

## HOME LOAN APPLICATION FORM

To assist us with understanding your requirements and objectives please complete the summary below.

**Applicant 1**

**Applicant 2**

### What are your requirements?

- |   |   |  |  |
|---|---|--|--|
| <input type="checkbox"/> Owner occupied | <input type="checkbox"/> P&I repayments           | <input type="checkbox"/> Extra repayments    | <input type="checkbox"/> Variable rate |
| <input type="checkbox"/> Investment     | <input type="checkbox"/> Interest only repayments | <input type="checkbox"/> Able to repay early | <input type="checkbox"/> Redraw        |

### Objectives

Refinance	\$	<input type="text"/>
Purchase	\$	<input type="text"/>
Cash out	\$	<input type="text"/>
Other	\$	<input type="text"/>

### Purpose of funds requested

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

**Total Loan** \$

**Required loan term**

### Financial Conduct

- Yes  No In the last 2 years, have any of the borrowers/guarantors had any defaults over \$1,000?
- Yes  No In the last 5 years, have any of the borrowers/guarantors had any court judgements?
- Yes  No Have any of the borrowers/guarantors ever been bankrupt?

### Possible Adverse change to financial position

- Yes  No Do you plan or anticipate changes to your current or future financial circumstances (eg taking unpaid leave, moving interstate, reduced working hours) excluding retirement, that could adversely impact your ability to repay this loan? If yes, please provide details, eg start date, end date, the expected impact and how you intend to manage that impact.

**Repayment intentions after retirement** (please answer if any borrower is currently over 50 years of age AND loan term will extend beyond anticipated retirement age.)

- |  |   |
|--|---|
| <input type="checkbox"/> Sale of investment property | <input type="checkbox"/> Recurring income from super, investments |
| <input type="checkbox"/> Lump sum from super         | <input type="checkbox"/> Will repay in full prior to retirement   |
| <input type="checkbox"/> Downsize place of residence | <input type="checkbox"/> Sale of business                         |

Please advise your intended retirement age

### COMPANY/TRADING NAME

Company/trading name

ABN <input type="text"/>	Date of incorporation <input type="text"/>
Home phone <input type="text"/>	Mobile phone <input type="text"/>
Registered address <input type="text"/>	
<input type="text"/>	Postcode <input type="text"/>
Trading address <input type="text"/>	
<input type="text"/>	Postcode <input type="text"/>
Nature of business <input type="text"/>	

### TRUST DETAILS

Trust name

ABN <input type="text"/>	Date of incorporation <input type="text"/>
Home phone <input type="text"/>	Mobile phone <input type="text"/>
Registered address <input type="text"/>	
<input type="text"/>	Postcode <input type="text"/>
Trading address <input type="text"/>	
<input type="text"/>	Postcode <input type="text"/>
Nature of business <input type="text"/>	





## HOME LOAN APPLICATION FORM

### PERSONAL DETAILS (PLEASE ATTACH NOTES IF INSUFFICIENT SPACE)

#### APPLICANT 1

Title  Surname

Given names  Date of birth

Home phone  Mobile phone

Residential address   
 Postcode

Time at current address (in years and months)

Previous residential address (if current address is less than 5 years)   
 Postcode

Time at previous address (in years and months)

Marital status  
 Single  Married  Defacto  
 Separated/Divorced  Widowed

No. of dependants

Age (in years) of dependants

Driver licence No.  State

Passport No.  Country of issue

Mailing address if different to residential address   
 Postcode

Email address

#### INCOME DETAILS

	Yes	Gross income	Frequency	Tax year
Do you receive any PAYG Income?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Do you receive any rental income?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Do you receive any other income?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Do you have self-employed income?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

What is the company/business name?  ABN/ACN   
Description of business activity  Industry

#### EMPLOYMENT DETAILS

Industry

Name of employer/business

Employment type  
 Full-time  Part-time  Contract  Casual  
 Temp  Self-employed  Not employed

Employer/business address   
 Postcode

Phone number  Contact name

Time in current employment (in years and months)

Name of previous employer (if current is less than 3 years)

Time in previous employment (in years and months)

If self-employed, please specify accountant details  
Name of accounting firm   
Business address   
 Postcode

Contact name   
Phone number   
Email address

#### SOLICITOR/CONVEYANCING FIRM DETAILS

Name of solicitor/conveyancing firm   
Contact name   
Phone number   
Email address





## HOME LOAN APPLICATION FORM

### PERSONAL DETAILS (PLEASE ATTACH NOTES IF INSUFFICIENT SPACE)

#### APPLICANT 2

Title  Surname

Given names  Date of birth

Home phone  Mobile phone

Residential address   
 Postcode

Time at current address (in years and months)

Previous residential address (if current address is less than 5 years)   
 Postcode

Time at previous address (in years and months)

Marital status  
Single  Married  Defacto   
Separated/Divorced  Widowed

No. of dependants  Total no. of dependants for household 2 if applicable

Age (in years) of dependants

Driver licence No.  State

Passport No.  Country of issue

Mailing address if different to residential address   
 Postcode

Email address

#### INCOME DETAILS

	Yes	Amount	Frequency	For tax year
Do you receive any PAYG Income?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Do you receive any rental income?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Do you receive any other income?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Do you have Self-employed income?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

What is the company/business name?  ABN/ACN

Description of business activity

#### EMPLOYMENT DETAILS

Industry

Name of employer/business

Employment type  
Full-time  Part-time  Contract  Casual   
Temp  Self-employed  Not employed

Employer/business address   
 Postcode

Phone number  Contact name

Time in current employment (in years and months)

Name of previous employer (if current is less than 3 years)

Time in previous employment (in years and months)

#### ACCOUNTANTS DETAILS IF SELF-EMPLOYED

Name of accounting firm

Business address   
 Postcode

Contact name

Phone number

Email address

#### SOLICITOR/CONVEYANCING FIRM DETAILS

Name of solicitor/conveyancing firm

Contact name

Phone number

Email address



## HOME LOAN APPLICATION FORM

### FINANCIAL POSITION

Date

#### ALL APPLICANTS

#### ASSETS

##### Real Estate

Please enter full address of each property below

		Postcode	Security for this loan?		Estimated Market Value	Property Ownership (%)	Property Use
			Yes	No			
1	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/>

##### Other Assets

##### Details

##### Amount

##### Ownership

Savings	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
Investment, shares	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
Superannuation	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
Household & Personal Effects	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
Vehicles	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
Business	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
Other	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %

#### LIABILITIES

Please enter loan details

##### Refinance?

Yes No

##### Balance/limit

##### Remaining term

##### Interest rate

##### Lender

##### Monthly repayment

##### Debt Owner

<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>

##### Cards, overdrafts & lines of credit

Please enter details

##### Balance

##### Limit

##### Name of Financial Institution

##### Debt Owner

<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>

##### Other BNPLs (e.g. AfterPay)

##### Balance

##### Limit

##### Lender

##### Monthly Repayment

##### Debt Owner

<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>





## HOME LOAN APPLICATION FORM

### LIVING EXPENSES

#### BASIC EXPENSES

Applicant 1  
Monthly

Applicant 2  
Monthly

Childcare	\$ <input type="text"/>	\$ <input type="text"/>
Clothing & personal care	\$ <input type="text"/>	\$ <input type="text"/>
General insurance	\$ <input type="text"/>	\$ <input type="text"/>
Medical (excluding insurance)	\$ <input type="text"/>	\$ <input type="text"/>
Groceries	\$ <input type="text"/>	\$ <input type="text"/>
Recreation & entertainment	\$ <input type="text"/>	\$ <input type="text"/>
Transport	\$ <input type="text"/>	\$ <input type="text"/>
Phone, internet, tv subscriptions	\$ <input type="text"/>	\$ <input type="text"/>
Public schooling	\$ <input type="text"/>	\$ <input type="text"/>
Higher education	\$ <input type="text"/>	\$ <input type="text"/>
Principal place of residence costs	\$ <input type="text"/>	\$ <input type="text"/>

#### OTHER / ADDITIONAL EXPENSES

Private school fees	\$ <input type="text"/>	\$ <input type="text"/>
Private health cover	\$ <input type="text"/>	\$ <input type="text"/>
Child maintenance outgoing	\$ <input type="text"/>	\$ <input type="text"/>
Owner occupied strata fees etc	\$ <input type="text"/>	\$ <input type="text"/>
Student loans (HELP, HECS)	\$ <input type="text"/>	\$ <input type="text"/>
Life insurances	\$ <input type="text"/>	\$ <input type="text"/>
Investment property costs	\$ <input type="text"/>	\$ <input type="text"/>
Board	\$ <input type="text"/>	\$ <input type="text"/>
Rent	\$ <input type="text"/>	\$ <input type="text"/>
Pet care	\$ <input type="text"/>	\$ <input type="text"/>
2nd owner occupied property costs	\$ <input type="text"/>	\$ <input type="text"/>
Other	\$ <input type="text"/>	\$ <input type="text"/>



**HOME LOAN APPLICATION FORM****Consent to receive notices and documents electronically**

**To: First Federal Pty Ltd ACN 136 380 526 First Federal Home Loans Pty Ltd ACN 160 925 146  
Australian Credit Licence 504317 (you)**

I/We consent to receiving notices and other documents electronically.  
I/We understand that upon the giving of this consent:

- (a) you may no longer send paper copies of notices and other documents to me/us;
- (b) I/we should regularly check my/our nominated email address below for notices and other documents;
- (c) you may send the notices and other documents by email, or provide a notice in an email that the documents are displayed on and can be retrieved from a website; and
- (d) I/we may withdraw my/our consent to receiving notices and other documents by electronic means at any time.

I/We have facilities to enable us to print the notice or other document sent to me/us electronically.

Signature	<input type="text"/>
Name	<input type="text"/>
Email address	<input type="text"/>
Date	<input type="text"/>

Signature	<input type="text"/>
Name	<input type="text"/>
Email address	<input type="text"/>
Date	<input type="text"/>



## HOME LOAN APPLICATION FORM

### Privacy Consent

By signing this document, you consent to us, First Federal Pty Limited ACN 136 380 526, First Federal Home Loan Pty Limited ACN 160 925 146 and our related bodies corporate collecting, using, holding and disclosing personal and credit-related information about you. You can find out more about how we deal with your privacy by viewing our privacy policy and credit reporting policy at <https://www.firstfederal.com.au/privacy-policy/>. If you do not provide us with this consent or provide us with your personal and credit-related information, we may not be able to arrange finance for you or provide other services. We are required to collect personal information by the National Consumer Credit Protection Act 2009 (Cth) and the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

#### How we handle your personal and credit-related information

You agree to us collecting, using, storing and disclosing information about you. We may collect, use, hold and disclose personal and credit-related 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 by third parties, verifying your identity by using information held by a credit reporting body (CRB) and using other online resources, performing associated tasks and managing our relationship with you. We can also use your personal and credit-related information to comply with laws, for example the National Consumer Credit Protection Act 2009 (Cth) and Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth). We may collect your personal and credit-related information from you or from third parties. We may, from time to time, collect sensitive information about you, including information about your health.

#### The types of information we collect

Credit-related information means both:

- *Credit information*, which is information which includes your identity; the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information, financial hardship information (including information that any repayments are affected by a financial hardship arrangement), default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; personal insolvency information and publicly available information; and
- *Credit eligibility information*, which is credit reporting information supplied to us by a CRB, and any information that we derive from it.

*Personal information* includes any information from which your identity is apparent, such as your name, date of birth, address, the number and ages of your dependants, and employment information. If you use our website or mobile applications, we may collect information about your location or activity, including IP address, use of third-party sites, and other user information.

#### Access to information and privacy and credit reporting policies

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy and credit reporting policy can be obtained at <https://www.firstfederal.com.au/privacy-policy/> or by contacting us on 1800 178 333. Our privacy and credit reporting policy and the privacy policies of the CRBs we deal with contain information about how you may access or seek correction of your personal information and credit-related information we hold, how we manage that information, how to make a privacy-related complaint, and how that complaint will be dealt with.

#### Exchange personal and credit related information with CRBs

We may give personal and credit-related information about you to, and receive such information about you from, CRBs, including information about your credit worthiness. CRBs may include information about you and this application in reports provided to other lenders to assist them to assess your credit worthiness. We may inform CRBs if you default, fail to meet your repayment obligations or commit a serious credit infringement. You can ask a CRB not to use a credit report about you for the purposes of pre-screening or direct marketing. You can also ask a CRB not to use or disclose credit reporting information about you if you have reasonable grounds to believe that you've been, or are likely to be, a victim of fraud.

The CRBs we may share information with include:

- Equifax Pty Limited – [www.equifax.com.au](http://www.equifax.com.au) – contact on 13 83 32; see privacy policy at <https://www.equifax.com.au/privacy>;
- Illion (Australia) Pty Limited – [www.illion.com.au](http://www.illion.com.au) – contact on 13 23 33; see privacy policy at <https://www.illion.com.au/privacy-policy>; and
- Experian Australia Credit Services Pty Limited – [www.experian.com.au](http://www.experian.com.au) – contact on 1300 783 684; see privacy policy at <https://www.experian.com.au/privacy-policy-terms-conditions>.

**Consumer and commercial credit-related information:** you agree that we may exchange your commercial and consumer credit-related information with entities listed on the subsequent page under ‘Exchange information’, to assess an application for consumer or commercial credit, for the purpose of considering whether to accept you as a guarantor and to manage that credit.

**Exchange information with credit providers:** you agree that we may exchange your personal and credit-related information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

**Exchange information with guarantors:** you agree that we may exchange your personal and credit-related information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

**Exchange information:** you agree that we may exchange personal and credit-related information with other entities, some of which may be located overseas including in the USA, Canada, Europe and Asia. Please see our privacy and credit reporting policy for more information. These other types of entities may include:

- finance brokers, mortgage managers, and persons who assist us to provide our products to you;
- financial consultants, accountants, lawyers, insurers and advisers;
- any person who represents you, including financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers;
- investors, advisers, trustees, ratings agencies and other businesses assisting us with funding;
- 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;
- any person where we are authorised by law to do so;
- businesses who provide us with services or systems;
- insurers, valuers, and debt collection agencies;
- persons who are or are likely to be co-borrowers with you or to guarantee your loan;
- any person you expressly consent to;
- any of our associates, related entities or contractors;
- your referees, such as your employer, to verify information you have provided;
- any person considering acquiring an interest in our business or assets;
- an organisation that assists us to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct); and
- associated businesses that may want to market products to you.

**Customer identification:**

We may disclose your name, residential address and date of birth to an organisation (including a CRB, the document issuer or official records holder via third party systems and services), to verify your identity. The organisation will use this information to give us an assessment/ report of whether or not the information we have matches information held by the organisation. If we use these methods and are unable to verify your identity in this way, we will let you know. We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate and any other identification documents to match those details with the relevant registries using third party systems and to record the results of that matching.

Note: This personal information may be transmitted outside Australia.

Note: If you do not consent to us disclosing your information in this way, we will verify your identity in another way, which may involve requiring you to provide various supporting identification documents (either original or certified copies).

**Signatures of the borrower(s) and date:**

By signing this document, you both:

- consent to the collection, use, holding and exchange of your personal and credit-related information as set out above; and
- confirm that you are authorised to provide any personal information you provide to us and consent to the disclosure of your name, residential address and date of birth to a credit reporting body or other organisation (including the document issuer or official records holder via third party systems and services) for the purposes of electronically verifying your identity as set out above.

Signature

Name

Date

Signature

Name

Date





**HOME LOAN APPLICATION FORM****Declarations**

In making this application, you declare that:

- the information provided in this application is in all aspects complete and correct to the best of your knowledge and belief;
- you understand that we may seek confirmation and/or verification of the information provided by you in this application;
- you are earning the income declared in this application form from the entity listed, and you authorise us to contact your accountant to confirm those details;
- you are aware of the financial obligations of the proposed loan and can comfortably afford all repayments under this loan without incurring financial hardship;
- you are satisfied that your financial obligations under this loan will not adversely impact your ability to meet all of your other financial obligations (including living expenses) as and when they fall due;
- there are no other significant issues relevant to this loan application that should be brought to our attention; and
- any valuations obtained by us are for our loan assessment purposes and we are not obligated to make a copy available to you.

First Federal recommends that all loan applicants seek independent legal and financial advice prior to obtaining a loan. First Federal will rely on the information you provide in this Income Declaration when assessing whether a loan is appropriate for you.

Signature	<input type="text"/>
Name	<input type="text"/>
Date	<input type="text"/>

Signature	<input type="text"/>
Name	<input type="text"/>
Date	<input type="text"/>



**SUPPORTING DOCUMENT CHECKLIST**

This checklist assists you to ensure you have provided us with the relevant information for an initial assessment of your loan application. Please attach the following documents for all applicants (as applicable):

**All Applicants**

- Clear colour photo of Identification for all individual applicants
- Signed and completed application form
- Signed Privacy consent
- 90 days bank statements to confirm the declared living expenses via: <https://scv.bankstatements.com.au/FFHL>

**Purchase**

- Completed Contract of sale (needs to contain property address, purchase price and be signed by the applicants)
- Proof of funds to complete the purchase
- If relying on a gift: statutory declaration from the gifting party to confirm the funds are not to be repaid and they will have no claim on the property

**Refinance**

- Last 6 months home loan statements for all mortgages being refinanced (closing date to be less than 1 month old)
- Last 3 months statements for any personal loans/credit cards /lease/car leases being refinanced

**PAYG (Full-time)**

- Last 2 consecutive payslips
- 90 days bank statement for accounts where wages are paid to confirm salary credits (to be provided via Illion)

**PAYG (Casual or Part-time employees)** PAYG requirements above plus:

- Employment contract or letter of employment to confirm start date, minimum hours, employment status (Part-time or casual) and if penalties rates or overtime are guaranteed
- 2 years personal tax returns

**PAYG (Bonus, commission, allowances or overtime)** PAYG requirements above plus:

- Employment contract or letter of employment to confirm start date, minimum hours, employment status (Full-time, Part-time or casual) and if penalties rates or overtime are guaranteed
- 2 years personal tax returns

**Self employed Sole Trader**

- Most recent 2 years personal tax returns and notice of assessment

**Self employed under a company structure**

- Most recent 2 years personal tax returns and notice of assessment
- Most recent 2 years personal company tax returns and financial statements
- BAS may be requested for current financial year if required

**Self employed Alt Doc product** - Income declaration plus one of the following supporting documents:

- Most recent 2 lodged quarterly BAS
- Most recent 6 months business bank statements (provided via Illion: <https://scv.bankstatements.com.au/FFHL>)
- Fully completed and signed Accountants Declaration

**Trust involved as a guarantor or title holder**

- Certified copy of Trust deed and schedule



**HOME LOAN APPLICATION FORM****Rental income**

Most recent rental statement from the Managing agent (less than 30 days old)

If the property is privately rented the signed lease agreement and 3 months transaction statement showing income being credited

**Board income**

Most recent Tax Return showing income declared

3 months transaction statements showing income being credited

**Pensions/Centrelink benefits**

Letter from Centrelink confirming the breakdown of benefits received (less than 30 days old)

3 months transaction statements showing income being credited

**Child Support**

CSA letter confirming incomes paid between the parties and percentage of care (for the current period)

3 months transaction statements showing income being credited

**Superannuation**

Most recent tax return

Letter from fund confirming benefit being paid

3 months transaction statements showing income being credited

**Work cover**

Letter from fund confirming benefit being paid and term payment will be received

3 months transaction statements showing income being credited

**If you do not own your own home**

Please provide a copy of your rental ledger for the last 6 months (provided by your managing agent)

If you are living rent free with a relative, please provide a Stat Dec from that relative to confirm the address and arrangement in place

**Please note**

- First Federal Home Loans are required to be secured by a first registered mortgage over residential property.
- Once your Home Loan application has been assessed we may ask you for additional information/documents.
- First Federal will calculate your income based on the supporting documents provided with your application.
- Return the application form together with the supporting documentation required in the checklist to:

**Mail:** GPO BOX 4050 Sydney NSW 2001; or

**Email:** [apply@firstfederal.com.au](mailto:apply@firstfederal.com.au)

