



Phone 1800 13 1937 ▪ Fax 02 9891 4565 ▪ Email: info@cumberlandhomeloan.com.au

FINANCE REVIEW FORM (Short Detail)

APPLICANTS PERSONAL DETAILS

	APPLICANT 1	APPLICANT 2
	NAME & ADDRESS	NAME & ADDRESS
Full Name		
Telephone / Mobile No.	Tel: Mob:	Tel: Mob:
Current Residential Address		
Current Email Address		
Date of Birth		
Marital Status		
No of Dependants and ages		
Australian Citizen/Resident	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Resident	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Resident
	EMPLOYMENT HISTORY	EMPLOYMENT HISTORY
Current Employer's Name		
Employer's Address		
		Postcode
Telephone / Fax No.	Tel: Fax:	Tel: Fax:
Position / Years Service (If self employed Industry & Role)	Position Years:	Position Years:
Employment Type	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Home Duties <input type="checkbox"/> Self Employed <input type="checkbox"/> Unemployed	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Home Duties <input type="checkbox"/> Self Employed <input type="checkbox"/> Unemployed
Details of previous employment Employers Details:	Position: Yrs:	Position: Yrs:

MONTHLY INCOME / STATEMENT OF ASSETS AND LIABILITIES

WAGES AND SALARIES & ALL OTHER INCOME (Gross – Before Tax)	APPLICANT 1		APPLICANT 2	
Salaries and Wages	\$	*	\$	*
Contractual Overtime (if any)	\$	w/m/pa	\$	w/m/pa
Centrelink / Pension (Incl.Type)	\$	w/m/pa	\$	w/m/pa
Self employed Assessable Income	\$	w/m/pa	\$	w/m/pa
Share or Trust income (please provide details)	\$	w/m/pa	\$	w/m/pa
Any other income	\$	w/m/pa	\$	w/m/pa
TOTAL GROSS INCOME	\$		\$	

Please show whether above amounts are **weekly/monthly/P.A.**



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STATEMENT OF ASSETS & LIABILITIES

ASSETS Details of what you own		LIABILITIES Details of what you owe				
Please include details		\$	Please include details	Monthly Payments \$	Balance Owing \$	*
House/Land address:			Existing Mortgage/s			<input checked="" type="checkbox"/>
1.			1:			
2.			2:			
Car/s: Incl. Make, Model & Year			Personal Loans			
1.			1.			
2.			2.			
Contents (insured Amt)			Credit/Store Cards			
1.			1.			
2.			2.			
3.			3.			
Savings (with)		A/c No.	Other Commitments (give details)			
1.						
2.						
3.						
Shares			Taxation Liability	Years		
Superannuation			Current Rent \$	To continue? Yes/No		
Other (details required)			Agents Name:	Ph.:		
Deposit Paid			Agents Address:			
TOTAL ASSETS		\$	TOTAL LIABILITIES		\$	

Please tick where indicated if this debt is to be paid out from the proceeds of this loan *

Does either Applicant have any Default history? Yes/No

(if yes please give details on attached sheet of paper, including whether default has been paid)

Anything else you'd like us to know...tell us what you need.



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PRIVACY ACT 1988 CONSENT

I/We acknowledge that I/we have made an application for credit from Cumberland Consultancy Services Pty Ltd (Trading as Cumberland Home Loan Group). Cumberland Consultancy Services Pty Ltd (Trading as Cumberland Home Loan Group) may use the personal information I/we provide for the purpose of providing credit and subject to the provisions of the Privacy Act, I/we may have access to personal information collected and held by Cumberland Consultancy Services Pty Ltd (Trading as Cumberland Home Loan Group), and the Lenders and Insurers noted in the Schedule. I/We may contact these companies for access to my/our personal information held (if any) by contacting the Privacy Officer at the address or in the manner disclosed in the Schedule.

Authority to exchange information with other lenders

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise Cumberland Consultancy Services Pty Ltd ABN 56 075 303 276 to give and obtain from lenders named in this credit application, and lenders that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that lenders are allowed to give or receive from each other under the Privacy Act 1988.

The Lender will or may seek lenders mortgage insurance from one or more insurers in respect of the repayment of any finance that the Lender may provide or in respect of any mortgage that may be given to secure the repayment. In this Notice, each of the insurers listed in the Schedule is referred to as "insurer" so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively.

I/we note that lenders mortgage insurance insures the Lender against loss on default under a mortgage finance arrangement the Lender has with me/us. I/We do not receive the benefit of the lenders mortgage insurance policy.

Where the Lender applies to the Insurer for insurance in connection with:

- any finance sought by me/us from the Lender (whether sought by I/we alone or with others); or
- any mortgage and/or guarantee given or to be given by me/us (whether alone or with others) to secure the repayment of any finance provided or to be provided by the Lender;

The Insurer will be collecting personal information about me/us.

The Lender and Insurer will be collecting any such personal information about me/us for the purposes of:

- assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by me/us from the Lender;
- assessing the risk of me/us defaulting on your obligations to the Lender in respect of which the Insurer may provide (or has provided) lenders mortgage insurance;
- assessing the risk of me/us being unable to meet a liability that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- the subsequent administration or variation of any lenders mortgage insurance cover provided;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- complying with legislative and regulatory requirements.

Without the provision of my/our personal information to the Lender and Insurer, the Insurer may be unable to process or accept the Lender's application for lenders mortgage insurance and the Lender may be unable to provide the mortgage finance requested.

By signing the acknowledgment below, I/we agree and consent to the Lender and Insurer using and disclosing the personal information it collects about me/us for the purposes set out above (subject to any restrictions imposed on the Lender and Insurer by Privacy Act 1988):

The Lender and Insurer will usually or may disclose personal information of the kind it collects about me/us to:

- its related companies; ▪ re-insurers; ▪ credit reporting agencies; ▪ its service providers; ▪ its agents, ▪ contractors, and external advisers; ▪ my/our referees, ▪ including my/our employer; ▪ my/our legal and financial advisers; ▪ government and other regulatory bodies; ▪ ratings agencies; ▪ payment system operators; ▪ guarantors and prospective guarantors; ▪ title insurers; ▪ all parties involved in securitization; and other financial institutions and lenders.

In this Notice, a reference to Cumberland Consultancy Services Pty Ltd ABN 56 075 303 276, the Lender or the Insurer includes a reference to their respective successors and permitted assigns.

By signing the acknowledgment below, I/we agree and consent (subject to the restrictions imposed on the Insurer by the Privacy Act) to any such disclosures of your collected personal information by the Lender and Insurer, regardless of when or how the information was collected, even though some of the organisations may be overseas.

