

# Referrer Application

## Important

Please return the following to Calliva for Accreditation. (Please use this page as your cover sheet)

- Completed and Signed Referrer Application Form (this form)
- Supporting documentation requested (see page 3 this form)
- Completed and Signed Accreditation Questionnaire

Email [accred@calliva.com](mailto:accred@calliva.com) or Fax (02) 9221 6133

Total number of pages including this page:

## Section A Your Business Details

Name of Business

Primary Business Type  Adviser  Mortgage Broker  Originator  Accountant  Lawyer  
 Real Estate / Developer  Other please specify

Contact Name

ABN/ACN   Tick if exempt

Address   
State  Postcode

Telephone/Mobile  Facsimile

Email

Web Address

## Director Details

If more than three individuals, please go to our website to download an additional form.  If additional form completed, tick here

Director #1

Driver's Licence  Date of Birth

Address   
State  Postcode

Telephone/Mobile  Email

Director #2

Driver's Licence  Date of Birth

Address   
State  Postcode

Telephone/Mobile  Email

Director #3

Driver's Licence  Date of Birth

Address   
State  Postcode

Telephone/Mobile  Email

## Section B Business Background Details

Length of time in primary business

Location of client base

Other current lending providers used and purpose (if any)


Current average settlements: Last month

Last year

## Section C Bank Account Details *(List the details of the bank account you would credited with any future payments)*

Account Name

Bank

BSB  Account No

## Section D Professional Membership and Accreditation Details

**Accreditation Training** *All loan writers are required to complete formal accreditation training*

I/We have completed a Calliva SuperAccess Accreditation Training Session

Online or  Company / Location

Attendees

Date

OR  Please have a Calliva representative to contact me to arrange a SuperAccess Accreditation Training Session.

## Professional Indemnity Insurance Details

Expiry Date

Level of Cover

Underwriter

Business activities covered  Financial Advice  Lending  Other

Dealer Group *(if applicable)*

Aggregator Group *(if applicable)*

Professional Memberships <i>(please list if several)</i>	Membership	Membership Length	Expiry Date

## Section E Proposed Loan Writer Details

Please provide details of all authorised loan writers. If more than six please attached separate list.  Separate list attached?

Loan Writer #1

Loan Writer #2

Loan Writer #3

Loan Writer #4

Loan Writer #5

Loan Writer #6

## Section F Authorisations

Director #1

Signature

Date

Director #2 or  
Company Secretary

Signature

Date

Director #3

Signature

Date

Director #4

Signature

Date

## Section G Supporting Documentation to be provided with Accreditation Application

Professional Memberships. Please provide evidence of any professional memberships / licences.

Professional Indemnity Insurance. Certificate of Currency.

## Section H Consent for Inclusion on Website

Calliva makes available on its website a list of current accredited brokers who can be contacted by potential clients interested in applying for SuperAccess loans. The search page will allow clients to enter their postcode/suburb and contact an accredited broker within their area for direct assistance to apply for a Calliva SuperAccess® loan.

Please indicate below if would like to register your name, company, suburb and contact number on the Calliva website.

Yes! Please include me on your website.

No. Please leave my details private.

Signature

Date

## Section I Privacy Act 1998 Consent

### Privacy Protection of Information

#### Consent and acknowledgment, disclosure statement and your personal information.

Calliva Group Limited (CGL) collects your personal information to assess your application, to provide you with the facility product or service that you have requested. We may also use your personal information to carry out marketing activities, research and product development. Note, should you provide incomplete or fraudulent information we may not be able to provide you with the service or product that you require.

Your personal information is treated with privacy and will only be shared with those organisations to which we require a service or opinion. eg mailing houses or solicitors. Other disclosures include credit reporting agencies, mortgage insurers, valuers, general insurers, funders, debt collectors and government Authorities. Your personal details may also be disclosed to other companies within the CGL Group, where confidentiality will be maintained at all times. We do not sell, rent or trade your personal information. In most circumstances you can gain access to your information; should you wish to do so, please contact CGL on (02) 9210 7333.

### Privacy Act 1998 Consent

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise Calliva Group Limited to give and obtain from credit providers named in this credit application, and credit providers that may be named in a credit report issued by a credit report 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 credit providers are allowed to give or receive from each other under the Privacy Act 1988.

#### Credit information being given to a Credit Reporting Agency.

CGL, the Bank, my/our Mortgage Manager, Accountant, Financial Adviser and Mortgage Insurers may give information about me/us to a credit reporting agency for the following purposes – to obtain a consumer credit report about and/or to allow the credit reporting agency to create or maintain a credit information file about me/us. The information that may be given is limited to:

- Details to identify me/us (ie full name, sex, date of birth, current/last known address, current/last known employer, drivers licence number)
- The fact that I/we have applied for credit and the requested amount
- The fact that CGL is the current credit provider to me/us
- Payments which become overdue more than 60 days and for which recovery action had been commenced
- Advice that payments are no longer overdue in respect of the listed default
- Cheques drawn by me/us for amounts of at least \$100 which have been dishonoured more than once
- Where in the opinion of CGL and its lenders I/we have committed a serious credit infringement (ie acted fraudulently or shown an intention not to comply with my/our credit obligations)
- That the credit provided to me/us has been paid
- I/we agree that this information may be given before, during or after the provision of credit to me/us.

### Obtaining Credit Information

I/we agree that to enable CGL, the Bank and my/our Mortgage Manager to assess my/ our application for personal or commercial credit and my/our Mortgage Manager to collect payments that are overdue in respect of personal or commercial credit provided to me/us by CGL, the Bank, my/our Mortgage Manager and the Mortgage Insurers are authorised to obtain reports from a credit reporting agency or other business that provided information about credit worthiness. I/we acknowledge that these reports may contain:

- personal information about me/us
- personal credit information about me/us
- information about my/our commercial activities or commercial credit worthiness
- other information in relation to my/our commercial credit activities
- exchanging credit worthiness information with our credit provider

I/we agree that CGL may exchange and may give to or receive from

- any credit provider named in the credit application
- any credit provider named by a credit reporting agency

Any organisation involved in the process of a credit application information about my/our credit arrangements. This information may be exchanged for any of the following purposes:

- to assess an application by me/us for credit
- to notify other credit providers of a default by me/us
- to exchange information with other credit providers as to the status of this loan where I am in default with other credit providers
- to manage a loan with CGL
- to assess my/our credit worthiness

I/we understand that the information exchanged can include anything about credit standing, credit history and credit capacity that the credit providers are allowed to exchange under the Privacy Act 1988.

### Declaration and Acknowledgement

- I/we hereby confirm that the information provided throughout this application is true and correct, and may be relied upon to assess the facility application.
- I/We confirm to the best of our knowledge and after due enquiry the property is free from any contamination.
- I/We confirm to the best of our knowledge and after due enquiry the tenant(s) has occupied the premises and/or been in business for more than 2 years.
- Calliva Group Limited is authorised by me/us to provide information on the status of this facility to my/our nominated financial adviser, mortgage broker, authorised representative, or an associated company, including all employees and agents.
- In addition to the consents and authority given in the Privacy Act Consent, the applicant and trustees authorise Calliva Group Limited to obtain from a credit reporting agency a credit report containing personal and commercial information to assess whether to accept me/us and the facility being applied for or has been provided to, the applicant named above, and in doing so, acknowledges that Calliva Group Limited (and any other person or company who at any time provides or has any interest in the transaction) may give or obtain personal information about me/us as per Privacy Act Consent.
- I/We consent to Calliva Group Limited acting on instructions from my/our financial adviser, mortgage broker or authorised representative as nominated in this Application Form.
- I/we understand that Calliva Group Limited is not obligated to approve facilities to me/us, even though they have taken reasonable measures to clarify and substantiate the details contained in this application.

- I/we understand that inspection report obtained is for credit provider's benefit only. Understand that it is the credit provider's choice as to whether to make this report available to applicants. This report may not be relied upon by the applicant and it should not be assumed that the report is based upon a detailed inspection of the security offered. Details of the report are not to be taken as implying work/defects have been completed/do not exist, other than what is mentioned in the report. Liability is not accepted by the credit provider for the contents or accuracy. That no applicant or trustee is an undischarged bankrupt. Independent legal and financial advice is recommended.
- I/We agree to irrevocably authorise and unconditionally direct and authorise Calliva Group Limited or its authorised representatives to complete the application form if essential information has been omitted.
- I/we agree to pay any facility application fee (which is not refundable should the loan not proceed) and all fees and charges incurred to process the application, to obtain the valuation report about the security property and legal expenses to prepare facility and security documents. I/we acknowledge that commissions may be payable for the facility, insurance and other services provided in connection with the loan.
- I/We acknowledge that by signing below I/we confirm I/we am/are signing in my/our capacity in my/our capacity as trustee as well as personally. I/we understand that Calliva Group Limited will formally notify us in writing of the decision.

Name

Signature

Date

Name

Signature

Date