

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 SMSF

Special borrower type: Graduate First home buyer Please indicate eligible borrower number as listed below _____

Contact name: _____ Phone no. (____) _____ Fax no. (____) _____ State: _____

Customer Service Centre ref no. _____

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

	Last name/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 \$ _____

<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.

DECLARATIONS By submitting this Proposal, 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 the insurer every matter which it is required to disclose in accordance with the insurer's Lenders Mortgage Insurance Master Policy and Lenders Mortgage Insurance Underwriting Standards and Guidelines.

By submitting this Proposal, the Insured acknowledges and agrees that:

- The loan application, this Proposal and all accompanying documents, information and statements are submitted for the purpose of the insurer assessing whether to provide lenders mortgage insurance in relation to the loan and if so, on what terms, and that the insurer 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 the insurer 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.

Does the loan comply with the insured's credit policy and the requirements of the National Consumer Credit Protection Act 2009?
(if No, please provide relevant supporting information) No Yes

Does the Proposal satisfy the Lenders Mortgage Insurance Underwriting Standards and Guidelines?
(if No, please provide relevant supporting information) No Yes

Submitting company _____

Please forward your proposal by email to underwritingc@helia.com.au

For enquiries, please call the Helia Customer Service Centre on 1300 661 118