

Loan Increase Application Form



Existing loan details

Purpose Owner occupied Investment

Current Product Prime Near Prime Specialist Specialist+

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

| Amount | Interest Type | | | Repayment Type | | | | | |
|-----------------------|---------------|------------------|------------------|----------------|---------------|----------------|---------------|----------------|-----|
| | Variable | Fixed 2 years | Fixed 3 years | P/I | I/O 1 year | I/O 2 years | I/O 3 year | I/O 5 years | LOC |
| Increase amount \$ | | | | | | | | | |

Facility to be increased: Existing loan facility number: New Split

(Note: Maximum 4 splits across 1 loan)

(If this is a fixed and/or interest only loan, then a new loan facility will be created if this application is approved)

Purpose of Increase:

Home improvements \$ Consolidate all debts \$

Purchase \$ Other \$

(Note: above to equal increase amount)

Changes to financial circumstances

Have your financial circumstances changed since your original loan approval? (Including any changes to employment)

If YES – please explain

| Borrower 1 | | Borrower 2 | |
|------------|---|------------|---|
| Y | N | Y | N |

Background and credit history

Please address if your financial circumstances have changed since your original loan approval (including any changes to employment).

Exit strategy

Required if borrower is 57 or above

Planned retirement age

Security details - property 1

Unit/ street no:

Street name:

Street type:

Suburb:

State:

Postcode:

Estimated value of security: \$

Agent/ access - property 1

Real estate office:

Telephone:

Name:

Mobile:

Security details - property 2

Unit/ street no:

Street name:

Street type:

Suburb:

State:

Postcode:

Estimated value of security: \$

Agent/ access - property 2

Real estate office:

Telephone:

Name:

Mobile:

Solicitor/ conveyancer details

Company name:

Contact:

Address:

Postcode:

Facsimile:

Telephone:

Email:

Bluestone Servicing Pty Ltd ACN 122 698 328 (Australian Credit Licence No. 390183) on behalf of the Credit Provider, Permanent Custodians Limited
ACN 001 426 384. Bluestone Mortgages is a trading name of Bluestone Group. A: PO Box Q1136, QVB Post Office Sydney NSW 1230
P: 13 25 83 E: lending@bluestone.com.au W: www.bluestone.com.au

Company/ partnership or trust details

Please complete the below section if the loan and security will be in a company or trust name

Company/ partnership or trust:

ACN or ABN:

Registered address:

Postcode:

Principal place of business:

Postcode:

All Directors/ guarantors/ trustees:

Shareholders with >25% holding:

Company or trust registered office address:

Postcode:

Borrower details

| | Applicant/ guarantor 1 | Applicant/ guarantor 2 |
|---------------------------|---------------------------|---------------------------------------------|
| Title (Mr/ Mrs/ Miss/ Ms) | | |
| Surname | | |
| First names/ given | | |
| Other names | | |
| Date of birth | | |
| Status | Married Single | Widowed Defacto Separated Divorced |
| Driver's licence no. | Expiry: | Expiry: |
| Number of dependants | Ages: | Ages: |
| Telephone: | (h) (w) | (h) (w) |
| Mobile: | | |
| Email | | |
| Current address | | |
| Time at this address | Years: Months: | Years: Months: |
| Are you | Renting Boarding An owner | Renting Boarding An owner |

| | Applicant/ guarantor 1 | | | Applicant/ guarantor 2 | | |
|--------------------------------------------|------------------------|----------|----------|------------------------|----------|----------|
| Previous address (if less than 2 years) | | | | | | |
| Time at this address | Years: | Months: | | Years: | Months: | |
| We're | Renting | Boarding | An owner | Renting | Boarding | An owner |

Employment details (this section must be completed)

| | Applicant/ guarantor 1 | | | Applicant/ guarantor 2 | | |
|---------------------------------------------------|------------------------|---------------|-----|------------------------|---------------|-----|
| Employer/ company name | | | | | | |
| Company ABN | | | | | | |
| Postcode: | | | | | | |
| Telephone | | | | | | |
| Occupation | | | | | | |
| Commencement date | | | | | | |
| Status | Full time | Self-employed | | Full time | Self-employed | |
| Gross income | \$ | | p.a | \$ | | p.a |
| Overtime | \$ | | p.a | \$ | | p.a |
| Bonus/ commission | \$ | | p.a | \$ | | p.a |
| Social security/ pension | \$ | | p.a | \$ | | p.a |
| Rental income | \$ | | p.a | \$ | | p.a |
| Investment | \$ | | p.a | \$ | | p.a |
| Other | \$ | | p.a | \$ | | p.a |
| Total Income | \$ | | p.a | \$ | | p.a |
| Previous employer if current less than 2 years | | | | | | |
| Start date | | | | | | |

Assets

| Details | Value |
|------------------------------|-----------|
| 1. Property – owner occupied | \$ |
| Address | \$ |
| 2. Property – other | \$ |
| Address | \$ |
| 3. Property – other | \$ |
| Address | \$ |
| 4. Property – other | \$ |
| Address | \$ |
| 1. Savings - bank: | \$ |
| 2. Savings - bank: | \$ |
| 1. Motor vehicle: | \$ |
| 2. Motor vehicle: | \$ |
| Home contents: | \$ |
| Superannuation | \$ |
| Other (give details) | \$ |
| 1. | \$ |
| 2. | \$ |
| 3. | \$ |
| 4. | \$ |
| 5. | \$ |
| 6. | \$ |
| 7. | \$ |
| Total owned: | \$ |

Liabilities & expenses

| Liability | Lender | Amount owed | Monthly repayment | Credit limit | Refinance – tick if yes |
|--------------------|--------|-------------|-------------------|--------------|-------------------------|
| Mortgage 1 | | \$ | \$ | \$ | |
| Mortgage 2 | | \$ | \$ | \$ | |
| Mortgage 3 | | \$ | \$ | \$ | |
| Mortgage 4 | | \$ | \$ | \$ | |
| Line of credit: | | \$ | \$ | \$ | |
| Car loan: | | \$ | \$ | \$ | |
| Overdraft: | | \$ | \$ | \$ | |
| 1. Personal loan: | | \$ | \$ | \$ | |
| 2. Personal loan: | | \$ | \$ | \$ | |
| 1. Credit card: | | \$ | \$ | \$ | |
| 2. Credit card: | | \$ | \$ | \$ | |
| 3. Credit card: | | \$ | \$ | \$ | |
| 4. Credit card: | | \$ | \$ | \$ | |
| Taxes: | | \$ | \$ | \$ | |
| Other debts: | | \$ | \$ | \$ | |
| Total owned | | \$ | \$ | \$ | |

Basic and other living expenses

| Monthly living expenses | Amount |
|--------------------------------------------------------------------------|--------|
| Board | \$ |
| Child and Spouse Maintenance | \$ |
| Childcare | \$ |
| Clothing & Personal Care | \$ |
| General Insurance (Including Home & Contents on Primary O/Occ Residence) | \$ |
| Groceries | \$ |
| Higher Education & Vocational Training (excluding HECS/HELP) | \$ |
| Investment Property Costs (including Insurance)** | \$ |
| Medical & Health (excluding Health Insurance) | \$ |
| O/Occ Strata, Body Corporate, Land Tax | \$ |
| Other Insurances | \$ |
| Other Regular and Recurring Expenses | \$ |
| Personal Insurance (Life, Health, Sickness and Personal Accident) | \$ |
| Primary Residence Costs (excluding Insurance) | \$ |
| Private & Non-Government Education | \$ |
| Public or Government Primary & Secondary Education | \$ |
| Recreation and entertainment | \$ |
| Rent | \$ |
| Secondary Residence & Holiday Home Costs (including Insurance) | \$ |
| Transport | \$ |
| Telephone, Internet, Pay TV & Media Streaming Subscriptions | \$ |

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.

Australian residency

Are you an Australian citizen or have Australian residency?

Liquidation/ receivership

Have you been a Director or shareholder in a company where an administrator or receiver has been appointed?

Bankruptcy

Are you or have you ever been insolvent or bankrupt?

If YES – please supply details

Language

Do you speak English and understand the nature of the transaction?

If NO – what is your native language?

| Applicant 1 | | Applicant 2 | |
|-------------|---|-------------|---|
| Y | N | Y | N |
| | | | |

| |
|--|
| |
|--|

Future changes

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)

2. If YES – what kind of change are you expecting? (please explain)

- a. Temporary decrease in disposable income?
- b. Permanent decrease in disposable income?
- c. Anticipated large expenditure?

3. How will you continue to make repayments?

- a. Secured additional income
- b. Use of savings
- c. Reducing expenditure
- d. Sale of assets

| Y | N | Y | N |
|---|---|---|---|
| | | | |

| |
|--|
| |
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| |
|--|
| |
|--|

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

Business purpose declaration

I/ We declare that the credit to be provided to me/ us by the credit provider is to be applied wholly or predominantly for:

Business purpose; or

Investment purposes other than investment in residential property

IMPORTANT: You should ONLY tick/ select this declaration if this loan is wholly or predominantly for: business purposes; or investment purposes other than investment in residential property. By ticking/ selecting either of the purposes above and signing this declaration you may LOSE your protection under the National Credit Code.

Nominations

Each borrower is separately entitled under the National Credit Code to receive a copy of any notice or other document under the National Credit Code.

By nominating a person, you give up the right to be provided with multiple copies of information direct from the lender, and nominate one person to receive this information.

Nomination:

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.

Any borrower who has signed this form can advise the lender at any time in writing that they wish to cancel their nomination. Following any cancellation, the lender will from then on provide each joint borrower with their own separate copy of any notice or other document under the National Credit Code.

Declaration – all applicants

I/We:

- Warrant that all information provided as part of my/our application, any electronic application and any supporting documents, including information provided by a mortgage broker to Bluestone Mortgages on my/our behalf and information relating to my/our income and expenses, is true, correct and complete and that Bluestone Mortgages is entitled to rely upon it as such.
- Understand that the approval of any application for a home loan product is subject to Bluestone Mortgages' applicable lending criteria and I/ we may need to meet additional requirements before an application can be approved.
- Understand that my/our application does not represent a quote, pre-qualification or an offer for credit by Bluestone Mortgages and that Bluestone Mortgages may reject my/our application at its sole discretion.
- Acknowledge that Bluestone Mortgages recommends that I/ we obtain independent legal and financial advice in relation to my/our application, and in some circumstances I/ we will be required to obtain such advice.
- Are unaware of any matters now or in the foreseeable future, which will or may have a negative impact on my/ our credit rating, financial position or ability to meet my/ our obligations under a loan contract, should Bluestone Mortgages offer, and I/ we accept it.
- Speak English and understand the nature of the transaction that is the subject of my/our application.

By signing below, you make the above declarations and agree that all the information that you have provided is true and correct:

Name of applicant 1 (including middle names):

Name of applicant 2 (including middle names):

Signed: Date:

Signed: Date:

**Name of guarantor/beneficiary/other
(including middle names):**

**Name of guarantor/beneficiary/other
(including middle names):**

Signed: Date:

Signed: Date:

Privacy and Declaration Form

By signing this document, you consent to 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) collecting, using, holding and disclosing "personal information" and "credit-related information" about you.

Personal information includes any information or an opinion that can reasonably identify you, whether the information or opinion is true or not; and whether the information or opinion is recorded in a material form or not.

Credit-related information means:

- **"Credit information"**, which is information which includes your identity; the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information, financial hardship information (including information that any repayments are affected by a financial hardship arrangement), default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; personal insolvency information and publicly available information; and
- **"Credit eligibility information"**, which is credit reporting information disclosed to us by a credit reporting body ("CRB"), and any information that we derive from it.

You can find out more about how we deal with your privacy by viewing our Privacy and Credit Reporting Policy at <https://bluestone.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 or provide credit to you or provide other services.

If you have any questions or concerns about how we handle your information, please contact us on (02) 8115 5000 or 13 25 83 or by writing to us at customerservice@bluestone.com.au.

How we handle your information

Bluestone may collect, use, hold and disclose personal and credit-related information about you for the purpose of arranging or providing credit to you (including to action your instructions, contact you, verify your identity, and to assess your creditworthiness), managing that credit (including, for example, assessing hardship applications and collecting overdue payments), for the direct marketing of products and services offered by Bluestone or an organisation Bluestone is affiliated with or represents (including, for example, consumer credit insurance), managing our relationship with you (including, for example, dealing with any complaints or enquiries), and to comply with our legal obligations, including those under the National Consumer Credit Protection Act 2009 (Cth) and the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

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.

Accessing and correcting your personal information (including credit-related information)

You can gain access to the personal information (including credit-related information) that we hold about you by contacting us. Our Privacy and Credit Reporting Policy contains information about how you may access or seek correction of your personal information and credit-related information and information about how you may complain about a breach of the Australian Privacy Principles or Privacy (Credit Reporting) Code 2024, and how we deal with such complaints. Our Privacy and Credit Reporting Policy can be accessed at <https://bluestone.com.au/privacy-policy/>.

Exchange information with third parties

We may disclose your personal information to:

- other credit providers and financial institutions;
- to other guarantors or borrowers (if more than one);
- to borrowers or prospective borrowers, including in relation to any credit you guarantee or propose to guarantee;
- to prospective funders or other intermediaries (such as finance or mortgage brokers, mortgage originators, mortgage managers) and persons who assist us to provide our products to you;

Privacy Consent Form *continued*

- to any person who represents you, such as finance brokers, lawyers, mortgage brokers, guardians, persons holding power of attorney and accountants;
- 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 any mortgage broker or lender who dealt with your loan);
- to other organisations that are involved in managing or administering your finance, such as third party suppliers, printing and postal services, call centres, lenders, mortgage insurers, trade insurers and CRBs;
- to companies that provide information and infrastructure systems to us;
- to our agents, contractors or external service providers to outsource certain functions, for example, statement production, debt recovery and information technology support;
- any person where we are required by law to do so (for example, pursuant to subpoena or to a government agency such as tax authorities in Australia and overseas);
- any of our associates, marketing agencies, related entities (in Australia and overseas) or contractors (for example, policy printing houses or mail houses);
- to our auditors, insurers, re-insurers and health care providers;
- to claims related providers, such as assessors and investigators who help us with claims;
- to investors, agents or advisers, trustees, rating agencies or any entity that has an interest in your finance or our business;
- to your employer, former employer, referees or identity verification services;
- to associated businesses that may want to market products to you;
- organisations that provide products or services used or marketed by us; or
- to anyone where you have provided us consent.

Exchange information with CRBs (Notifiable matters)

The law requires us to advise you of “notifiable matters” in relation to how we may use your credit-related information. You may request to have these notifiable matters provided to you in an alternative form, such as a soft copy.

We exchange your personal and credit-related information with CRBs. We use the credit-related information that we exchange with the CRBs to confirm your identity, assess your creditworthiness, assess your application for finance and to manage that finance.

We are not required to obtain your consent before making a credit enquiry when you apply for finance or request an increase to existing finance provided by us. A CRB may record our enquiry on your credit file, disclose it to other credit providers, and use this information to assess your creditworthiness and calculate your credit score or credit rating. A credit enquiry may impact your credit score or credit rating, as CRBs may take into account the number and frequency of such requests when calculating your credit score.

The information we may exchange with CRBs includes your identification details, what type of loans you have, how much you have borrowed, whether or not you have met your loan payment obligations, whether you have entered into a financial hardship arrangement (either with us or some other third party), and if you have committed a serious credit infringement (such as fraud).

You can ask a CRB not to use your credit-related information for the purposes of pre-screening or direct marketing. You can also ask a CRB not to use or disclose your credit-related information if you have reasonable grounds to believe that you have been, or are likely to be, a victim of fraud. You have the right to request access to the credit-related information that we hold about you and make a request for us to correct that credit-related information if needed. See **‘Accessing and correcting your personal information (including credit-related information)’** above for further information.

The CRBs we may exchange your personal and credit-related information with are:

- Equifax Pty Limited – www.equifax.com.au – contact on 13 83 32; see credit reporting policy at <https://www.equifax.com.au/privacy>;
- Illion (Australia) Pty Limited – www.illion.com.au – contact on 13 23 33; see credit reporting policy at <https://www.illion.com.au/privacy-policy>; and
- Experian Australia Credit Services Pty Limited – www.experian.com.au – contact on 1300 783 684; see credit reporting policy at <https://www.experian.com.au/privacy-policy-terms-conditions>.

Privacy Consent Form *continued*

Comprehensive Credit Reporting

We participate in Comprehensive Credit Reporting ("CCR"). CCR allows lenders to access not only the negative marks on your credit file but also the positive financial behaviours you've built up over time that have been reported to the CRB. This gives a fuller, fairer picture of your credit history.

Under CCR the way we exchange credit-related information with CRBs include:

- reporting repayment history information, including whether you have made your repayments on time. This means that over time, your credit report will provide a more accurate assessment of how you manage credit; and
- reporting financial hardship information – including the fact that you have entered into a financial hardship arrangement with us.

Overseas disclosure

We may disclose your personal information (including your credit-related information) to overseas entities that provide support functions to us. Recipients may be located in New Zealand, the Philippines, the United Kingdom, Ireland and the United States.

Before we disclose any of your personal information to another entity, we will take all reasonable steps to satisfy ourselves that the entity has a commitment to protecting your personal information at least equal to our commitment or you have consented to us making the disclosure.

The personal information we hold about you may be held by us in electronic form on our secure servers and may also be held in paper form. We may use cloud storage to store this credit-related information. The cloud storage and the IT servers may be located outside Australia. We will not share any of your credit-related information with a CRB unless it has a business operation in Australia. We are not likely to share credit eligibility information with any person or organisation unless they have business operations in Australia.

Sensitive information

We may seek and collect sensitive information about you (for example, information regarding your health, racial or ethnic origin) but only if that sensitive information relates directly to our ability to arrange or provide credit to you or manage the credit provided to you. Further information regarding sensitive information can be found in our Privacy and Credit Reporting Policy.

Verifying your identity

We may verify your identity using information held by a CRB. To do this, we may disclose your personal information such as your name, date of birth and address to the CRB to obtain an assessment of whether that personal information matches information held by the CRB. The CRB may give us a report on that assessment and to do so may use personal information about you and other individuals in their files. Alternative means of verifying your identity are available on request. If we are unable to verify your identity using information held by a CRB, we will provide you with a notice and give you the opportunity to contact the CRB to update your information held by them.

We may also verify your identity by collecting, using and disclosing the information derived from your government issued documents (such as your Australian passport, state or territory driver licence, Medicare card, citizenship certificate or birth certificate) to the relevant government agency via the Document Verification Service ("DVS"), provided we have obtained your express consent to do so.

You can find more information about the DVS, including information about the operation and management of the DVS Hub by the Attorney-General's Department, at www.dvs.gov.au.

Privacy Consent Form *continued*

Signatures and date

All borrowers and guarantors must sign.

By signing this document:

- I/we confirm that I/we have read and agree to the Privacy Consent Form above and Bluestone's Privacy and Credit Reporting Policy and consent to the collection, use, holding and disclosure of my/our personal information as set out in those documents.
- I/ we consent to the receipt of notices and other documents in connection with our dealings with Bluestone to the email address I/we provided in this application.
- I/ we understand that upon giving this consent:
 - » Bluestone may no longer send paper copies of notices and other documents;
 - » I/ we should regularly check my/ our nominated email address below for notices and other documents; and
 - » I/ we may withdraw my/ our consent to the giving of notices and other documents by email at any time.
- I/we confirm that I am/we are authorised to provide any personal information provided to Bluestone and that I/we consent to the disclosure of my/our name, residential address and date of birth to a CRB and/or information derived from my/our government issued documents to the relevant government agency via the Document Verification Service or other organisation (including the document issuer or official records holder) for the purposes of electronically verifying my/our identity.

Name of applicant 1 (including middle names):

Name of applicant 2 (including middle names):

Signed:

Signed:

Date:

Date:

**Name of guarantor/beneficiary/other
(including middle names):**

**Name of guarantor/beneficiary/other
(including middle names):**

Signed:

Signed:

Date:

Date:

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:

Broker Face to Face Verification of Identity Form (this form) & 1 Current Australian Photo ID document. These documents include:

Primary identity document (one of):

- Current Australian Driver's Licence*
- Current Australian Passport (if expired, less than 2 years ago)

**If the current address is not showing on the driver's licence, another primary or secondary identification document (Rates Notice, Statement issued by a financial institution, etc) will be required.*

Option 2:

Broker Face to Face verification of identity form (this form) + Other Photo ID (incl Foreign Passport) + 1 secondary identification document + Medicare card or similar. These documents include:

Primary identity document (one of):

- Current Foreign Passport (expired not acceptable)
- Commonwealth State or Territory officially issued identification card (Photo Card)
- National Identity Card (must be English translated as required)

PLUS

Secondary identity document (one of):

- Birth certificate (foreign must be English translated)
- Citizenship certificate
- Descent certificate
- Commonwealth, Government State or Territory officially issued photo identification card
- National Identity Card

PLUS

One of:

- Medicare Card
- Centrelink Card
- Department of Veteran Affairs Card

If the above documents cannot be provided, contact Bluestone Home Loans 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 (further information is available at www.bluestone.com.au/resources/ or by calling Bluestone on 13 25 83).

B – Companies and corporate trustees

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

Full company name

Registered address

ACN

Principal place of business

Individual identification documents in Part A for all signatories of the company account

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:

Copy of the complete trust deed

If the trustee, beneficiary and settler is a company, please provide identification documents in Section B for companies

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:

The partnership agreement

If a partner is a company, please provide identification documents in Section B for companies

If a partner is an individual, please provide identification documents in Section A for individuals

Broker use only

Appointment as agent of Bluestone Mortgages for identification verification

Bluestone Mortgages appoints the Broker as its Identity Agent agent who must use the Verification of Identity Standard for the purpose of undertaking identification verification. By completing the identification verification, the Broker accepts this appointment.

I certify that for each Applicant for whom copies of identification documentation is attached:

I met with the Applicant face to face and performed a Verification of Identity (VOI) as follows:

I sighted the original identification documentation selected above.

The identification documentation appeared to be genuine originals and copies are attached.

The Applicant appeared to have similar facial characteristics to the person in the photographs included in the original identity documents.

This identification relates to

[Full name of the applicant including middle names]

The Verification of Identity took place in Australia at

on *[date]*

at Broker name (please print):

Signature of Broker:

Identity Verification and Broker Declaration Only to be used by mortgage brokers that are Bluestone authorised agents

You are required to conduct a face to face interview with the applicant(s) during which you must sight the originals of identification documents produce by applicant.

Please refer to the Bluestone Verification of Identification Procedure and Document Matrix for details of the verification procedure and documents we accept.

Once you are satisfied that the identification documents are genuine and any photograph on an identity document produced by the applicant(s) bears responsible likeness to the applicant(s), please sign the below declaration.

Please note that Bluestone is unable to proceed with this application if the following is not completed. There may be a delay in processing the application if you fail to follow the steps below.

Broker declaration

I, *[full name of the Broker]*

of *[address of the Broker]*

being a *[occupation of Broker]*

and having been directed to use the Verification of Identity Standard by Bluestone Mortgages hereby, certify that:

a. The identification relates to *[full name of the applicant(s)]* and

b. The identification was carried out on *[date]* and

c. The original current identification documents as listed in the Bluestone Verification of Identity Matrix were produced to me and copies of these documents signed, dated and endorsed by me as true copies are attached to this certificate: and

d. The Verification of Identity was conducted in accordance with the Verification of Identity Standard: and

Signature of Broker

Date:

NB: If face-to-face verification has not been completed then the borrower will be required to attend Australia Post and complete identity verification or complete identity verification via NextGen ID during the application submission process.

Verify the Checklist

This checklist is a guide to the standard mandatory documents required as part of your Bluestone mortgage application. Application form and supporting documents are to be sent to lending@bluestone.com.au

Introducer Details (please fill in all fields)

| | |
|------------|---------------|
| Name: | Company Name: |
| Telephone: | Aggregator: |
| Mobile: | Email: |

Application Documents

Bluestone servicing calculator

Increase Loan Application Form

Application Story

Signed Bluestone privacy consent form - see page 10 & 11

Signed Bluestone declaration form - see page 9

Bluestone ID requirements - verification form and supporting ID documents (If borrowers have been Bluestone ID verified less than 2 years ago, this is not required)

Statements

All applications

Proof of conduct for primary place of residence - 6 months owner occupied mortgage statement OR 6 months rental ledger/statements.

Evidence of living expenses - 3 months personal bank statements (for Specialist+ only)

Refinance:

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 with at least 1 dated within 4 weeks of the application date

Self-Employed Full Doc

Prime Product - 2 years tax return, NOA

Non-Prime Products - 1 year tax return, NOA

Self-Employed Alt Doc

All Products – One of - 6 months business bank statements, 6 months BAS OR Accountants Letter

Rental Income

Existing property – 1 month statement if the property is rented through a managing agent/real estate or 3 months rental credits on bank statements if private.

Purchase property – Bluestone valuation will be relied on for proposed rental income where applicable

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: