

Loan Application

Schroders RF Limited | ABN 54 089 265 270 | AFSL 238546 as responsible entity for
 Schroders RF Select Credit Fund | ARSN 090 994 326
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SECTION 1 - THE BORROWER

Corporate Borrower/s

Company
 Trust
 Association

Company/Entity/Trustee Name

ACN

ABN

Trust name (attach a copy of the executed Trust Deed)

Director names

Beneficiary name/s

Registered address

Principal place of business

Mailing address

Primary contact person

Phone

Email address

Individual Borrower/s

Individual/s
 Partnership/Joint

Applicant 1 - Full name

Date of birth

Drivers licence no

Phone

Email

Occupation/Industry

Employer

Period of employment

Annual Income

Australian citizen perm res temp res non-res

Present home address

Previous address (if <3yrs at current address)

Applicant 2 - Full name

Date of birth

Drivers licence no

Phone

Email

Occupation/industry

Employer

Period of employment

Annual Income

Australian citizen perm res temp res non-res

Present home address

Previous address (if <3yrs at current address)

SECTION 2 - THE LOAN

Total required funds \$	Less own contributions of \$	Finance amount required \$
<input type="text"/>	<input type="text"/>	<input type="text"/>

Purpose of this finance

Anticipated drawdown/settlement date	Exit strategy
<input type="text"/>	<input type="text"/>

SECTION 3 - FINANCIAL DETAILS

Asset (property address or other description)	Owner/s	Asset value \$	Liability to	Rate %	Expiry	Amount \$
Total asset value		<input type="text"/>	Total liabilities		<input type="text"/>	
Surplus assets		<input type="text"/>				

SECTION 4 - ADVISOR DETAILS

Accountant details

Accountant firm	Contact person	Email address
<input type="text"/>	<input type="text"/>	<input type="text"/>
Firm address	Phone number	
<input type="text"/>	<input type="text"/>	

Solicitor details

Solicitor firm	Contact person	Email address
<input type="text"/>	<input type="text"/>	<input type="text"/>
Firm address	Phone number	
<input type="text"/>	<input type="text"/>	

SECTION 5 - NOMINATED CONTACT FOR THE LOAN

Nominated contact person	Position/relationship	Email address
<input type="text"/>	<input type="text"/>	<input type="text"/>
Postal address	Phone number	
<input type="text"/>	<input type="text"/>	

SECTION 6 - SECURITY OFFERED

Security address 1

Property description

Registered proprietor

Lease details

Contact name for access (valuation)

Position (real estate agent / tenant / owner etc)

Title details

Estimated value

Leased Owner occupied

per month rental income

Contact number

Security address 2

Property description

Registered proprietor

Lease details

Contact name for access (valuation)

Position (real estate agent / tenant / owner etc)

Title details

Estimated value

Leased Owner occupied

per month rental income

Contact number

Security address 3

Property description

Registered proprietor

Lease details

Contact name for access (valuation)

Position (real estate agent / tenant / owner etc)

Title details

Estimated value

Leased Owner occupied

per month rental income

Contact number

SECTION 7 - APPLICANT STATEMENT

Credit history

Are any of the applicants experiencing financial stress from existing commitments?

Yes No

Has any applicant made an application for hardship with their existing lender?

Yes No

Has any applicant ever been declared bankrupt/insolvent, or entered into any arrangement for the benefit of creditors?

Yes No

Has any applicant been refused credit in respect to this loan previously?

Yes No

Has any applicant had any court judgments entered against them or defaulted on any previous loans?

Yes No

Has any applicant 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 company?

Yes No

If you answered yes to any of the above questions, please provide details below

SECTION 8 - GUARANTOR

Corporate Guarantor

Company Trust Association

Company/Entity/Trustee Name

ACN ABN

Trust name (attach a copy of the executed Trust Deed)

Director names

Beneficiary name/s

Registered address

Principal place of business

Mailing address

Primary contact person Phone

Email address

Individual Guarantors

Individual/s Partnership/Joint

Guarantor 1 - Full name

Date of birth Drivers licence no

Phone Email

Occupation/Industry Employer

Period of employment Annual Income

Present home address

Previous address (if <3yrs at current address)

Guarantor 2 - Full name

Date of birth Drivers licence no

Phone Email

Occupation/Industry Employer

Period of employment Annual Income

Present home address

Previous address (if <3yrs at current address)

SECTION 9 - GUARANTOR FINANCIAL DETAILS

Asset (property address or other description)	Owner/s	Asset Value \$	Liability to	Rate %	Expiry	Amount \$
Total asset value			Total liabilities			
Surplus assets		0				

SECTION 10 - PRIVACY CONSENT FORM

This consent relates to Schroders RF Limited ACN 089 265 270, AFSL 238546 (Schroders RF) as responsible entity for the Schroders RF Select Credit Fund ARSN 090 994 326 (Fund) and our related bodies corporate ('we', 'us', 'our'). By signing this document you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at www.schrodersrf.com. If you do not provide us with this consent or provide us with your personal information and/or credit information we may not be able to provide you with the products, services or benefits you have requested.

We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you.

Credit information includes the type and amount of credit provided to you, repayment history information, default and payment information (including overdue payments) and court information and personal insolvency information.

Personal information includes any information or opinion from which your identity is apparent

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at www.schrodersrf.com or by contacting us on (02) 9954 2211. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints processes. It also contains information on how we collect your personal and credit information, why we collect, use and disclose personal and credit information and how we store your personal information.

Credit information

We may disclose your credit information to credit reporting bodies (**CRB**) to assess an application for commercial credit and manage that credit. In particular, we can obtain credit information about you from CRB providing both consumer and commercial credit information.

If you are a guarantor or proposed guarantor for someone else's borrowings, we will collect, use and disclose your credit information for the purposes of assessing your suitability as a guarantor and (if necessary) for enforcing the guarantee and collecting payments owed to us.

Exchange information with credit providers

We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

By signing below, I/we provide our consent to the above.

Signature of applicant/director

Name in full

Date

Signature of applicant/director/secretary

Name in full

Date

Signature of guarantor

Name in full

Date

Signature of guarantor

Name in full

Date

Exchange information

We may exchange personal and credit information with the following types of entities, some of which may be located overseas:

- Financial advisers or brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Valuation companies
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender
- Businesses assisting us with funding for loans
- Businesses providing services to us including, but not limited to, registry, administration, custodial, audit, investment management and insurance
- Investors and potential investors in our Fund – for example sometimes loans are matched with specific investors, requiring disclosure of personal and financial information about you to those investors and potential investors
- Any person where we are required by law to do so (such as under taxation, company and AML/CTF law)
- Any of our associates or related entities
- 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

Please see our privacy policy for more information. We raise money from investors in our funds and sometimes loans are matched with specific investors, requiring disclosure of personal and financial information about you to those investors.

Customer identification

We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

SECTION 11 - DECLARATION

Declaration of purposes for which credit provided

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for business purposes or investment purposes (other than investment in residential property)

IMPORTANT

You should **only** sign this declaration if this loan is wholly or predominantly for business purposes or investment purposes (other than investment in residential property). By signing this declaration you may **lose** your protection under the National Credit Code.

Signature of person making Declaration

Full name of person making Declaration

Date declaration signed

Signature of person making Declaration

Full name of person making Declaration

Date declaration signed

Signature of person making Declaration

Full name of person making Declaration

Date declaration signed

SECTION 12 - ACKNOWLEDGEMENT

By signing this form, I/we acknowledge that neither Schroders RF Limited (**Schroders RF**) nor any party associated with Schroders including the credit provider, has acted as my/our agent. We/We further acknowledge that any person who may have introduced me/us to Schroders RF has not acted as an agent of Schroders RF for the purpose of the loan.

SECTION 13 - EXECUTION

By signing this form, you agree that:

- the information provided by you is true and correct in every particular;
- we may obtain a valuation of the security property at your expense;
- if we provide the credit requested in this application you will execute the mortgages that we require over the properties offered as security;
- we and our intermediaries may be paid fees, margins and commissions in respect of the credit arranged by us and provided by you;
- 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
- Eclipse in making its credit decision, is relying on the information that you provided in this application. Please make sure that the information is correct. Obtaining finance by deception, fraud or dishonesty, which includes making false statements as to income, are crimes which may be punishable by imprisonment.

Applicant signatures

Signature of applicant/director

Name in full

Date

Signature of applicant/director/secretary

Name in full

Date

Guarantor signatures

Signature of guarantor

Name in full

Date

Signature of guarantor

Name in full

Date