

# Loan Application

For Home Loans, Investment Property Loans and Equity Loans

**Before you sign this form, please carefully read the 'Declarations and Authorities' section on pages 10 – 12.**

Z No.
OS No.
Is security property also securing Business Loan(s)? ..... <input type="checkbox"/> Yes <input type="checkbox"/> No
If 'Yes', provide business name below

## Loan Purpose

The purpose of this loan is to:

### All Loans

If you are refinancing an existing loan, you must consider the costs of doing this including any exit and break costs. It is important you take this into account when applying for your loan(s).

Purchase price	Est. cost of legal fees, stamp duty etc	Payment of existing liabilities		Total cost	Personal contribution	<b>TOTAL Amount of Loan</b>
\$ <input style="width: 80%;" type="text"/>	+ \$ <input style="width: 80%;" type="text"/>	+ \$ <input style="width: 80%;" type="text"/>	=	\$ <input style="width: 80%;" type="text"/>	- \$ <input style="width: 80%;" type="text"/>	= \$ <input style="width: 80%;" type="text"/>

## Personal Details – Person 1

Title	Given name(s)
<input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>
Surname	
<input style="width: 95%;" type="text"/>	
Home phone number	Home fax number
( ) <input style="width: 80%;" type="text"/>	( ) <input style="width: 80%;" type="text"/>
Work phone number	Best daytime phone number
( ) <input style="width: 80%;" type="text"/>	<input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> N/A
Email address	
<input style="width: 95%;" type="text"/>	

Date of birth	Gender	Marital status
/ / <input style="width: 80%;" type="text"/>	<input type="checkbox"/> M <input type="checkbox"/> F	<input style="width: 95%;" type="text"/>
No. & age of dependants, excluding spouse	Driver's licence no.	
<input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>	<input style="width: 80%;" type="text"/>	

My current residential address is:

<input style="width: 95%;" type="text"/>	
Postcode	
<input style="width: 80%;" type="text"/>	<input style="width: 20%;" type="text"/>
Country	<input style="width: 80%;" type="text"/>
Date moved there, specify month and year	/

My current residential status is:	1st home buyer
<input type="checkbox"/> Home has mortgage <input type="checkbox"/> Rent/Board <input type="checkbox"/> Own home <input type="checkbox"/> Live with parents/relatives	<input type="checkbox"/> No <input type="checkbox"/> Yes

Postal address, leave blank if the same as your residential address

<input style="width: 95%;" type="text"/>	
Postcode	
<input style="width: 80%;" type="text"/>	<input style="width: 20%;" type="text"/>
Country	<input style="width: 80%;" type="text"/>

Previous residential address, complete if you have been at your current address for less than 3 years

<input style="width: 95%;" type="text"/>	
Postcode	
<input style="width: 80%;" type="text"/>	<input style="width: 20%;" type="text"/>
Country	<input style="width: 80%;" type="text"/>
Date moved there, specify month and year	/

## Personal Details – Person 2

Title	Given name(s)
<input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>
Surname	
<input style="width: 95%;" type="text"/>	
Home phone number	Home fax number
( ) <input style="width: 80%;" type="text"/>	( ) <input style="width: 80%;" type="text"/>
Work phone number	Best daytime phone number
( ) <input style="width: 80%;" type="text"/>	<input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> N/A
Email address	
<input style="width: 95%;" type="text"/>	

Date of birth	Gender	Marital status
/ / <input style="width: 80%;" type="text"/>	<input type="checkbox"/> M <input type="checkbox"/> F	<input style="width: 95%;" type="text"/>
No. & age of dependants, excluding spouse	Driver's licence no.	
<input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>	<input style="width: 80%;" type="text"/>	

Residential address (write 'SAME' if same as Person 1)

<input style="width: 95%;" type="text"/>	
Postcode	
<input style="width: 80%;" type="text"/>	<input style="width: 20%;" type="text"/>
Country	<input style="width: 80%;" type="text"/>
Date moved there, specify month and year	/

My current residential status is:	1st home buyer
<input type="checkbox"/> Home has mortgage <input type="checkbox"/> Rent/Board <input type="checkbox"/> Own home <input type="checkbox"/> Live with parents/relatives	<input type="checkbox"/> No <input type="checkbox"/> Yes

Postal address, leave blank if the same as your residential address

<input style="width: 95%;" type="text"/>	
Postcode	
<input style="width: 80%;" type="text"/>	<input style="width: 20%;" type="text"/>
Country	<input style="width: 80%;" type="text"/>

Previous residential address, complete if you have been at your current address for less than 3 years

<input style="width: 95%;" type="text"/>	
Postcode	
<input style="width: 80%;" type="text"/>	<input style="width: 20%;" type="text"/>
Country	<input style="width: 80%;" type="text"/>
Date moved there, specify month and year	/

**Authority for Employer/Accountant to Disclose Details**

To be completed by Persons 1 &amp; 2

Full name of **Person 1**Full name of **Person 2****Employment Details – Person 1***Give details of your main job only. Attach details of additional jobs.*

The title of my job is:

Employer's name

Self employed

 No  Yes

Employer's address

Postcode

Country

Date started with employer, specify month &amp; year

/

My employment is:

 Full-time  Part-time  Temporary  Other

Name of contact person at your employer, e.g. Personnel Manager

Contact person's phone number

Contact person's fax number

**Accountant's Details – Person 1**

Accountant's name, leave blank if you do not have an accountant

Accountant's address

Postcode

Accountant's phone number

Accountant's fax number

**Employment Details – Person 2***Give details of your main job only. Attach details of additional jobs.*

The title of my job is:

Employer's name

Self employed

 No  Yes

Employer's address

Postcode

Country

Date started with employer, specify month &amp; year

/

My employment is:

 Full-time  Part-time  Temporary  Other

Name of contact person at your employer, e.g. Personnel Manager

Contact person's phone number

Contact person's fax number

**Accountant's Details – Person 2**

Accountant's name, leave blank if you do not have an accountant

Accountant's address

Postcode

Accountant's phone number

Accountant's fax number

**Declaration – Person 1**

*I authorise my employer or accountant to disclose any salary, employment or financial details to Westpac to assist in the assessment of this application. I also acknowledge that Westpac will provide a copy of this authority to my employer or accountant if they ask for details of Westpac's authority to obtain that information, but not any other part of the credit application.*

Signature

Date

**Declaration – Person 2**

*I authorise my employer or accountant to disclose any salary, employment or financial details to Westpac to assist in the assessment of this application. I also acknowledge that Westpac will provide a copy of this authority to my employer or accountant if they ask for details of Westpac's authority to obtain that information, but not any other part of the credit application.*

Signature

Date

## Previous Employment Details – Person 1

Complete if you have worked for your current employer for less than 3 years.  
Give details of your main job only.

Previous job title

Previous employer's name

Self employed

 N  Y

Employer's address

Postcode

Country

Date employed with previous employer

From: (mth)	(yr)	To: (mth)	(yr)
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My previous employment was:

 Full-time  Part-time  Temporary  Other

## Previous Employment Details – Person 2

Complete if you have worked for your current employer for less than 3 years.  
Give details of your main job only.

Previous job title

Previous employer's name

Self employed

 N  Y

Employer's address

Postcode

Country

Date employed with previous employer

From: (mth)	(yr)	To: (mth)	(yr)
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My previous employment was:

 Full-time  Part-time  Temporary  Other

## Financial Details – Person 1

### GROSS ANNUAL INCOME

**Employees** – specify your current gross annual income

\$

**Self employed people** – specify gross annual income shown on:

Last tax assessment notice

Previous tax assessment notice

\$

\$

### MY MONTHLY INCOME (money you receive) \$ per month

Wage or salary <b>AFTER</b> tax	\$
Social security– specify type:	\$
Private pension	\$
Interest income	\$
Other income – specify type: <i>(e.g. Bonus, Director's Fees, Dividends etc)</i>	\$
Office Use – Rental income from page 4	\$
Office Use – Total Monthly Income	\$

### MY MONTHLY EXPENSES

(money you spend – do not include loan repayments)

\$ per month

Ongoing Rent/Board <b>AFTER</b> this loan is drawn	
Absolute Basic Expenses <i>(eg groceries, transport, petrol, utilities, rates, clothing)</i>	
Education Expenses	
Childcare Fees	
Child Maintenance/Alimony	
Insurance <i>(including car, CTP, building, contents, health, income protection)</i>	
Mobile Phone / Internet / Pay TV	
Other <i>(eg holidays, entertainment, gym membership, cleaning or gardening services)</i>	
Office Use – Total repayments from pages 6–7	
Office Use – Total Monthly Expenses	

### CREDIT HISTORY OVER THE PAST 12 MONTHS

Have any of your loan(s) been in arrears at any time?

 No  Yes

If 'Yes'

Was the arrears period more than 40 days?

 No  Yes

Have you exceeded the agreed credit limit of any credit/store card?

 No  Yes

If 'Yes'

Was the limit exceeded for more than 40 days?

 No  Yes

## Financial Details – Person 2

### GROSS ANNUAL INCOME

**Employees** – specify your current gross annual income

\$

**Self employed people** – specify gross annual income shown on:

Last tax assessment notice

Previous tax assessment notice

\$

\$

### MY MONTHLY INCOME (money you receive) \$ per month

Wage or salary <b>AFTER</b> tax	\$
Social security– specify type:	\$
Private pension	\$
Interest income	\$
Other income – specify type: <i>(e.g. Bonus, Director's Fees, Dividends etc)</i>	\$
Office Use – Rental income from page 4	\$
Office Use – Total Monthly Income	\$

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(money you spend – do not include loan repayments)

\$ per month

Ongoing Rent/Board <b>AFTER</b> this loan is drawn	
Absolute Basic Expenses <i>(eg groceries, transport, petrol, utilities, rates, clothing)</i>	
Education Expenses	
Childcare Fees	
Child Maintenance/Alimony	
Insurance <i>(including car, CTP, building, contents, health, income protection)</i>	
Mobile Phone / Internet / Pay TV	
Other <i>(eg holidays, entertainment, gym membership, cleaning or gardening services)</i>	
Office Use – Total repayments from pages 6–7	
Office Use – Total Monthly Expenses	

### CREDIT HISTORY OVER THE PAST 12 MONTHS

Have any of your loan(s) been in arrears at any time?

 No  Yes

If 'Yes'

Was the arrears period more than 40 days?

 No  Yes

Have you exceeded the agreed credit limit of any credit/store card?

 No  Yes

If 'Yes'

Was the limit exceeded for more than 40 days?

 No  Yes

### Significant Changes in Financial Situation – Person 1

Do you expect any significant change to your financial situation over the next 3 years that would ADVERSELY impact your ability to meet your loan repayments?

Yes  No

If yes, what is the nature of the expected change (*select one*)?

- Temporary decrease in disposable income.  
 Permanent decrease in disposable income.  
 Anticipated large expenditure.

Please specify (one) nature of expected change such as maternity leave, loss of employment, reduced working hours, retirement, full time study, carer responsibilities, medical treatment or end of interest free period:

How will you continue to make payments (*select one*)?

- Using savings  
 Securing additional income  
 My application reflects these changes  
 Reducing expenditure  
 Sale of asset

### Significant Changes in Financial Situation – Person 2

Do you expect any significant change to your financial situation over the next 3 years that would ADVERSELY impact your ability to meet your loan repayments?

Yes  No

If yes, what is the nature of the expected change (*select one*)?

- Temporary decrease in disposable income.  
 Permanent decrease in disposable income.  
 Anticipated large expenditure.

Please specify (one) nature of expected change such as maternity leave, loss of employment, reduced working hours, retirement, full time study, carer responsibilities, medical treatment or end of interest free period:

How will you continue to make payments (*select one*)?

- Using savings  
 Securing additional income  
 My application reflects these changes  
 Reducing expenditure  
 Sale of asset

### Assets (What I Own) – All People

#### Complete for ALL people applying for the loan

List all assets individually or jointly owned – Attach details if there is insufficient space

#### My real estate property assets are:

Address of the property	Property description <i>e.g. house, unit, etc</i>	Situation	Property owner	Market value
		<input type="checkbox"/> Owner occupied	<input type="checkbox"/> Person 1	\$
		<input type="checkbox"/> Rented – <i>specify monthly rent</i> \$	<input type="checkbox"/> Person 2 <input type="checkbox"/> Other *	
		<input type="checkbox"/> Owner occupied	<input type="checkbox"/> Person 1	\$
		<input type="checkbox"/> Rented – <i>specify monthly rent</i> \$	<input type="checkbox"/> Person 2 <input type="checkbox"/> Other *	
		<input type="checkbox"/> Owner occupied	<input type="checkbox"/> Person 1	\$
		<input type="checkbox"/> Rented – <i>specify monthly rent</i> \$	<input type="checkbox"/> Person 2 <input type="checkbox"/> Other *	

\* Other - please attach a list describing the arrangement, including the percentage of ownership.

#### My cheque, savings, term deposit and other accounts are:

Name of institution <i>e.g. name of bank, building society, etc</i>	Account type <i>e.g. cheque, savings, etc</i>	Owner	Current balance
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$

## Assets (What I Own) – All People (Continued)

### My investments, including superannuation, life insurance, shares, unit trusts, etc are:

Name of institution <i>e.g. name of super fund, insurance company, etc</i>	Investment type <i>e.g. super, insurance, shares, etc</i>	Owner	Current cash balance
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$

### My motor vehicles are:

Make and model	Year built	Owner	Market value
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$

### My other assets, including household items and personal effects, cash, boats, tools of trade, etc are:

Brief description of other assets <i>Do not provide a detailed list of assets</i>	Owner	Market value
Personal effects and household items (including furniture, electrical goods, clothing, jewellery, etc)	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$

*Office Use Only – Indicate if a property is to be used as security for a loan by placing a star [\*] at both ends of the line in question.*

## Liabilities (What I Owe) – All People

### Complete for ALL people applying for the loan

List all liabilities whether individually or jointly liable – Attach details if there is insufficient space

#### My housing loans, overdrafts and other loans (including those for my business/company) that are secured by mortgages are:

Address of security property	Name of lender and account number	Interest rate per annum	Monthly repayment left	Borrower	Debt to be cleared (C) or reduced (R) or not clearing (N) with the requested loan	Amount to be repaid with this loan	Amount owing or limit (whichever is greater)	New amount owing or limit (whichever is greater)
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$

#### My credit cards, store cards, unsecured overdrafts, etc are:

Include details of credit cards, store cards, etc even if you have a nil balance

Name of lender e.g. name of bank, store, etc	Credit type e.g. MasterCard, Visa etc	Credit Limit	Monthly repayment left (Office Use)	Borrower	Debt to be cleared (C) or reduced (R) or not clearing (N) with the requested loan	Amount to be repaid with this loan	Amount owing	New amount owing or limit (whichever is greater)
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$

## Liabilities (What I Owe) – All People (Continued)

**My other loans, including personal loans, vehicle leases, hire purchase, commercial bill, contingent liabilities etc are:**

Name of lender e.g. name of bank, store, etc	Credit type e.g. personal loan, lease, HP, etc	Monthly repayment left	Borrower	Debt to be cleared (C) or reduced (R) or not clearing (N) with the requested loan	Amount to be repaid with this loan	Amount owing	New amount owing
		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$

**My other liabilities, including provisional taxation, HECS, guarantees on loans/leases, etc are:**

Brief description of other liabilities	Debtor/ Guarantor	Debt to be cleared (C) or reduced (R) or not clearing (N) with the requested loan	Amount to be repaid with this loan	Amount owing	New amount owing
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$

## Loan Security Details – All People

### DETAIL OF PROPERTY TO BE MORTGAGED

If more than one security property, give details of the additional properties on a separate form.

Office Use Only  
Existing security

No  Yes

Address of the property

	Postcode
--	----------

Market value of property

\$

Property type, e.g. house, villa, land

Type of title

Freehold  Leasehold  Strata  Company  Old system

Title particulars/number if known

Is property less than 50m<sup>2</sup>?

No  Yes

Will you rent out the property?

No  Yes, specify rental per month \$

Who will own the property?

Person 1 only  Person 2 only  Persons 1 & 2 jointly  
 Other, specify

### AFTER SETTLEMENT POSTCODE

What postcode will you be living in after settlement?

Person 1

Person 2

Applicant's after settlement address will be outside Australia

### VALUATION ACCESS

Who can Westpac contact to arrange access to the property so that a valuation can be obtained?

Agent  Seller  Tenant  Applicant

Name of contact

Daytime phone number

( )

Mobile phone number

( )

### SOLICITOR/CONVEYANCER'S DETAILS

Who will be your solicitor or conveyancer for this purchase?

Name, write 'self' if you are self conveying

Phone number

( )

Fax number

( )

Address

Postcode

### HOUSE/BUILDING INSURANCE DETAILS

Westpac requires the security property to be insured.

I/we would like to discuss our building insurance requirements.

Please provide the following details if the property is already insured by you:

Name of insurance company

Insured amount

\$

Policy number

## My Loan Details – All People

### LOAN FEATURES

I would like my loan to have the following features and benefits:

You can tick (✓) as many boxes as you like:

- Repayments fixed for a set period – Fixed Rates
- Benefit from interest rate movements – Variable Rates
- Split my loan into part fixed rate and part variable rate – Combo loan
- Secure my fixed interest rate prior to settlement/ drawdown – Fixed Rate Lock In
- Minimise interest repayments by only repaying the interest – Interest only
  - Monthly
  - Yearly in advance
- Have access to the extra funds I have repaid – Redraw
- Access my extra loan funds by a card (e.g. Debit Card or HandyCard access)
- Access my extra loan funds by cheque
- Pay off my loan sooner by using the money deposited in my transaction account to reduce the interest I pay on my loan – Offset
- Use my salary to reduce interest costs so that I can pay off the loan sooner but still meet my regular expenses – Smart Pay
- Be able to take my home loan with me if I move house – Portability
- Draw my loan in stages while building or renovating – Progressive draw
- Fund a new property purchase in the short term prior to an existing property being sold – Bridging
- A concessional loan for eligible defence service employees – Defence Services
- Reduce my repayments by up to 50% if I am on parental leave – Parental Leave
- Reduce my repayments by up to 50% for up to 6 months if I need – Reduced Repayment
- Reduce or suspend my repayments if I am ahead on my loan schedule – Repayment Holiday

### PRODUCT SELECTION

- Combo Loan (select up to three loans including one fixed and one variable)
- Rocket Repay Home Loan
- Flexi First Option Home Loan
- Fixed Options Home Loan
- Rocket Investment Loan
- Flexi First Option Investment Loan
- Fixed Rate Investment Property Loan
- Equity Access Loan
- Defence Service Home Loan
- Bridging Loan

### IMPORTANT TIMEFRAMES

I would like to repay the loan over the following term, if known:

Years  or Months  or  Maximum term

I need to have the money from this loan by:

(please specify date)

/ /

### LOAN PURPOSE

I need the loan wholly or predominantly for the following purposes:

<input type="checkbox"/> Personal	▶	<b>Go to NEXT PAGE</b>
<input type="checkbox"/> Investment in residential property		
<input type="checkbox"/> Investment other than in residential property	▶	<i>Please read, sign and date the 'Declaration of Purpose' section below</i>
<input type="checkbox"/> Business		

### DECLARATION OF PURPOSE

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

### IMPORTANT

You should **only** sign this declaration if this loan is wholly or predominantly for:

- Business purposes or
  - investment purposes other than investment in residential property
- By signing this declaration you may **lose** your protection under the National Credit Code.

Signature of **Person 1**

X

Date

/ /

Signature of **Person 2**

X

Date

/ /

## You may apply for a new Credit Card(s) – Person 1 Only

If your new home loan is approved we could also give you a new credit card without you having to fill out a separate application form.

Before you (Person 1) apply, check all the details of our cards on westpac.com.au to ensure your selected card, is the right card for you. Please complete this section by ticking (tick) one box only. Please also read "Declarations and Authorities – All People" including "How to be Credit Savvy".

<input type="checkbox"/> Low Rate MasterCard	<input type="checkbox"/> Altitude MasterCard and Altitude American Express
<input type="checkbox"/> Low Rate Visa	<input type="checkbox"/> Altitude Visa and Altitude American Express
<input type="checkbox"/> 55 Day MasterCard	<input type="checkbox"/> Altitude Gold MasterCard and Altitude Gold American Express
<input type="checkbox"/> 55 Day Visa	<input type="checkbox"/> Altitude Visa Gold and Altitude Gold American Express
<input type="checkbox"/> 55 Day Gold MasterCard	<input type="checkbox"/> Altitude Platinum MasterCard and Altitude Platinum American Express
<input type="checkbox"/> 55 Day Gold Visa	<input type="checkbox"/> Altitude Platinum Visa and Altitude Platinum American Express
<input type="checkbox"/> 55 Day Platinum Visa	
<input type="checkbox"/> Earth MasterCard and Earth American Express	
<input type="checkbox"/> Earth Gold MasterCard and Earth Gold American Express	
<input type="checkbox"/> Earth Platinum MasterCard and Earth Platinum American Express	

**Note: Under Premier Advantage Package, one annual card fee may be waived per package, on the credit cards listed above, excluding Altitude Platinum and Earth Platinum cards.**

### Credit Limit Requested

For Altitude, Earth, 55 Day & Low Rate cards: minimum credit limit is \$1,000

For Altitude Gold, Earth Gold & 55 Day Gold cards: minimum credit limit is \$5,000

For Altitude Platinum, Earth Platinum & 55 Day Platinum cards: minimum credit limit is \$8,000

In deciding on the credit limit you would like to apply for, take into account any potential negative changes to your personal financial circumstances that might affect your ability to make repayments.

I would like to apply for:

- The maximum credit limit available to me based on my application details  (tick here to select this option)

OR

- A credit limit up to a maximum of \$  (multiples of \$100, minimum card limits apply)

If you are not eligible for the maximum amount requested you may be offered a lower limit.

### Card Collection

I would like to collect my new credit card from the following branch:

  Branch no.

### Additional Cardholder Request

I would like to have an additional card issued on this account

- No
- Yes ➤ You will need to complete an Additional Cardholder Request form for the additional card, available at westpac.com.au or any Westpac branch.

## Person 1 Acknowledgements and Consents

I apply for the credit card and the maximum credit limit I have requested above. I acknowledge if I am ineligible for the maximum amount requested I may be offered a lower limit. I request Westpac to issue me with the card selected subject to Westpac's normal lending criteria and subject to the following:

- If I have applied for Altitude or Altitude Gold and my application is approved, I agree to abide by the Altitude Rewards Terms and Conditions and the Consumer Credit Cards Conditions of Use.
- If I have applied for Altitude Platinum and my application is approved, I agree to abide by the Altitude Platinum Rewards Terms and Conditions and the Altitude Platinum Conditions of Use.
- If I have applied for Earth or Earth Gold and my application is approved, I agree to abide by the Earth Conditions of Use.
- If I have applied for Earth Platinum and my application is approved, I agree to abide by the Earth Platinum Conditions of Use.
- If I have applied for Low Rate, 55 Day, 55 Day Gold or 55 Day Platinum, and my application is approved, I agree to abide by the Consumer Credit Cards Conditions of Use.

We may share your personal information with other members of the Westpac Group to contact you or send you information regarding other products and services. We respect your privacy. If you do not wish to receive marketing communications from Westpac Banking Corporation about Westpac branded products or services, please call us on 132 032; write to us at GPO Box 3433, Sydney NS W 2001; or call into any of our branches.

### How to be Credit Savvy

Westpac's lending policies and guidelines are designed to ensure we lend responsibly. Make sure the credit limit you apply for is realistic and you have checked the interest rates, fees and charges on your selected card before you apply. Always aim to pay off more than your minimum monthly repayment amount as making minimum payments is not an effective way to manage credit card debt. There can be reasons, such as job loss or illness, which can mean that even the most responsible borrower might get into temporary financial difficulty. If you find yourself in this position, just call us on 1300 651 089.

## Other Services – All People

Westpac has a wide variety of other products and services that may be of interest to you. If you would like to find out more about these products and services, tick (✓) the items that interest you. You can tick (✓) as many boxes as you like.

### DEPOSIT ACCOUNTS

Full details of these accounts can be obtained from Westpac

Type of account	Person 1	Person 2	Joint
Westpac Choice account with offset	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Westpac Choice account without offset	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other, specify type of account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>			

### Office Use Only

Loan break-up for combination/link loans Amount of loan(s)

	\$
	\$
	\$

Approval in principle required

Fixed Rate Lock-In Value used (if applicable)

%

Offset – Classic Plus BSB & account number

**OTHER INSURANCES**

I would like to discuss the following optional insurance:

Type	Person 1	Person 2
Landlords Protection	<input type="checkbox"/>	<input type="checkbox"/>
Buildings/Contents	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage Secure* Deposit Power	<input type="checkbox"/>	<input type="checkbox"/>

\* You may wish to consider how you will repay your debt if you cannot work for any reason, including death or disability. Mortgage Secure can help repay your loan in the event of death or terminal illness.

You should consider discussing your broader financial needs, including insurance with a financial planner.

I/we would like to make an appointment to see a Westpac Financial Planner.

**Anti-Money Laundering and Counter-Terrorism Financing Act 2006 Requirements – All People**

I state that the account(s) will be held in the name(s) of a person(s) and will not be held in trust.

Is either Person 1 or Person 2 known by any other name(s)?

No  Yes

If 'Yes', give details of other name(s):

Person 1	
Person 2	

**Note: It is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to give false or misleading information.**

**Declarations and Authorities – All People**

All applicants must carefully read this section. By signing below they each agree to the following:

**Agreement to obtaining credit information**

I agree:

- (a) to Westpac and any other person or company who acts as agent for Westpac in processing my application or managing my loan if my application is approved or who at any time performs a task that is reasonably necessary for purchasing, funding or managing, or processing an application for, a loan by means of a securitisation arrangement (each referred to as a **Loan Party**) doing the following unless the law says they cannot even if I consent:
  - (i) obtaining a report about my commercial activities or commercial credit worthiness from any business which provides information about the commercial credit worthiness of persons or from my accountant, for the purpose of assessing this application and for the purpose of assisting in collection of overdue payments in respect of the loan applied for;
  - (ii) where I am applying for a business or investment loan, obtaining from a credit reporting agency a credit report containing information about my personal credit worthiness for the purpose of assessing my application and for the purpose of assisting in collection of overdue payments in respect of that loan; and
  - (iii) to Westpac giving to and obtaining from any credit provider named in this application or in a credit report on me issued by a credit reporting agency, information about my credit arrangements for the purposes of:
    - (A) assessing my application or notifying a default by me;
    - (B) allowing another credit provider to ascertain the status of my obligations to Westpac where I am in default with one or more other credit providers; and
    - (C) generally assessing my credit worthiness.
 I understand the information exchanged can include any information about my personal and/or commercial credit worthiness, credit standing, credit history or credit capacity which the Privacy Act allows credit providers to give to or receive from each other;
- (b) to any lenders mortgage insurer (**Mortgage Insurer**) seeking from a credit reporting agency and using:
  - (i) commercial credit information (concerning my credit worthiness or credit history); and/or
  - (ii) a personal or consumer credit report, for the purpose of assessing:
  - (iii) whether to provide mortgage insurance to, or the risk of providing mortgage insurance to, Westpac in respect of a loan to me; and
  - (iv) the risk of me defaulting on the loan, and, where permitted by the Privacy Act, for any other purpose arising under a contract for mortgage insurance entered into between Westpac and the Mortgage Insurer.

**Disclosure to credit reporting agency**

I understand that the Privacy Act allows a Loan Party to give a credit reporting agency certain personal information about me and my credit application including, to the extent applicable:

- permitted information about me which will allow me to be identified;
- cheques drawn by me for \$100 or more which have been dishonoured more than once; and
- in specified circumstances, that in the opinion of Westpac I have committed a serious credit infringement;
- the fact that I have applied for credit and the amount of credit applied for;
- the fact that Westpac is a current credit provider to me;
- payments which have become overdue by more than 60 days and for which collection action has commenced; and
- that credit provided to me by Westpac has been paid or otherwise discharged.

This information may be given before, during or after the provision of credit to me.

**Authority to disclose Adverse Credit Information**

I understand that if Westpac declines this application due to adverse information on my personal credit file, then each applicant may be notified that the application has been declined wholly or partly on information derived from a personal credit report relating to me.

**Other uses of personal information**

I agree that:

- (a) where the Privacy Act allows, or allows provided I agree:
  - (i) any Loan Party;
  - (ii) any Mortgage Insurer;
  - (iii) any broker, financial consultant or other person through whom this application was made or through whom I was introduced to Westpac; and
  - (iv) any insurer under any insurance policy applied for or taken out by me in connection with any loan or any security property, (each referred to as a **Relevant Party**) may exchange with each other any personal information about me including:
    - (v) any information provided by me in, or in connection with, this application, an insurance proposal related to the loan or the security property or any application, proposal or contract with or to another Relevant Party;
    - (vi) any other personal information I provide to any Relevant Party or which any Relevant Party otherwise lawfully obtains about me; and
    - (vii) any transaction details or transaction history arising out of my arrangements with any Relevant Party;
- (b) that if any Loan Party or Mortgage Insurer engages anyone (a

## Declarations and Authorities – All People (Continued)

**Service Provider** to do something for it or on its behalf (for example a valuer, mailing house, a marketing company, a data consultant, an IT contractor or a lawyer) then the Loan Party or Mortgage Insurer and the Service Provider may exchange with each other any personal information which relates to me which is referred to in (a) above and any other personal information the Service Provider lawfully obtains about me in the course of acting on behalf of, or on the instructions of, that Loan Party or Mortgage Insurer;

(c) that any information referred to in (a) or (b) above which relates to me can be used by any Loan Party or Service Provider:

- (i) for any purpose related to this application or the funding, making, administration or repayment of the loan applied for;
- (ii) for communication in relation to features and options on the loan applied for;
- (iii) if I also apply for a credit card, to administer and promote any rewards program or other program relating to the credit card product I have selected; and
- (iv) for planning, product development and research,

and may be disclosed by a Loan Party or Service Provider in connection with the acquisition or refinancing of the security property (for example, to the vendor of the property or an outgoing financier or their respective solicitors to arrange a settlement);

(d) that if any loan applied for in this application is to be mortgage insured, the Mortgage Insurer may use my information to:

- (i) assess the risk of:
    - (A) providing lenders mortgage insurance to Westpac;
    - (B) me defaulting on my obligations to Westpac;
  - (ii) administer or vary any lenders' mortgage insurance cover provided, including enforcing the mortgage in the place of Westpac;
  - (iii) conduct risk assessment and management activities including credit scoring, portfolio analysis, reporting and fraud prevention; and
  - (iv) comply with legislative and regulatory requirements,
- and may disclose my personal information to valuers and reinsurers and, if Westpac transfers its lenders' mortgage insurance to another mortgage insurer, that mortgage insurer;

(e) to any Loan Party giving to a guarantor or proposed guarantor (for the purpose of considering whether to offer to act as guarantor), personal information (including financial information and information derived from any credit report referred to above) about me and all other information, including copies of documents, the relevant Loan Party sees fit concerning my finance arrangements with Westpac or the performance or observance of those finance arrangements.

As well as sharing my personal information with each other, with other Relevant Parties and with Service Providers, I agree that the Loan Parties and the Mortgage Insurer may disclose my personal information to:

- their respective related companies, whether in Australia or overseas;
- my referees, including my employer and my accountant;
- if I give an authority for my financial or legal adviser to obtain information from any Loan Party or Mortgage Insurer, my legal or financial adviser;
- rating agencies;
- government and other regulatory bodies (eg land titles registrars and the Australian Prudential Regulation Authority);
- debt collection agents if I default on my obligations to Westpac;
- payment system operators; and
- if I have applied for a credit card, merchants and MasterCard, Visa and/or American Express (as applicable) and any other organisation involved in the operation or administration of my credit card account or any associated rewards program,

and where otherwise required or allowed by law or where I have otherwise consented.

I understand that:

- if I fail to provide any information requested in this form, or do not agree to any of the possible exchanges or uses detailed above, my application may not be accepted by Westpac;
- documents and information supplied or presented for identification purposes may be verified by Westpac with an appropriate third party;
- I can access most personal information that members of the Westpac Group hold about me (sometimes there will be a reason why that is not possible, in which case I will be told why); and
- to find out what sort of personal information members of the Westpac Group have about me, or to make a request for access, I can call 132032.

The Westpac Group means Westpac Banking Corporation (Westpac) and its related bodies corporate.

### Banker's Opinion

By signing below each applicant authorises Westpac to give and receive a banker's opinion for purposes connected with its business, trade or profession.

### Other acknowledgements and agreements by each applicant

Each applicant, in relation to himself or herself and the loan (and, if applicable, credit card) he or she has applied for :

- confirms that the information contained in this form is in all respects complete and accurate and is not, by omission or otherwise, misleading;
- acknowledges that Westpac will rely on the information in this form, and the confirmations above, when making its decision whether to approve the application;
- acknowledges that this form is not to be regarded as an offer or acceptance of credit under any legislation relating to the provision of credit. The information provided in this form will not become part of any contract for credit which may come into existence between any applicant and Westpac;
- understands that only Westpac can decide whether this application is approved and that any person who may have introduced me to Westpac (including a broker) has no authority to give that approval or otherwise to act on behalf of Westpac in any capacity; and
- acknowledges that any broker acting on my behalf in connection with this application, or any other person who introduced me to Westpac, may be paid a commission if this application is approved.

**Members of the Westpac Group would like to be able to contact you, or send you information, regarding other products and services. The terms and conditions under which Westpac provides the loan applied for will explain what action to take if you do not wish to receive this information.**

**NOMINATION OF APPLICANT TO RECEIVE NOTICES**

*This is optional. It may be completed where there is more than one applicant for a loan which is for personal purposes and all applicants want to nominate one of the applicants to receive notices and documents on their behalf.*

**I have/each of us has the right to receive a copy of any notice or other document under the National Credit Code directly from Westpac. By signing this nomination I am/we are giving up the right to be provided with information from Westpac directly.**

I/we nominate [insert full name of person nominated]

to receive notices and other documents under the National Credit Code on behalf of me/all of us.

**We acknowledge that each of us has the right to cancel his/her nomination by advising Westpac in writing at any time.**

**SIGN HERE – ALL PEOPLE**

**BY SIGNING BELOW:**

- (a) I/we acknowledge that I/we have read and understand each section of this application form;
- (b) I/we agree to and give each of the authorities, consents, acknowledgements and confirmations set out in the section titled "Declarations and Authorities" on pages 10–12; and
- (c) if a name is completed in the section opposite titled "Nomination of Applicant to Receive Notices" I/we also make the nomination set out opposite.

Signature of **Person 1**

Date

Signature of **Person 2**

Date