



Please tell us quickly what you are wanting to do?

Application Type: Mortgage Personal Loan Car Loan

When do you require finance?

How much are you looking to borrow?

APPLICANTS

APPLICANT 1		APPLICANT 2	
Name	<input type="text"/>	Name	<input type="text"/>
Date of Birth	<input type="text"/>	Date of Birth	<input type="text"/>
Gender	<input type="text"/>	Gender	<input type="text"/>
Marital Status	<input type="text"/>	Marital Status	<input type="text"/>
No. of Dependants	<input type="text"/>	No. of Dependants	<input type="text"/>
Age of Dependants	<input type="text"/>	Age of Dependants	<input type="text"/>
Email	<input type="text"/>	Email	<input type="text"/>
Home Phone	<input type="text"/>	Home Phone	<input type="text"/>
Mobile	<input type="text"/>	Mobile	<input type="text"/>
Work Phone	<input type="text"/>	Work Phone	<input type="text"/>
Driver's Licence No	<input type="text"/>	Driver's Licence No	<input type="text"/>
Expiry Date	<input type="text"/>	Expiry Date	<input type="text"/>
Issuing State	<input type="text"/>	Issuing State	<input type="text"/>
Residency Status	<input type="text"/>	Residency Status	<input type="text"/>



Residential Details

Current Address	<input type="text"/>	Current Address	<input type="text"/>
Date Moved In	<input type="text"/>	Date Moved In	<input type="text"/>
Status	<input type="text"/>	Status	<input type="text"/>
Previous Address	<input type="text"/>	Previous Address	<input type="text"/>
Mailing Address	<input type="text"/>	Mailing Address	<input type="text"/>

Employment Details

Applicant 1

Current Employment	<input type="text"/>
Occupation	<input type="text"/>
Employer Name	<input type="text"/>
Employer Address	<input type="text"/>
Employer Phone	<input type="text"/>
Date Commenced	<input type="text"/>
On Probation	<input type="text"/>
Annual Gross Income	<input type="text"/>
Previous Employment	<input type="text"/>
Previous Employer Address	<input type="text"/>
Previous Employer Phone	<input type="text"/>
Date Commenced	<input type="text"/>
Annual Gross Income	<input type="text"/>

Applicant 2

Current Employment	<input type="text"/>
Occupation	<input type="text"/>
Employer Name	<input type="text"/>
Employer Address	<input type="text"/>
Employer Phone	<input type="text"/>
Date Commenced	<input type="text"/>
On Probation	<input type="text"/>
Annual Gross Income	<input type="text"/>
Previous Employment	<input type="text"/>
Previous Employer Address	<input type="text"/>
Previous Employer Phone	<input type="text"/>
Date Commenced	<input type="text"/>
Annual Gross Income	<input type="text"/>



Complete Details If Self Employed

Applicant	<input type="text"/>	Business Structure	<input type="text"/>
Business Name	<input type="text"/>	Entity Name	<input type="text"/>
Registered Address	<input type="text"/>	ABN	<input type="text"/>
Business Name	<input type="text"/>	Date Started	<input type="text"/>
Annual Gross Income	<input type="text"/>		

Additional Income Details

	Income Source	Annual Income	Owner
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.	<input type="text"/>	<input type="text"/>	<input type="text"/>

Real Estate Property Assets

	Addresses	Type (Eg: 3BR house)	Monthly Rental Income	Current Value	Used as Security	Owner
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Motor Vehicles

	Make	Model	Year	Market Value	Owner
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



Other Assets (Including Household Items, Personal Effects – boats, tools of trade etc.)

	Description	Current Value	Owner
1.	Home Contents	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.	<input type="text"/>	<input type="text"/>	<input type="text"/>

Car Loans \ Personal Loans \ Other Loans

	Bank	Loan Type	\$Owing	\$Limit	Monthly Repayment	Refinancing	Owner
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Mortgage Loans

	Bank	\$Owing	\$Limit	Monthly Repayment	Refinancing	Owner
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Credit Cards (include even if they have a zero balance and/or if you pay off in full each month)

	Bank	\$Owing	\$Limit	Monthly Repayment	Refinancing	Owner
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



Monthly Living Expenses

Monthly Living Expenses include utilities, rates, education, clothes, food, health, transport, etc.

Basic

Discretionary

Health Insurance

Private School Fees

Child Maintenance

Rent (If ongoing)

Loan Security - Property(ies) to be Mortgaged

	Address	Type (Eg: 3 BR House)	Market Value	Primary Purpose	Owner
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Professional Advisors

	Advisor Type	Name	Email	Phone
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Responsible Lending Questions

Purpose

Repayment Type

How long do you expect to remain in the credit contract?

Credit history – Your chosen lender will check your credit file as part of this application.

Are there any problems with your credit file?

Have you ever been declared bankrupt or had any judgments, defaults or legal proceedings against you in respect of credit contracts in the past?

If YES, Please provide details

List any lenders that you do not wish to deal with



Product Features

What features are important for you?

- | | | | |
|---|---|--|--|
| <input type="checkbox"/> Extra repayments | <input type="checkbox"/> Loan redraw | <input type="checkbox"/> Offset account | <input type="checkbox"/> Multiple account slips |
| <input type="checkbox"/> Line of credit option | <input type="checkbox"/> Portability | <input type="checkbox"/> Internet banking | <input type="checkbox"/> Access to lender branch |
| <input type="checkbox"/> Cheque book linked to loan account | <input type="checkbox"/> Access to free ATM | <input type="checkbox"/> Fixed rate option | |

Is there any factor that may materially affect income or expenses (next 12 months)?

Do you have adequate insurance to meet your repayments should you not be able to work?

Would you like one of our associates to contact you to discuss your insurance needs?

Minimum Documents Required

Please ensure the following documents are emailed to lending@whitestar.com.au or faxed to – 03 8514 4244 before your first meeting.

1. Drivers licence for all applicants (incl. back if changed address)
2. Latest 2 PAYG payslips
3. Last years Group certificate or Tax return.
4. Evidence of other income, if applicable (i.e. Rental Statements, Lease Agreement, Share Portfolio, Centrelink Statement)
5. Most recent statement for all cheque / savings / transaction / credit card / loan accounts (less than 1 month old)
6. New purchase: 3 months statements showing genuine savings history
7. Refinance: 6 months statements for all loans being refinanced

Depending on your circumstances and chosen lender, additional documentation may be required to complete your application.

Additional notes:

- I/We agree to the terms & conditions.
- I/We give WhiteStar Finance the permission to do a credit check & access my credit file.