

The following documents are required by Astro Capital Finance Pty Ltd to support and assess a loan application. Please ensure each of the below (as required) is emailed to loans@astrocapital.com.au for review. Inability to complete or provide any of the following loan documentation may impact our ability to assess your application.

Date Of Application:

Purpose Of Application: Purchase Refinance Debt Consolidation 2nd Mortgage Other

Loan Application Checklist

Additional documentation may be required upon request.

- Completed and signed Astro Capital Finance Application form
- Current rates notice/s for all listed property assets
- Copy of two forms of valid ID for all applicants
- Copy of home loan statement/s for all listed property assets

Section 1: Individuals

Applicant One

Title Name

D.O.B Phone

Current Home Address

Email

Occupation

No. of Dependents Ages

Level of Education:
 Highschool TAFE University

Applicant Two

Title Name

D.O.B Phone

Current Home Address

Email

Occupation

No. of Dependents Ages

Level of Education:
 Highschool TAFE University

For any additional applicants, please print extra copies of this page.

Section 2: Companies & Trust Details

Company Name Incorporation Date

ABN ACN

Principal Activity

Business Description For the purpose of this application, are you a trustee? Y N
(i.e Medical, Electrician etc.)

Trust Name No. of trust beneficiaries

Name(s) of beneficiaries

Postal Address

Trading Address

Phone Email



Section 3: Advisor Details

Finance Organisations / Broker Details

Contact Name Firm Name
ACL Aggregator
Registered Address
Phone Email

Solicitor Details

Contact Name
Firm Name
Registered Address
Email
Phone

Accountant Details

Contact Name
Firm Name
Registered Address
Email
Phone

Section 4: Loan Details

Net amount required Required settlement date
Loan Term (months) 3 6 9 12 Other

Loan Purpose

Repayment Strategy
e.g. refinance, property sale etc

Are you aware of any problems with your credit file? Y N
Have you applied for credit with any other Lender? Y N

Additional loan details



Section 5: Security Property/ies

Property One

Address
Registered Owner/s
Estimated value or purchase price Rental value per week (if applicable)
Status of property: Already owned Being purchased Use of property: Owner occupied Investment

Existing Mortgage Details

	1st RM	2nd RM
Lender	<input type="text"/>	Lender <input type="text"/>
Credit Limit	<input type="text"/>	Credit Limit <input type="text"/>
Current Balance	<input type="text"/>	Current Balance <input type="text"/>

Property Access Details

Name Phone Relationship

Property Two

Address
Registered Owner/s
Estimated value or purchase price Rental value per week (if applicable)
Status of property: Already owned Being purchased Use of property: Owner occupied Investment

Existing Mortgage Details

	1st RM	2nd RM
Lender	<input type="text"/>	Lender <input type="text"/>
Credit Limit	<input type="text"/>	Credit Limit <input type="text"/>
Current Balance	<input type="text"/>	Current Balance <input type="text"/>

Property Access Details

Name Phone Relationship

Property Three

Address
Registered Owner/s
Estimated value or purchase price Rental value per week (if applicable)
Status of property: Already owned Being purchased Use of property: Owner occupied Investment

Existing Mortgage Details

	1st RM	2nd RM
Lender	<input type="text"/>	Lender <input type="text"/>
Credit Limit	<input type="text"/>	Credit Limit <input type="text"/>
Current Balance	<input type="text"/>	Current Balance <input type="text"/>

Property Access Details

Name Phone Relationship

For any additional properties, please print extra copies of this page.



Section 6: Personal Statement Of Position

The below financial statement is for:

Please duplicate this page as required

ASSETS		LIABILITIES			
Asset Type	Value	Liability Type	Amount Owing	Monthly Repayments	To Be Repaid
Principal Home Address <input type="text"/>	\$ <input type="text"/>	Principal Home Lender <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Investment Property Address <input type="text"/>	\$ <input type="text"/>	Investment Property Lender <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Investment Property Address <input type="text"/>	\$ <input type="text"/>	Investment Property Lender <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Investment Property Address <input type="text"/>	\$ <input type="text"/>	Investment Property Lender <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Motor Vehicle Type <input type="text"/>	\$ <input type="text"/>	Motor Vehicle Lender <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Motor Vehicle Type <input type="text"/>	\$ <input type="text"/>	Motor Vehicle Lender <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Cash Institution <input type="text"/>	\$ <input type="text"/>	Cash Card Lender <input type="text"/>	Limit \$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Superannuation Institution <input type="text"/>	\$ <input type="text"/>	Cash Card Lender <input type="text"/>	Limit \$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Invts/Shares/Term Deposits Institution <input type="text"/>	\$ <input type="text"/>	Cash Card Lender <input type="text"/>	Limit \$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Future/Household Items <input type="text"/>	\$ <input type="text"/>	Personal Loan Lender <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Gifts <input type="text"/>	\$ <input type="text"/>	Overdrafts <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Deposits Paid <input type="text"/>	\$ <input type="text"/>	Other liabilities <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Other Vehicles (boats/motorcycles/caravan) <input type="text"/>	\$ <input type="text"/>	Other liabilities <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Other Assets (list) <input type="text"/>	\$ <input type="text"/>	Other liabilities <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Total Assets	\$ <input type="text"/>	Total Liabilities	\$ <input type="text"/>	\$ <input type="text"/>	

Acknowledgement & Consent

Each applicant, company director or guarantor must complete their own statement and sign below.
By signing below, I acknowledge and agree that the information supplied is complete and accurate.

Signature of applicant 1/ Guarantor 1

Date

Signature of applicant 2/ Guarantor 2

Date



Section 7: Financial History

	Applicant 1		Applicant 2	
	Yes	No	Yes	No
1. Have you ever been declared bankrupt or insolvent, or entered into any arrangement for the benefit of creditors?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you ever been a shareholder or officer of any company in relation to which a manager, receiver or liquidator has been appointed or have there been any court judgments against such a company?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Are you the director or shareholder of any companies?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Are you under any financial pressure from a family member, friend or third-party to apply for a lending product?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have you personally, or as an officer of any company, had a court judgment entered against you or defaulted on previous loans?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you or your spouse ever been registered with the CRAA as in default?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Are you aware of any future changes that would negatively impact you being able to repay the loan with Astro Capital Finance Pty Ltd at the end of the loan term?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Would you consider your financial judgement to be impaired as a result of an illness or external factors?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Do you operate or do you intend to operate any form of farming activity on any of the securities being offered to Astro Capital Finance Pty Ltd which could fall under the Farm Debt Mediation Legislation? Please note Astro Capital Finance Pty Ltd may base its credit decision around this response.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Provide details if any applicant responded with "Yes" to any of the above questions

Section 8: Declaration of Purpose of Credit

I/we declare that the credit provided to me by Astro Capital Finance Pty Ltd is to be supplied wholly or predominately for; business purposes or investment purposes other than investment in residential property.

IMPORTANT

You should ONLY sign this declaration if the loan is wholly or predominately for: business purposes; or investment purposes other than investment in residential property.

BY SIGNING THIS DECLARATION YOU MAY LOSE YOUR PROTECTION UNDER THE NATIONAL CONSUMER CREDIT PROTECTION ACT.

Signature of applicant 1/ Guarantor 1

Full name of applicant 1/ Guarantor 1

Date

Signature of applicant 2/ Guarantor 1

Full name of applicant 2/ Guarantor 2

Date



Section 9: Declaration & Signatures

By signing this Application Form, you consent to Astro Capital Finance Pty Ltd, Service Providers and other entities referred to in this document (collectively referred to as 'us', 'we', 'our') collecting, holding and disclosing personal and credit related information about you.

The collection of this information is required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and authorised under the Privacy Act 1988 (Cth).

Our full privacy policy can be found at astrocapital.com.au/privacy.

Collection of Personal Information

Astro Capital Finance Pty Ltd is collecting your personal information to evaluate and process this application, and if you are a prospective guarantor, to assess your suitability as a guarantor.

Additionally, your personal information may be utilised for marketing and promotional purposes, including informing you about, and enabling our affiliates and business partners to inform you about, other products or services that may be of interest to you.

Should you wish to opt out of these communications, you may withdraw your consent at any time by emailing loans@astrocapital.com.au

Disclosure and Exchange of Information

Astro Capital Finance Pty Ltd may disclose your personal information to a variety of parties for different purposes. This includes, but is not limited to:

- Those who introduced or referred you to us: This could be an individual, broker or organisation that facilitated your initial contact or application with us.
- Our agents, contractors, or service providers: These entities assist us in carrying out our functions and activities, such as processing applications, conducting assessments, and providing customer service.
- Any person or organisation that assists us in identifying, preventing, or investigating fraud, unlawful activity, or misconduct (or suspected instances thereof): This ensures the security and integrity of our operations and the safety of its customers.
- Any person or organisation who may provide information to support your application: This may include your employer, referees, or other individuals who can provide relevant information to substantiate your application.
- Other credit providers: To facilitate a comprehensive assessment of your creditworthiness and to ensure accurate credit reporting.
- Any person or organisation who may provide services in relation to the loan such as insurers, insurance brokers, solicitors, conveyancers and their agents.
- Any person associated with this application or the proposed loan account: This could include joint borrowers, account holders, guarantors (including intending guarantors), or parties offering (or intending to offer) security for the loan.
- Our related entities: This encompasses our affiliated companies and subsidiaries that may require access to your personal information to fulfil their roles.
- Any person or organisation in relation to law enforcement, regulatory and government bodies.

By understanding the scope of these disclosures, you can better appreciate how your personal information is managed and protected. If you have any concerns or require further clarification, please do not hesitate to contact us directly.

Credit Reporting

Astro Capital Finance Pty Ltd may disclose information pertaining to your application to credit reporting bodies. Detailed information regarding credit reporting, including the name and contact details of these credit reporting bodies, the circumstances under which information will be included in your credit report, and your rights to access, manage, and correct your credit reporting information, is available at astrocapital.com.au/privacy.

IF YOU ARE A GUARANTOR, you hereby consent to Astro Capital Finance Pty Ltd obtaining information about your credit history and creditworthiness from a credit reporting body for the purpose of evaluating your suitability as a guarantor.

The collection and use of this information pertains to Part IIIA of The Privacy Act 1988 (Cth).

Video Conferencing

Astro Capital Finance Pty Ltd may contact you via video conference to confirm the information provided in your loan application. You acknowledge that this interaction will be recorded and retained as an official record and failure to verify information may impact your ability to obtain credit with us.

Brokerage Commission

You acknowledge that prior to signing this loan application, your broker informed you that they would receive a commission if the application is approved and the loan is drawn. The broker also informed you of the amount of commission to the extent that it can be determined. We may periodically share your loan account number and account balance with the broker to enable them to verify our commission payments to them. Your broker acts for you alone, and is not an agent of Astro Capital Finance Pty Ltd.



Section 9: Declaration & Signatures Continued

Summary of Declaration

By signing this form, you accept that;

- You acknowledge the aforementioned disclosures pertaining to; Collection of Personal Information, Disclosure and Exchange of Information, Credit Reporting, Video Conferencing and Brokerage Commission.
- The information you provided in your application and any supporting documentation is true and correct in every detail. Astro Capital Finance Pty Ltd is relying on the information you provided in this application. Obtaining finance by deception, fraud, or dishonesty, including making false statements regarding income, are crimes punishable by imprisonment.
- We are entitled to retain all initial upfront fees, including the fee paid for the valuation. Whether we ultimately decide to grant or refuse your application for credit, the valuation will always remain our property and is not provided to you.
- We and our intermediaries may be paid fees, margins, and commissions in respect of the credit arranged by us and provided to you.
- You hereby apply to establish credit facilities with Astro Capital Finance Pty Ltd and/or its related parties and agree to abide by the above terms and conditions

Signature of applicant 1/ Guarantor 1

Full name of applicant 1/ Guarantor 1

Date

Signature of applicant 2/ Guarantor 1

Full name of applicant 2/ Guarantor 2

Date

For any additional applicants, please print extra copies of this page

Contact Us

Email your application to: loans@astrocapital.com.au

Office Address:

Suite 901, 54 Miller Street, North Sydney NSW 2060

Open 9.00am - 5.00pm AEDT Monday - Friday

Phone: 1300 278 761