

Apply Online Supplementary Form

Bluestone.

NOTE: DOWNLOAD AND SAVE FORM TO YOUR DESKTOP BEFORE FILLING OUT

This form must accompany all Apply Online applications.

Loan options

	Amount	Interest Type			Repayment Type			
		Variable	Fixed 2 years	Fixed 3 years	P/I	I/O 3 years	I/O 5 years	LOC
Loan account 1	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan account 2	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan account 3	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan account 4	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TOTAL	\$							
		Loan Term _____ yrs (max 30)						

Please refer to your loan contract (if approved) for terms and conditions regarding break costs at any fixed rate.

Loan purpose

Purpose of Loan (Required)

Purchase

Are you borrowing money from another source?* Yes No

Is the property being purchased from a relative or is there a deed or gift involved?* Yes No

*Further details must be provided in the Purpose of Loan section above.

Background and credit history

Explanation of credit impairments (if any)

Exit strategy

Required if borrower is aged 45 or above

Planned Retirement Age

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.

	Applicant 1		Applicant 2	
	Y	N	Y	N
Australian residency Are you an Australian citizen or have Australian residency?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Liquidation/ receivership Have you been a Director or shareholder in a company where an administrator or receiver has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bankruptcy Are you or have you ever been insolvent or bankrupt?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If YES – please supply details

Language Do you speak english and understand the nature of the transaction?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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If NO – what is your native language?

Future changes	Y	N	Y	N
1. Are you aware of any significant changes to your circumstances that will adversely affect your ability to make contractual loan repayments? (If no, please proceed to Business Purpose Declaration on the next page)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. If yes, what kind of change are you expecting? (please explain)				
a. Temporary decrease in disposable income?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Permanent decrease in disposable income?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Anticipated large expenditure?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. How will you continue to make repayments?				
a. Secured additional income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Use of savings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Reducing expenditure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Sale of assets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. The application reflects the change in circumstances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

You may need to contact your financial advisor with regard to your insurance coverage in view of your intention to take out a mortgage.

Privacy Consent Form

Bluestone.

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.

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
- + Current Australian Passport or foreign passport
 - + Current Australian driver's licence or Australian Photo Card
 - + Change of name or marriage certificate (if necessary)
-
- OPTION 2
- + Current Australian Passport or foreign passport
 - + Full birth certificate or citizenship certificate, or descent certificate
 - + Medicare or Centrelink or Department of Veterans' Affairs card
 - + Change of name or marriage certificate (if necessary)
-
- OPTION 3
- + Current Australian driver's licence or Australian Photo Card
 - + Full birth certificate or citizenship certificate or descent certificate
 - + Medicare or Centrelink or Department of Veterans' Affairs card
 - + Change of name or marriage certificate (if necessary)
-
- OPTION 4
- + Current Australian Passport or foreign passport
 - + Another form of government issued photographic identity document
 - + Change of name or marriage certificate (if necessary)
-
- OPTION 5
- + Current Australian Passport or foreign passport
 - + Full birth certificate
 - + Another form of government issued identity Document
 - + Change of name or marriage certificate (if necessary)

If the above documents cannot be provided, contact Bluestone 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 or complete via ZIP ID (further information is available at www.bluestone.com.au/au/mortgages/customer/forms-downloads or by calling Bluestone Mortgages on 13 25 83).

B – Companies and corporate trustees

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

- | | | |
|---|--|---|
| <input type="checkbox"/> Full company name | <input type="checkbox"/> ACN | <input type="checkbox"/> Individual identification documents in Part A for all signatories of the company account |
| <input type="checkbox"/> Registered address AND | <input type="checkbox"/> Principal place of business | |

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:

- | | | |
|--|---|--|
| <input type="checkbox"/> Copy of the complete trust deed | <input type="checkbox"/> If the trustee, beneficiary and settler is a company, please provide identification documents in Section B for companies | <input type="checkbox"/> 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.

D – Partnerships

If you are a partnership please provide:

- | | | |
|--|--|--|
| <input type="checkbox"/> The partnership agreement | <input type="checkbox"/> If a partner is a company, please provide identification documents in Section B for companies | <input type="checkbox"/> If a partner is an individual, please provide identification documents in Section A for individuals |
|--|--|--|

Loan Application Checklist

Bluestone.

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This form is to be used as part of your Bluestone mortgage application. After lodgement online and response from Bluestone please provide the mandatory documents outlined below and email to: lending@bluestone.com.au

Introducer Details (please fill in all fields)

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

Application Documents

Forms

- Bluestone servicing calculator
- Supplementary application form and apply online application record
- Application story
- Signed Bluestone privacy consent form
- Signed Bluestone declarations form
- Bluestone ID requirements – verification form and supporting ID documents (incl. Medicare card)

Statements

All applications

- Proof of mortgage conduct – 6 months mortgage statements OR 6 months rental statements for primary place of residence
- Evidence of living expenses – 3 months personal bank statements (for Specialist & Specialist+ only)

Refinances

- Mortgages being refinanced – 6 months statements for all accounts
- Unsecured debts being refinanced – 1 month most recent statement

Security

- Contract of sale (if purchase)
- Rate notice (if refinance)

Income Documents

Employment income

PAYG

2 most recent payslips and bank statements with salary credits

Self-Employed Full Doc

Prime Product – 2 years tax return and NOA

Non-Prime Products – 1 year tax return and NOA

Self-Employed Alt Doc

Prime Product – any two of: 6 months business bank statements, 6 months BAS AND/OR accountant's letter

Non-Prime Products – any one of: 6 months business bank statement, 6 months BAS OR accountant's letter

Rental income

Existing property – 3 months most recent rental credits via bank statements

New property – rental appraisal from real estate agent on letterhead

Other income

Most recent statement on appropriate organisation letterhead (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: _____

Note: Digital or e-signatures are not allowed

SAVE FORM NOW