



# Application Form

## Completing this form

- This form must be completed in full and submitted with all relevant supporting documents to [submission@nulend.com.au](mailto:submission@nulend.com.au)
- Broker commentary must be included with each submission

## 1. Loan Details

Type: ☐ Full Doc ☒ Lo Doc ☐ Lease Doc

Predominant purpose:

Residential: ☒ Owner-occupied ☒ Investment

Commercial: ☐ Owner-occupied ☐ Investment ☐ Business

Loan use:

☐ Purchase ☒ Refinance ☐ Construction ☐ Increase ☐ Renovations ☐ Equity Release

Total Loan Amount:

Split details:

Amount	Purpose	Repayment Type	Interest Only Term	Loan Term
1,050,000	12 Hartington St. Elsternwick VIC 3185	I/O	2	30
4,500,000	44 Howitt Rd. Caulfield Nth VIC 3161	I/O	2	30
3,375,000	46 Howitt Rd. Caulfield Nth VIC 3161	I/O	2	30

Settlement due:

Solicitor name:

Solicitor firm:

Email:  Business Ph:

Mobile Ph:

## 2. Business Purpose Declaration

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

**By signing this declaration, you lose your protection under the National Credit Code.**

Full Name:

Full name

Signature

Date:

Signature

Date:



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Full Name:

Full name

Signature

Date:

Signature

Date:



### 3. Applicant Details

**Applicant 1** ☐ Borrower ☒ Guarantor

Title: ☒ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other \_\_\_\_\_

Surname:

Given Name:

Date of birth:  Sex:

Marital status: ☒ Single ☐ Married ☐ Divorced  
☐ De facto ☐ Widowed

Drivers Licence:

Australian resident: ☒ Yes ☐ No

Are you a resident of any other country for tax purposes?

☐ Yes ☒ No

If so, Tax Identification Number:

Number of dependants:  Age of dependants:

Current residential address:  Postcode:

If at current address for less than 3 years, previous address details:

Address:  Postcode:

Date moved in:

If postal address differs to current residential address

Address:  Postcode:

Home Phone:

Work Phone:

Preferred contact: ☐ Home ☐ Work ☒ Mobile

**Applicant 2** ☐ Borrower ☒ Guarantor

Title: ☒ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other \_\_\_\_\_

Surname:

Given Name:

Date of birth:  Sex:

Marital status: ☐ Single ☒ Married ☐ Divorced  
☐ De facto ☐ Widowed

Drivers Licence:

Australian resident: ☒ Yes ☐ No

Are you a resident of any other country for tax purposes?

☐ Yes ☒ No

If so, Tax Identification Number:

Number of dependants:  Age of dependants:

Current residential address:  Postcode:

If at current address for less than 3 years, previous address details:

Address:  Postcode:

Date moved in:

If postal address differs to current residential address

Address:  Postcode:

Home Phone:

Work Phone:

Preferred contact: ☐ Home ☐ Work ☒ Mobile





### 3. Applicant Details

**Applicant 1** ☐ Borrower ☒ Guarantor

Title: ☐ Mr ☒ Mrs ☐ Ms ☐ Miss ☐ Other \_\_\_\_\_

Surname:

Given Name:

Date of birth:  Sex:

Marital status: ☐ Single ☒ Married ☐ Divorced  
☐ De facto ☐ Widowed

Australian resident: ☒ Yes ☐ No

Are you a resident of any other country for tax purposes?

☐ Yes ☒ No

If so, Tax Identification Number:

Number of dependants:  Age of dependants:

Current residential address:  Postcode:

If at current address for less than 3 years, previous address details:

Address:  Postcode:

Date moved in:

If postal address differs to current residential address

Address:  Postcode:

Home Phone:

Work Phone:

Preferred contact: ☐ Home ☐ Work ☒ Mobile

**Applicant 2** ☐ Borrower ☐ Guarantor

Title: ☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other \_\_\_\_\_

Surname:

Given Name:

Date of birth:  Sex:

Marital status: ☐ Single ☐ Married ☐ Divorced  
☐ De facto ☐ Widowed

Drivers Licence:

Australian resident: ☒ Yes ☐ No

Are you a resident of any other country for tax purposes?

☐ Yes ☒ No

If so, Tax Identification Number:

Number of dependants:  Age of dependants:

Current residential address:  Postcode:

Date moved in:

If at current address for less than 3 years, previous address details:

Address:  Postcode:

Date moved in:

If postal address differs to current residential address

Address:  Postcode:

Email Address:

Home Phone:

Work Phone:

Mobile Number:

Preferred contact: ☐ Home ☐ Work ☒ Mobile



#### 4. Company/Trust Applicant Details

☒ Borrower ☐ Guarantor

Company Name:  ACN/ABN:

Trading Name:  Date of registration:  GST Registered?

Registered Office:  Post code:  Principal Place of Business:  Postcode:

Is the company a tax resident of a country outside of Australia? ☐ Yes ☐ No

If yes, country of tax residency:  Tax Identification Number (TIN):

Full name of all directors:

Full name of shareholders (and %):

Name of trust (if applicable):  Date of establishment:

Name of all beneficiaries:

Trust ABN:  GST Registered:  Type of trust: ☐ Discretionary ☐ Unit ☐ Other



## 5. Employment details

### Applicant 1

Employment status: ☐ Full-time ☐ Part-time ☒ Self-employed  
☐ Casual ☐ Other ☐ Unemployed

Name of employer:

TESORIERO INVESTMENT TRUST

Date started: 05/11/12

Does probation apply? ☐ NO ☐ End date of probation:

Occupation:

DIRECTOR

Industry:

PROPERTY

If less than 3 years:

Employment status: ☐ Full-time ☐ Part-time ☐ Self-employed  
☐ Casual ☐ Other

Name of previous employer:

Date started:

Occupation:

Industry:

Accountant details

Name:

Firm:

Address:

Contact number:

### Applicant 2

Employment status: ☐ Full-time ☐ Part-time ☒ Self-employed  
☐ Casual ☐ Other ☐ Unemployed

Name of employer:

TESORIERO INVESTMENT TRUST

Date started: 05/11/12

Does probation apply? ☐ NO ☐ End date of probation:

Occupation:

DIRECTOR

Industry:

PROPERTY

If less than 3 years:

Employment status: ☐ Full-time ☐ Part-time ☐ Self-employed  
☐ Casual ☐ Other

Name of previous employer:

Date started:

Occupation:

Industry:

Accountant details

Name:

Firm:

Address:

Contact number:

## 6. Income Details

Applicant 1	Gross Annual	Applicant 2	Gross Annual
Wages/Salary		Wages/Salary	
Overtime		Overtime	
Allowances		Allowances	
Bonus/Commission		Bonus/Commission	
Self-employed income		Self-employed income	
Rental income		Rental income	
Other		Other	
<b>Total</b>		<b>Total</b>	

Applicant 1		Monthly	Applicant 2		Monthly
House expenses/Utilities		800	House expenses/Utilities		
Investment property expenses		0	Investment property expenses		
Rent		0	Rent		
Communications/Media		300	Communications/Media		
Food/Groceries		2000	Food/Groceries		
Recreation/Entertainment		500	Recreation/Entertainment		
Clothing/Personal Care		300	Clothing/Personal Care		
Medical/Health		600	Medical/Health		
Transport		200	Transport		
Education		0	Education		
Childcare		0	Childcare		
Insurance		1000	Insurance		
Other		0	Other		
Total		5700 (HOUSEHOLD)	Total		

Assets	Details	Value	Ownership
Real estate property	ATTACHED SOP		
Savings			
Motor vehicle			
Investment/shares			
Superannuation			
Home & contents			
Other			

Liabilities	Details	Limit	Balance	Repayments	Ownership
Mortgages					
Credit cards					
Personal loans/leases/hire purchases					





## 9. Security Details

### Security 1

Type of property: ☒ House ☐ Unit ☐ Land ☐ Serviced Apartment  
☐ Retail ☐ Office ☐ Industrial ☐ Commercial land  
☐ Other

Title type: ☐ Torrens ☐ Strata ☐ Crown lease ☐ Community ☐ Company

Address:

Postcode:

12 Hartington St. Elsternwick VIC

3185

Estimated Value:

Contact name (for access):

Phone:

1700000

Registered proprietor:

Canner Investments Pty Ltd

### Security 2

Type of property: ☐ House ☐ Unit ☐ Land ☐ Serviced Apartment  
☐ Retail ☐ Office ☐ Industrial ☐ Commercial land  
☐ Other

Title type: ☐ Torrens ☐ Strata ☐ Crown lease ☐ Community ☐ Company

Address:

Postcode:

44 Howitt Rd. Caulfield Nth VIC

3161

Estimated Value:

Contact name (for access):

Phone:

6000000

Registered proprietor:

Giovanni &amp; Teresa Tesoriero

### Security 3

Type of property: ☐ House ☐ Unit ☐ Land ☐ Serviced Apartment  
☐ Retail ☐ Office ☐ Industrial ☐ Commercial land  
☐ Other

Title type: ☐ Torrens ☐ Strata ☐ Crown lease ☐ Community ☐ Company

Address:

Postcode:

46 Howitt Rd. Caulfield Nth VIC

3161

Estimated Value:

Contact name (for access):

Phone:

4500000

Registered proprietor:

Giovanni &amp; Teresa Tesoriero





## 10. Declarations

- Do you anticipate any upcoming changes to your financial situation? ☐ Yes ☒ No
- Have you had any difficulty in meeting your repayments in the past two years? ☐ Yes ☒ No
- Have you ever made an application for hardship with any lender? ☐ Yes ☒ No
- Have you been subject to financial judgements, bankruptcy notices, insolvencies or any legal proceedings? ☐ Yes ☒ No
- Have you been an office holder in a company that has been subject to involuntary receivership, liquidation or court judgement? ☐ Yes ☒ No
- Have the directors/guarantors/owners provided guarantees or security to support borrowings at any other institutions? ☐ Yes ☒ No

If you have answered yes to any of the above, please include details below:



## Privacy Consent

This Privacy Consent Form must accompany any application for credit. NuLend will not process any application where this Privacy Consent Form is not held.

NuLend and all its related entities ("we", "us", "our") will need to collect, use, hold and disclose personal and credit information in order to process your application, provide and manage our products or services, direct marketing, to assist with any future provision of credit and other services, and to assist us to manage our relationship with you. We may also be required by law to disclose information to prevent fraud, crime or any other activity that may be in relation to the use of our products or services. We may disclose personal information to entities outside of Australia, including the Philippines and United States of America. We may exchange information with your broker, or your broker's representative, for the purposes of verifying, processing your credit application, and any ongoing management of your credit contract. NuLend is not responsible for any advice, recommendation or representation made by your broker in relation to your credit application. For further information, or to view the entirety of our Privacy Policy, please visit [www.nulendfinance.com.au/privacy](http://www.nulendfinance.com.au/privacy).

Credit Information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. Personal information includes any information from which your identity is apparent, sensitive information (including health information) and may include any information you tell us about any vulnerability you may have.

**Customer Identification:** We are required to collect your personal information to comply with our obligations under Australian law, including the Anti-Money Laundering/Counter-Terrorism Financing Act 2006. NuLend may share personal information with any organisation involved with the verification of your identity (including AUSTRAC) including online verification of your identity.

**Credit Information:** NuLend may obtain information from a credit reporting body, like Equifax, Illion, or Experian, for the purposes of assessing your application for finance, in relation to either consumer credit or commercial credit. We may share information about you to credit reporting bodies for this purpose.

**Credit providers:** NuLend may exchange, share with, or collect from other credit providers in relation to assessing your credit worthiness, credit standing, credit history or credit capacity.

**Employers:** NuLend may share information about you with your employer, accountant, or other referrer in the process of verifying your application details.

**Guarantors:** We may disclose personal and credit information to any person who intends to guarantee or who has guaranteed repayment of any credit provided to you.

**Loan offer contracts:** A copy of your loan offer documents will be delivered electronically to your broker, or your broker's representative following an offer of credit.

NuLend may exchange information with other entities including, any of our associates, related entities or contractors, anyone who represents you, anyone involved in the securitisation of our loans, businesses assisting us with funding for loans, mortgage intermediaries, brokers, trade insurers, guarantors, referees (such as your employer, to verify information you have provided), advisors, auditors, agents, accountants, lawyers, solicitors, financial planners, insurers, property valuers, industry bodies, our service providers (including an organisation providing online verification of your identity), tribunals or courts, external dispute resolution bodies and in any instances where we are required by law.

## Applicant Declaration

By signing this form, you declare that:

- You have read and understood the entirety of the "Privacy Consent Form" and consent to the collection, use and disclosure of personal and credit information in accordance to this document.
- You fully agree to all matters as set out in this document.
- All information provided is correct, complete, and accurate to the best of your knowledge. You acknowledge that NuLend Pty Ltd will rely on this information in assessing your application.
- You will provide details of any changes to the information in relation to your application as soon as practically possible.
- You consent to receiving communication in relation to your application and may withdraw this consent at any time by contacting us.
- You understand that a submission for credit does not constitute an acceptance by us to advance credit; any decision is at the sole discretion of NuLend Pty Ltd.
- Where any initial, or upfront fees are paid by you, including valuation fees, and the application is declined; or you choose not to proceed, you will not be entitled to any refund.



**Customer Identification by credit reporting body:** We may verify your identity using information held by a Credit Reporting Body (CRB). To do this we may disclose personal information such as your name, date of birth, and address to the CRB to obtain an assessment of whether that personal information matches information held by the CRB. The CRB may give us a report on that assessment and to do so may use personal information about you and other individuals in their files. Alternative means of verifying your identity are available on request. If we are unable to verify your identity using information held by a CRB we will provide you with a notice to this effect and give you the opportunity to contact the CRB to update your information held by them.

**PLEASE TICK THIS BOX IF YOU CONSENT**

☐

Please tick this box if you consent to your information being disclosed to a CRB for customer identification.

Name of Applicant/Guarantor

VINCENZO FRANK TESORIERO

Signature:

Date:

Name of Applicant/Guarantor

GIOVANNI TESORIERO

Signature:

Date:





**Customer Identification by credit reporting body:** We may verify your identity using information held by a Credit Reporting Body (CRB). To do this we may disclose personal information such as your name, date of birth, and address to the CRB to obtain an assessment of whether that personal information matches information held by the CRB. The CRB may give us a report on that assessment and to do so may use personal information about you and other individuals in their files. Alternative means of verifying your identity are available on request. If we are unable to verify your identity using information held by a CRB we will provide you with a notice to this effect and give you the opportunity to contact the CRB to update your information held by them.

**PLEASE TICK THIS BOX IF YOU CONSENT**

☐ Please tick this box if you consent to your information being disclosed to a CRB for customer identification.

Name of Applicant/Guarantor

TERESA TESORIERO

Name of Applicant/Guarantor

Signature:

*Teresa Tesoriero*

Date:

Signature:

Date:



## Borrower Declaration

This form is to be completed by the borrower and submitted with all accompanying supporting docs to [submission@nulend.com.au](mailto:submission@nulend.com.au)

**NuLend recommends that all applicants and/or guarantors obtain independent legal and financial advice prior to the acceptance of the proposed credit contract.**

### 1. Applicant Details

Full Names	CANNER INVESTMENTS P/L		
Business Name	TESORIERO INVESTMENT TRUST	ACN/ABN	18713998268
Business Address	1, 385 TOORONGA RD HAWTHORN EAST VIC 3123		
Period of operation	2012		

### 2. Accountant Details

Full Name	LUIGI STEFANETTI		
Firm Name	PACIFIC BLUE TAX SERVICES P/L	Address	1, 385 TOORONGA RD HAWTHORN EAST VIC 3123
Email	LOU@PBTS.COM.AU	Business (Ph)	
		Mobile	0404062631

### 3. Loan Details

Loan Amount	8925000	Interest Rate	6.99	Term	30	Monthly Repayments	52,863
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### 4. Income Details

Current business taxable income	1690000
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### 5. Declaration

- I/We are satisfied that I/we are able to meet all obligations of the proposed loan, as well as any other financial commitments and living expenses without difficulty or hardship.
- I/We acknowledge that NuLend will rely on this declaration in considering my/our application for approval or rejection.
- I/We have reviewed this document and confirm that it is accurate and reliable.
- I am/We are aware of all obligations under the proposed credit contract and confirm I/we are able to fully meet my/our obligations.
- I/We have carefully reviewed my/our financial position, income, and expenses
- I/We acknowledge that I/we have requested NuLend to assess the proposed credit contract without standard documentation as such documentation is not yet ready or available.
- I/We acknowledge that I/we have sought the relevant independent legal and financial advice in line with NuLend's recommendation as I/we see as appropriate for this credit contract.
- I/We acknowledge and consent to NuLend contacting my/our named accountant to verify the details as disclosed in this document.

Full Name	VINCENZO FRANK TESORIERO	Full Name	GIOVANNI TESORIERO
Signature		Signature	
Date		Date	



## Lending Association / NuLend Borrower Acknowledgement

<b>Borrower(s) (you / your)</b>	Canner Investments Pty Ltd & Giovanni & Teresa Tesoriero
<b>Address of Borrower(s)</b>	44 Howitt Rd. Caulfield Nth VIC 3161
<b>Broker name (Broker)</b>	Harry Tsouskas
<b>Amount of finance required</b>	8,925,000
<b>Purpose of finance</b>	Refinance and equity release
<b>Borrower requirements and objectives</b>	Refinance and equity release in order to restructure finances
<b>Reasons for proceeding with a NuLend loan</b>	Expedite group restructure and refinance with NuLend and other lenders


You have received mortgage advice from the Broker named above on behalf of Lending Association Pty Ltd ACN 149 564 250 (Australian Credit Licence 401226) (we / us / our) and seek to secure the finance outlined above.

After discussion with your broker, you have decided to proceed with a loan through NuLend Pty Ltd (NuLend).

By signing below, you agree and acknowledge the following.

- Your Broker discussed a range of finance options with you, from a variety of different lenders and you have decided to proceed with a loan through NuLend on the basis that you consider that a NuLend loan is most suitable for your needs.
- You acknowledge and agree with the reasons for selecting NuLend as shown above.
- You understand that we have an association with NuLend, including common owners, and may receive a higher financial benefit when you obtain a NuLend loan than if you were to obtain a loan from another lender. This benefit to us and your Broker was disclosed to you prior to deciding to proceed with the NuLend loan and did not impact our decision to recommend a NuLend loan to you.
- You have not been pressured to obtain a loan through NuLend by either your Broker or any other person associated with us.

Signed by:

Borrower 1: Giovanni Tesoriero - 

Borrower 2: Vincenzo Tesoriero - 

Dated: \_\_\_\_\_