

Mortgage Loan Application

GREAT MONEY

Application ID No. **20241217**

Company/Trust Details

Company/Trust 1

Borrower Guarantor

Company/Trust Name

A.C.N.

Registered Address

State Postcode

Accountant's details:

Name

Phone No. ()

Email Address

Company/Trust 2

Borrower Guarantor

Company/Trust Name

A.C.N.

Registered Address

State Postcode

Accountant's details:

Name

Phone No. ()

Email Address

Personal Details

Applicant 1

Borrower Guarantor

Surname

Fu

First Name

Yuan

Middle Name

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

N/A

Date of birth

26 / 03 / 1986

Drivers Licence Number

19453200

State of Issue

NSW

Expiry Date

07 / 11 / 2025

Applicant 2

Borrower 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

/ /

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Personal Details (Continued)

Applicant 1

Mobile No. **0403642886**

Home Phone No. ()

Work No. ()

Email Address **erica.sydney@gmail.com**

Preferred method of contact: Phone Email

Applicant permanent resident
or Australian citizen? Yes No
 Yes No

Marital Status: Married De-facto Separated
 Single Divorced Widowed

No. of Dependents **0** Ages of Dependents

Current Residential Address **Unit 510**

14 Merriwa St

State **NSW** Postcode **2072**

Time there: **4** Yrs

Mailing Address (same as above)

State Postcode

Current housing situation:

Owner Living with Parents
 Boarding Other, details:
 Renting

If less than 3 years at current address, please provide details of your previous residential address:

Address

State Postcode

Time there: Yrs

Residential Address of applicant after settlement:

Address (same as current address)

Unit 26, 16 Middleton Avenue Castle Hill

State **NSW** Postcode **2154**

Applicant 2

Mobile No.

Home Phone No. ()

Work No. ()

Email Address

Preferred method of contact: Phone Email

Applicant permanent resident
or Australian citizen? Yes No
 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

If less than 3 years at current address, please provide details of your previous residential address:

Address

State Postcode

Time there: Yrs

Residential Address of applicant after settlement:

Address (same as current address)

State Postcode

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Employment Details

Applicant 1

Current Employment: (please select)

Full time Permanent Part time Casual

Contractor Self funded retiree

Other:

Self-employed, nature of business:

ABN: **89 008 446 893**

Start Date / /

Current Occupation: **Controller**

Start Date **11** / **02** / **2013**

Are you on Probation? Yes No

Current Employer details:

Name **Parker Hannifin (Australia) Pty. Limited**

Address **9 Carrington Road Castle Hill**

State **NSW** Postcode **2154**

Phone No. **(02) 9634 7777**

**If in current employment for less than 2 years,
please provide:**

Previous Employer

Address

State Postcode

Start Date / / End Date / /

Details of 2nd Job

Occupation

Start Date / /

Are you on Probation? Yes No

Employer Name

Employer Address

State Postcode

Employer Phone No.

Applicant 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:

Name

Address

State Postcode

Phone No.

**If in current employment for less than 2 years,
please provide:**

Previous Employer

Address

State Postcode

Start Date / / End Date / /

Details of 2nd Job

Occupation

Start Date / /

Are you on Probation? Yes No

Employer Name

Employer Address

State Postcode

Employer Phone No.

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Income Details

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

Applicant 1	Frequency	Applicant 2	Frequency
Gross Salary	\$ 173,625.23	A	
Overtime/Shift Allowance	\$		
Bonus	\$		
Commission	\$		
Investment Income	\$		
Car Allowance	\$		
Existing Rental Income	\$ 750	W	
Proposed Rental Income	\$ 2750	W	
Non Taxable Income	\$		

Other Income	Frequency	Other Income	Frequency
Details	\$		

Self-Employed / Sole trader / Partnership

Applicant 1	Current Year	Previous Year	Applicant 2	Current Year	Previous Year
NPBT			NPBT		
Interest			Interest		
Add-Backs			Add-Backs		
Depreciation			Depreciation		

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Statement of Position

Assets

Real Estate	Current Value	Savings and Investments	Current Balance
Real Estate 1	\$ 6,000,000	(Including Term Deposits, Shares and Bonds)	
Address	106 St johns AVE, Gordon	1. CBA	\$ 300,851.84
State	NSW	Postcode	2072
Real Estate 2	\$ 1,300,000	2.	\$
Address	LOT 1104/28 WATERLOO STREET	3.	\$
State	NSW	Postcode	2762
Real Estate 3	\$	4.	\$
Address		5.	\$
State		Postcode	
Real Estate 4	\$	Other Assets	
Address		Current Value	
State		1.	\$
Postcode		2.	\$
		3.	\$
		4.	\$
		5.	\$
Motor Vehicles		Current Value	
1. Porsche Cayenne	\$ 120,000	Superannuation (Name of Fund)	
2.	\$	Current Balance	
3.	\$	1. MLC MasterKey Business Super	\$ 226,795.39
4.	\$	2.	\$
5.	\$	3.	\$
Personal Effects (e.g. Furniture)		Current Value	
1. Furniture	\$ 50,000	Deposit paid on Property/ies Purchased	
2.	\$	Current Value	
3.	\$	1. Deposit paid	\$ 3000.00
4.	\$	2.	\$
5.	\$	Total Assets \$ 8,000,647.23	

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Statement of Position (Continued)

Liabilities

Existing Mortgages

1. Lender Name CBA

Balance	307,032.44
Available Redraw	300,851.84
Minimum Monthly Payment	\$ 2,195.38

To be refinanced

2. Lender Name Bankwest

Balance	548,029.56
Available Redraw	0
Minimum Monthly Payment	\$ 3442.32

To be refinanced

3. Lender Name

Balance	
Available Redraw	
Minimum Monthly Payment	\$

To be refinanced

Rent/Board (Only if Ongoing)

Minimum Monthly Payments	\$
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Personal Loans

1. Lender Name

Balance Owing	\$
Minimum Monthly Payments	\$

To be refinanced

2. Lender Name

Balance Owing	\$
Minimum Monthly Payments	\$

To be refinanced

Child Maintenance

Minimum Monthly Payments	\$
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Other Liabilities and Expenses (HECS)

1. Company/Lender Name

Balance Owing	\$
Minimum Monthly Payments	\$

To be refinanced

2. Company/Lender Name

Balance Owing	\$
Minimum Monthly Payments	\$

To be refinanced

Credit Cards, Overdrafts, Store Accounts, Buy Now, Pay Later

1. Lender Name

Balance Owing	\$
Limit	\$

To be refinanced

2. Lender Name

Balance Owing	\$
Limit	\$

To be refinanced

3. Lender Name

Balance Owing	\$
Limit	\$

To be refinanced

Total Liabilities \$ 855,062.00

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

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Personal Living Expenses

Use this form to provide details of your living expenses. We will use this information as part of our assessment of your loan application. For applications with more than two applicants, please provide an additional signed **Personal living expenses** form for the additional applicants.

Monthly Living Expenses (All fields mandatory to fill even with NIL)

Please declare in the below table the itemised monthly living expenses for each applicant.

Living Expenses	Monthly expense - Applicant 1	Monthly expense - Applicant 2
Clothing & Footwear / Personal Care (Cosmetics etc)	\$ 300	\$
Food / Groceries / Alcohol / Cigarettes	\$ 1700	\$
Recreation (Dining Out, Entertainment, Holidays, Sports, Hobbies etc)	\$ 200	\$
Telephone, Internet, Pay TV and Media Streaming Subscriptions	\$ 200	\$
Transport	\$ 200	\$
Medical / Health (repeat prescriptions, aid and care etc)	\$ 100	\$
Insurance (Health, Sickness, Home, Contents, Car & Life)	\$ 200	\$
Childcare Fees (Nannies, before/after school care and long day care)	\$	\$
Private Schooling & Tuition Costs	\$	\$
Public or Government Primary & Secondary Education Costs	\$	\$
Education (Private school fees, outside of school care etc)	\$	\$
Primay Residence Cost (Owned or rented primary residence costs)	\$ 200	\$
Owner Occupied Property Expenses	\$	\$
Investment Property Expense	\$ 500	\$
Secondary Residence / Holiday Home Costs	\$	\$
Rent/board	\$	\$
Other Expenses	\$	\$
Total Monthly Living Expenses	\$ 3,600	\$

Comments:

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Funds to Complete (OFFICE USE ONLY)

Purchase price/refinance amount	\$ 1,200,000	Deposit Paid	\$ 3000
Construction cost	\$	Savings	\$ 300,851.84
Loan costs, val fee, app fee, etc.	\$	FHOG	\$
Gov't Fees (S/Duty, Transfer, Registration)	\$ 49,000	Gift	\$
Legal Fees	\$ 1500	Other	\$
Other Costs	\$	Loan Amount	\$ 960,000
Est. Total Costs	\$ 1,250,500.00	Total Funds Available	\$ 1,263,851.84

Loan Requirements and Objectives

<input checked="" type="checkbox"/> New Loan	<input type="checkbox"/> Further Advance on my current home loan	<input type="checkbox"/> Further Advance in a new loan split
<input type="checkbox"/> Ability to make additional repayments	<input type="checkbox"/> Ability to switch from fixed to variable	
<input type="checkbox"/> Approval In Principle - If we are looking to buy a property (yet to be located)		
Total Loan Amount: \$ 960,000	Loan Term: 30 Yrs.	Mths.
Documentation Type: <input checked="" type="checkbox"/> Full Documentation <input type="checkbox"/> Reduced Documentation		
I/We are seeking refinance or debt consolidation and my/our requirements and objectives for seeking refinance or debt consolidation are:		
<input type="checkbox"/> Better interest rate	<input type="checkbox"/> Consolidate debts	<input type="checkbox"/> Specific product features
<input type="checkbox"/> Dissatisfaction with service	<input type="checkbox"/> Reduce my overall commitments	<input type="checkbox"/> Other: _____

Loan Purpose	Amount
Purchase owner occupied property	\$ 960,000.00
Purchase investment property	\$
Refinance owner occupied property	\$
Refinance investment property	\$
Purchase vacant land and construct a property for owner occupation:	
Land \$ _____ Construction \$ _____	Total \$ _____
Purchase vacant land and construct a property for investment purposes:	
Land \$ _____ Construction \$ _____	Total \$ _____
Home improvements (e.g. Kitchen renovations)	
Details: _____	\$ _____
Other (e.g. Purchase a car/holiday/debt consolidation)	
Details: _____	\$ _____
Total Loan Required	\$ 960,000.00

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Loan Split Requirements

Loan Split 1

Split Amount: \$ **960,000**

Indicative Rate: **6.66** % 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

Redraw

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

Redraw

Repayment Frequency:

Weekly

Fortnightly

Monthly

Loan Split 3

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

Redraw

Repayment Frequency:

Weekly

Fortnightly

Monthly

Loan Split 4

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

Redraw

Repayment Frequency:

Weekly

Fortnightly

Monthly

Total Loan Amount: \$ **960,000**

Loan Term: **30** Yrs.

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

Details:

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Security Offered

Property 1

Address **Unit 26, 16 Middleton Avenue Castle Hill**

State **NSW**

Postcode **2154**

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

Yuan Fu

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

Jacqueline

Phone No. (**61**) **405 000 909**

Purchase price/owners' estimate **\$ 1,200,000**

Property 2

Address

State

Postcode

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

[Redacted address line]

[Redacted address line]

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

[Redacted contact name]

Phone No. ()

Purchase price/owners' estimate **\$**

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Name of Your Solicitor or Conveyancer

Name of Company **Seto & Nesto Conveyancing**

Name of Person Acting for you **Frank DONG**

Email: convey@setonesto.com.au

Address **L35, Tower One, International Towers, 100 Barangaroo Av**

State **NSW**

Postcode **2000**

Phone No. (+61) **0433615297**

Fax No. ()

DX

Mortgage Documents to be sent to the following:

Ourselves (i.e. The borrowers)

Our Solicitors as noted above

Applicant 1

Applicant 2

Do you foresee any changes to your financial circumstances
in the next 6-12 months?

Yes

No

Yes

No

Has either applicant ever been declared bankrupt or insolvent,
or has either estate been as-signed for the benefit of creditors?

Yes

No

Yes

No

Has either applicant ever been shareholders or officers of any company
of which a manager, receiver, and/or Liquidator has been appointed?

Yes

No

Yes

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?

Yes

No

Yes

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?

Yes

No

Yes

No

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?

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Fees Acknowledgement

To: Great Money

- I/We confirm our willingness to proceed with my/our application for the loan facility.
- I/We agree to pay any loan application fee, all fees and charges incurred to process the application, fees paid to obtain the valuation report about the security property, and the Lender's legal expenses to prepare loan and security documents, and accept that these fees will be payable even if I/we decide not to proceed with the loan facility or if the loan facility is not made for any other reason.
- I/we acknowledge that the following Lender fees may be associated with my/our loan application:

Fee Description	Amount (GST Inclusive)
Application Fee	\$ []
Valuation Fee (per property)	\$ []
Legal Documentation Fee	\$ []
Lenders Mortgage Insurance	\$ []
Government Fees	\$ []
Disbursements (Postage, cheques, searches, agent fees)	\$ []
PEXA Fee	\$ []
Verification of Identity Fee	\$ []
Annual Fee / Monthly Fee	\$ []
Fixed Rate Lock Fee	\$ []

The **Valuation Fee** will be deducted from the credit card at valuation request. The valuation fee is non-refundable. The valuation report is for Lender's purpose only and is not available to borrowers. **Legal Documentation Fee** is payable at settlement but will be deducted from the credit card, if the Loan Documents were issued and the application does not settle for any reason.

Applicant 1

Name **Yuan Fu**
Signature ► 
Date **17 / 12 / 2024**

Applicant 2

Name []
Signature ► []
Date [] / [] / []

Credit Card Authority

I/We authorise payment of the above fees and any other charges as set out in the application to be charged to my/our credit card as follows :

Type of Card (please tick): Visa MasterCard
Name of Cardholder/s []
Card No. [] CVV [] Expiry Date []
Amount \$ [] Signature ► Date [] / [] / []

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Privacy Consent

'We', 'us' and 'our' refer to Great Money Pty Ltd (ABN 97 654 744 715) ("GM") may use the personal information about you for the purposes of credit, insuring credit and for direct marketing of products and services offered by GM or any organisation GM 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 www.greatmoney.com.au. 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 +61 7256 7000. 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.

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Privacy Consent (Continued)

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

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:

- **Helia Insurance Pty Ltd** ACN 106 974 305 who can be contacted and a copy of the privacy policy obtained on 1300 655 422 or <https://helia.com.au/privacy-policy>; 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

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, the Philippines, India and Ireland.

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
- **Experian** - experian.com.au

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.

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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 Yuan Fu

Signature ► 

Date 17 / 12 / 2024

Email erica.sydney@gmail.com

Preferred email address for electronic notices

2. Name

Signature ►

Date / /

Email

Preferred email address for electronic notices