

# Introducer Checklist & Loan Summary

## Commercial Loan Application



Australian Credit Licence No. 522267

Send your applications to [applications@mkmcapital.com.au](mailto:applications@mkmcapital.com.au). For assistance please call your BDM.

### Loan Summary

1. Borrower Name

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

BDM

3. Valuation Estimate

LVR

%

4. Term Required

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

6. Loan Purpose

7. How is this loan with MKM improving your client's overall situation?

### Checklist

#### Application and Supporting Documentation

##### Application Form

- ☐ Introducer Section fully completed and signed
- ☐ Completed Credit Card Authority
- ☐ Loan Application fully completed, signed and witnessed by borrower/s

##### Income Evidence

##### PAYG applicants

- ☐ YTD payslip covering a minimum of 2 pay cycles (dated within 4 weeks of application)

##### Self employed applicants – Full Doc

- ☐ 1 year certified tax returns and financial statements (profit & loss and balance sheets)
- ☐ ATO Notice of Assessment

##### Self employed applicants – Flexi Doc

- ☐ Income Statutory Declaration witnessed by JP or Solicitor
- ☐ Accountant's Declaration

##### Other income – any one (1) of the following documents is required

- ☐ Centrelink Income Statement (dated within 4 weeks of application)
- ☐ Copy of lease/rental statement

##### Other Documents

- ☐ Verification of identification completed with legible copies of ID (if sighted face-to-face)
- ☐ Completed serviceability calculator
- ☐ Remove all Tax File Numbers
- ☐ Copy of Trust Deed (for all Trust applications)
- ☐ Signed Contract of Sale/Purchase Contract including Section 32
- ☐ 6 months statements on all mortgage facilities being refinanced (issued within 4 weeks of application)

##### Expense/Liability Evidence

- ☐ Most recent statement on all mortgage facilities not being refinanced
- ☐ Most recent monthly statement for all unsecured/vehicle debts (where impairment exists we recommend 3 months)
- ☐ Copy of council rates notice on security properties

# Introducer Declaration

## Commercial Loan Application



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Description of major requirements	Yes / No	Comment
1. Have you made reasonable inquiries about the applicant's requirements and objectives in relation to the credit contract?	<input type="radio"/> Y/ <input type="radio"/> N	
2. Have you made reasonable inquiries about the applicant's financial situation?	<input type="radio"/> Y/ <input type="radio"/> N	
3. Have you taken reasonable steps to verify the applicant's financial situation?	<input type="radio"/> Y/ <input type="radio"/> N	
4. Have you made a preliminary assessment of whether the credit contract will be unsuitable for the applicant, taking into account: <ul style="list-style-type: none"> <li>– the applicant's requirements and objectives?</li> <li>– the applicant's financial situation?</li> </ul>	<input type="radio"/> Y/ <input type="radio"/> N	
<b>Other</b>		
5. Have you: <ul style="list-style-type: none"> <li>a) Met with all applicants?</li> <li>b) Interviewed all applicants by phone?</li> <li>c) Monitored &amp; supervised a referring broker who has met with all applicants?</li> </ul>	<input type="radio"/> Y/ <input type="radio"/> N <input type="radio"/> Y/ <input type="radio"/> N/ <input type="radio"/> NA <input type="radio"/> Y/ <input type="radio"/> N/ <input type="radio"/> NA	
6. Does the applicant have any evident special need regarding assistance to understand the terms of this loan? (e.g. numeracy, literacy or language needs)	<input type="radio"/> Y/ <input type="radio"/> N	
7. Does the applicant know the interest rates, fees & exit costs associated with the loan?	<input type="radio"/> Y/ <input type="radio"/> N	
8. Introducer Name	9. Introducer ACL Number / ACR Number	
<input type="text"/>	<input type="text"/>	
10. Introducer Signature	11. Date	
<input type="text"/>	<input type="text"/>	
12. Introducer Business Name	13. Aggregation Panel (if applicable)	
<input type="text"/>	<input type="text"/>	
14. Email Address	15. Best Contact Number	
<input type="text"/>	<input type="text"/>	

# Product Disclosure

## Commercial Loan Application



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MKM Newco Pty Ltd 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 Newco Pty Ltd on approval of your application.

### Product type

### Indicative Loan Set-up Costs

Valuation assessment fee

Application fee

Risk fee

 % 

Annual loan administration fee

Interest rate

 %

Title insurance

Legal fees

Unsecured creditor payments @ \$15 each

**TOTAL**

- The Valuation Assessment Fee is payable prior to ordering the valuation.
- Remaining fees will be deducted from loan funds at settlement.

# Loan Application Form

## Commercial Loan Application

### Applicant 1

☐ Borrower ☐ Guarantor

1. Title

☐ Dr ☐ Mr ☐ Ms ☐ Mrs ☐ Other:

☐ Permanent resident ☐ Australian citizen

Last Name

Given Names

2. Date of Birth

☐ Married ☐ Single ☐ Divorced

3. Current Address

☐ Rent ☐ Own ☐ Free Accom. ☐ Living with family/Boarding

Suburb

Postcode

4. Time at Current Address

Years

Months

5. Postal Address after Settlement

Suburb

Postcode

6. Contact Details (Two phone numbers mandatory)

Landline

Work

Mobile

Email

7. Driver's Licence

Expiry Date

8. Number of Dependents

Age of Dependents

9. Name of nearest relative not living with you

Relationship

Best contact number

### Applicant 2

☐ Borrower ☐ Guarantor

1. Title

☐ Dr ☐ Mr ☐ Ms ☐ Mrs ☐ Other:

☐ Permanent resident ☐ Australian citizen

Last Name

Given Names

2. Date of Birth

☐ Married ☐ Single ☐ Divorced

3. Current Address

☐ Rent ☐ Own ☐ Free Accom. ☐ Living with family/Boarding

Suburb

Postcode

4. Time at Current Address

Years

Months

5. Postal Address after Settlement

Suburb

Postcode

6. Contact Details (Two phone numbers mandatory)

Landline

Work

Mobile

Email

7. Driver's Licence

Expiry Date

8. Number of Dependents

Age of Dependents

9. Name of nearest relative not living with you

Relationship

Best contact number

# Loan Application Form

## Commercial Loan Application



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### Company

☐ Borrower ☐ Guarantor

#### 1. Full Name (If trustee, include name of trust)

ABN

ACN

#### 2. Street Address

Suburb

Postcode

#### 3. Postal Address

Suburb

Postcode

#### 4. Contact Details

Name

Position

Phone

Fax

#### 5. Nature of Business

Period Trading

Years

Months

## Employment & Income

### Applicant 1: Current Salary Employment

#### 1. Employer name

#### 2. Employer contact name

Phone

#### 3. Employment status:

☐ Full time ☐ Part time ☐ Casual ☐ Contract ☐ Seasonal

#### 4. Occupation

#### 5. Start date

#### 6. Annual gross income

### Applicant 1: Previous Salary Employment

(if less than 2 years)

#### 1. Employer name

#### 2. Employer contact name

Phone

#### 3. Employment status:

☐ Full time ☐ Part time ☐ Casual ☐ Contract ☐ Seasonal

#### 4. Occupation

#### 5. Annual gross income

#### 6. Start date

#### 6. End date

### Applicant 1: Current Self Employment

#### 1. Business name

ABN / ACN

Years in business

#### 2. Business Nature

#### 3. Gross profit before tax (if no financials)

#### 4. Financials for current year:

Depreciation:

Pre-tax profits:

Gross salary paid to owner:

# Loan Application Form

## Commercial Loan Application



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## Employment & Income

### Applicant 2: Current Salary Employment

1. Employer name

2. Employer contact name

Phone

3. Employment status:

☐ Full time ☐ Part time ☐ Casual ☐ Contract ☐ Seasonal

4. Occupation

5. Start date

6. Annual gross income

\$

### Applicant 2: Previous Salary Employment

(if less than 2 years)

1. Employer name

2. Employer contact name

Phone

3. Employment status:

☐ Full time ☐ Part time ☐ Casual ☐ Contract ☐ Seasonal

4. Occupation

5. Annual gross income

\$

6. Start date

6. End date

### Applicant 2: Current Self Employment

1. Business name

ABN / ACN

Years in business

2. Business Nature

4. Gross profit before tax (if no financials)

\$

5. Financials for current year:

Pre-tax profits:

\$

Depreciation:

Gross salary paid to owner:

\$

\$

### Other Income (e.g. Pension, Gov't Allowances, Board, Rental Income)

Source	Type/Description	Applicant #	Payment p/mth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



# Loan Application Form

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## Security Offered

### Security 2

1. Name of Owner/s

2. Security Address

Suburb

Postcode

3. Estimated Value/Purchase Price 4. ☐ Owner Occupied

☐ Investment

5. Zoning

Less than 5 Acres (2.02 ha) ☐ Y / ☐ N

6. Property Type

7. Property access details for

Valuer Contact Name

Mobile

Work

Home

## Loan Purpose

### Refinances Only

Disbursements	Amount
Total liabilities to be paid out	\$
Cash Out	\$
	\$
	\$
	\$
	\$
Strata, Council & Water Rates	\$
<b>SUB TOTAL</b>	\$
MKM Fees	\$
<b>TOTAL LOAN REQUIRED</b>	\$

### Purchases Only

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



# Loan Application Form

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## Living Expenses

Please complete each box below with a monthly figure. If a category does not apply to you please put in \$0.

### Current monthly expenses

Groceries

Clothing & Personal Care

Education Expenses (school fees, books, uniforms, camp fees, music lessons etc.)

Child Care

Child Support

Insurance Premiums (health, home & contents, car, life, TPD, etc.)

Medical/Health Expenses

Recreation/Entertainment (restaurants, memberships, holidays)

Communication Expenses (i.e. telephone, internet, pay TV, other subscriptions)

Home Property Costs (utilities, council rates, maintenance etc.)

Transport (fuel, public transport, registrations, parking, tolls etc.)

Other Expenses (rent, board etc.)

### TOTAL

### Monthly Repayment

\$
\$
\$
\$
\$
\$
\$
\$
\$
\$
\$
\$

### Future changes to monthly expenses

After taking out this loan, do you envisage an increase or decrease to your monthly living expenses? If so please provide comments below.

--

## Solicitor/Conveyancer

### 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

--

# Loan Application Form

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### 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:

### Significant Changes in Future

Do you know of any foreseeable significant changes to your circumstances that will lead to changes in your ability to make contracted repayments? Provide details.

1. Temporary change in income

☐ Y / ☐ N

2. Permanent change in income

☐ Y / ☐ N

3. Anticipated large expenditure

☐ Y / ☐ N

4. If yes, please explain how this will be managed so that your loan commitment does not cause you financial hardship:

5. Is there anything else that may reasonably be expected to have a bearing on your application for credit, knowing that if you leave such information out it may create problems in the future?

☐ Y / ☐ N

6. Are you comfortable with your ability to make repayment under the proposed loan without difficulty?

☐ Y / ☐ N

7. Please specify:

### 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 Newco Pty Ltd may verify information provided with the application.
- I am aware of the fees charged by MKM Newco Pty Ltd.
- I consent to receiving communications about my loan, including NCCP notices, electronically.

Signature 1

Date

Signature 2

Date

# Privacy Consent

Borrower and Guarantor  
Declaration & Privacy Act 1988  
Commercial Loan Application



Australian Credit Licence No. 522267

By signing this document you consent to us (MKM Newco Pty Ltd ABN 64639174315 Australian Credit Licence Number 522267) 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](http://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 [qbeldmi.com](http://qbeldmi.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 Borrower(s) and date

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

Borrower (1) – Signature

Date

Borrower (1) – Print Name

Borrower (2) – Signature

Date

Borrower (2) – Print Name

## Signatures of Guarantor(s) and date

Guarantor (1) – Signature

Date

Guarantor (1) – Print Name

Guarantor (2) – Signature

Date

Guarantor (2) – Print Name

# Fee Payment Option

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### Credit Card Authority (Visa/Mastercard Only)

1. Date

I/We hereby authorise MKM Newco Pty Ltd to charge the amount shown below in relation to the valuation assessment 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

8. This is a

☐ Debit Card / ☐ Credit Card

### Bank Account Details for Cash Payment

**Bank** ANZ Bank  
**Branch** 533 Blackburn Road, Mt Waverly VIC 3149  
**BSB** 013-408  
**Account** 4267-24532  
**Name** MKM Newco Pty Ltd  
**Reference** Please include borrower surname/s or company name.

# Income Statutory Declaration

To be completed when one or more applicants are self employed

## Commercial Loan Application



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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 Newco 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 Newco Pty Ltd, have sought and obtained such financial and other advice as I/we consider appropriate connection with the proposed loan and acknowledge that I/we are not relying on MKM Newco Pty Ltd verifying or reviewing our financial position any further;
- C.** I/We are able to meet the repayments on this proposed loan, as 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 Newco Pty Ltd not already contained in this document or the loan application;
- E.** I/We acknowledge that MKM Newco Pty Ltd is relying on this statement in considering whether or not to approve our loan application.

## Our Annual Income Details

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

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

3. Gross other income (*before tax*) e.g. PAYG, Centrelink etc. 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

Declared at (*place*)

Date

Before me (*full name*)

Applicant 2 Name

Signature

Signature

Qualification

☐ JP ☐ Solicitor

Address

# Certificate of Identification

MKM Accredited Introducer to complete  
and send together with ID Documents

## Commercial Loan Application



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All borrowers and guarantors must be identified and copies of ID provided. If MKM Newco Pty Ltd accredited introducer cannot personally meet with borrower/guarantor to identify them then they are required to go to an Australia Post office.

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

Introducer Signature

Introducer Name

Introducer Telephone Number