, Term Deposits, Shares and Bonds)	
1. <input type="text"/>	\$ <input type="text"/>
2. <input type="text"/>	\$ <input type="text"/>
3. <input type="text"/>	\$ <input type="text"/>
4. <input type="text"/>	\$ <input type="text"/>

Superannuation (Name of Fund)	Current Balance
1. <input type="text"/>	\$ <input type="text"/>
2. <input type="text"/>	\$ <input type="text"/>
3. <input type="text"/>	\$ <input type="text"/>
4. <input type="text"/>	\$ <input type="text"/>

Deposit paid on Property/ies Purchased	Current Value
1. <input type="text"/>	\$ <input type="text"/>
2. <input type="text"/>	\$ <input type="text"/>
<b>Total Assets</b> \$ <input type="text"/>	

# SMSF Loan Application



## SMSF Statement of Position (Continued)

### Liabilities

#### Existing Mortgages

1. Lender Name

Balance

Minimum Monthly Payment \$

To be refinanced

2. Lender Name

Balance

Minimum Monthly Payment \$

To be refinanced

3. Lender Name

Balance

Minimum Monthly Payment \$

To be refinanced

4. Lender Name

Balance

Minimum Monthly Payment \$

To be refinanced

**Total Liabilities \$**

*If Assets & Liabilities are not co-owned by all applicants, please complete a separate Personal Financial Statement for each applicant.*

### Funds to Complete

Purchase price/refinance amount \$

Loan costs, val fee, app fee, etc. \$

Gov't Fees (S/Duty, Transfer, Registration) \$

Legal Fees \$

Other Costs \$

**Est. Total Costs \$**

Loan Amount \$

Cash Management Account \$

Industry Fund Rollover \$

Deposit Paid \$

External Funds to Complete \$

**Total Funds Available \$**

### Loan Requirements and Objectives

Total Loan Amount: \$  Loan Term:  Yrs.  Mths.

Documentation Type:  Full Documentation

I/We are seeking refinance and my/our requirements and objectives for seeking refinance are:

Better interest rate  Consolidate debts  Specific product features

Dissatisfaction with service  Reduce my overall commitments  Other:

# SMSF Loan Application



## Loan Requirements and Objectives (Continued)

Loan Purpose	Amount
Refinance Residential property	\$ <input type="text"/>
Purchase Residential property	\$ <input type="text"/>
Refinance Commercial property	\$ <input type="text"/>
Purchase Commercial property	\$ <input type="text"/>
<b>Total Loan Required</b>	<b>\$ <input type="text"/></b>

## Loan Split Requirements

### Loan Split 1

**Split Amount:** \$

Indicative Rate:  % p.a.

Repayment Type:  P&I  
 I/O I/O Term:  Yrs.

Interest Type:  Variable  
 Fixed Fixed Term:  Yrs.

Fixed Rate Lock-In Required  Yes  No

Offset Account Required

**Repayment Frequency:**  
 Weekly  Fortnightly  Monthly

### Loan Split 2

**Split Amount:** \$

Indicative Rate:  % p.a.

Repayment Type:  P&I  
 I/O I/O Term:  Yrs.

Interest Type:  Variable  
 Fixed Fixed Term:  Yrs.

Fixed Rate Lock-In Required  Yes  No

Offset Account Required

**Repayment Frequency:**  
 Weekly  Fortnightly  Monthly

**Total Loan Amount:** \$   
Loan Term:  Yrs.

If you have elected Interest Only repayments, please provide a brief explanation:

Details:

# SMSF Loan Application



## Security Offered

### Property 1

Address  State  Postcode

Names in which the security property will be held (the registered proprietors)

  

Contact name for property access (including real estate agents' full details if a purchase)

Phone No. ()  Purchase price/owners' estimate \$

## Name of Your Solicitor or Conveyancer

Name of Company

Name of Person Acting for you  Email:

Address  State  Postcode

Phone No. ()  Fax No. ()  DX

### Mortgage Documents to be sent to the following:

Ourselves (i.e. The borrowers)  Our Solicitors as noted above

	Member 1	Member 2
Do you foresee any changes to your financial circumstances in the next 6-12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has either applicant ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has either applicant ever been shareholders or officers of any company of which a manager, receiver, and/or Liquidator has been appointed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is there any unsatisfied judgement entered in any court against either applicant or any company of which either you or your spouse are or were a shareholder or officer?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the application in respect of this loan ever been submitted by any applicant or any other person (including another broker) to any other lender?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No



# SMSF Loan Application



Name of Your Solicitor or Conveyancer (Continued)

Questions (Continued)

## Type of credit I/we are applying for is:

- Wholly or primarily for a domestic or family or household purpose (consumer credit), including property purchase/renovation (whether for owner occupation or investment)
- Wholly or primarily for another purpose (commercial credit), including share and business purpose.

## Nomination Regarding Notices and Other Documents

(Section 194(9), National Credit Code, Regulation 111, National Consumer Credit Protection Regulations)

I/We nominate (Full name of person nominated)

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

## Important

- Each person who has signed this application is entitled to receive a copy of any notice or other document under the code.
- By completing the "I/We nominate \_\_\_\_\_" and signing this form you are giving up the right to be provided with information direct from the credit provider. (Notices and other documents will only be sent to the nominated person).
- Any person who has signed this nomination form can advise the credit provider at any time in writing that they wish to cancel their nomination.
- Do you foresee any changes to your financial circumstances in the next 6-12 months?



# SMSF Loan Application



As the entity responsible for AML / CTF obligations for each of these programs, Columbus must have an AML / CTF program in place, which meets the requirements of the **AML / CTF Act Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1)** (AML / CTF Rules).

## Forms Requirement

To be completed, in all situations, with every application submission and checked by the Credit area: for completeness and accuracy, satisfied that all necessary checks have been made prior to credit approval is granted and loan settlement.

## Reporting Discrepancies

From time to time, discrepancies will arise in the identification documentation. Discrepancies may be easily explainable – individuals change their names when they marry and sometimes use a pseudonym.

Any unusual discrepancy must be reported to our AML / CTF Compliance Officer promptly. Our AML / CTF Compliance Officer will review the discrepancy and decide whether further investigation is required, or the discrepancy is easily explainable. Our AML / CTF Compliance Officer may determine that a suspicious matter report is required as a result of the discrepancy.

## 1. KYC Information for Individuals

### KYC Identification Requirements

#### Member 1

Same as Member 1 details on Page 2 and 3

Full name

Date of birth / /

Residential address

Country of residence

Country of citizenship

Any other names known by

Occupation / business activities

#### Member 2

Same as Member 2 details on Page 2 and 3

Full name

Date of birth / /

Residential address

Country of residence

Country of citizenship

Any other names known by

Occupation / business activities

### Verification Individuals

The documents produced must be current, except for an Australian Passport which has not been cancelled and was current within the preceding 2 years.

## Verification Individuals (continued)

Documents provided must fully satisfy either one of Category 1-4

Category	Minimum Document Requirements
	For Persons who are Australian citizens or residents
1	<input type="checkbox"/> Australian or foreign Passport/ <u>plus</u> <input type="checkbox"/> Australian drivers licence or Photo Card <u>plus</u> <input type="checkbox"/> Change of name or marriage certificate if necessary
2	<input type="checkbox"/> Australian or foreign Passport/ <u>plus</u> <input type="checkbox"/> Full birth certificate or citizenship certificate or descent certificate <u>plus</u> <input type="checkbox"/> Medicare or Centrelink or Department of Veterans' Affairs card <u>plus</u> <input type="checkbox"/> Change of name or marriage certificate if necessary
3	<input type="checkbox"/> Australian drivers licence or Photo Card <u>plus</u> <input type="checkbox"/> Full birth certificate or citizens certificate or descent certificate <u>plus</u> <input type="checkbox"/> Medicare or Centrelink or Department of Veterans' Affairs card <u>plus</u> <input type="checkbox"/> Change of name or marriage certificate if necessary
4	(a) <input type="checkbox"/> Australian or foreign Passport/ <u>plus</u> <input type="checkbox"/> Another form of government issued photographic identity document <u>plus</u> <input type="checkbox"/> Change of name or marriage certificate if necessary, or (b) <input type="checkbox"/> Australian or foreign Passport <u>plus</u> <input type="checkbox"/> Full birth certificate <u>plus</u> <input type="checkbox"/> Another form of government issued photographic identity document <u>plus</u> <input type="checkbox"/> Change of name or marriage certificate if necessary
5	If borrower does not have documents that satisfy any of the above categories, please contact Columbus Capital Legal for further advice.
	For Persons who are not Australian citizens or residents.
6	(a) Foreign passport <u>Plus</u> another form of government issued photographic identity Document <u>Plus</u> change of name or marriage certificate if necessary (b) Foreign passport <u>Plus</u> full birth certificate <u>Plus</u> another form of government issued identity Document <u>Plus</u> change of name or marriage certificate if necessary

## 2. Enhanced Due Diligence

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### Enhanced Due Diligence

#### INDIVIDUALS:

Clarify or update KYC information already held.

- Collect additional KYC information, and verify this information (where appropriate).
- Verify or re-verify KYC information.
- Collect employment details, details of how declared assets were accumulated, and the source of wealth.
- Clarify the nature of the customer's ongoing business with us.
- Undertake detailed analysis of the customer's transactions.
- Seek management approval to continue a business relationship, decide whether a specific transaction should be processed, or whether the Designated Service should continue to be provided to the customer.

#### FOR ALL:

What is the purpose, reason for, or nature of the transaction?

What is the expected nature and level of transaction behaviour, including future transactions?

## Certified copies

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### Who can certify documents

The list below identifies those individuals deemed to be authorised certifiers.

- 1 A person who, under a law in force in a State, Territory or Commonwealth is currently licensed or registered to practise the following occupations:
  - Chiropractor
  - Dentist
  - Legal practitioner
  - Medical practitioner
  - Nurse
  - Optometrist
  - Patent attorney
  - Pharmacist
  - Physiotherapist
  - Psychologist
  - Trade marks attorney
  - Veterinary surgeon
  
2. A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described).
  
3. The following if they have two or more years of continuous service or time with licensee:
  - An officer with, or an authorised representative of, the holder of an Australian Financial Services Licence
  - An officer with, or a credit representative of, the holder of an Australian Credit Licence
  - Justice of the Peace
  - ZIP ID / Max ID / IDYou etc
  - Employee of Australia Post
  - Chartered Accountant or Certified Practising Accountant (CPA)
  - Police officer
  - Teacher (full time employed as such)
  - A person authorised as a notary public in a foreign country.

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## Non Face to Face Interview

Please provide certified ID from a certifier under section "Who Can Certify Documents", and sign below as the interviewer to confirm you have conducted a non face-to-face interview.

For identity verification documents that contain a photograph of the signatory: *"I certify that I have seen the original documentation and that the photograph is a true likeness and this copy is a complete and accurate copy of that original."*

For identity verification documents that do not contain a photograph of the signatory: *"I certify that I have seen the original documentation and this copy is a complete and accurate copy of that original."*

## Face to Face Interview

I certify that all of this information on this form is true and correct and that this verification of identity has been conducted in accordance with the Verification of Identity standard in the ARNECC Model Participation Rules and with paragraph 4.2.11 of the Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1).

- I certify that I have had a face-to-face interview with the above person. I have sighted and certified the original documents listed in the 'Verification Individuals' at the interview
  
- I have sent the borrower to a certifier listed on page 14 for certification of identification documents

Name of Interviewer

Signature of Interviewer

Date:

## Privacy Consent

Granite Home Loans ACN 622 955 524 Australian Credit Licence Number 516 104, ('Granite'/'us'/'we'), may use the personal information about you for the purposes of credit, insuring credit and for direct marketing of products and services offered by Origin or any organisation Origin is affiliated with or represents.

By signing this document, you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at <http://www.granitehomeloans.com.au/privacy-policy>. If you do not provide us with this consent or provide us with your personal information, we may not be able to arrange finance for you or provide other services.

We arrange and manage finance. Some of the funders we use are listed at the end of this consent. In this consent, 'we' includes us and those funders. We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with 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 may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained from the link above, or by contacting us on 1300 232 999. The link to the privacy policy for our funders is shown at the end of this consent. These privacy policies contain information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. They also contain 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 commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

**Exchange 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, and credit history or credit capacity.

- your referees, such as your employer, to verify information you have provided;
- any person considering acquiring an interest in our business or assets; and
- any organisation providing online verification of your identity.

**Exchange information** We may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

- finance brokers, mortgage managers, and persons who assist us to provide our products to you;
- financial consultants, accountants, lawyers and 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 us or the lender; businesses assisting us with funding for loans;
- trade insurers;
- any person where we are required by law to do so;
- any of our associates, related entities or contractors;
- your referees, such as your employer, to verify information you have provided;
- any person considering acquiring an interest in our business or assets; and
- any organisation providing online verification of your identity.

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



## Privacy Consent (Continued)

**Lenders Mortgage Insurers (LMIs)** We may exchange personal and credit information with the LMIs listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities with which we can exchange information.

The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, dealing with claims, enforcing any mortgage and recovering proceeds, conducting risk and credit assessments, fraud prevention, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI.

The LMIs that we may disclose your personal information and credit information to are:

- **Genworth Financial Mortgage Insurance Pty Ltd** ACN 106 974 305 who can be contacted and a copy of the privacy policy obtained on 1300 655 422 or [genworth.com.au](http://genworth.com.au); and
- **QBE Lenders Mortgage Insurance Limited** ACN 000 511 071 who can be contacted and a copy of their privacy policy obtained on 1300 367 764 or [qbelmi.com](http://qbelmi.com)

Funders we may use include:

- **Perpetual Corporate Trust Limited** ACN 000 341 533 <http://www.perpetual.com.au/privacy-policy.aspx>
- **Permanent Custodians Ltd** (and associated entities) ACN 001 426 384 <http://www.bnymellon.com/australia/en/privacy.html>

The privacy and credit reporting policies of the LMIs and funders contain information on how the LMIs collect, use and disclose your personal and credit information, how you may access the personal information and credit information those entities hold about you, seek correction of that information, and how you may complain about a breach of your privacy and how the LMIs will deal with your complaint.

The LMIs and funders may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada, the United Kingdom and the Philippines.

More information on overseas disclosure may be found in the entities' privacy policies.

We may exchange your personal and credit information with the following credit reporting bodies:

- **Equifax.com**
- **Dun & Bradstreet (Australia) Pty Ltd** - [dnb.com.au](http://dnb.com.au)
- **Experian** - [experian.com.au](http://experian.com.au)

# SMSF Loan Application



## Visa Debit Cards

I/We hereby request Origin Mortgage Management Services to arrange for the issue of a debit card for use in connection with our account.

If there is more than one Borrower, we understand that any one of us, or anyone we give our PIN number or access code to, could use the system. We understand that each of us will be liable for any transactions made by any of the Borrowers or anyone to whom we give the information, whether we authorise the transaction or not. We agree that each Borrower can bind each other Borrower. For example, any one of the Borrowers can authorise a redraw or any other activity in respect of our loan. Each other Borrower will be bound even though they did not know about or did not agree to the transaction.

I/We understand the full conditions of use relating to our debit card will be set out in a Conditions of Use Booklet to be forwarded to us. A separate card will be issued to each borrower requesting one.

## Consent to Give You Notices Electronically

You consent to us giving you notices and other documents in connection with our dealings with you by email. You understand that upon your giving of this consent:

- a) we will no longer send paper copies of notices and other documents to you;
- b) you should regularly check your nominated email address below for notices and other documents;
- c) you may withdraw your consent to the giving of notices and other documents by email at any time; and
- d) you have facilities to enable you to print the notice or other document that we send to you by email if you desire.

## Signatures of Borrower(s)/Guarantor(s) and Date

You consent to the use of your personal and credit information as set out above. By providing your email address, you consent to be given notices electronically. If you do not consent to be given electronic notices, do not provide an email.

### Sign and Print your name

1. Name

2. Name

Signature

Signature

Date  /  /

Date  /  /

Email

Email

*Preferred email address for electronic notices*

*Preferred email address for electronic notices*

# SMSF Loan Application



## Schedule

1. In this Notice, the "Lender" means each and every one of the following organisations (whether acting individually or together):

Permanent Custodians Ltd (and associated entities)

**ABN:** 55 001 426 384

**Address:** Level 4, 35 Clarence Street, Sydney NSW 2000

**Telephone:** (02) 8295 8100

Perpetual Corporate Trust (and associated entities)

**ABN:** 42 000 001 007

**Address:** Level 12, 123 Pitt Street, Sydney NSW 2000

**Telephone:** 1300 730 862

2. In this Notice, the 'lenders mortgage insurer' means each and every one of the following organisations (acting individually or together):

QBE Lenders Mortgage Insurance Limited (QBELMI)

**ABN:** 70 000 511 071

**Address:** Level 8 & 9, 82 Pitt Street, Sydney NSW 2000

**Telephone:** (02) 9231 7777

**Email:** [info@qbelmi.com](mailto:info@qbelmi.com)

GENWORTH Financial Mortgage Insurance Pty Ltd (Genworth)

**ABN:** 60 106 971 305

**Address:** Level 26, 101 Miller Street, North Sydney NSW 2000

**Telephone:** 1300 366 228

**Email:** [infoau@genworth.com](mailto:infoau@genworth.com)