# RMBL

FIRST MORTGAGE LENDING + INVESTMENT

### LOAN APPLICATION

**RMBL** Investments Limited

PO BOX 93 Dandenong VIC 3175

Level 5, 225 Lonsdale Street Dandenong VIC 3175

DX 17520 Dandenong

ACN 004 493 789 ABN 19 004 493 789

ARSN 091 248 289

AFS Licence No. 223246

rmbl.com.au

### **1. Individual Borrower (if applicable)**

Applicant 1 Surname:	Other Names:
Residential Address:	Status:
Street: Suburb: Drivers Licence Number: Time in current residence: Years:	State: Postcode: Copy of Drivers Licence Attached Months: Days:
Principal Place Business (if business account & c	lifferent from above address):
Street: Suburb: <b>ABN:</b>	State: Postcode:
Home Telephone: Facsimile:	Business Telephone: Mobile:
Occupation (if self employed job description and inc Employed by:	dustry): Since: / /
Annual Gross Income: Other Income (itemise on separate sheet if necessa 1. \$ 2. \$ Are you registered or required to be registered for 0	
Applicant 2 Surname:	Other Names:
	Other Names: Status:
DOB: / / Marital <b>Residential Address:</b> Street: Suburb: Drivers Licence Number:	Status: State: Postcode: Copy of Drivers Licence Attached  Months: Days:
DOB: / / Marital <b>Residential Address:</b> Street: Suburb: Drivers Licence Number: <b>Time in current residence:</b> Years:	Status: State: Postcode: Copy of Drivers Licence Attached  Months: Days:
DOB: / / Marital Residential Address: Street: Suburb: Drivers Licence Number: Time in current residence: Years: Principal Place Business (if business account & c Street: Suburb:	Status: State: Postcode: Copy of Drivers Licence Attached  Months: Days:
DOB:       /       Marital         Residential Address:       Street:         Suburb:       Drivers Licence Number:         Time in current residence: Years:         Principal Place Business (if business account & c         Street:         Suburb:         ABN:	Status:   State:   Copy of Drivers Licence Attached   Months:   Days:   different from above address):   State:   State:   Postcode:   Business Telephone: Mobile:

2. Individual Guarantor (if a	applicable)
Applicant 1 Surname:	Other Names:
DOB: / / Residential Address: Street:	Marital Status:
Suburb: Drivers Licence Number: Time in current residence: Years:	State: Postcode: Copy of Drivers Licence Attached Months: Days:
Principal Place Business (if business account & c	different from above address):
Street: Suburb: ABN:	State: Postcode:
Home Telephone: Facsimile:	Business Telephone: Mobile:
Occupation (if self employed job description and in Employed by:	dustry): Since: / /
Annual Gross Income: Other Income (itemise on separate sheet if necess 1. \$ 2. \$ Are you registered or required to be registered for 0	
Applicant 2 Surname:	Other Names:
DOB: / / Residential Address: Street:	Marital Status:
Suburb: Drivers Licence Number: Time in current residence: Years:	State: Postcode: Copy of Drivers Licence Attached Months: Days:
Principal Place Business (if business account & c	lifferent from above address):
Street: Suburb: ABN:	State: Postcode:
Home Telephone: Facsimile:	Business Telephone: Mobile:
Occupation (if self employed job description and ine Employed by:	dustry): Since: / /
Annual Gross Income: Other Income (itemise on separate sheet if necess 1. \$ 2. \$	ary):

3. Corporate Borrower (	(if applicable)	
Full Company Name:	ACN:	
Proprietary	Public	
Registered Office Street:		
Suburb:	State:	Postcode:
Principal Place Business (if different from a	above address):	
Street:		
Suburb:	State:	Postcode:
Full Name of Directors:		
1.		
2.		
3.		
5.		
Signed for and on behalf of:		
	RMBL:	
Customer:		
Customer:		
Customer:		
4. Corporate Guarantor		
4. Corporate Guarantor	(if applicable)	
<b>4. Corporate Guarantor</b> Full Company Name:	(if applicable) ACN:	
4. Corporate Guarantor Full Company Name: Proprietary	(if applicable) ACN:	Postcode:
4. Corporate Guarantor         Full Company Name:         Proprietary         Registered Office Street:         Suburb:         Principal Place Business (if different from a street)	(if applicable) ACN: ACN: State:	Postcode:
4. Corporate Guarantor         Full Company Name:         Proprietary         Registered Office Street:         Suburb:         Principal Place Business (if different from a Street:	(if applicable) ACN: Public State: above address):	
4. Corporate Guarantor         Full Company Name:         Proprietary         Registered Office Street:         Suburb:         Principal Place Business (if different from a street)	(if applicable) ACN: ACN: State:	Postcode:
4. Corporate Guarantor         Full Company Name:         Proprietary         Registered Office Street:         Suburb:         Principal Place Business (if different from a Street:         Suburb:	(if applicable) ACN: Public State: above address):	
4. Corporate Guarantor         Full Company Name:         Proprietary         Registered Office Street:         Suburb:         Principal Place Business (if different from a Street:         Suburb:	(if applicable) ACN: Public State: above address):	
4. Corporate Guarantor         Full Company Name:         Proprietary         Registered Office Street:         Suburb:         Principal Place Business (if different from a Street:         Suburb:         Full Name of Directors:         1.	(if applicable) ACN: Public State: above address):	
4. Corporate Guarantor         Full Company Name:         Proprietary         Registered Office Street:         Suburb:         Principal Place Business (if different from a Street:         Suburb:         Full Name of Directors:         1.         2.	(if applicable) ACN: Public State: above address):	
4. Corporate Guarantor         Full Company Name:         Proprietary         Registered Office Street:         Suburb:         Principal Place Business (if different from a Street:         Suburb:         Full Name of Directors:         1.         2.         3.	(if applicable) ACN: Public State: above address):	
4. Corporate Guarantor         Full Company Name:         Proprietary         Registered Office Street:         Suburb:         Principal Place Business (if different from a Street:         Suburb:         Full Name of Directors:         1.         2.	(if applicable) ACN: Public State: above address):	
4. Corporate Guarantor         Full Company Name:         Proprietary         Registered Office Street:         Suburb:         Principal Place Business (if different from a Street:         Suburb:         Full Name of Directors:         1.         2.         3.	(if applicable) ACN: Public State: above address):	
4. Corporate Guarantor         Full Company Name:         Proprietary         Registered Office Street:         Suburb:         Principal Place Business (if different from a Street:         Suburb:         Full Name of Directors:         1.         2.         3.         5.	(if applicable) ACN: Public State: above address):	

### 5. Trustee Borrower (if applicable)

Full Name of Trust:			ABN:
Name and Address of all Trustees:			
1. Name:			
Street:			
Suburb:		State:	Postcode:
2. Name:			
Street:			
Suburb:		State:	Postcode:
3. Name:			
Street:			
Suburb:		State:	Postcode:
4. Name:			
Street:			
Suburb:		State:	Postcode:
Name of All Beneficiaries:	1. Name:		
	2. Name:		
	3. Name:		
Country where trust established:	Country:		
Where Trustee Individual or Compa	nv. minimum apr	plicable information for	that type of person also needs to be collected.

### 6. Trustee Guarantor (if applicable)

Full Name of Trust:	
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ABN:

Name and Address of all Trustees:			
1. Name:			
Street:			
Suburb:	State	:: Po	ostcode:
2. Name:			
Street:			
Suburb:	State	e Po	ostcode:
3. Name:			
Street:			
Suburb:	State	e Po	ostcode:
4. Name:			
Street:			
Suburb:	State		ostcode:
Name of All Beneficiaries:	1. Name:		
	2. Name:		
	3. Name:		
Country where trust established:	Country:		
Where Trustee Individual or Compared	v, minimum applicable info	prmation for that type of person	also needs to be collected

# RMBL application

#### 7. Loan Details

Amount \$:

Term (years):

Purpose of Loan: Construction Loans - Construction Period, Builder:

Loan Servicing - Details of income available to meet costs:

### 8. Security Property

Street:			
Suburb:	State:		Postcode:
Туре:	Title Details C/T Volume:	Fo	lio:
Purchase Price: \$	Date: / /	Estimated \	/alue: \$
Are there any water rights a	attached to the Property: (please circle)	YES	NO
If YES, please provide deta	ails:		

#### 9. Contacts

Solicitor Firm:	Contact Name:	
Street:		
Suburb:	State:	Postcode:
Telephone:	Facsimile:	
Accountant Firm:	Contact Name:	
Street:		
Suburb:	State:	Postcode:
Telephone:	Facsimile:	
Bank Details Name and Branch:	Account Name	:
Account Number:	BSB:	
Authorised Signatories:		
Name of Contact for Valuer's Access:	Contact Number:	

#### **10. Statement of Assets and Liabilities**

NOTE: Every section of this statement must be completed. If section not applicable write NIL.

ASSETS	VALUE \$	LIABILITIES	OTAL OWING \$
Address:		Lender: Monthly Payments:	
Existing Property – Home:	\$	Existing Mortgage: \$ Financier:	
Other Property:	\$	Existing Mortgage: \$ Financier:	
Vacant Land:	\$	Current Rend Paid (if applicable)	
Car/s:	\$	Lease/hire purchase car/s:	
Furniture, etc:	\$	\$	
Caravan, Boat, Motorcycle, etc:	\$	Other hire purchase (give details) \$	
Other (give details):	\$	Other (give details) : \$	
Savings & Branch:	\$	Personal Loan, Bank, Credit Union, Building Society, etc \$	
Bank:		Other commitments – store accounts, etc (give details) \$	
Building Society:		(g ) +	
Credit Union:			
Deposit Paid:		Taxation Liability \$ Years:	
Superannuation:		Other Liabilities (give details) limit: \$	
Other (Insurance Surrender Value):		Any contingent Liability. Partnership or Company Interests or other eg. Guarantees (give details in space below): \$	
TOTAL	\$	TOTAL	\$

#### CHECKLIST OF ADDITIONAL INFORMATION REQUIRED

Copy of last 6 months loan statements for security being refinanced Australian Tax returns for the director/s and business entity for the last two financial years

(Inclusive of balance sheet and profit & loss statement) Confirmation of rental income for investment properties

- Letter from the borrower's accountant certifying that all income tax, GST, PAYG tax has been paid and that there are no returns outstanding due to the ATO.
- **Financial statements**
- **Cash flow projections**

Additional Space (itemise on separate sheet if necessary):

### **Guide To Identification Check**

#### Individuals

- 1. Original or Certified Copy of Passport (Australian); OR
- 2. Australian Drivers Licence; OR
- 3. Original or Certified Copy of:

#### One of the following:

a) Birth Certificate;

- b) Citizen Certificate; or
- c) Australian Government issued Pension card.

### One of the following:

#### Trustees

- 1. Original or Certified Copy of the Trusts Deed; OR
- 2. Certified extract of the Trust Deed showing:
- a) The full name of the Trust;
- b) The full business name of the Trustee in respect of the Trust;
- c) The type of Trust;
- d) The country in which the Trust was established;
- e) The full name of each Beneficiary of the Trust;
- f) If any of the Trustees is an individual then for one such individual the information required of the individual above;
- g) If any of the Trustees is a company then for one such company the information required of a company above.

#### Partnerships

Original or Certified Copy of the Partnership Agreement **OR** Certified extract of the Partnership Agreement showing:

- a) The full name of the Partnership;
- b) The full business name of the Partnership;
- c) The country in which the Partnership was established;
- d) The full name and residential address of each Partner;
- e) For one such Partner the information required of an individual above.

### RMBL may request additional information and verification to that referred above where it deems it necessary. Once we have this information on file (and it has not changed), you will not need to provide this again.

#### People Authorised to Certify Documents

- 1) a legal practitioner (however described);
- 2) a judge of a court;
- 3) a magistrate;
- 4) a chief executive officer of a Commonwealth court;
- 5) a registrar or deputy registrar of a court;
- 6) a Justice of the Peace;
- 7) a notary public (for the purposes of the Statutory Declaration Regulations 1993);
- 8) a police officer;

9) an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
10) a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public;

11) an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955);
12) an officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993);

13) a finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declarations Regulations 1993);14) an officer with, or authorised representative of, a holder

of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees; 15) a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.

- a) Notice issued by the Australian Taxation Office;
- b) Notice issued by Centrelink; or
- c) Notice issued by a Utilities Provider.

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#### **11. RMBL To Complete**

Verification by RMBL - one of the following documents - INDIVIDUAL

Additional requirements for foreign language documents. All documents must be original documents or certified copies.

Driver Licence Number	Copy Copy Copy Pension Card Utilities Notice
Verification by RMBL - one of the following - COMPANY         Registration Certificate       Public Disclosure Doc         Any discrepancies?       Yes         Self-identification as officeholders as a PEP?       Yes         Check of AML/CTF database performed?       Yes         Does customer have strong connections with subject country?       Yes         Customer have cash intensive business?       Yes         Is there no clear commercial rationale for transaction?       Yes         Risk Rating:       Low       Medium       High         Additional Information/Verification Required? If YES, provide details:       Image: Comparison of the following of the	RMBL, ASIC Search   No
Ok to proceed?	YES NO
Verification by RMBL - one of the following - TRUST   Original Trust Deed Certified Trust Deed   Any discrepancies? Yes   Self-identification of a trustee/beneficiary as a PEP? Yes   Check of AML/CTF database performed? Yes   Does customer have strong connections with subject country? Yes   Customer have cash intensive business? Yes   Are beneficiaries clear? Yes   Is there no clear commercial rationale for transaction? Yes   Risk Rating: Low   Low Medium   High	Image: No image
Ok to proceed?       If Borrower a Partnership, separate form to be completed.       DATE: /	YES NO / Staff Initials: 9 of

<b>12. Statement By Borrowers</b> Have any applicants ever been declared bankrupt or insolvent, or the benefit of creditors? If YES, details:	has either estate been assigned for Yes No	
Have any applicants ever been shareholders or officers of any cor	mpany of which a manager, receiver Yes No	
or liquidator has been appointed? If YES, details:		
Is there any unsatisfied judgement entered in any court against ar which any applicants are or were a shareholder or officer?	y applicants or any company of Yes No	
Have any applicants ever been registered with a credit reference a being in default?	agency (such as Veda Advantage as Yes No	
If YES, details:		
Has this application been lodged elsewhere for approval?	Yes No	
If YES, where:		
13. Additional Information For Dev	velopment Funding Only	
Development Hard Costs (estimates only): Amount Required at Settlement (estimates only): Value of Property is Owned "as is" or Purchase Price if buying: Has Planning Permit or Development Approval been Approved Has Building Permit or Building Approval been Approved	\$           \$           YES         NO           YES         NO	
Are there any Presales YES NO If so what Value \$	or equivalent Council Approval YES NO and how many Presales	

### 14. Loan Purpose Checklist

The loan you have applied for is not regulated by the Consumer Credit Code ("the Code"). Generally, the Code applies where:

- (a) credit is provided under a contract;
- (b) the borrower (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and
- (c) the purpose for which the credit is provided is wholly or predominately of a person, domestic or household nature.

To determine whether or not the Code applies to this loan, please provide the following information.

#### Part A To be completed by all borrowers (Please tick the appropriate box) A. Are any of the borrowers natural persons? Yes No Yes B. Are any of the borrowers a corporation? Companies do not need to complete Part B and Part C No C. Are any of the borrowers strata corporations (that is, a corporation incorporated under strata title Yes No legislation, or whose issued shares confer a right to occupy land for residential purposes)? Part B The purpose of your loan will be (Please tick the appropriate box) D. To purchase a residence which the borrower will live in Yes No E. To refinance the property the borrower currently lives in Yes No F. To purchase property to be used for investment purposes Yes No G. To refinance property to be used for investment purposes Yes No H. To finance the construction of a residence in which the borrower will live in Yes No I. To finance the construction of a property to be used for investment or resale purposes Yes No J. To finance the subdivision of vacant land for investment or resale purposes Yes No K. To provide funds which will be used for the borrower's business Yes No L. To finance the development of a multi-story or multi dwelling buildings for resale Yes No M. Other - Please Specify Yes No Part C (Please tick the appropriate box) Do you believe that the borrower is likely to receive an income tax deduction for at least 50% of the Yes No total interest which will be paid on the proposed loan?

#### DECLARATION

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominately for business or investment purposes (or for both purposes)

IMPORTANT: By signing this declaration you may lose your protection under the Consumer Credit Code.

Applicant's S	Signature		Applicant's S	Signature	
Applicant's I		ase print)	Applicant's N	Name (Ple	ase print)
Date:	1	1	Date:	1	1

### **15. RMBL Investments Limited - Privacy & Consents**

### **Privacy Statement**

#### **Privacy Act - Notification Statement**

This application form, once completed, will contain personal information and credit information about you. We will use your personal information and credit information:

- (a) to assess your application to borrow funds from RMBL;
- (b) to assess your application to become a guarantor for someone else's borrowings;
- (c) to assess and report on your credit suitability and credit worthiness; and
- (d) to administer our loan facilities.

We will also disclose some of your personal information and credit information to the Australian Securities and Investments Commission ("ASIC") and the Australian Taxation Office ("ATO") where required, and to third party investors as detailed in our Privacy Policy.

Our general Privacy Policy details why we collect personal information, who we may disclose it to (including whether we are likely to disclose it to overseas recipients), and the main consequences (if any) if we do not collect your personal information. Our general Privacy Policy also contains information about how you may seek access to, or correction of, the personal information held about you, and our complaint resolution procedures. The credit reporting information on our website is located at http://www.rmb.com.au/rmbl\_privacy. Alternatively, we can provide the information to you in an alternative form (such as hard copy) by request to us.

Note that our website contains specific information about credit reporting, including the credit reporting bodies to which we are likely to disclose credit information about you. Our website outlines why credit information is collected and disclosed, and your rights in relation to it. We can provide the credit reporting information to you by request to us.

#### **Privacy Concerns or Complaints**

If you have concerns or wish to make a complaint regarding the treatment of your personal information by RMBL, please contact our Privacy Officer for assistance.

#### PRIVACY ACKNOWLEDGEMENT AND CONSENT – BORROWER

#### Credit information that may be provided to a credit reporting body

I have applied for loan funds from RMBL Investments Limited ("RMBL").

I acknowledge and agree that RMBL may give credit information about me to a credit reporting body before, during or after the provision of loan funds to me, for the following purposes:

- to obtain credit eligibility information about me; and/or
- to allow the credit reporting body to create or maintain its records containing credit information and credit eligibility information about me.

The information that may be provided to a credit reporting body is limited to:

- identity information my name, any previous name/s and/or aliases, sex, current or last known address and previous two addresses, date of birth, name of employer, and drivers licence number;
- information requests a statement that RMBL has sought information about me from a credit reporting body in connection with my loan application;
- type of credit the fact that I have applied for a loan and the amount;
- credit provider the fact that RMBL is a current credit provider to me;
- court proceedings information information about any credit-related judgments made or given against me in court proceedings; and
- personal insolvency information information about me that is entered on the National Personal Insolvency Index and which relates to my bankruptcy or personal insolvency and/or debt agreements made or proposed by me.

#### Assessment of Credit Application

I consent to RMBL obtaining credit eligibility information about me from a credit reporting body and/or from another credit provider to me, and conducting a search of the Personal Property Securities Register, and using such information for the purpose of assessing my application.

#### **Collection of overdue payments**

I consent to RMBL obtaining credit eligibility information about me from a credit reporting body, and using and disclosing such information for the purpose of collecting payments that are overdue in relation to the loan funds provided by RMBL to me.

#### **Disclosure to guarantor**

I consent to RMBL giving credit eligibility information about me to a potential guarantor, for the purpose of that person considering whether to act as a guarantor or to offer their property as security for the commercial credit offered or provided to me.

I consent to RMBL giving credit eligibility information about me to a guarantor of the loan funds offered or provided to me, for the purposes of keeping them informed about the guarantee and/or the enforcement or proposed enforcement of the guarantee.

#### Disclosure to third party investors

I consent to RMBL giving credit information and credit eligibility information about me to Members in RMBL's investment schemes, for the purpose of assisting the Members to make decisions as to whether to invest their funds into relevant sub-schemes.

I acknowledge that such Members may reside in Australia, or be located overseas.

#### Privacy Act 1988 (Cth)

I understand that, the credit information and credit eligibility information used and disclosed about me will or may contain information about my personal credit history and personal credit worthiness.

I understand that under the requirements of the Privacy Act 1988 (Cth):

- RMBL will ensure that all personal information about me will be collected, held, used, disclosed, stored and destroyed in accordance with the relevant Australian Privacy Principles ("APPs");
- RMBL will ensure that all credit information and credit eligibility information about me will be collected, held, used, disclosed, stored and destroyed in accordance with the relevant requirements of the Australian Credit Reporting Regime and the Credit Reporting Code of Conduct ("CR Code"); and
- I am permitted under the APPs, the Australian Credit Reporting Regime and/or the CR Code (as appropriate) to seek
  access to and correction of the personal information, credit information and/or credit eligibility information held about
  me by RMBL.

To be signed by all Applicant Borrowers

Applicant's Signature	Applicant's Signature
Applicant's Name (Please print) Date: / /	Applicant's Name (Please print) Date: / /
Applicant's Signature	Applicant's Signature
Applicant's Name (Please print)	Applicant's Name (Please print)
Date: / /	Date: / /

#### PRIVACY ACKNOWLEDGEMENT AND CONSENT - GUARANTOR

#### Credit information that may be provided to a credit reporting body

I am considering or have agreed to act as a guarantor for a loan facility provided by RMBL Investments Limited ("RMBL").

I acknowledge and agree that RMBL may give credit information about me to a credit reporting body in connection with my role as a guarantor or potential guarantor of the loan, for the following purposes:

- · obtain credit eligibility information about me; and/or
- to allow the credit reporting body to create or maintain its records containing credit information and credit eligibility information about me.

The information that may be provided to a credit reporting body is limited to:

- identity information my name, any previous name/s and/or aliases, sex, current or last known address and previous two addresses, date of birth, name of employer, and drivers licence number;
- information requests a statement that RMBL has sought information about me from a credit reporting body in connection with my role as a guarantor or potential guarantor;
- type of credit the fact that I am considering or have agreed to act as a guarantor for a loan facility;
- credit provider the fact that RMBL is a current credit provider to the entity I am guaranteeing;
- court proceedings information information about any credit-related judgments made or given against me in court proceedings; and
- personal insolvency information information about me that is entered on the National Personal Insolvency Index and which relates to my bankruptcy or personal insolvency and/or debt agreements made or proposed by me.

#### Assessment of guarantor suitability

I consent to RMBL obtaining credit eligibility information about me from a credit reporting body, and conducting a search of the Personal Property Securities Register, and using such information for the purpose of assessing my suitability to act (or to continue to act) as a guarantor for a loan facility.

#### **Collection of guarantor payments**

I consent to RMBL obtaining credit eligibility information about me from a credit reporting body, and using and disclosing such information for the purpose of collecting payments that are overdue in relation to my guarantee of a loan facility.

#### Disclosure to third party investors

I consent to RMBL giving credit information and credit eligibility information about me to Members in RMBL's investment schemes, for the purpose of assisting the Members to make decisions as to whether to invest their funds into relevant sub-schemes.

I acknowledge that such Members may reside in Australia, or be located overseas.

#### Privacy Act 1988 (Cth)

I understand that, the credit information and credit eligibility information used and disclosed about me will or may contain information about my personal credit history and personal credit worthiness.

I understand that under the requirements of the Privacy Act 1988 (Cth):

- RMBL will ensure that all personal information about me will be collected, held, used, disclosed, stored and destroyed in accordance with the relevant Australian Privacy Principles ("APPs");
- RMBL will ensure that all credit information and credit eligibility information about me will be collected, held, used, disclosed, stored and destroyed in accordance with the relevant requirements of the Australian Credit Reporting Regime and the Credit Reporting Code of Conduct ("CR Code"); and
- I am permitted under the APPs, the Australian Credit Reporting Regime and/or the CR Code (as appropriate) to seek
  access to and correction of the personal information, credit information and/or credit eligibility information held about
  me by RMBL.

#### To be signed by all Applicant Guarantors

Applicant's Signature	Applicant's Signature
Applicant's Name (Please print)	Applicant's Name (Please print) Date: / /
Date: / /	
Applicant's Signature	Applicant's Signature
Applicant's Name (Please print)	Applicant's Name (Please print)
Date: / /	Date: / /

Contacting Us: Priva

Privacy Officer RMBL Investments Limited Level 5, 225 Lonsdale Street DANDENONG

Telephone 03 9213 5700 Facsimile 1300 886 662 www.rmbl.com.au

#### MAILING ADDRESS

RMBL Investments Limited PO Box 93 DANDENONG VIC 3175