

## WARNING STATEMENT

Do NOT sign this Warning Statement or any of the attached authorities without reading and understanding this warning. Do not sign if you feel pressured.

You should obtain:

- **Independent legal advice** and
- **Independent financial advice** before proceeding or accepting any loan brokered by The Alliance Group

Before signing, The Alliance Group recommends you:

- Contact the Queensland Law Society on (07) 3842 5842 or [www.qls.com.au](http://www.qls.com.au) for advice on finding a solicitor to provide you with legal advice should you require it.
- Contact the Mortgage & Finance Association of Australia on 1300 554 817 or [www.mfaa.com.au](http://www.mfaa.com.au) to confirm that The Alliance Group is an accredited member - Member #50197.
- Ask the person you are dealing with for the evidence of Bank and Non-bank accreditations under Connective aggregator or phone 1300 65 66 37 or [www.connective.com.au](http://www.connective.com.au) to confirm The Alliance Group's 'partner' status is approved and current.
- Thoroughly read and understand the application package(s) and any information provided by The Alliance Group in relation to your application or scenario. This includes but is not limited to loan offer(s) provided by various funders, comparison rate chart(s) for different lender products, the lender fact sheet(s), the application, establishment and or break fees applicable and repayment fees schedule (if required), for each of the lenders products offered or recommended by The Alliance Group.

**I/we have read this warning statement and its important recommendations.**

**Applicant 1**

\_\_\_\_\_  
**Name**

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**

**Applicant 2**

\_\_\_\_\_  
**Name**

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**

Full Name:

Applicant ☐ or Guarantor ☐

Full Name:

Applicant ☐ or Guarantor ☐

### OUR COMMITMENT TO SERVICE

The Alliance Group Finance Consultant's aim is to assist you to find the right home loan for you from our panel of lenders (Lender Panel). A suitable home loan is the one selected which currently meets your needs, based on the information you supply.

Your Consultant will:

- Provide you with helpful, timely and professional assistance with your loan application.
- Deal with your application in a fair and ethical manner.
- Assess your individual needs & objectives as well as lender credit policy & regulatory guidelines to identify a suitable loan & structure

### WHAT TO EXPECT FROM YOUR FINANCE CONSULTANT

Your Consultant is a trained finance specialist, committed to the best industry practice, who will;

- Discuss your needs and requirements for a loan and obtain the information needed for your application to proceed.
- Analyse the information, matching your requirements to the loan features offered by our panel of lenders.
- Offer a wide choice of home loan lenders
- Explain the types of loans available to you from our Lender Panel
- Detail the fees and costs associated with the loan and the purchase or refinancing of your property.
- Explain the details of your loan
- Submit the application to the recommended lending institution you choose from our Lender Panel
- Follow up with the lending institution, keeping in regular contact with you from submission of your application through to settlement.
- In future, help you if you wish to increase or change your loan. Our services continue for as long as required.

### OUR RECOMMENDATION - YOUR CHOICE

As at April 2017 our Lender Panel consists of 38 lenders, including major banks. The Alliance Group also has several direct accreditations to private funders.

Your Finance Consultant will assess your needs and objectives against our panel of lenders to make a recommendation to you – should you not wish to use any lender for any reason, please ensure this is made known as soon as possible.

### OUR HISTORY

The Alliance Group established its operations in Brisbane 2005 as a Mortgage Consultancy dealing with main stream funders and non-bank lenders. Since then we have expanded as a specialty broker primarily for self-employed and business lending clients with diverse experience. The Alliance Group has experience with all types of finance needs, including residential mortgages, commercial lending, equipment, personal/vehicle loans and short term funding. Through developing strong business relationships in the lending sector and continually expanding our skill-set we have become leaders in finance, resulting in the approval of many complex loan structures.

### OUR OBJECTIVE

*Our objective is to serve you, our customer, in the best possible way by:*

- Maintaining a personal relationship with you
- Achieving your desired financial objectives
- Providing financial solutions efficiently, only in areas where our Consultants are competent.

We prefer not to undertake any financial services outside our areas of combined expertise. We would prefer to refer you to a suitable expert who will assist your appropriately & competently rather than provide you with inaccurate or unsuitable advice and less than efficient service.

*Our areas of expertise include:*

- Vehicle & Equipment Finance
- Specialised Lending – Leasehold property such as Childcare, Service Station, Pubs/Hotels
- Residential and Commercial Property Finance
- Secured & Unsecured Business loans
- Finance for Self-Employed and PAYG borrowers
- Financial Structuring and Restructuring using an interplay of lenders products  
*(Note: we are not financial advisors, but can refer you to someone appropriate)*
- Credit impaired funding
- Property Development/Construction finance

## OUR FEES AND CHARGES

The expertise and product knowledge of our Finance Consultants means that we provide lenders with high quality customer applications. This also saves the lenders both time and money, and allows them in turn to pay us for our service.

There are some instances where the lenders commission does not cover the time and effort in obtaining approval for your loan request – examples of which may be complex loans involving multiple lender applications / submissions or undisclosed credit impairment, and will incur an additional processing fee.

This fee will be confirmed and disclosed prior to obtaining a loan approval and is at the discretion of your Finance Consultant and directly relates to the difficulty and time involved in gaining finance for the request.

## HOW OUR CONSULTANTS LOOK AFTER YOUR INTERESTS

The Alliance Group has no products of its own which assures you that our Consultants are focused on identifying a loan solution that suits your needs from our Lender Panel.

On settlement of a loan, lenders may pay The Alliance Group an upfront commission and may be paid an ongoing trailing commission calculated on the outstanding balance of your loan – these amounts may vary slightly from lender to lender and will be disclosed in your quote prior to application being submitted to a suitable lender.

The commissions paid to The Alliance Group by most lenders are subject to a “Claw-back” period. Claw back applicable is typically 100% of the commission(s) in the first year and 50% of the commission/s in the second year. No claw back applies for loans progressing beyond 2 years.

Claw back by banks was introduced during 2007 when exit fees were abolished to cover the costs of establishing the loan incurred by the lender. Some lenders do not charge a claw-back but compensate by charging an application fee. If the loan is discharged within 2 years and The Alliance Group is subject to a claw-back charge, we will be required to recover the claw-back amount charged by the lender. If your loan is subject to claw-back, this will be disclosed in your quote. Check with your Finance Consultant for further clarification if required.

## Reminder and Important Notice

Your Finance Consultant must have reasonable grounds for providing a credit recommendation. Before making these recommendations, your Finance Consultant must ask you about your borrowing needs and objectives and current financial situation. The information requested in this form will be used strictly for that purpose.

Your Finance Consultant could make inappropriate recommendations or give inappropriate advice if you fail to fully and accurately complete these forms and or disclose your full financial position and credit history.

Signed: \_\_\_\_\_ Dated: \_\_\_\_\_

Signed: \_\_\_\_\_ Dated: \_\_\_\_\_

Reasons for seeking finance advice										
Short-Term Goals (1-5 years)										
Medium-Term Goals (6-15 years)										
Long-Term Goals (16-30 years)										
What is your greatest challenge in achieving these goals										
Interview notes - (i.e. previous borrowing history, any lending/product preferences, structure of loan, fixed vs variable, preferences for asset type, income & family protection & or refinance details)										
Key outcome notes - (i.e. what is the customers ideal result from this finance request & how will it benefit them long-term)										
Desired Products & Features:				Total Funds Required:						
My primary purpose for this request is:										
What is your main reason for refinancing? (select up to 3)			Reduced repayments		Lower interest rate		Dissatisfied with current lender			
Greater flexibility / specific features of the new loan					Reduce number of lenders / consolidate debts					
Other:										
Where is your deposit coming from?										
What payment type is desired?					Why?					
I wish my rate to be		Variable / Fixed / Combination / Unsure	Why?							
NOTE:										
Loan Features Desired		Offset:					Branch Access			
		Why?								
Security Offered										
Address					Proposed Use of Property		Owner Occupied / Investment		Already Owned or To Be Purchased	
Estimated Value		Description:		Beds		Bathrooms		Property Type		House/Unit/TownHouse/Land/Acrag
Your current loan										
Term Remaining						Repayment Type				

INDIVIDUAL'S DETAILS	Individual 1			Individual 2		
	<input type="checkbox"/> Applicant <input type="checkbox"/> Guarantor <input type="checkbox"/> Director			<input type="checkbox"/> Applicant <input type="checkbox"/> Guarantor <input type="checkbox"/> Director		
Family name						
Given name(s)						
Date of Birth						
Drivers Licence No		State			State	
Nationality / Residency						
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/> Separated			<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/> Separated		
Number of Dependants		Age/s			Age/s	
Address:      # / Street  Suburb						
	State		Postcode		State	
At this Address since:						
Current Residential status:	Home Owner      Renting \$      p.w			Home Owner      Renting \$      p.w		
Mailing/Postal Address	As above <input type="checkbox"/>			As above <input type="checkbox"/>		
Previous Address						
Phone numbers	Home			Home		
	Mobile			Mobile		
	Work			Work		
Email address						
Occupation/Position						
Gross Income (\$ p.a.)						
Employer's Name	Full Time      Part Time      Home Duties PAYG      Self Employed      Unemployed			<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Home Duties <input type="checkbox"/> PAYG <input type="checkbox"/> Self Employed <input type="checkbox"/> Unemployed		
Employer's Trading Address						
Date began with this employer						
Payroll contact name & contact number						
Previous Employer						
Previous Occupation						
Date Started						
Date Finished						
Additional income sources	<input type="checkbox"/> Property <input type="checkbox"/> Shares <input type="checkbox"/> Work bonuses			<input type="checkbox"/> Property <input type="checkbox"/> Shares <input type="checkbox"/> Work bonuses		
	<input type="checkbox"/> Commission <input type="checkbox"/> Pension <input type="checkbox"/>			<input type="checkbox"/> Commission <input type="checkbox"/> Pension <input type="checkbox"/>		
Additional Income (\$ p.a.)	\$			\$		

Assets and Liabilities For:								
ASSETS (what you own)		Value	Owned By:	LIABILITIES (what you owe)		Monthly Payments	Balance / Limit	Borrower/ Guarantor:
Address:		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	Mortgage With:		\$	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Address:		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	Mortgage With:		\$	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Address:		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	Mortgage With:		\$	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
<u>Motor Vehicle</u>	Complete next page		Vehicle Loan		Complete next page			
<i>Unencumbered Equipment</i>	\$	<input type="checkbox"/> Personal <input type="checkbox"/> Business	Overdraft		\$	\$	<input type="checkbox"/> Personal <input type="checkbox"/> Business	
<u>Savings / Cash at Bank</u>	\$		C/CARD		Balance Owing	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	
			Lender:		Limit	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	
<u>Personal effects / Furniture</u>	\$		C/CARD		Balance Owing	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	
<i>Insured With:</i>			Lender:		Limit	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	
<u>Superannuation</u>	\$		C/CARD		Balance Owing	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	
<i>Name of Fund:</i>			Lender:		Limit	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	
<i>Business / Trust Loans</i>	Complete next page		Business / Trust		Complete next page			
Other:	\$		Other (Afterpay, GoMoney, Certegy)		\$	\$		
Total assets	\$		Total Liabilities		\$	\$		
Surplus assets (Assets – Liabilities)	\$							

\_\_\_\_\_ < -- Customer Initial  
Dated

VEHICLE & EQUIPMENT LOANS/ASSET SCHEDULE – Include All Vehicles/Equipment (if nothing owing, enter \$0.00)

<u>Financier</u>	<u>Goods</u>	<u>Established</u>	<u>Expiry</u>	<u>Monthly Payment</u>	<u>Balloon</u>	<u>Owing</u>	<u>Estimated Value</u>	<u>Use:</u> <u>(P)ersonal or</u> <u>(B)usiness</u>	<u>Account Holder:</u>
		/ 20	/ 20	\$	\$	\$	\$		
		/ 20	/ 20	\$	\$	\$	\$		
		/ 20	/ 20	\$	\$	\$	\$		
		/ 20	/ 20	\$	\$	\$	\$		
		/ 20	/ 20	\$	\$	\$	\$		

BUSINESS & TRUST LOANS/ASSET SCHEDULE – All Business/Trust Loans & Assets

<u>Financier</u>	<u>Security</u>	<u>Monthly Payment</u>	<u>Months Remaining</u>	<u>Owing</u>	<u>Security Value</u>	<u>Borrower</u>
		\$		\$	\$	
		\$		\$	\$	
		\$		\$	\$	
		\$		\$	\$	
		\$		\$	\$	
		\$		\$	\$	

INCOME	Current	After Settlement	EXPENSES	Current	After Settlement
Applicant 1			PLEASE COMPLETE AS MONTHLY FIGURES ONLY		
Net Income -	\$	\$	Existing Mortgage	\$	\$
Rental Income -	\$	\$	Existing Mortgage	\$	\$
	\$	\$	Existing Mortgage	\$	\$
Rental Income -	\$	\$	Car Loan	\$	\$
	\$	\$	Car/Personal Loan	\$	\$
Investment Income -	\$	\$	Car / Personal Loan	\$	\$
Government Payments or Pensions	\$	\$	HECS / HELP	\$	\$
Other	\$	\$	Credit Cards (3% of limit)	\$	\$
Applicant 2			Utilities - electricity, rates, gas, water, body corporate	\$	\$
Net Income -	\$	\$	Connections - phone, mobile, internet, cable TV	\$	\$
Rental Income -	\$	\$	Education - child care, private school fees, uniforms & activities	\$	\$
	\$	\$	Food - groceries, meat, fruit & vegetables	\$	\$
Rental Income -	\$	\$	Transport - public, petrol, registration, insurance & servicing	\$	\$
	\$	\$	Medical - private health insurance & ongoing medical bills	\$	\$
Investment Income -	\$	\$	Insurances - Home & Personal (Life/TPD/Trauma)	\$	\$
Investment Income -	\$	\$	Household purchases and maintenance	\$	\$
Government Payments or Pensions	\$	\$	Entertainment - dining out, movies, gifts, mag, books	\$	\$
Other	\$	\$	Sports, hobbies and memberships	\$	\$
<b>NOTE:</b> Rental Income – for borrowing capacity an automatic allowance for the associated expenses & vacancy rate is assumed using 75% of the gross rental income for the calculation. <b>Please only enter the full weekly/monthly rental amount</b>			Other regular expenditure	\$	\$
			#Actual /Average Monthly Variable Expenses (do not use lender calc. base benchmark figure)	\$	\$

\_\_\_\_\_ < -- Customer Initial  
Dated



## PRIVACY DISCLOSURE STATEMENT AND CONSENT

In handling your personal information, \_\_\_\_\_ is an authorised credit representative of Alliance Finance and Property Pty Ltd ACN 128 507 933 (Australian Credit Licence 387519) of 4/129 Logan Road, WOOLLOONGABBA QLD 4102 Phone: 1300 549 546 and is committed to complying with the Privacy Act 1988 and the Australian Privacy Principles}.

**How and why we collect your personal information** - We collect personal information from you when you apply for or use our products and services. In particular, we collect it so we can provide you with the products and services you require.

**Providing Your Personal Information to Other Organisations** - In providing products and services to you it may be necessary for us to retain your personal information and provide it to other organisations with which we conduct business. We may exchange the information with the following types of entities, some of which may be located overseas.

- Organisations which provide finance or other products to you or to whom an application has been made.
- Finance consultants, accountants and auditors, conveyancers and legal advisers, insurers, printers and mailing services.
- Any associates, related entities, contractors and our mortgage aggregator (Connective).
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services.
- Any person where we are required by law to do so.
- Your referees, such as your employer, to verify information you have provided.
- Any person considering acquiring an interest in our business or assets.
- Any organisation providing online verification of your identity.

**Your rights** - You may gain access to the personal information that we hold about you by contacting us. You can also contact us to obtain a copy of our privacy policy. The policy contains information about how you can access or seek correction of the information we hold about you, how we manage that information and our complaints process.

***By signing this consent, you agree that we may collect, use and disclose your information also as specified below;***

**Consent to provide your personal information to a credit reporting body (CRB)** – we can act as your agent to obtain a report or information about your consumer or commercial credit worthiness from a (CRB), we may disclose 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 it.

I/we appoint Alliance Finance and Property Pty Ltd as our agent to obtain a credit report on my/our behalf

☐ Yes

☐ No

**Consent to receive marketing Information** - you consent to us doing so & we may provide you with information from time to time about new products and services available to you from us or other businesses with whom we have a relationship. Your consent to our providing this information to you will be implied unless you notify us that you do not wish to receive this information. Your information will not be sold or licenced to any third-party.

☐ I/we do **not** wish to receive marketing information from Alliance Finance and Property Pty Ltd

**Consent to receive documents electronically** - you consent to us providing you with documents by electronic communication, you confirm that paper documents may no longer be given and electronic communications must be regularly checked for documents. Consent to the giving of documents by electronic communication may be withdrawn at any time.

☐ I/we do not wish to receive documents electronically from Alliance Finance and Property Pty Ltd

**If your personal information is not provided** - If you do not provide us with all of the information requested we may be unable to supply to you the product or service that you require.

CREDIT HISTORY	
<b>Applicant 1:</b> Have you ever had any financial judgments or legal proceedings recorded against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are <b>all</b> of your current credit 'finance' commitments up to date?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you <b>ever</b> had any serious arrears (past 60 days due) on any loan accounts you were borrower or guarantor to?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If you answered Yes to the above questions, please provide details on how you plan to bring your financial position and/or loan repayments in order/up to date?	Refer below
<i>Response:</i>	
<b>Applicant 2:</b> Have you ever had any financial judgments or legal proceedings recorded against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are all of your current credit 'finance' commitments up to date?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you <b>ever</b> had any serious arrears (past 60 days due) on any loan accounts you were borrower or guarantor to?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If you answered Yes to the above questions, please provide details on how you plan to bring your financial position and/or loan repayments in order/up to date?	Refer below
<i>Response:</i>	

RISK PROFILE	
<b>Applicant 1:</b> On a scale of 1-10 how would you rate your current job security? (the higher the number, the more secure you feel - 1 is No Secure; 10 is Highly Secure)	
<b>Applicant 2:</b> On a scale of 1-10 how would you rate your current job security? (the higher the number, the more secure you feel - 1 is No Secure; 10 is Highly Secure)	

ANTICIPATED CHANGES TO CIRCUMSTANCES	
Do you anticipate any changes to your <b>income</b> in the next 6-12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you anticipate your <b>expenses</b> will change materially in the next 6-12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any other factors that you can think of that may material affect your income and/or expenses in the next 6-12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If you answered Yes to the above questions, please provide further information.	

LENDER PREFERENCE	
Are there any lenders that you don't wish to deal with? (Please provide their name)	
Are you considering having a Balloon Payment or Residual Value in this new Credit Contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No

PROTECTING LIFESTYLE AND ASSETS	
♦ Do you have adequate Life Insurance, Debt and/or Income Protection currently in place?	<input type="checkbox"/> Yes <input type="checkbox"/> No
♦ Do you have adequate insurance to meet your loan repayments and/or outstanding balance (current and/or new) should you not be able to work?	<input type="checkbox"/> Yes <input type="checkbox"/> No
♦ If you answered to any of the above questions, would you like us to arrange a meeting for you to discuss options regarding your insurance needs and requirements?	<input type="checkbox"/> Yes <input type="checkbox"/> No

I/we certify the above information is complete and correct and that the assets referred to are not subject to any encumbrances, trusts, or other interests except as disclosed and that there are no material omissions.

**Applicant 1**

**Name:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Applicant 2**

**Name:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Broker & Admin Responsible Lending Obligations & Interview Completion Guide:**

To ensure that appropriate amounts of information is being captured relating to their requirements and objectives, please use the following guidelines and prompts to complete any pre-populated questions based upon the applicants input & adding your own queries/responses  
Check for consistency of responses provided by all applicants across their responses & apply 'common-sense' assessment.

**Deal Summary**

Loan Amount, Type & Structure:

**Why is there a lender preferred to not deal with:**

**Potential suitability conflicts** Consolidation Interest Only Increase on loan term

➤

➤

➤

**Potential product feature conflicts** Redraw & Fixed || I/only & Fixed Offset & Fixed || I/Only & Redraw || I/Only & Lower rate

**Do the applicants have any other specific requirements that have not yet been stated which may affect the suitability of lender or loan structure – including any particular circumstances not documented in any previous responses.**

Signed: \_\_\_\_\_

Dated: