

Loan Disclosure Form

NOTE TO INTRODUCER:

Before filling out this Loan Application

- explain the conditions and features of the loan to each applicant
- provide each applicant with (a) a Reverse Mortgage Information Statement (b) information containing ASIC projections of equity, and (c) each applicable Fee Schedule and Product Guide for the loan

Applicant's name: _____

Applicant's name: _____

Introducer's name: _____

LOAN DETAILS

IMPORTANT CONSIDERATIONS

It is essential that each applicant understands the conditions and features of the loan.

Key matters include:

- While the applicant(s) may choose to make repayments at any time to reduce the amount owing, there are no mandatory repayments required until the end of the term of the loan.
- Interest and fees (which may vary during the term of the loan) are capitalised monthly. These capitalising charges increase the amount owing. The amount owing will become larger more quickly than under a loan where regular repayments are required.
- The equity of the applicant(s) in the security property could be significantly reduced or completely extinguished during the term of the loan, depending on various matters (e.g. how much is borrowed, when it is drawn, interest rates, the term of the loan, whether any voluntary repayments are made, and how the value of the security performs over time).
- It is recommended that the decision to access home equity via a reverse mortgage be discussed with family members.
- Unless there is a misrepresentation or fraud, the maximum payment required is the net sale proceeds of the security property. This means that, if the amount owing (including capitalised interest and fees) is greater than the value of the security property, we bear the shortfall.
- The applicant(s) must pay all outgoings on the security property as required under the loan contract, such as insurance, rates, strata levies and the cost of maintaining the security property. Failure to pay those outgoings is a default under the loan contract. This means that this loan will not be suitable unless the applicant(s) are satisfied that they can service those outgoings throughout the term of the loan.
- The applicant(s) must complete a questionnaire annually and return it to us – the questionnaire concerns the condition of the security property, insurance, rates, and occupancy.
- The applicant(s) may not allow any person (other than the nominated borrower(s)) to permanently occupy the security property without our prior written consent. The loan therefore will not provide for any “tenancy protection provision” as set out in the National Credit Code.
- If the loan is a Standard Reverse Mortgage it has an indefinite term – unless there is a default or the security property is sold, the term ends only after the nominated borrower(s) cease to reside in their home.
- If the Aged Care option is being used, the term is limited to a maximum of 5 years. This option will not be suitable if the security property is and will continue to be the nominated borrower(s) home.

CERTIFICATIONS AND SIGNATURES

APPLICANT(S)

I confirm that I have received (a) a Reverse Mortgage Information Statement (b) information relating to the way the loan may affect my equity in the security property, and (c) one or more Fee Schedule(s) and Product Guide(s) relating to the loan. I confirm my understanding of the conditions and features of the loan. I confirm that the Introducer provided the Loan Disclosure Form and Loan Application documents to me and made reasonable enquiries as to:

- my requirements and objectives;
- my financial situation, particularly my ability to pay insurance, rates and maintenance as required in connection with the loan;
- alternative strategies potentially available to me including sale/downsizing of the security property or sale of other assets;
- how I intend to finance any future move to permanent long-term care (if the loan is not intended for this)
- my desire to leave equity in the security property, including for estate planning or other purposes
- how I intend to meet any other possible future needs.

I confirm that the Introducer has recommended that I investigate the impact (if any) of the loan on any Government income support payments, entitlements or other benefits.

Heartland recommends that you consider independent financial advice.

Signed by

Signature

Name _____

Date _____

If executing this document under Power of Attorney or Administration Order, the attorney or administrator states that the he or she is duly authorised to execute this document and bind the applicant and has received no notice of revocation of the Power of Attorney or Administration Order to date.

Signed by

Signature

Name _____

Date _____

If executing this document under Power of Attorney or Administration Order, the attorney or administrator states that the he or she is duly authorised to execute this document and bind the applicant and has received no notice of revocation of the Power of Attorney or Administration Order to date.

Signed by

Signature

Name _____

Date _____

If executing this document under Power of Attorney or Administration Order, the attorney or administrator states that the he or she is duly authorised to execute this document and bind the applicant and has received no notice of revocation of the Power of Attorney or Administration Order to date.

Signed by

Signature

Name _____

Date _____

If executing this document under Power of Attorney or Administration Order, the attorney or administrator states that the he or she is duly authorised to execute this document and bind the applicant and has received no notice of revocation of the Power of Attorney or Administration Order to date.

CERTIFICATION

I certify that I have provided information to the applicant(s) relating to the loan, including (a) a Reverse Mortgage Information Statement (b) information containing ASIC projections of equity and (c) each applicable Fee Schedule and Product Guide. Additionally, I certify that I have discussed the conditions and features of the loan with the applicant(s).

I certify that, in addition to the above, I have made reasonable enquiries as to:

- the requirements and objectives of the applicant(s)
- the financial situation of the applicant(s), particularly the ability of the applicant(s) to pay insurance, rates and maintenance as required in connection with the loan
- alternative strategies potentially available to the applicant(s) including sale/downsizing of the security property or sale of other assets
- how the applicant(s) intend to finance any future move to permanent long-term care (if the loan is not intended for this)
- how much equity the applicant(s) wishes to leave in the security property, including for estate planning or other purposes
- how the applicant(s) intend to meet any other possible future needs
- known credit history issues or defaults of the applicant(s) (including details of the outcome of each issue).

I certify that I have recommended that the applicant(s) investigate the impact (if any) of the loan on any Government income support payments, entitlements or other benefits.

I have assessed this application to not be unsuitable for the needs of the applicant(s):

Signed by Introducer

Name of Introducer

Date

Heartland Associate Code

Commission Selection

Reverse Mortgage

Upfront & Trail

Upfront

Aged Care option will be paid at upfront rates.

GENERAL DETAILS

Please confirm your Application type:

- Standard Reverse Mortgage
- Aged Care Option (5 year term)
- Secondary Property Loan (Investment or Holiday Home)

Completing your Application

- Please answer all questions, complete the checklist and sign section 18.
- Application, and supporting documents, can be returned using instructions on page 15.
- If there is insufficient space to complete any answers, please use the Additional Notes section at back of this form.
- **Please note that Applications are subject to loan approval criteria, which includes property size, location, and acceptable valuation.**
- If you have any questions or require assistance, please contact your broker or Heartland's friendly team on 1300 889 338. We are here to help you.

1. APPLICANT(S)

1.1 Nominated Borrower 1

Mr Mrs Miss Ms Other

Given Names

Surname

Date of Birth

Marital Status

Home Phone

Mobile

Country(s) of Citizenship

Email

Street Address

Suburb/City

State

Postcode

If different from above

Postal Address

Suburb/City

State

Postcode

1.2 Nominated Borrower 2 (if applicable)

Mr Mrs Miss Ms Other

Given Names

Surname

Date of Birth

Country(s) of Citizenship

Marital Status

Home Phone

Mobile

Email

If the residential or postal address details are different for Nominated Borrower 2, please advise in the additional notes section at the back of this form.

1.3 Other Registered Owner

Is the property owned in a trust and/or is there an additional registered owner who will not be a Nominated Borrower?

Yes No

If so, please advise us of their full legal name, date of birth, relationship to the Nominated Borrower(s), contact information and country of citizenship in the additional notes section at the back of this form. They will be required to also sign this Application as an Applicant.

2. SECURITY PROPERTY

Please provide details of the property that will be mortgaged as security for the loan. Applications are subject to loan approval criteria, which includes property size, location, and acceptable valuation.

2.1 Address (if differs to street address of Nominated Borrower 1)

Street Address _____

Suburb/City _____

State _____

Postcode _____

2.2 Details

Property Type: House Unit Townhouse Apartment Other _____

Property Value^ \$ _____ (Estimate of current market value)

^If this property is being purchased, a copy of the contract of sale should be provided with this application.

Is the property used for business purposes or subject to goods and services tax (GST) on sale? Yes No

Is any part of the property rented?* Yes No

*if the security property is rented, please provide a copy of the current tenancy agreement.

Condition of property Good Average Poor

Please note that if your property requires repairs this may be a condition of the loan and included in the loan approval criteria.

Is the property already mortgaged? Yes No

If the property is already mortgaged, name of lender to be repaid: _____

2.3 Current security property insurance (buildings)

Insurer _____

Policy Number _____

2.4 Property expenses (per annum)

Rates \$ _____

Home Insurance Premium \$ _____

Strata Levies \$ _____ (if applicable)

3. OTHER OCCUPIER(S)

Confirm details of anyone else living in the security property who is not a Nominated Borrower (for instance, tenants, relatives or caregivers). Please note that other occupiers will not benefit from lifetime occupancy, and they will be required to sign an acknowledgement prior to settlement.

Does anyone else live in the property? Yes No If yes, please complete details below

Full name _____

Date of birth _____

Relationship to Nominated Residents _____

Please add the details of any additional other occupier(s) using the Additional Notes section at the back of this form.

4. EMERGENCY CONTACT

If Heartland is unable to contact you, we will get in touch with this contact agent. No private information (without your consent) is disclosed to this agent, and they cannot act on the applicant's behalf. This person should not be residing in the security property or a party to the loan.

Given Names	Email
Surname	Postal Address
Date of Birth	Suburb/City
Telephone	State Postcode

Relationship to Nominated Borrower(s)

Please confirm whether you would like for us to disclose to your Contact Agent private information regarding you, your documents and your reverse mortgage loan. Yes No

5. SOLICITOR DETAILS

It is a requirement that you seek and receive independent legal advice from your solicitor, at your cost, on the loan agreement when issued by Heartland.

Solicitor's Name	Postal Address
Firm	Suburb/City
Telephone	State Postcode
Email	

6. ATTORNEY/ADMINISTRATOR DETAILS (IF APPLICABLE)

Complete if an attorney or administrator is submitting this application on behalf of an applicant.

Given Names	Email
Surname	Postal Address
Date of Birth	Suburb/City
Home Phone	State Postcode
Mobile	Country(s) of Citizenship

Are all listed attorneys or administrators aware of this reverse mortgage application? Yes No

If no, please detail why not:

LOAN DETAILS

7. LOAN

Complete the section below with details of the loan being applied for. Note that fees may apply for some options, these are described in the accompanying Fee Schedule. Minimum amounts apply, these are described in the accompanying Product Guide.

7.1 Initial Advance

Applicant(s) must draw an Initial Advance amount. Please estimate what you will require:

Purpose for Borrowing	Initial amount required
Home improvements and maintenance	\$ _____
Repaying mortgage, credit card or other debts	\$ _____
Everyday living expenses (bills, rates, insurance)	\$ _____
Holidays and travel	\$ _____
Motor vehicle repair or replacement	\$ _____
Health costs	\$ _____
Permanent long-term care	\$ _____
Gifts to family or friends	\$ _____
Business or investment	\$ _____
Other (please specify) _____	\$ _____
Total Initial Advance	\$ _____

7.2 Regular Advances

In addition to the Initial Advance, applicant(s) may request Regular Advances. Minimum amounts apply.

Would you like a Regular Advance?

Regular Advance payments are made on the same day of the month that the loan commences.

The first payment will be made a month, a quarter, or a year following the start date, depending on the option selected.

Yes No

If yes, state Regular Advance amount

\$ _____

Select advance frequency

Per Month Per Quarter Per Annum

Advise the number of years (maximum 10) during which you wish Regular Advances to be made.

Total of Regular Advances
(amount multiplied by number of advances)

\$ _____

7.3 Cash Reserve

You may also request a discretionary Cash Reserve amount, in addition to the Initial Advance and / or Regular Advances, that is set aside for future access.

Would you like a Cash Reserve?

Funds in this facility can be used to assist with future needs or unexpected expenses. There is no additional cost to set up a Cash Reserve, and interest is only charged against funds once they are drawn.

Yes No

If yes please select amount requested:

Maximum amount available OR

Specific amount required:

\$ _____

Purpose for Cash Reserve:

Total Loan Amount Requested

\$ _____

8. EQUITY PROTECTION OPTION

Applicants may choose to protect a percentage of the net proceeds from the sale of the property. This means that at all times the percentage protected is theirs, irrespective of the loan balance on discharge*. However, please be aware that choosing the Equity Protection Option will reduce the loan amount available by the percentage selected, and there is a fee applicable for this option.

Do you wish to guarantee there is equity remaining in the security property once your Heartland loan is repaid*?

Yes No

If so, please nominate the percentage of equity, up to 50%, required to be retained in the security property.

10% 20% 25% 33% 50%

*Subject to complying with the terms and conditions of this Reverse Mortgage. If this section is not completed, your application will **not** include an Equity Protection Option.

9. FINANCIAL POSITION

Please complete the section below to confirm your financial position.

9.1 Income

Primary income source _____

Amount \$ week fortnight month annual (tick as appropriate)

If currently employed or a business owner, please advise:

Employer _____ (if applicable)

Industry _____ (if applicable)

9.2 Assets and Liabilities

Assets (what you own)

Home \$ _____

Bank Account/Savings \$ _____

Superannuation \$ _____

Investments \$ _____

Motor Vehicle \$ _____

Other (please specify) \$ _____

Total \$ _____

Liabilities (what you owe)

Mortgage \$ _____

Credit Card 1 \$ _____

Card provider _____

Credit Card 2 \$ _____

Card provider _____

Council Rates \$ _____

Other (please specify) \$ _____

Other (please specify) \$ _____

Total \$ _____

Please note that Heartland may require some or all of the outstanding liabilities to be repaid from the proceeds of the loan and included in the loan approval criteria.

10. LOAN OBLIGATIONS

These questions are designed to ensure that you are aware of your responsibilities associated with the loan.

Do you understand:

You may not allow any person (other than the Nominated Borrower(s)) to permanently occupy the security property without our consent.

Yes No

The security property may not be leased, have changes requiring council approval, or encumbered without our consent.

Yes No

As part of your Loan Agreement you will need to be in a position to ensure your council rates, home insurance premiums and strata levies will not fall into arrears in the future.

Yes No

You are required to complete a questionnaire annually and return it to us. The questionnaire concerns the condition of the security property, insurance, rates, and occupancy.

Yes No

If the application is for a Standard Reverse Mortgage, the loan balance will become due and payable when the last Nominated Borrower no longer resides in the home (this could be due to moving house, moving into a retirement village or aged care, or death).

Yes No

If you wish to transfer the loan to a new property it will be subject to Heartland's loan approval criteria, and terms, fees and charges will apply.

Yes No

11. LOAN CONSIDERATIONS

These questions are designed to ensure that you have considered the personal impact of taking out a reverse mortgage, both now and in the future.

At Heartland, we believe it is important that a Heartland Seniors Finance Reverse Mortgage is right for you, and that you have considered other options in making your decision to apply for a loan.

Please confirm you have considered other options such as downsizing, using other assets, taking out a regular mortgage, returning to work, the pension loans scheme, or getting family assistance.

Yes No

Have you obtained financial advice in making your decision?

Yes No

Please provide details:

Have you considered whether the loan will have any impact on any Government income support payments, entitlements or other benefits?

Yes No

Please provide details:

Taking out a Heartland Seniors Finance Reverse Mortgage is an important decision, and we recommend you discuss this with your family. Have you chosen to involve your family in your decision making process?

Yes No

If no, please detail why not:

Do you understand the set up costs, further draw down fees and mortgage discharge fee?

Yes No

12. FUTURE NEEDS

Drawing all or the majority of your entitlement at the outset may impact on your ability to meet possible future financial needs and objectives. These questions are designed to ensure you have considered what you may require funds for in the future.

Age care can be expensive. A reverse mortgage may reduce the amount of equity that you have in your property which can be used to pay for age care. The loan projections which have been provided to you are intended to provide you with a guide of the impact of the reverse mortgage on the equity in your home.

We encourage you to review all these questions carefully. More information on age care is available from www.myagecare.gov.au or your nearest Centrelink office.

Have you considered your future financial needs and objectives, such as aged care and leaving an inheritance?

Yes No

Please outline your intentions:

Have you considered the implication taking out this loan will have on your ability to fund appropriate aged care, or to leave equity in the property to your estate in the future?

Yes No

Have you considered any other future funding needs including in home care and support, medical costs, property maintenance, funeral expenses and unexpected emergencies?

Yes No

Is it important to you to ensure you have equity remaining when you sell the property, or in your estate?

Yes No

If yes, we recommend you consider Heartland's Equity Protection Option.

If the purpose of this loan is for gifting, please confirm that you have discussed the gift with all your children/beneficiaries.

Yes No

If no, please detail why not:

Do you understand:

Drawing all or the majority of your entitlement at the outset, or increasing the size of your loan, may reduce your ability to apply for additional funds or move to another property or a care facility in the future.

Yes No

What compounding interest means and the effect it will have on your loan balance and the equity remaining in your home when sold?

Yes No

If the purpose of the loan funds are for business or investment, independent financial advice will be required.

Yes No

Heartland encourages you to only borrow what you need.

As part of Heartland's assessment of your loan, we will call you to discuss your future needs to ensure that your loan is structured to your requirements and objectives, both now and in the future.

FINAL DETAILS

13. AGED CARE (IF APPLICABLE)

Complete if either applicant is residing in a Care facility or if the requirement is to fund the entry into Residential Aged Care.

13.1 Care Facility

Facility Name	Street Address	
Telephone	Suburb/City	
Email	State	Postcode

13.2 Care Residency

Specify each Nominated Borrower who is or will be residing in Aged Care:

Nominated Borrower 1

Nominated Borrower 2

13.3 Aged Care Needs Analysis (only applicable for Aged Care Option)

If the purpose of this loan is to assist all Nominated Borrower(s) to move into Aged care, or all Nominated Borrower(s) presently reside in care:

The loan term is limited to a maximum of 5 years (this will not be suitable if the security property is and will continue to be a Nominated Borrower(s) home)

Yes No

The loan balance will become due and payable at the end of the 5 year term or, if earlier, should the last Nominated Borrower pass away

Yes No

14. SECONDARY PROPERTY LOAN (IF APPLICABLE)

Complete if this Application is for a Secondary Property Loan.

Please detail why the primary residence is not being used as security:

Do you understand:

That under a Secondary Property Loan, the loan balance will become due and payable when the security property is sold or the last Nominated Borrower no longer resides in their owner occupied home (or primary residence). This could be due to moving house, moving into a retirement village, aged care, or death.

Yes No

If you wish to transfer either the loan's security or your owner occupied home (or primary residence) to a new property it will be subject to Heartland's loan approval criteria, and terms, fees and charges will apply.

Yes No

15. VALUATION FEE

To order a valuation and proceed with application payment details are required for the valuation. Payment will only be taken if a quote for the valuation is provided to you or if your loan application does not proceed to settlement.

By Credit Card

Mastercard Visa Expiry Date Security Code (CVC)
Credit Card Number

I authorise you to debit my credit card as appropriate

**Cardholder's
Name**

**Cardholder's
Signature**

16. PRIVACY STATEMENT

In this statement, "we" or "us" refers to Heartland Australia Group Pty Limited ACN 604 859 752 and its related bodies corporate (as that term is defined in the Corporations Act 2001 (Cth)), successors, assigns, agents and associates. These entities include ASF Custodians Pty Ltd ACN 106 822 780 and Australian Seniors Finance Pty Ltd ACN 108 875 636.

Information about each person named in this application ("Relevant Person") is being collected and used by us to consider this application (and any future application involving the Relevant Person). Information is also being collected in accordance with laws relating to provision of consumer credit and identity verification, such as the National Consumer Credit Protection Act 2009 (Cth) and Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

If the information is not provided, we may not be able to provide the requested products or services.

The information may also be used by us to develop and run our business, including administering and monitoring products or services provided to each Relevant Person, and providing each Relevant Person with information about other products or services, including those of selected third parties.

For the above purposes, we may provide and obtain information about each Relevant Person to or from other organisations or people we consider appropriate (some of whom may be located overseas, such as New Zealand), including our service providers and related bodies corporate, other financial and insurance institutions, regulatory bodies, government departments, the Relevant Person's employer/advisers, and other Relevant Persons.

We may also share information about each Relevant Person with credit reporting bodies ("CRBs") for purposes relating to the provision of credit

to the Relevant Person (including if a Relevant Person fails to meet their payment obligations in relation to consumer credit or commits a serious credit infringement). A CRB may include that information in reports to other credit providers to help them assess the creditworthiness of the Relevant Person.

The CRBs we may share information with include Equifax, Dun & Bradstreet and Experian. Contact details and copies of their privacy policies are available on their websites: equifax.com.au, dnb.com.au and experian.com.au. Each Relevant Person has the right to request CRBs not to use their credit information to pre-screen them for direct marketing by credit providers. Each Relevant Person can also ask a CRB not to use or disclose their credit information if they have been, or are likely to be, a victim of fraud.

We may also share information about each Relevant Person (including name, residential address and date of birth) to a CRB for the purposes of electronically verifying each Relevant Person's identity. The CRB may use that information to match it against the records of other third parties (including government departments). If you cannot or do not consent to be electronically verified, we must identify you using a manual alternate method.

Our privacy policy and credit reporting policy states how each Relevant Person can seek to access or correct any personal information (and credit information) that we hold, how to complain about a privacy breach by us and how we will deal with a privacy complaint. Our privacy policy and credit reporting policy is available on our website www.seniorsfinance.com.au and each Relevant Person can contact us at the address details at the end of this document.

17. DECLARATIONS

By signing this application, each applicant declares (please tick to confirm):

- I have read and understood this application and I agree to information being collected and dealt with in accordance with the privacy statement, privacy policy and credit reporting policy
- The information I have provided is correct, complete and not misleading
- I understand that this application does not constitute an offer or acceptance for a loan. I understand that, if this application does not proceed for any reason, I will not receive a refund for any fees, expenses or costs already paid by me
- I acknowledge that the Introducer may receive commissions/fees as a result of any loan being made to me
- I consent to receiving communications using any of the details (including any email address) provided in this application
- I consent to my identity being electronically verified as described in the privacy statement and privacy policy

Please confirm that you have read and understood the following prior to signing your application:

Reverse Mortgage Information Statement Yes No

ASIC MoneySmart Reverse Mortgage Calculator projections Yes No

Fee Schedule and Product Guide Yes No

18. SUPPORTING DOCUMENTS CHECKLIST

- Identification confirming date of birth, legal name and residential address of each applicant and any person authorised to sign on behalf of any applicant under a Power of Attorney/Administration Order (where applicable)
- Current copy of rates notice for the security property
- Recent bank statement, including account name, for a two month period (or another form of evidence such as Centrelink notice) confirming income for each applicant
- Credit card details for the valuation fee
- Most recent statements for any debts/loans to be repaid at settlement
- Copy of Power of Attorney/Administration Order document (if applicable) - this must be Registered with the Land Titles Office (excluding Victoria).
- Current copy of confirmation of Body Corporate fees for the security property (if applicable)

If you are unable to provide any document that is required, please provide further details using the Additional Notes page.

19. SIGNATURES

By signing below, you are applying to borrow the loan described in this application. If your application is accepted, you will need to review, and sign, a loan contract and mortgage document before the loan will be made available to you.

If executing this document under Power of Attorney or Administration Order, the attorney or administrator states that the he or she is duly authorised to execute this document and bind the applicant and has received no notice of revocation of the Power of Attorney or Administration Order to date.

Applicant 1

Signature _____ Name _____
Date _____

Applicant 2

Signature _____ Name _____
Date _____

Applicant 3

Signature _____ Name _____
Date _____

Heartland Seniors Finance is the trading name for the following licences:

Australian Seniors Finance Pty Ltd – Australian Credit Licence Number 386760 (ACN 108 875 636)

ASF Custodians Pty Ltd – Australian Credit Licence Number 386781 (ACN 106 822 780)

Seniors Finance Pty Ltd – Australian Credit Licence Number 469894 (ACN 603 141 779)

Seniors Finance Custodians Pty Ltd – Australian Credit Licence Number 476140 (ACN 603 141 706)

- Under these licences we are authorised to engage in credit activities as a credit provider under the National Credit Code
- Our conduct obligations under these licences include engaging in credit activities efficiently, honestly and fairly and we must not enter into a contract if it is assessed as unsuitable for the customer.
- ASF Custodians Pty Ltd will be your credit provider, and Australian Seniors Finance Pty Ltd will be managing any application made to, or loan provided on, their behalf.

Your rights

- You can request a copy of your loan assessment if you enter into a contract with us
- You can access a copy of our internal disputes resolution procedure by contacting our Customer Service Centre on 1300 889 338 or visit our website www.seniorsfinance.com.au
- We are members of the Australian Financial Complaints Authority and they can be contacted as follows

Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

Our contact details

Heartland Seniors Finance

PO Box 18134

Collins Street East VIC 8003

Level 9, 63 Exhibition Street

Melbourne VIC 3000

Telephone 1300 889 338

Email enquiries@seniorsfinance.com.au

Website www.seniorsfinance.com.au

Please feel free to contact us at any time if you have any questions.