

Lender/Insured \_\_\_\_\_ Lender's reference no. \_\_\_\_\_

Funding program \_\_\_\_\_ Originator \_\_\_\_\_

Is this application broker-introduced? If 'Yes', broker's name: \_\_\_\_\_ Broker licence/Credit rep no.: \_\_\_\_\_

Product type:  Standard  Business Select  HomeBuyer Plus  SMSF

Special borrower type:  Graduate  First Homebuyer Please indicate eligible borrower number as listed below \_\_\_\_\_

Contact name: \_\_\_\_\_ Phone no. ( ) \_\_\_\_\_ Fax no. ( ) \_\_\_\_\_ State: \_\_\_\_\_

Originations Scenario Centre ref no. \_\_\_\_\_

**Borrower Details** *To ensure accuracy of the Acceptance Advice, please provide full borrower and security details in UPPER CASE (no abbreviations)*

	Surname/Company name	First name	Middle initial
Borrower's name	1 _____	_____	_____
	2 _____	_____	_____
	3 _____	_____	_____
Guarantor's name	1 _____	_____	_____
	2 _____	_____	_____
Security address	1 _____	Postcode _____	ValEx ID _____
	2 _____	Postcode _____	ValEx ID _____

**Loan Details**

Base total loan amount \$ \_\_\_\_\_ Loan term \_\_\_\_\_ years Capitalised premium amount *If applicable* \$ \_\_\_\_\_

Is this an additional loan? No  Yes  Existing LMI policy no. \_\_\_\_\_ Balance *Including redraw* \$ \_\_\_\_\_

Actual interest rate \_\_\_\_\_ %

<i>Any funds advanced direct to the borrower, regardless of stated purpose, are an Equity release</i>	Amount	<i>The total of all loan purposes must equal the base total loan amount quoted above</i>	Equity release?	Interest rate type	Loan repayments
Loan purpose 1 _____	\$ _____	_____	No <input type="checkbox"/> Yes <input type="checkbox"/>	Variable <input type="checkbox"/> Fixed <input type="checkbox"/>	Interest only <input type="checkbox"/> Term _____
Loan purpose 2 _____	\$ _____	_____	No <input type="checkbox"/> Yes <input type="checkbox"/>	Variable <input type="checkbox"/> Fixed <input type="checkbox"/>	Interest only <input type="checkbox"/> Term _____
Loan purpose 3 _____	\$ _____	_____	No <input type="checkbox"/> Yes <input type="checkbox"/>	Variable <input type="checkbox"/> Fixed <input type="checkbox"/>	Interest only <input type="checkbox"/> Term _____

**YOUR DUTY OF DISCLOSURE** Before you enter into a contract of general insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance. Your duty however does not require disclosure of any matter that diminishes the risk to be undertaken by the insurer; that is common knowledge; that your insurer knows, or in the ordinary course of his business, ought to know; or as to which compliance with your duty is waived by the insurer.

**NON-DISCLOSURE** If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the insurance contract in respect of a claim, or may cancel the insurance contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the insurance contract from its beginning.

**DECLARATION** The Insured declares that:

- The information and statements provided in this Proposal including the loan application are true and correct to the best of its knowledge and belief
- The accompanying loan documentation is a true copy of the application made by the borrower(s) for the loan which is the subject of this Proposal
- It has disclosed to Genworth every matter which it is required to disclose in accordance with Genworth's Master Policy and Underwriting Guidelines

The Insured acknowledges that:

- The loan application, this Proposal and all accompanying documents, information and statements are submitted for the purpose of Genworth assessing whether to provide lenders' mortgage insurance in relation to the loan and if so, on what terms, and that Genworth will rely on this Proposal, including the declaration, for the purposes of providing such insurance.
- It will be a term of any contract of insurance with Genworth that any loan introducer, mortgage manager, financial agent, broker or loan originator involved in the establishment of the loan is agreed to be the agent of the lender for the purpose of provision of information, documentation and statements in and accompanying this Proposal, and the lender will be responsible for any non-disclosure or misrepresentation arising from the information provided by or through such persons.

If the applicants are eligible for the First Home Owner's Grant, please advise amount \$ \_\_\_\_\_

Has this proposal been referred to another LMI provider?  
*If 'Yes', please provide details* No  Yes

Is this a *first ranking mortgage* over the security property?  
*If 'No', please provide details:* No  Yes

Does/will the valuation meet Genworth's Valuation Minimum Standards?  
*If 'No', please provide details* No  Yes

Have the following been verified as acceptable in accordance with Genworth's LMI Underwriting Guidelines, as applicable?

Satisfactory loan repayment conduct *N/A*  No  Yes   
*Facilities being refinanced or existing conduct if top-up*

Genuine savings *N/A*  No  Yes

Income and employment details No  Yes

Credit history  
*If 'No', please provide details* No  Yes

Submitting company \_\_\_\_\_

**Please forward your proposal by fax: 1300 366 228**

**Enquiries:** Call the Genworth Originations Scenario Centre on 1300 661 118