中文

MERITON PROPERTY FINANCE APPLICATION

MERITON
PROPERTY FINANCE

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PROPERTY FINANCE

PROPERTY FINANCE APPLICATION

APPLICANT(S) / 申请人

1ST BORROWER / **第一借款人**:

2ND BORROWER / **第二借款人**:

COMPANY NAME / **公司名称**:

PROPERTY ADDRESS / **所购物业地址**:

PURCHASE PRICE / **购买价格**:

$

LOAN REQUIRED / **贷款额**:

$

LVR / **借贷比例**:

PURPOSE:

☐ Owner Occupier / **自住**

☐ Investor / **投资人**

Please note that if finance is approved under the investment stream, Meriton will be the sole property management for the duration of the loan. Property cannot be owner occupied.

注意：如果获批贷款的物业是投资房，MERITON将成为物业在贷款期间唯一的管理方。物业不可由业主自住。

NOTE: APPLICANTS MUST POST A COMPLETED AND SIGNED HARD COPY OF THE LOAN APPLICATION FORM WITH ALL SUPPORTING DOCUMENTATION TO:

Meriton Property Finance
Level 11/528 Kent Street
Sydney NSW 2000

注意：申请人须按要求填写该申请表并签字，并以邮寄方式将原始表格及相关证明文件寄至：

Meriton Property Finance
Level 11/528 Kent Street
Sydney NSW 2000

Meriton Tower, Level 11, 528 Kent Street, Sydney NSW 2000
Tel: (02) 9287 2888 | Fax: (02) 9287 2732
finance@meriton.com.au

MERITON PROPERTY FINANCE PTY LIMITED
AUSTRALIAN CREDIT LICENCE NO: 393461
ABN 36 101 180 607

请用英文填写此申请表格

APPLICANT 1 / 第一申请人: DETAILS / 基本信息

Personal / 个人

Title / 称谓

Given names *include first and middle* / 名字

Last name / 姓氏

Date of Birth / 出生日期

Australian resident? / 澳大利亚居民？

☐ Yes / 是 ☐ No / 否

Australian Citizen? / 澳大利亚公民？

☐ Yes / 是 ☐ No / 否

Driver's Licence number / 驾照号码

State of issue / 颁发地区

Marital Status / 婚姻状况

☐ Married/已婚 ☐ Divorced/离异 ☐ De Facto/同居 ☐ Widowed/丧偶 ☐ Single/单身

No. of dependants / 未成年子女数量

Age of dependants / 未成年子女年龄

Contact / 联系方式 *Meriton requires a minimum of three years residential details* / 公司要求提供至少三年的居住信息

Home address / 居住地址 - *PO Box not allowed* / 邮局信箱号码无效

State / 州

Postcode / 邮政编码

Years lived at home address / 在此处居住时长

Previous home address / 之前居住地址 *if at current home for less than 3 years* / 如果在现居住地少于三年

State / 州

Postcode / 邮政编码

Years lived at previous home address / 在此处居住时长

Mailing address / 通信地址 *if not the same as home address* / 如与居住地址有别

State / 州

Postcode / 邮政编码

Current residential status / 目前居住状态

☐ Own/ 完全所有 ☐ Mortgage/ 有按揭 ☐ Rent/ 租住 ☐ Live with parents/ 与父母家人同住

Other *please provide details* / 其它请特指

Home phone number/宅电

Work phone number/工作电话

Mobile phone number/手机

Fax number/传真

E-mail address / 电子邮件地址

Employment / 工作情况 Meriton requires a minimum of three years employment details / 要求提供至少三年的工作信息

Employment type / 就业类型

☐ Full-time/全职 ☐ Part-time/兼职 ☐ Casual/临时 ☐ Self-employed/自雇

Occupation / 职业

Current employer/当前雇主/如自雇

if self employed, provide business/trading/company name and ABN 须提供生意或公司名称以及公司注册号码ABN

Length of employment/工作年限

Previous employer 1/前任雇主1

if current employment if less than 3 years/ 如果当前工作年限少于3 年

Length of employment/工作年限

Previous employer 2/前任雇主2

if length of employment already provided is less than 3 years/ 如果已提供的工作年限小于3 年

Length of employment/工作年限

Base income/基本工资 *gross annual/* 税前年薪

$

Overtime/加班收入 *gross annual/*税前年薪

$

Other allowances/其它补助收入 *gross/* 税前年薪

$

Other income *gross annual provide details e.g. bonuses, veteran's pension, second job, etc.*
其他收入 年薪，需提供详细信息，例如：奖金，退伍津贴，第二职业等

$

Rental income *weekly*
租金收入 每周

$

请用英文填写此申请表格

APPLICANT 2 / 第二申请人: DETAILS / 基本信息

Personal / 个人

Title / 称谓

Given names *include first and middle* / 名字

Last name / 姓氏

Date of Birth / 出生日期

Australian resident? / 澳大利亚居民？

☐ Yes / 是 ☐ No / 否

Australian Citizen? / 澳大利亚公民？

☐ Yes / 是 ☐ No / 否

Driver's Licence number / 驾照号码

State of issue / 颁发地区

Marital Status / 婚姻状况

☐ Married/已婚 ☐ Divorced/离异 ☐ De Facto/同居 ☐ Widowed/丧偶 ☐ Single/单身

No. of dependants / 未成年子女数量

Age of dependants / 未成年子女年龄

Contact / 联系方式 *Meriton requires a minimum of three years residential details* / 公司要求提供至少三年的居住信息

Home address / 居住地址 - *PO Box not allowed* / 邮局信箱号码无效

State / 州

Postcode / 邮政编码

Years lived at home address / 在此处居住时长

Previous home address / 之前居住地址 *if at current home for less than 3 years* / 如果在现居住地少于三年

State / 州

Postcode / 邮政编码

Years lived at previous home address / 在此处居住时长

Mailing address / 通信地址 *if not the same as home address* / 如与居住地址有别

State / 州

Postcode / 邮政编码

Current residential status / 目前居住状态

☐ Own/ 完全所有 ☐ Mortgage/ 有按揭 ☐ Rent/ 租住 ☐ Live with parents/ 与父母家人同住

Other *please provide details* / 其它请特指

Home phone number/宅电

Work phone number/工作电话

Mobile phone number/手机

Fax number/传真

E-mail address / 电子邮件地址

Employment / 工作情况 Meriton requires a minimum of three years employment details / 要求提供至少三年的工作信息

Employment type / 就业类型

☐ Full-time/全职 ☐ Part-time/兼职 ☐ Casual/临时 ☐ Self-employed/自雇

Occupation / 职业

Current employer/当前雇主/如自雇

if self employed, provide business/trading/company name and ABN 须提供生意或公司名称以及公司注册号码ABN

Length of employment/工作年限

Previous employer 1/前任雇主1

if current employment if less than 3 years/ 如果当前工作年限少于3 年

Length of employment/工作年限

Previous employer 2/前任雇主2

if length of employment already provided is less than 3 years/ 如果已提供的工作年限小于3 年

Length of employment/工作年限

Base income/基本工资 *gross annual/* 税前年薪

$

Overtime/加班收入 *gross annual/*税前年薪

$

Other allowances/其它补助收入 *gross/* 税前年薪

$

Other income *gross annual provide details e.g. bonuses, veteran's pension, second job, etc.*
其他收入 年薪，需提供详细信息，例如：奖金，退伍津贴，第二职业等

$

Rental income *weekly*
租金收入 每周

$

COMPANY 公司 / FAMILY TRUSTEE DETAILS 家庭信托基本信息 *IF APPLICABLE* 如适用

Details / 基本信息

Company Name / **公司名称**

ABN/ACN / **生意注册号码/公司注册号码**

Principal Place of Business/Administration / **主要经营办公地点** – *PO Box not allowed /* **邮局信箱号码无效**

Full Address of the Registered Office / **公司注册详细地址** – *PO Box not allowed /* **邮局信箱号码无效**

Postal Address / **通信地址**

Phone Number / **电话号码**

Fax Number / **传真号码**

Industry / **所属行业**

Business Contact Name / **公司联系人**

Phone Number / **电话号码**

Company registered at ASIC as: *(select one)* **公司在澳大利亚证券和投资委员会注册为:(请选择一项)**

☐ Public Company / **上市公司**

☐ Proprietary/Private Company / **私营或私有公司**

Full Name of each Director of the Company / **公司所有董事全名**

Director (1) / **董事1**

Percentage Shareholding / **持股比例**

Director (2) / **董事2**

Percentage Shareholding / **持股比例**

Director (3) / **董事3**

Percentage Shareholding / **持股比例**

Director (4) / **董事4**

Percentage Shareholding / **持股比例**

Director (5) / **董事5**

Percentage Shareholding / **持股比例**

Director (6) / **董事6**

Percentage Shareholding / **持股比例**

If Proprietary/Private Company, please provide; / **若为私有公司，请提供**

Full Name and Address of the Beneficial Owners* / **权益所有人的全名和地址***

Full Name (1) / **姓名(1)**

Residential Address (1) / **家庭住址(1)** *PO Box not allowed /* **邮局信箱号码无效**

Full Name (2) / **姓名(2)**

Residential Address (2) / **家庭住址(2)** *PO Box not allowed /* **邮局信箱号码无效**

Full Name (3) / **姓名(3)**

Residential Address (3) / **家庭住址(3)** *PO Box not allowed /* **邮局信箱号码无效**

Full Name (4) / **姓名(4)**

Residential Address (4) / **家庭住址(4)** *PO Box not allowed /* **邮局信箱号码无效**

STATEMENT OF ASSETS & LIABILITIES / 资产负债详表

CURRENT ASSETS / 当前资产

ASSETS / 资产 *What you own* / 你所拥有	DETAILS /详细信息	VALUE 价值	TICK APPLICANTS 申请人勾选
Savings 银行存款		$	☐ App 1 申请人1 ☐ App 2 申请人2
Other 其他		$	☐ App 1 申请人1 ☐ App 2 申请人2
Owned property 1 自有物业1		$	☐ App 1 申请人1 ☐ App 2 申请人2
Owned property 2 自有物业2		$	☐ App 1 申请人1 ☐ App 2 申请人2
Owned property 3 自有物业3		$	☐ App 1 申请人1 ☐ App 2 申请人2
Motor vehicle 1 汽车1		$	☐ App 1 申请人1 ☐ App 2 申请人2
Motor vehicle 2 汽车2		$	☐ App 1 申请人1 ☐ App 2 申请人2
Home contents 家庭财产		$	☐ App 1 申请人1 ☐ App 2 申请人2
Super/Life policies 养老金/寿险保额		$	☐ App 1 申请人1 ☐ App 2 申请人2
Shares/Investments 股票/投资		$	☐ App 1 申请人1 ☐ App 2 申请人2
	Total assets 资产总额	$	

CURRENT LIABILITIES \ 当前负债

LIABILITIES / 负债 *What you owe* / 你所偿付	NAME OF INSTITUTION 机构名称	MONTHLY 月供	BALANCE 余额	BORROWER 借款人
Rent 房租			$	☐ App 1 申请人1 ☐ App 2 申请人2
Home loan 1 房屋贷款1			$	☐ App 1 申请人1 ☐ App 2 申请人2
Home loan 2 房屋贷款2			$	☐ App 1 申请人1 ☐ App 2 申请人2
Home loan 3 房屋贷款3			$	☐ App 1 申请人1 ☐ App 2 申请人2
Other loans 其他贷款			$	☐ App 1 申请人1 ☐ App 2 申请人2
Other debts 其他债务			$	☐ App 1 申请人1 ☐ App 2 申请人2
Credit card 1 信用卡1		Card limit / 信用卡额度	$	☐ App 1 申请人1 ☐ App 2 申请人2
Credit card 2 信用卡2		Card limit / 信用卡额度	$	☐ App 1 申请人1 ☐ App 2 申请人2
Credit card 3 信用卡3		Card limit / 信用卡额度	$	☐ App 1 申请人1 ☐ App 2 申请人2
Store cards 赊借卡		Card limit / 信用卡额度	$	☐ App 1 申请人1 ☐ App 2 申请人2
		Total liabilities 负债总额	$	

请用英文填写此申请表格

REFERENCE INFORMATION / 举荐人信息

Nearest Relative or Friend *not living with you /* 亲属或朋友与你不同住

Name for Applicant 1 / 第一申请人的举荐人

Phone number / 电话号码

Address *not a post office box /* 地址 邮局信箱号码无效

State / 州

Postcode / 邮政编码

E-mail address / 电子邮件地址

Name for Applicant 2 / 第二申请人的举荐人

Phone number / 电话号码

Address *not a post office box /* 地址 邮局信箱号码无效

State / 州

Postcode / 邮政编码

E-mail address / 电子邮件地址

**** Note for overseas purchasers: Two referees required - 1) Referee who lives in Australia. 2) Referee who resides overseas.***

注意：海外买家需填写两位举荐人信息 – 1) 澳洲境内举荐人。2) 境外举荐人。

Accountant details / 会计信息 *if selfemployed/ sub-contractor/* 若为自雇人士

Company name / 公司名称

Contact name / 联系人

Phone number / 电话号码

Fax number / 传真号码

Email Address / 电子邮件地址

FORM DDR For and behalf of Meriton Property Finance Pty Limited

REQUEST FOR DEBITING AMOUNTS TO ACCOUNTS BY THE DIRECT DEBIT SYSTEM

Date

Insert your name in full I/We

Request you, until further notice in writing, to debit my/our account described in the schedule below, any amounts which MERITON PROPERTY FINANCE PTY. LIMITED ABN 36 101 180 607 and its transferees and assignees ("the User"), (User ID number 438-566) may debit or charge me/us through the Direct Debit System.

I/We understand and acknowledge that:

1. The Financial Institution may in its absolute discretion determine the order of priority of payment by it of any moneys pursuant to this Request or any authority or mandate.
2. The Financial Institution may in its absolute discretion at any time by notice in writing to me/us, terminate this Request as to future debits.
3. The User and its transferees and assignees may by prior arrangement and advice to me/us vary the amount or frequency of future debits.

Customer Signature(s)

Customer's Address

The Schedule

Insert Name of Account which is to be debited

Financial Institution

Address of Institution

BSB Number

Account Number

Note: Direct Debiting is not available in the full range of accounts.
If in doubt, please refer to your Financial Institution.

Meriton Property Address:

请用英文填写此申请表格 - 不明之处请咨询意见

DECLARATION

	YES	NO
1. Have you or your spouse ever been declared bankrupt or insolvent, or have you or your spouse entered into a scheme of arrangement ?	☐	☐
2. Have you or your spouse ever been shareholders or officers in a company of which a manager, receiver, and / or liquidator has been appointed ?	☐	☐
3. Is there any unsatisfied judgement entered in any court against you, your spouse, or any company of which either you or your spouse are or were a shareholder or officer ?	☐	☐
4. Have you or your spouse, or any company with which you are or were associated, ever had a property foreclosed upon or given title or deed in lieu thereof through a mortgagee sale proceeding ?	☐	☐
5. Do you or your spouse, have any unpaid defaults, either current or within the last 5 years, listed with the Credit Reference Association ?	☐	☐

I/We have no objections to Meriton passing on, confidentially, such information as is deemed necessary to other financiers brokers from time to time in an attempt to assist with the refinancing / establishment of client mortgages. In giving Meriton permission to do this I / We understand that we are under no obligation to accept such offers on presentation.

I / We, the applicant(s) herein do solemnly declare and affirm that all the contents and information contained within this application, including supporting documents provided by us has been read and is understood and, that the statements to any Questions made in this application are true and correct in every particular, and I / We make this solemn declaration conscientiously believing the same to be true and correct by virtue of the provisions of the Oaths Act 1900.

X _____ _____

Signed (1st Applicant) Dated

X _____ _____

Signed (2nd Applicant) Dated

X _____ _____

Signed (Witness) Dated

X _____ _____

Signed (Witness) Dated

Name of Witness

Name of Witness

Address of Witness

Address of Witness

OFFICE USE ONLY

COMMENTS

PRIVACY STATEMENT AND CONSENT

PART 1 – GENERAL

Use and Disclosure of Information:

MERITON PROPERTY FINANCE PTY LIMITED ("**Meriton**") may collect and use personal information about you for the purpose of providing credit. The personal information will be held by Meriton and you can gain access to the information held about you by contacting Meriton. Meriton will not use or disclose information collected about you other than as set out in this statement, for the purposes you would reasonably expect, a purpose required or authorised by law, a purpose otherwise disclosed to, or authorised by you. If the personal information Meriton request is not provided, Meriton will not be able to approve the loan requested by you. You may gain access to the personal information held by Meriton about you by calling the Property Finance Department on 02 9287 2888.

To: MERITON PROPERTY FINANCE PTY LIMITED,
LEVEL 11, MERITON TOWER, 528 KENT STREET, SYDNEY NSW 2000

Information about another person:

I represent that if at any time I supply Meriton with personal information about another person, I am authorised to do so and I agree to inform that person who Meriton is, that Meriton will use and disclose that personal information for the purposes set out above, and that the person can gain access to the information Meriton holds about that person.

Disclosure of Personal Information:

Meriton may disclose personal information about me to any:

- Financial Planner
- Mortgage Broker
- Credit Reporting or Reference Agency
- Insurance Investigator
- Other entities and people within the Meriton Group
- External service providers who assist Meriton with marketing, and the provision of financial and legal services
- Any other party that Meriton deems necessary in the course of normal business activities.

Purposes for which Meriton can collect and use Personal Information:

I agree that personal information provided to Meriton in connection with this application may be held and used by Meriton to:

- Assess and process any application
- Establish and administer the loan
- Communicate with me and provide me with the information, products and services requested by me
- Market Meriton's projects
- Recruit employees and contractors
- Comply with legislative and regulatory requirements
- Consider any other application I make to Meriton
- Perform Meriton's administrative operations
- For any other purpose which Meriton deems necessary in the normal course of its business activities.

In assessing this application Meriton may seek and obtain personal information about me from a Credit Reporting agency or another financial institution and may give personal information about me to another financial institution.

Where personal information which Meriton collects about me is sensitive information (such as information about health status, religious belief, membership of a professional or trade association or a criminal record) I nevertheless consent to its collection by Meriton.

Disclosure to Financier:

Meriton may disclose any report or personal information held to any applicable Meriton financier and I acknowledge that I may contact Meriton at any time to access or confirm the nature of that information and whether it has been passed on to any financier, including the identity of that party.

PART 2 - CREDIT INFORMATION

Acknowledgement and authority that credit information may be given to a credit reporting agency.

I understand that Section 18E(8)(c) of the Privacy Act allows you to give a credit reporting agency personal information about me. I authorise you to give this information. The information which may be given is covered by Section 18E(1) of the Act.

The information that may be given includes:

- Identity particulars
- The fact that I have applied for credit and the amount
- The fact that you are a credit provider to me
- Payments which are overdue more than 60 days, and for which collection action has commenced
- Advice that payments are no longer overdue
- In specified circumstances, that in your opinion I have committed a serious credit infringement
- In the credit you provided to me has been discharged.

Authority for you to obtain Credit Information

To enable you to assess my application for commercial or personal credit, I authorise you or your agent to get reports from a credit reporting agency or other business that provides information about credit worthiness,
These reports may contain:

- Personal information about me in relation to my application or personal credit in accordance with Section 18K(1)(a) of the Act
- Personal information about me in relation to my application or commercial credit by me or my company or firm. This is in accordance with Section 18K(1)(b) of the Privacy Act
- Information about my commercial activities or credit worthiness in relation to my application for personal credit. This is in accordance with Section 18L(4) of the Privacy Act
- Other information In relation to my commercial credit activities
- To obtain personal information about me for the purpose of collection of overdue payments in respect of commercial credit which has been provided to me by Meriton. This is in accordance with Section 18K(1)(h)(i) of the Act
- When performing tasks reasonably necessary to the provisor of Securitised Loans or Securitisation purposes permitted by Section 18E(1)(b)(ia) of the Act and in accordance with Section 18K(1)(ab) and (ac) of the Act.

Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the Privacy Act, I authorise you to give information and get information from all credit providers named in this application or credit report issued by a credit reporting agency or any agent of yours that is deemed to be a credit provider pursuant to Section 11b(5) of the Act I understand that this information can include any information about my credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive under the Act.

I understand that this information may be given or used by you or your agent for the following;

- To assess an application by me for personal or commercial credit
- To assist me to avoid defaulting on my credit obligations
- To tell other credit providers about a default by me
- To assess my credit worthiness
- To assess my position if I fall into arrears
- Where the information is given to participants in a securitisation scheme, for the purpose of assessing the risk involved in the purchase of any credit facility advanced or applied for by me and any risk associated with the undertaking of any credit enhancement of such a credit facility.

X

Signature

Dated

Print Name

X

Signature

Dated

Print Name

PROOF OF IDENTIFICATION

LIST OF ACCEPTABLE DOCUMENTS (100 POINTS REQUIRED)

Certified Copies of Primary Identification Documents (For overseas buyers: Notarised copies).

Passport	70 Points
Birth Certificate / Extract	70 Points
Citizenship Certificate	70 Points

Certified Copies of Secondary Identification Documents (must have photograph and signatures)

(You may use several of the following to reach 100 points)

Australian Driver's Licence	40 Points
Australian Public Employee ID	40 Points
Student ID – issued by a tertiary institution	40 Points

Certified Copies of Other Cards

Medicare	25 Points
ATM card and Credit Card	25 Points
Foreign Driver's Licence	25 Points
Bank statement	25 Points
Australian marriage certificate	25 Points

Documents which verify your full name and residential address

Utility Bills	
Water, Electricity, Gas	25 Points
Telephone Bills, Council Rates	25 Points

LOAN APPLICATION CHECK LIST- SUPPORTING DOCUMENTS

Proof of Savings

- Last three months statements

Proof of Income

- You will need to provide us with the following documents that are relevant to you

Salary/PAYG

- Your two most current pay slips and the corresponding bank statement showing the income going through

Letter of employment stating the following on Company Letterhead

- Your name, position, years of service, annual income, with all the company details

Income Statement issued by ATO, Notice of Assessment, Complete Tax Return

- Recent 2 years

Self Employed

- Recent 2 years of Personal Full Tax Returns and Notice of Assessment
- Recent 2 years of Company Full Tax Returns and Notice of Assessment
- Recent 2 years of Company Financials (Profit & loss statements, balance sheet)
- 6 months business activity statements (BAS)
- 6 months Bank Statements showing the income transactions going through the account
- Copy of certificate of business

Company Name or Trustee information

- If you are applying for a loan in your company name or trustee you must supply the following:
- A copy of the Memorandum of Articles of Association of the company
- Certificate of Registration
- A copy of your current Family/Unit Trust Deed

Please note: Such deed must be dated and stamped by the relevant authority.

Rental income

- If you currently have rental properties you are required to provide us with a current copy of the residential tenancy agreement or two current rental remittance statements.

COMMITMENTS

Loans and credit cards with other financial institutions

- Please provide statements for the current three months of any loans you currently have e.g.;
- Credit card statements
- Personal loan statements
- Car loan statements
- Mortgage statements

Assets

- Copy of certificate of title for principal place of residence
- Copy of certificate of title for investment properties
- Water rates, council rates, strata levies

PROPERTY FINANCE SUMMARY

Features

- Interest Only Loans, Fixed at Meriton rates for a One Year Term
- No Valuation Fee, Brokerage Fees or Early Payout Fees
- Pre-Payment of Interest Allowed
- Lump Sum Principal Reductions Allowed
- No Mortgage Insurance

Application Fee of $1,500

Payable at time of lodgment of all Property Finance Applications and are only refunded if your application has been declined. No refund for approved loans.

Interest Repayments

Monthly interest payments are calculated in arrears and directly debited from the nominated account of your choice every first business day of the month.

Interest Pre-Payment & Principal Reduction

Both pre-payment of interest & lump sum principal reductions are allowed in set multiples to assist you with paying your loan earlier.

Early Repayment or Discharge of Loan

Can be arranged at any time and is penalty free.

Expiry of Loan

You must refinance on or before expiry of your loan contract with Meriton.

Default Interest

A default interest of 15.00 % may be applied in certain circumstances.

meriton.com.au/finance

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