



ARDENT
LENDING CO.

CREDIT QUESTIONNAIRE

DATE :

COMPANY NAME: Ardent Lending Co.

AUSTRALIAN CREDIT LICENSE NO. : 436615

ADDRESS: PO BOX 107 Holmesglen VIC 3148

FAX : 03 8536 0314

EMAIL: info@ardentlendingco.com.au



CLIENT ACKNOWLEDGEMENT

Where we assist you with credit assistance we will need to ask about your financial situation and objectives and we may need to verify the information we collect. This questionnaire outlines the key information we need to start assessing your credit needs. We are obligated under law to ensure that we collect and retain complete and accurate information on which we can assess the suitability of the loan or lease and ensure that it is not unsuitable for you. By returning this questionnaire you are acknowledging that the information set out in this form is true and correct and completed to the best of your knowledge. You give permission for this information to be used for the preparation of credit advice and you understand that the advice will be based on the information supplied in this form, therefore failure to disclose material information could result in unsuitable advice and no liability will be accepted in this instance. By returning this form you acknowledge that we have provided you with the Credit Guide issued by Mitkov Group Pty Ltd ATF Mitkov Group Family Trust, Trading as Ardent Lending Co., and the Privacy Statement which is attached to this questionnaire for your review.

YOUR PERSONAL DETAILS

	PERSON ONE	PERSON TWO
Title	Please Select	
Given Name/s		
Surname		
Date of Birth		
Driver's License Number		
Expiry Date		
Marital Status		
Work or Home Number		
Mobile Number		
Email Address		
Number of Dependents		
Age of Dependents		
Home Address		
Time at Address (Month/Year)		
*If less than 3 years, please provide previous address		
Previous Home Address		
Time at Address (Month/Year)		
Residential Status		
If renting, monthly rental expense		
Postal Address (if different)		

REQUIREMENTS

<p>Please describe the purpose of your enquiry (for example, to purchase a home or investment property, to refinance, for investment other than in residential property etc.)</p>	
<p>If refinancing or increasing the loan what is the purpose (i.e. lower rate, renovations on home etc.)</p>	
<p>What loan product do you feel you might need or prefer (i.e. variable or fixed, or both, line of credit etc.)</p>	
<p>Which loan features do you feel you might need or prefer (i.e. interest only or principle and interest, offset account etc.)</p>	

FINANCIAL PROTECTION

Have you ever had any difficulties meeting your financial commitments?	Yes	No
If YES, please provide the details		
Do you have any defaults or judgements on your credit file that you are aware of?	Yes	No
If YES, please provide the details		
Have you sought or received any advice about your financial plan and goals from an accountant or financial planner?	Yes	No
If YES, please provide the details		
Do you have insurances to ensure your financial security? These include life cover, total and permanent disability and income protection.	Yes	No
If YES, please provide the details		
If NO, please advise how you would maintain your lifestyle and commitments in the event of loss of income from illness, death or disablement		
Do you expect any material changes in your life that we may need to consider for your loan advice i.e. maternity leave, change of job etc?	Yes	No
If YES, what are these possible changes, and what impact would they have?		
Do you provide us with consent to undertake a credit check on your personal file?	Yes	No

EMPLOYMENT DETAILS

	PERSON ONE	PERSON TWO
Occupation		
Employment Type		
Employers Name		
Employers Address		
Start Date		
Employer Contact Name & Number		
Base Annual Salary (before tax & excl super)		
Previous Employment if less than 2 years		
Employers Name		
Employers Address		
Start and End Date of employment		
* If self-employed, please refer to company details below. Please provide 2 years tax return and Financials for the business.		

COMPANY DETAILS

If applicant will be a company and/or a trust or Self-Managed Super Fund

Company & Trust Name		
ABN/ACN		
Registered Address		
Full Name of Trustee's (Individual or Company)	1. 2. 3. 4.	1. 2. 3. 4.
Full Name/s of Beneficiaries	1. 2. 3. 4.	1. 2. 3. 4.

ASSETS

Property/s Addresses	PERSON 1 / 2	RENT	VALUE

Savings & Bank Accounts

BANK NAME	PERSON 1 / 2	BALANCE

Other Investments i.e. shares or superannuation	PERSON 1 / 2	VALUE

Motor Vehicles

MAKE AND MODEL	YEAR	PERSON 1 / 2	VALUE

Other i.e. Home & contents or anything else of significant value	Person 1 / 2	VALUE

LIABILITIES

Home & investment Loans	LENDER	INTEREST TYPE	INTEREST RATE	REPAYMENTS	BALANCE	LIMIT	EXPIRY DATE	PERSON 1 / 2
Other Liabilities (ie car loans, leases, personal loans, tax, HELP, Afterpay and EZI pay)			INTEREST RATE	LENDER	BALANCE	EXPIRY DATE	PERSON 1 / 2	
Credit Cards	LENDER	LIMIT		BALANCE	REPAYMENTS	PERSON 1/2		

EXPENSES PER MONTH

	\$ MONTH
Ongoing Rent/Board after this loan	
Absolute BASIC housing expenses i.e. electricity, gas, water, rates	
Education and/or Childcare expenses i.e. school fees, books, uniforms, activities	
Child Maintenance expense	
Insurance expenses i.e. home & contents, health, car, life, TPD & income protection	
Communications & Media i.e. telephone, mobile phone, internet, pay TV	
Food & Pets i.e. groceries, take-away, vet & pet costs	
Recreation & Entertainment i.e. holidays, gifts, gym membership, alcohol, tobacco, entertainment	
Clothing & Personal Care	
Medical & Health i.e. doctors' visits, medications	
Transport i.e. fuel, registration, vehicle maintenance, tolls, public transport	
Other - please provide detail of other expenses	

Please provide commentary regarding your monthly living expenses i.e. discretionary vs non-discretionary items, one off expenses, expenses covered by your employer or business"



ARDENT
LENDING CO.

CREDIT GUIDE

LICENSEE:

Mitkov Group Pty Ltd ATF Mitkov Group Family
Trust Trading as Ardent Lending Co. ("licensee")

AUSTRALIAN CREDIT LICENCE NUMBER: 436615

ADDRESS: PO Box 107, Holmesglen VIC 3148

BROKER GROUP:

Finance & Systems Technology Pty Ltd
("broker group")

ACN 092 660 912



This document provides you with information relating to our activities and those of our credit representatives. It contains information about various fees and charges that may be payable by you to us, as well as about certain commissions we may receive from a licensee when we are acting as a credit representative, or we pay to certain third parties. It also contains information about what you should do if you have a complaint or dispute in connection with our services as a credit representative.

WHAT IS A CREDIT REPRESENTATIVE?

A 'credit representative' is a person who has been authorised by a credit licensee to engage in specified credit activities on behalf of the licensee. Our licensee is Mitkov Group Pty Ltd ATF Mitkov Group Family Trust trading as Ardent Lending Co.

WHAT IS CREDIT ASSISTANCE?

We give you credit assistance when:

- We assist you to apply for a particular loan or lease;
- We suggest you apply for a particular loan or lease (or suggest you apply for an increase to an existing loan); or
- We suggest you remain in your current loan or lease.

THE ASSESSMENT WE NEED TO DO BEFORE GIVING YOU CREDIT ASSISTANCE:

Before we provide credit assistance to you, we assess whether the particular loan or lease is suitable for you. To do this, we need to make reasonable inquiries and verify that:

- The loan or lease or increase will meet your requirements and objectives; and
- You can meet the proposed repayments.

We won't be able to give you credit assistance if our assessment shows that:

- You won't be able to meet the proposed repayments without substantial hardship; or
- The loan or lease won't meet your requirements or objectives.

GETTING A COPY OF OUR ASSESSMENT

If we provide you with credit assistance, you can ask us for a copy of our assessment any time up to 7 years after we provide you with a credit assistance quote. To request a copy please contact us. We will provide you with a copy:

Within 7 business days after the day we receive your request, provided you make the request within 2 years of the date of our credit assistance quote; or

Otherwise, within 21 business days after the day we receive your request.

INFORMATION ABOUT THE LICENSEE AND ITS CREDIT REPRESENTATIVES

We act as a credit representative for Mitkov Group Pty Ltd. We are authorized to engage in credit activities including providing credit assistance on its behalf. Subject to meeting credit criteria, we are able to assist you to obtain loans and leases for you from a broad range of lenders and lessors through our broker group. The following are the lenders or lessors with whom we generally conduct the most business:

- Westpac
- Bankwest
- CBA
- NAB
- ING Direct
- Macquarie
- ANZ
- AMP
- Fastlend

FEES AND CHARGES

FEES PAYABLE FOR THE PROVISION OF CREDIT ASSISTANCE

We will not charge you any fees for providing credit assistance to you.

FEES PAYABLE IN RELATION TO ACTING AS A CREDIT REPRESENTATIVE

We may receive remuneration from our employer, our licensee and/or broker group and do not charge you any fees or charges in relation to acting as a credit representative.

OTHER FEES AND CHARGES

You may have to pay other fees and charges (such as an application fees, valuation fees and other fees) to the lender, lessor or other parties. You should review the disclosure documents and your loan contract or lease for further details of any such fees and charges.

COMMISSIONS

COMMISSIONS WE RECEIVE FROM OUR LICENSEE

Our licensee has appointed our broker group as its agent to receive commissions from lenders and lessors and to pay us commission in relation to loan contracts or leases for which we act as a credit representative and provide credit assistance. The total amount of commission we may receive in relation to your loan or lease may vary depending on the lender or lessor, the term, the features, the amount of the loan or lease you ultimately choose and the amount and timing of the repayments that you make.

Loan Contracts such as Home Loans, Investment Property Loans and Personal Loans

Upfront commission payable by lenders in relation to loans is calculated as a percentage of the loan amount and is generally in the range of 0.50% and 0.70% of the loan amount. It is usually paid after settlement of the loan.

Trail commission payable by lenders in relation to loans is generally calculated regularly (monthly, quarterly, bi-monthly or annually) on the outstanding loan balance and is paid in arrears. The trail commission payable by lenders is generally in the range of 0% per annum and 0.15% per annum of the outstanding loan amount.

Leases

Upfront commission payable by lessors in relation to leases is calculated as a percentage of the lease amount and is generally in the range of 0.50% and 1% of the lease amount. It is usually paid after settlement of the lease. Trail commission is generally not payable in relation to leases. Further details of the commission earned by us will be included in the credit proposal disclosure document we will provide to you at the same time as we provide you with credit assistance. You can request information from us about the fees that we are likely to receive, how those fees are calculated, and our reasonable estimate of the fees or commissions that will be payable.

VOLUME BONUS ARRANGEMENTS

Our broker group has no volume bonus arrangements in place.

COMMISSIONS PAYABLE BY US

We are not likely to pay a commission to any third party for the introduction of credit business or business financed by the loan contract or lease. If a third party has introduced you to us or referred you to us, we may pay them a commission or a fee. We obtain referrals from a range of sources, including real estate agents, accountants, financial planners or other people. Further information about referral commissions, including our reasonable estimate of the amount of any commission payable and how it is calculated is available from us on request and will be included in the credit proposal disclosure we will supply to you when we provide you with our credit assistance.

DISPUTES OR COMPLAINTS

WHAT TO DO IF YOU HAVE A DISPUTE OR COMPLAINT?

We are committed to providing our customers with the best possible service. If at any time we have not met our obligations, or you have a complaint about any of our services, please inform us so we can work towards a resolution. We will endeavor to deal with your complaint promptly, thoroughly and fairly.

HOW TO MAKE A COMPLAINT AND THE COMPLAINTS PROCESS

If you have a complaint, we request you follow these steps:

- Discuss your complaint with the Advisor that is looking after you
- If you are not satisfied with the Advisor's response to your complaint, please contact our Director, Daniela Anthony on her direct number 0400 282 595 or email daniela@ardentlendingco.com.au and she will personally deal with your complaint.

THIRD PARTY PRODUCTS OR SERVICES

If your complaint relates to a product or service acquired through a third party (for example, a lender) we may ask you to contract the relevant third party. They will deal with your complaint under their complaints resolution process.

If you are not satisfied with the resolution of your complaint by the third party under their complaints resolution process, you are entitled to have your dispute considered by their External Dispute Resolution Scheme. Please contact the third party for further details.

KEEPING YOU INFORMED

We will keep you updated regularly throughout the process of assessing and dealing with your complaint. Should you require more regular updates, we will be happy to accommodate any reasonable requests. We will aim to resolve complaints as soon as possible. We must respond to your complaint within a maximum of 45 days with:

- Accept the complaint and where appropriate offer redress;

Offer redress without accepting the complaint; or Reject the complaint, giving reasons

STILL NOT SATISFIED?

If you do not think we have resolved your complaint to your satisfaction, you may take the matter, free of charge, to the relevant External Disputes Resolution Scheme (provided it is within the scheme's terms of reference) as detailed below. You may also refer the matter to the relevant External Disputes Resolution Scheme at any time, but if our internal process is still in progress, they may request that our internal processes be complete before considering the matter further.

Our external dispute resolution service provider is the Australian Financial Complaints Authority which can be contacted via:

Telephone: 1800 931 678

Online complaint form: <https://ocf.afca.org.au/>

Website: <http://www.afca.org.au>

Mail: GPO Box 3, Melbourne VIC 3001



ARDENT
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PRIVACY STATEMENT

NAME OF BROKER (WE, US, OUR)

Mitkov Group Pty Ltd (ACN 162443996) ATF Mitkov
Group Family Trust trading as Ardent Lending Co.

AUSTRALIAN CREDIT LICENCE NUMBER: 436615

OUR CONTACT DETAILS

PO Box 107 Holmesglen VIC 3148

PHONE: 0439 393 224



We need to collect personal information about you to provide you with our broking & related services. This privacy statement tells you how we collect your information, what we use the information for and who we share the information with. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

HOW INFORMATION IS COLLECTED FROM YOU

We will collect your information from you directly whenever we can, like from enquiries we make of you when you seek credit assistance from us. We may verify that information from sources referred to in the responses to those enquiries or in this privacy statement.

HOW INFORMATION IS COLLECTED FROM OTHER SOURCES

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it's reasonably necessary to do so, for example, where:

- we collect information from third parties about a loan or lease in relation to which you seek our services;
- we can't get hold of you and we rely on public information to update your contact details; or
- we exchange information with your legal or financial advisers or other representatives.

WHEN THE LAW AUTHORIZES OR REQUIRES COLLECTION OF INFORMATION

Some law may require us to collect personal information about you. For example, we may require your information to verify your identity under Australian Anti-Money Laundering law.

HOW YOUR INFORMATION MAY BE USED

We may use your information for purposes including:

- giving you credit assistance;
- giving you information about loan products or related services;
- considering whether you are eligible for a loan or lease or any related service you requested;
- assisting you to prepare an application for a lease or a loan;
- administering services we provide, for example, to answer requests or deal with complaints;
- administering payments we receive, or any payments we make, relating to your loan or lease;
- identifying you;
- telling you about other products or services we make available and that may be of interest to you, unless you tell us not to;
- telling you about other suppliers, with whom we have arrangements, that supply goods or services that may be of interest to you;
- allowing us to run our business efficiently and perform general administrative tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by law, regulation or codes binding us; and
- any purpose to which you have consented.

You can let us know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.

WHAT HAPPENS IF YOU DON'T PROVIDE INFORMATION

If you don't provide your information to us, it may not be possible to:

- assist in finding a loan or lease relevant to your circumstances;
- verify your identity or protect against fraud; or
- let you know about products or services that might be suitable for your financial needs.

SHARING YOUR INFORMATION

General

We may use and share your information with other organisations for any purpose described above.

Sharing with your representatives and referees

We may share your information with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants or real estate agents); and
- your referees, like your employer, to confirm details about you.

Sharing with third parties

We may share your information with third parties in relation to services we provide to you or goods or services in which we reasonably consider you may be interested. Those third parties may include:

- the mortgage aggregator through whom we may submit loan or lease applications to lenders or lessors on the mortgage aggregator's panel;
- the Australian Credit Licence holder that authorises us to engage in credit activities;
- referrers that referred your business to us;
- financial services suppliers with whom we have arrangements;
- valuers;
- lenders, lessors, lender's mortgage insurers and other loan or lease intermediaries;
- organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other misconduct;
- government or regulatory bodies as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- guarantors and prospective guarantors of your loan or lease;
- service providers, agents, contractors and advisers that assist us to conduct our business;
- any organisation that wishes to take an interest in our business or assets; and
- any third party to which you consent to us sharing your information.

Sharing outside of Australia

We are not likely to disclose your information to organisations overseas. However, we may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held.

PRIVACY POLICY

You can find out more about how we manage your information by reading our Privacy Policy available by contacting us. Please see our contact details above. [Also, you can read and obtain a copy of that policy at our website address set out above.] Our Privacy Policy sets out how you can ask us to access and seek to correct information we hold about you and how you may complain against us about a privacy issue.

INFORMATION ABOUT OTHER PEOPLE

If you give information to us about another person (like your co-applicant) in relation to the services we provide, you will let that other person know that:

- we have collected their information to provide those services or for any other purpose set out in this privacy notice;
- we may exchange this information with other organisations set out in this privacy notice;
- we handle their personal information in the way set out in our Privacy Policy and this privacy notice and they can:
 - access or request a copy of that privacy policy or this privacy notice; or
 - access the information we hold about that other person, by using our contact details above; and we may not be able to provide those services to you unless we obtain their information.