



Introducer Checklist & Loan Summary

COMMERCIAL LOANS ONLY

Send your applications to our Credit Team

Fax **03 9863 9051**

Email **applications@mkmcapital.com.au**

*For assistance please call your BDM
or our Credit Team on **1300 762 151***

Preliminary Information we require

- Fully completed application form
- Cover notes outlining proposal
- Valuation assessment fee
- Council rates notice or Contract of Sale
- Copy of credit report/s *(if held)*
- Last month loan statements for all debts
- Brokerage authority / mandate *(if applicable)*
- Letter of explanation for defaults
- Proof of income *(see product guide)*
- Other income: rental statement, etc.
- Recent bank statements
- Accountant letter
- Copy of trust deeds (all applicants)



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Council rates notice or Contract of Sale
Copy of credit report/s (if held)
Loan statements for all debts

Brokerage authority / mandate (if applicable)
Letter of explanation for arrears / defaults
Proof of income (see product guide)
Other income: Centrelink statement, rental
statement, etc.
Recent bank statements

Product

LEASE DOC FLEXI-DOC FULL DOC

Loan Summary

1. Borrower Name

2. Loan amount requested *(inclusive of fees)*

3. Valuation Estimate

LVR

4. Term Required 1 year 25 years

5. Interest only term *(maximum 60 months)*

6. Loan Purpose

7. Introducer Name

8. Introducer Signature

9. Brokerage Firm

10. Aggregation Panel

Date

11. Email Address

12. Best Contact Number



Pricing Disclosure & Refund Policy

COMMERCIAL LOANS ONLY

MKM Capital lends to borrowers whose risk profile falls outside normal banking parameters. Loans are priced according to risk. Please refer to Product Guide or your BDM for pricing. All pricing is indicative and subject to confirmation by MKM Capital in writing, on approval of your application.

Interest Rate

 % per annum

Indicative Loan Set-up Costs

Valuation assessment fee

 \$

Application fee

 \$

Risk fee

 % \$

Title insurance

 \$

Legal fees

 \$

Government charges *(estimate)*

 \$

Broker mandate

 \$

TOTAL

 \$

- The Valuation Assessment Fee is payable with the application.
- Remaining fees will be deducted from the loan at settlement.

Applicant 1

Applicant 2



Loan Application Form

COMMERCIAL LOANS ONLY

Borrower/Company

1. Full Name

ABN

ACN

2. Name of Trust (if trustee)

3. Street Address

Suburb

Postcode

4. Postal Address

Suburb

Postcode

5. Contact Details

Name

Position

Phone

Fax

6. Nature of Business

7. Period Trading

Years

Months

Security Offered

Security 1

1. Name of Owner/s

2. Security Address

Suburb

Postcode

3. Estimated Value/Purchase Price 4. Owner Occupied

Investment

5. Property Type

6. Zoning

Less than 10 Acres (4 ha) Y / N

7. Property access details for Valuer

Contact Name

Mobile

Landline

Security 2

8. Name of Owner/s

9. Security Address

Suburb

Postcode

10. Estimated Value/Purchase Price 11. Owner Occupied

Investment

12. Property Type

13. Zoning

Less than 10 Acres (4 ha) Y / N

14. Property access details for Valuer

Contact Name

Mobile

Landline



Loan Application Form

COMMERCIAL LOANS ONLY

Borrower/Director/Guarantor 1

1. Title
 Dr / Mr / Ms / Mrs / Other:

Last Name

Given Names

2. Date of Birth

3. Australian Citizen or PR
 Yes No

4. Current Address

Suburb Postcode

5. Time at Current Address
Years Months

6. Postal Address after Settlement

Suburb Postcode

7. Contact Details (Two phone numbers mandatory)
Landline Mobile

Email

8. Driver's Licence Expiry Date

9. Name of nearest relative not living with you

Relationship

Landline Mobile

10. Occupation

Employer Years

Borrower/Director/Guarantor 2

11. Title
 Dr / Mr / Ms / Mrs / Other:

Last Name

Given Names

12. Date of Birth

13. Australian Citizen or PR
 Yes No

14. Current Address

Suburb Postcode

15. Time at Current Address
Years Months

16. Postal Address after Settlement

Suburb Postcode

17. Contact Details (Two phone numbers mandatory)
Landline Mobile

Email

18. Driver's Licence Expiry Date

19. Name of nearest relative not living with you

Relationship

Landline Mobile

20. Occupation

Employer Years



Loan Application Form

COMMERCIAL LOANS ONLY

Rental Income (Security Property Only)

Gross Rental p.a.

Outgoings Paid by Tenant

Yes No Unknown

Loan Purpose

Refinances Only

Disbursements	Amount
Total liabilities to be paid out	\$
	\$
	\$
	\$
	\$
	\$
Strata, Council & Water Rates	\$
SUB TOTAL	\$
Brokerage	\$
MKM Fees	\$
TOTAL LOAN REQUIRED	\$

Purchases Only

Disbursements	Amount
Price	\$
Stamp Duty	\$
Conveyancing	\$
FUNDS REQUIRED AT SETTLEMENT LESS	
Own Funds	\$
Gift	\$
	\$
SUB TOTAL	\$
Brokerage	\$
MKM Fees	\$
TOTAL LOAN REQUIRED	\$



Loan Application Form

COMMERCIAL LOANS ONLY

Solicitor

1. Name of Firm

2. Email

3. Contact Details

Name

Position

Phone

Fax

Accountant

1. Name of Firm

2. Email

3. Contact Details

Name

Position

Phone

Fax

Insolvency

1. Have you ever been Bankrupt or entered into a Part 9 or Part 10 agreement?

Y / N

2. Have you ever held office in any company over which a Liquidator or Receiver was appointed?

Y / N

3. If yes, please explain:

Application Declaration & Acknowledgement

I hereby confirm that:

- All information disclosed in this application is true and correct.
- If another person has completed the application on my behalf, I have reviewed all information before signing to ensure it is correct.
- I understand that MKM may verify information provided with the application.
- I am aware of the fees charged by MKM and have read the refund policy.
- I consent to receiving communications about my loan, electronically.

Signature 1

Date

Signature 2

Date



Borrower and Guarantor Declaration & Privacy Act 1988 Privacy Consent

COMMERCIAL LOANS ONLY

By signing this document you consent to us (MKM Capital Pty Ltd ACN 111 776 464 Australian Credit Licence Number 391121) 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.mkmcapital.com.au/about/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 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 at <http://www.mkmcapital.com.au/about/privacy-policy> or by contacting us on 1300 762 621. 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 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 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.

Exchange information with guarantors We and the lenders mortgage insurers below may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

Exchange sensitive information We may exchange your personal information including your sensitive health information with banks, real estate agents, doctors, lawyers, social workers, psychologists, lessors and financiers for assessing an application for credit. We will confirm your employment with your employer.

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 organisation to verify information you have provided including but not limited to banks, real estate agents, lawyers, accountants, town planners, building consultants, and councils
- Any person considering acquiring an interest in our business or assets
- 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.

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 whom 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 who can be contacted and a copy of the privacy policy obtained on 1300 655 422 or genworth.com.au; and QBE Lenders Mortgage insurance Limited who can be contacted and a copy of their privacy policy obtained on 1300 367 764 or qbelmi.com

The privacy and credit reporting policies of the LMIs 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 the LMI holds 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 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.

Signatures of Director/Guarantor

You consent to the use of your personal and credit information as set out above.

Signature

Date

Print Name

Signature

Date

Print Name



Income Statutory Declaration

To be completed when one or more applicants is self employed

COMMERCIAL LOANS ONLY

I/We Name

ABN

Loan Amount

Address

Type of Business

Make the following declaration under the Statutory Declarations Act 1959 :

- A.** I/we have requested MKM Capital Pty Ltd not to require any further documentary evidence of our income;
- B.** I/we have carefully considered our financial position and, in accordance with the recommendation of MKM Capital Pty Ltd, have sought and obtained such financial and other advice as I/we consider appropriate in connection with the proposed loan and acknowledge that I/we are not relying on MKM Capital Pty Ltd verifying or reviewing our financial position any further;
- C.** I/we are able to meet the repayments on this proposed loan, as I/well as all our other financial obligations and living expenses, as and when they fall due and without hardship;
- D.** There are no other significant issues relevant to the application that should be brought to the attention of MKM Capital Pty Ltd not already contained in this document or the loan application;
- E.** I/we acknowledge that MKM Capital Pty Ltd is relying on this statement in considering whether or not to approve our loan application.

Our Annual Income Details

1. Net profit (*before tax*) per year

2. Net profit (*after tax*) per year

3. Gross rental income (*before tax*) per year

4. Gross other income (*before tax*) per year

5. Financial commitments after settlement excluding MKM Loan and living expenses per year

All of the amounts shown above are a true and accurate representation of our financial position.

I/We understand that a person who intentionally makes a false statement in a statutory declaration is guilty of an offence under section 11 of the Statutory Declarations Act 1959, and I/we believe that the statements in this declaration are true in every particular.

Applicant 1 Name

Signature

Applicant 2 Name

Signature

Declared at (*place*)

Date

Before me

Full name

Qualification

JP Solicitor

Address



Fee Payment Details

COMMERCIAL LOANS ONLY

Credit Card Authority (Visa/Mastercard Only)

1. Date

I/We hereby authorise MKM Capital Pty Ltd to charge the amount shown below in relation to fees for my/our loan application to the following credit card.

2. The total amount being debited from my/our credit card is:

3. Credit Card Number

4. Credit Card Expiry Date

 /

5. Card Security Number (last 3 digits on back of card)

6. Cardholders Name

7. Cardholder's Signature

Bank Account Details for Cash Payment

Bank ANZ Bank
Branch 533 Blackburn Road, Mt Waverley VIC 3149
BSB 013-366
Account 4983-51691
Name MKM Capital Pty Ltd
Reference Please include borrowers surname or company name

Refund Policy

Fees will be refunded if we decline the loan, less out-of-pocket costs such as valuation report, credit checks, title searches etc. Fees are not refundable if you withdraw an application or choose not to proceed with an offer of finance. Depending on the stage of the loan when you withdraw, you may also be invoiced for unpaid fees. In accordance with the lending practice of most institutions, valuation reports obtained specifically for mortgage lending purposes are not released to applicants or their representatives, regardless of payment.



Certificate Of Identification

MKM Accredited Broker to complete and send together with certified ID documents

COMMERCIAL LOANS ONLY

All applicants, guarantors, directors shareholders > 25% must be identified and certified copies of ID provided as per list on next page. If MKM accredited broker cannot personally meet with borrower to identify them then Australia Post can assist for a fee.

I
(full name)

of
(address)

hereby certify that:

a. This identification relates to

(full name of person being identified)

b. The identification was carried out on (date)
at
(address including country)

c. The identification documents as listed below were produced to me and appear to be genuine originals.

d. The documentation provided is current or within acceptable time frames.

e. The person being identified appears to have similar facial characteristics as the person in the photographs included in the original identity documents referred to at item (c) above.

f. The Verification of Identity has been conducted in accordance with the Commissioner of Titles and Registrar of Titles Joint Practice for Verification of Identity.

g. Nothing in my dealings with the customer has raised any suspicions concerning the proposed transaction.

Dated this day of Year 20

Broker Signature

Broker Name

Broker Telephone Number

Land title Identity verification form



Instructions

The details in section A must exactly match your identification documents. Section C should contain the address of the property being transacted (e.g. address of the property being sold, transferred, etc). If you have changed your name from that on an identification document, you will also need to provide a change of name document. You must produce original and current identification documents in one of the following categories. Please check which documents are acceptable below.

A translation will be required for Passports, Drivers licences and Birth certificates if not in English. The translation is to be completed by a NAATI accredited translator (go to www.naati.com.au for details).

You should produce two category 1 documents, if these have been issued to you. If you cannot satisfy category 1 requirements then you must produce documents from the highest other category possible.

Australian citizen or resident				Non-Australian citizen or resident
Category 1	Category 2	Category 3	Category 4 (a)#	Category 5
ONE of the following <ul style="list-style-type: none"> Australian passport Foreign passport including an Australian resident visa label ◊ 	ONE of the following <ul style="list-style-type: none"> Australian passport Foreign passport including an Australian resident visa label ◊ 	ONE of the following <ul style="list-style-type: none"> Australian drivers licence Proof of age card / Photo card (issued by a state or territory) 	<ul style="list-style-type: none"> Declaration of Identity[^] (issued in the last 3 months) 	<ul style="list-style-type: none"> Foreign passport AND <ul style="list-style-type: none"> ONE of the following <ul style="list-style-type: none"> (a) Australian / foreign drivers licence Proof of age card / Photo card (issued by a state or territory)
AND	AND	AND	AND	
ONE of the following <ul style="list-style-type: none"> Australian drivers licence Proof of age card / Photo card (issued by a state or territory) 	ONE of the following <ul style="list-style-type: none"> Full birth certificate Citizenship certificate 	ONE of the following <ul style="list-style-type: none"> Full birth certificate Citizenship certificate 	ONE of the following <ul style="list-style-type: none"> Full birth certificate Citizenship certificate 	OR <ul style="list-style-type: none"> (b) Full birth certificate
	AND <ul style="list-style-type: none"> ONE of the following <ul style="list-style-type: none"> Medicare card Centrelink card DVA card 	AND <ul style="list-style-type: none"> ONE of the following <ul style="list-style-type: none"> Medicare card Centrelink card DVA card 	AND <ul style="list-style-type: none"> ONE of the following <ul style="list-style-type: none"> Medicare card Centrelink card DVA card 	AND <ul style="list-style-type: none"> ONE of the following <ul style="list-style-type: none"> Medicare card Centrelink card DVA card Foreign government issued identity document
AND (if required) Change of name* <ul style="list-style-type: none"> Marriage certificate Change of name certificate 	AND (if required) Change of name* <ul style="list-style-type: none"> Marriage certificate Change of name certificate 	AND (if required) Change of name* <ul style="list-style-type: none"> Marriage certificate Change of name certificate 	AND (if required) Change of Name* <ul style="list-style-type: none"> Marriage certificate Change of name certificate 	AND (if required) Change of Name* <ul style="list-style-type: none"> Marriage certificate Change of name certificate

How to lodge your application at Australia Post

- Lodge your form at any participating Australia Post retail outlet. To find the nearest participating outlet, please go to auspost.com.au/find/landtitle or call 13 POST (13 7678).
- Do not complete section D in advance. Your signature must be witnessed by the Australia Post verifier.
- Identification documents presented must be original and current.
- Copies of your identification documents will be certified as true copies and forwarded to your conveyancer / lawyer / mortgagee.
- Your photo will be taken by Australia Post and forwarded to your conveyancer / lawyer / mortgagee.
- The fee for the verification of identity service is payable to Australia Post. Fees can be paid by cash, EFTPOS, Visa or MasterCard. Cheques are not accepted.
- If you have a Client Authorisation form, or other registry instrument or document it can be presented and witnessed by Australia Post when this form is lodged.

◊ If your foreign passport does not contain an Australian visa sticker, you must present a letter / printed email from the Department of Immigration with your visa details;

* Must be issued by the Registry of Births, Deaths and Marriages. Documents issued by a celebrant are not acceptable;

^ The Declaration of Identity is a statutory declaration by a person who knows the applicant and must detail the following:

- The full name, address and date of birth (must be 18+ years of age) of the person making the declaration;
 - The occupation of the person making the declaration;
 - The nature of the declarants relationship with the person being identified;
 - A declaration that they are not a relative of the person being identified;
 - That the declarant is not a party to the conveyancing transaction the person being identified has or is entering into;
 - The length of time that they have known the person being identified (must be more than 12 months); and
 - That to the declarant's knowledge, information and belief the person being identified is who they purport to be.
- Note: The person being identified and the person making the statutory declaration are to attend and each be verified in the same face-to-face in-person interview.

Category 4(b) is not performed by Australia Post.

