



Westpac Protected Equity Loan facility (Westpac PEL).

Application Form.

Select Applicant Type

- Individual
- Joint Individual
- Company
- Trust with individual trustee(s)
- Trust with corporate trustee(s)
- SMSF with individual trustee(s)
- SMSF with corporate trustee(s)

Term Sheet Reference Number

(If you have received an Indicative Term Sheet, please quote the Term Sheet Reference number, otherwise leave blank)

Portfolio Number

(For office use only)

Application Number

(For office use only)

Complete this form using **blue** or **black pen** – print in clear **CAPITAL LETTERS**

Before completing this Application Form.

Please carefully read the product disclosure statement for the Westpac Protected Equity Loan facility dated 22 July 2013 (including the terms and conditions) (PDS) issued by Westpac Banking Corporation (ABN 33 007 457 141, AFSL 233714). By completing this Application Form you declare that you have read the PDS.

Please also review the list of required supporting documents you will need to provide when you submit your Application.

All applicants must be Australian residents.

Please send completed Application Forms and all supporting documentation to:

Westpac Structured Investments

GPO Box 3297
Sydney NSW 2001

Your Application Form should:

- have been provided to you with the PDS, and not separately;
- be stamped by your stockbroker or investment adviser (if applicable); and
- be returned with the necessary supporting documents, as listed in the checklist.

We recommend that you consult with your financial adviser for advice on the suitability of a Loan under the Westpac PEL to your needs, based on your personal circumstances.

Words used in this Application Form that are defined in the PDS have the meaning given in the PDS, unless the context otherwise requires. If you require a copy of the PDS, please call Westpac on 1800 990 107 or visit westpac.com.au/pel.

Checklist.

ARE YOU	Individual	Joint individual	Company	Trust with individual trustee(s)	Trust with corporate trustee(s)	SMSF with individual trustee(s)	SMSF with corporate trustee(s)
SECTION A Adviser details	<input type="checkbox"/> Adviser to complete	<input type="checkbox"/> Adviser to complete	<input type="checkbox"/> Adviser to complete	<input type="checkbox"/> Adviser to complete	<input type="checkbox"/> Adviser to complete	<input type="checkbox"/> Adviser to complete	<input type="checkbox"/> Adviser to complete
SECTION B Borrower details	<input type="checkbox"/> B1	<input type="checkbox"/> B1 <input type="checkbox"/> B2	<input type="checkbox"/> B3 <input type="checkbox"/> B1 for director <input type="checkbox"/> (B2 if > 1 director)	<input type="checkbox"/> B1 <input type="checkbox"/> B2 (if > 1 trustee) <input type="checkbox"/> B4	<input type="checkbox"/> B3 <input type="checkbox"/> B4	<input type="checkbox"/> B1 <input type="checkbox"/> B2 (if > 1 trustee) <input type="checkbox"/> B3 <input type="checkbox"/> B4	<input type="checkbox"/> B1 <input type="checkbox"/> B2 (if > 1 Director) <input type="checkbox"/> B3 <input type="checkbox"/> B4
SECTION C Statement of Financial Position	<input type="checkbox"/> C1	<input type="checkbox"/> C1 <input type="checkbox"/> C2	<input type="checkbox"/> C1	<input type="checkbox"/> C1 <input type="checkbox"/> C3 (if applicable)	<input type="checkbox"/> C1 <input type="checkbox"/> C3 (if applicable)	<input type="checkbox"/> C1 <input type="checkbox"/> C3 (if applicable)	<input type="checkbox"/> C1 <input type="checkbox"/> C3 (if applicable)
SECTION D Guarantors			<input type="checkbox"/> C2 <input type="checkbox"/> D2 <input type="checkbox"/> Each director to sign	<input type="checkbox"/> C2 <input type="checkbox"/> D1 <input type="checkbox"/> Guarantor to sign	<input type="checkbox"/> C2 <input type="checkbox"/> D2 <input type="checkbox"/> Each director to sign	<input type="checkbox"/> C2 <input type="checkbox"/> D2 <input type="checkbox"/> Each director to sign	<input type="checkbox"/> C2 <input type="checkbox"/> D2 <input type="checkbox"/> Each director to sign
SECTION E Loan details	<input type="checkbox"/> Please complete	<input type="checkbox"/> Please complete	<input type="checkbox"/> Please complete	<input type="checkbox"/> Please complete	<input type="checkbox"/> Please complete	<input type="checkbox"/> Please complete	<input type="checkbox"/> Please complete
SECTION F Transfer Form for Non-market Transactions	<input type="checkbox"/> Securityholder Applicants only	<input type="checkbox"/> Securityholder Applicants only	<input type="checkbox"/> Securityholder Applicants only	<input type="checkbox"/> Securityholder Applicants only	<input type="checkbox"/> Securityholder Applicants only	<input type="checkbox"/> Securityholder Applicants only	<input type="checkbox"/> Securityholder Applicants only
SECTION G Direct Debit	<input type="checkbox"/> Please complete	<input type="checkbox"/> Please complete	<input type="checkbox"/> Directors to sign	<input type="checkbox"/> Individual trustee(s) to sign	<input type="checkbox"/> Corporate trustee(s) to sign	<input type="checkbox"/> Individual trustee(s) to sign	<input type="checkbox"/> Corporate trustee(s) to sign
SECTION H Privacy Statement							
SECTION I Acknowledgement of Mortgage	Please read	Please read	Please read	Please read	Please read	Please read	Please read
SECTION J Power of Attorney							
SECTION K Declaration and Acknowledgement	<input type="checkbox"/> Please sign	<input type="checkbox"/> Each to sign	<input type="checkbox"/> Directors to sign	<input type="checkbox"/> Individual trustee(s) to sign	<input type="checkbox"/> Corporate trustee(s) to sign	<input type="checkbox"/> Individual trustee(s) to sign	<input type="checkbox"/> Corporate trustee(s) to sign
SECTION L Credit Purpose Declaration	<input type="checkbox"/> Please sign	<input type="checkbox"/> Please sign		<input type="checkbox"/> Please sign	<input type="checkbox"/> Please sign	<input type="checkbox"/> Please sign	<input type="checkbox"/> Please sign
SECTION M Solicitors Trust Opinion				<input type="checkbox"/> Solicitor to complete	<input type="checkbox"/> Solicitor to complete	<input type="checkbox"/> Solicitor to complete	<input type="checkbox"/> Solicitor to complete
Westpac Certified Copy Certificate – Individuals	<input type="checkbox"/> New clients only	<input type="checkbox"/> New clients only		<input type="checkbox"/> If Guarantor is a new client	<input type="checkbox"/> If Guarantor is a new client	<input type="checkbox"/> If Guarantor is a new client	<input type="checkbox"/> If Guarantor is a new client
Westpac Certified Copy Certificate – Organisations			<input type="checkbox"/> New clients only	<input type="checkbox"/> New clients only	<input type="checkbox"/> New clients only	<input type="checkbox"/> New clients only	<input type="checkbox"/> New clients only

A Adviser details (to be completed by financial advisers only).

Adviser Name Planner Code (if applicable)

Dealer Group

AFSL Number (mandatory)

Company Name

Street Address

Suburb/City State Postcode

Work Phone Mobile Phone Fax

Email Address

Upfront Advisor Placement Fee Not applicable

% of Total Loan amount paid by Westpac. Placement Fees are only permitted in certain circumstances. An Adviser Service Fee may also be payable as described in Section 8 of the PDS.

Adviser Undertaking

I confirm that:

1. I hold or I am an authorised representative of an entity that holds a current Australian financial services licence and that no application has been made or is pending to vary, amend or remove this licence;
2. I have or I am an authorised representative of an entity that has entered into a distribution agreement with Westpac Banking Corporation (ABN 33 007 457 141, AFSL 233714);
3. I hold or I am an authorised representative of an entity that holds all appropriate licences and authorities and I am accredited to sell the financial product described in the PDS;
4. I am entitled to receive the Placement Fees payable to licensed financial planners or brokers if this application is approved by Westpac and I have disclosed any Placement Fees I may receive in the statement of advice provided to each borrower named in this Application Form (**Borrower**);
5. I agreed the Adviser Service Fee specified in Section E with the Borrower and advised the Borrower that the Borrower is authorising me to receive the Adviser Service Fee, before the Borrower signed this Application Form. I will agree with the Borrower any additional Adviser Service Fee amounts to be paid to me, before Westpac is requested to make such payment. I will advise Westpac in writing immediately if I am no longer entitled to receive any Adviser Service Fee for any reason, including (without limitation) because any applicable ongoing fee arrangement has terminated under Division 3 of Part 7.7A of the *Corporations Act 2001* (Cth).
6. The payment of any Adviser Service Fee to me will not at any time breach any law.
7. I consent to the payment of the Adviser Service Fee in accordance with Section E. I acknowledge that Westpac is only obliged to pay to me an Adviser Service Fee to the extent the Adviser Service Fee is funded from a draw down on a Loan or is received from the Borrower.
8. I have not held myself out to any Borrower(s) unless I am entitled to do so by law, as being a representative of Westpac Banking Corporation or any member of the Westpac Group;
9. I have not misrepresented the financial product described in the PDS or misled the Borrower(s) and I have acted honestly, responsibly and lawfully in providing the financial products and services described in and associated with this Application Form;
10. I certify that the information provided on the Borrower is consistent with my understanding of the Borrower's financial position;
11. I have no reason to believe the Borrower's Credit Purpose Declaration is incorrect; and
12. I have, on behalf of Westpac Banking Corporation (ABN 33 007 457 141, AFSL 233714), provided the Borrower(s) with the current PDS and any supplementary product disclosure statements in relation to the Westpac PEL facility.

Adviser Signature

Adviser Stamp

Adviser Name

Date / /

B Borrower details.

Please complete your details below

The information provided by you in this Application Form is required to process your Application, to administer any Loan and to ensure compliance with relevant anti-money laundering and anti-terrorism funding obligations. If you do not provide all of the information required in this Application Form, your Application may not be processed.

Please ensure that all names and details provided in this Application Form exactly match those on your bank account, share holdings, options and margin loans (as the case may be).

Borrower Entity Type

Individual(s) Sole Trader Company Trust - Individual as Trustee Trust - Company as Trustee SMSF

B1 Applicant 1/Director 1/Individual Trustee 1.

Title Mr Mrs Ms Miss Dr Other (specify)

Surname

Full Given Name(s)

Other names known by (if any)

Date of Birth / / Driver's Licence Number State of issue

Marital Status Single Married Divorced Widowed De Facto

Number of dependants

Residential Address (PO Box is not acceptable)

Street

Suburb/City State Postcode

Home Phone Number () Work Phone Number ()

Mobile Phone Number Fax ()

Email Address

Time at Residential Address Years Months

Residential Status Home Owner with Mortgage Home Owner without Mortgage Rent/Board Live with Relatives/Parents Other (specify)

Previous Residential Address (if less than 18 months at current residential address)

Street

Suburb/City State Postcode

Time at Previous Residential Address Years Months

Westpac Protected Equity Loan facility (Westpac PEL) Application Form.

Sole Traders Only

Full Business/Trading Name (if any)

ABN (if any)

Principal place of business if different from residential address (PO Box is not acceptable)

Street

Suburb/City

State

Postcode

Occupation

Employment Type

Industry Description

Industry Code (if known)

Mailing Address (if different to Residential Address)

Street

Suburb/City

State

Postcode

Employment Details

Current Occupation

Present Employer (if self employed use trading name)

Length of Current Employment

Years Months

Employment Status

Full Time Part Time Temporary Self Employed Other (specify)

Previous Occupation (if less than 18 months at current employer)

Previous Employer (if self employed use trading name)

Length of Previous Employment

Years Months

Tax File Number (Applicant or Individual Trustee only) or Exemption Number and reason for exemption

The collection, use and disclosure of Tax File Numbers (TFNs) is strictly regulated by the tax laws and the *Privacy Act 1988* (Cth). You are not required by law to provide your TFN. However, if you do not supply your TFN or a valid exemption, tax will be withheld from any income earned on your investment and remitted to the ATO. Westpac reserves the right to reject the application if a TFN or Exemption Number is not provided.

B2 Applicant 2/Director 2/Individual Trustee 2.

Title Mr Mrs Ms Miss Dr Other (specify)

Surname

Full Given Name(s)

Other names known by (if any)

Primary source of funds to be used for the investment:

Date of Birth / / Driver's Licence Number State of issue

Marital Status Single Married Divorced Widowed De Facto
 Number of dependants

Residential Address (PO Box is not acceptable)

Street

Suburb/City State Postcode

Home Phone Number () Work Phone Number ()

Mobile Phone Number Fax ()

Email Address

Time at Residential Address Years Months

Residential Status Home Owner with Mortgage Home Owner without Mortgage
 Rent/Board Live with Relatives/Parents
 Other (specify)

Previous Residential Address (if less than 18 months at current residential address)

Street

Suburb/City State Postcode

Time at Previous Residential Address Years Months

Mailing Address (if different to Residential Address)

Street

Suburb/City State Postcode

Westpac Protected Equity Loan facility (Westpac PEL) Application Form.

Employment Details

Current Occupation

Present Employer (if self employed use trading name)

Length of Current Employment

Years Months

Employment Status

- Full-Time Temporary
 Part-Time Self Employed
 Other (specify)

Previous Occupation (if less than 18 months at current employer)

Previous Employer (if self employed use trading name)

Length of Previous Employment

Years Months

Tax File Number (Joint Applicant or Joint Trustee only) or Exemption Number and reason for exemption

The collection, use and disclosure of Tax File Numbers (TFNs) is strictly regulated by the tax laws and the *Privacy Act 1988* (Cth). You are not required by law to provide your TFN. However, if you do not supply your TFN or a valid exemption, tax will be withheld from any income earned on your investment and remitted to the ATO. Westpac reserves the right to reject the application if a TFN or Exemption Number is not provided.

Primary source of funds to be used for the investment

- | | |
|---|---|
| <input type="checkbox"/> Salary/wages | <input type="checkbox"/> Sale of assets |
| <input type="checkbox"/> Commission | <input type="checkbox"/> Liquidation of assets |
| <input type="checkbox"/> Bonus | <input type="checkbox"/> Redundancy |
| <input type="checkbox"/> Business income/earnings | <input type="checkbox"/> Inheritance |
| <input type="checkbox"/> Business profits | <input type="checkbox"/> Gift/donation |
| <input type="checkbox"/> Investment income/earnings | <input type="checkbox"/> Windfall |
| <input type="checkbox"/> Rental income | <input type="checkbox"/> Tax refund |
| <input type="checkbox"/> Superannuation/pension | <input type="checkbox"/> Additional source (provide source) |
| <input type="checkbox"/> Loan | <input type="text"/> |
| <input type="checkbox"/> Insurance Payment | |
| <input type="checkbox"/> Compensation Payment | |
| <input type="checkbox"/> Government benefits | |

What is your primary source of wealth?

- | | |
|---|---|
| <input type="checkbox"/> Employment income/earnings | <input type="checkbox"/> Sale of assets |
| <input type="checkbox"/> Business income/earnings | <input type="checkbox"/> Liquidation of assets |
| <input type="checkbox"/> Business profits | <input type="checkbox"/> Redundancy |
| <input type="checkbox"/> Investment income/earnings | <input type="checkbox"/> Inheritance |
| <input type="checkbox"/> Rental income | <input type="checkbox"/> Gift/donation |
| <input type="checkbox"/> Own real estate/property | <input type="checkbox"/> Windfall |
| <input type="checkbox"/> Superannuation/pension | <input type="checkbox"/> Additional source (provide source) |
| <input type="checkbox"/> Insurance Payment | <input type="text"/> |
| <input type="checkbox"/> Compensation Payment | |
| <input type="checkbox"/> Government benefits | |

Westpac Protected Equity Loan facility (Westpac PEL) Application Form.

Customer Identification

Are you an existing Westpac Client? Yes No

If **Yes**, please select and complete ONE of the following. The account or identification must be in the same name as you have provided above.

Westpac BSB and Account Number

BSB Account Number

-

Westpac Customer Number

If **No**, to meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth), (“*AML/CTF Act 2006*”) we must identify customers before we provide a service. Unless you have an account with Westpac, you will need to send to us original certified copies of identification documents. Please complete the Certified Copy Certificate for Individuals, which is attached at the end of this Application Form, and attach the original certified documents to that certificate.

B3 Company/Corporate Trustee.

If you are a Company/Corporate trustee Applicant, you must also complete Section B1 with Director 1 details (if more than one director, also complete Section B2), Sections C1, C2, C3 (if applicable) and Section D2. Each director is required to guarantee a Company Borrower. A Guarantee and Indemnity will be forwarded to you to complete.

Company Name	ACN	
<input type="text"/>	<input type="text"/>	
Business Name (if any)	Company's Date of Registration	
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	
Nature of Business	Company's Place of Registration (State or Territory)	
<input type="text"/>	<input type="text"/>	
Industry Description	Industry Code (if known)	
<input type="text"/>	<input type="text"/>	
Registered Office Address (do not use a PO Box or C/- Address)	<input type="checkbox"/> Please tick (✓) if this is also the Mailing Address Street	
<input type="text"/>		
Suburb/City	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Country	<input type="text"/>	
A U S T R A L I A		
Principal Place of Business if any (do not use a PO Box or c/- address if different to Registered Office Address)		
<input type="checkbox"/> Please tick (✓) if this is also the Mailing Address		
Street		
<input type="text"/>		
Suburb/City	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Country	<input type="text"/>	
A U S T R A L I A		
Mailing Name (e.g. The Secretary)		
<input type="text"/>		
Mailing Address (if different from registered address or principal place of business)		
Street		
<input type="text"/>		
Suburb/City	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Country	<input type="text"/>	
A U S T R A L I A		
Phone Number	Fax	
() <input type="text"/>	() <input type="text"/>	
Email Address		
<input type="text"/>		
ABN (if any)		
<input type="text"/>		
Tax File Number or Exemption Number and reason for exemption		
<input type="text"/>		

The collection, use and disclosure of Tax File Numbers (TFNs) are strictly regulated by the tax laws and the *Privacy Act 1988* (Cth). You are not required by law to provide your TFN. However, if you do not supply your TFN or a valid exemption, tax will be withheld from any income earned on your investment and remitted to the ATO. Westpac reserves the right to reject the application if a TFN or Exemption Number is not provided.

Westpac Protected Equity Loan facility (Westpac PEL) Application Form.

Company Ownership

Is the company licensed and subject to the regulatory oversight by a regulator such as APRA, APCA, ASIC, ASX, Private Health Insurance Administration Council, RBA or Sydney Futures Exchange? Yes No

If **Yes**,

Regulator's name

Regulator's licence number

If **Yes** to the above, then skip the remainder of this section, otherwise please complete below,

Is the Company type 'Domestic Propriety'?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are any of the company's shareholders individuals?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do they hold more than 25% of the issued capital of the company?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

<p>If Yes to all, please provide name, residential address and date of birth for all individuals who are beneficial owners through one or more shareholdings of more than 25% of the company's issued capital in the Shareholder/Other Beneficial Owner or Controlling Party section below.</p> <p>If No, then provide name, residential address and date of birth for all individuals who directly or indirectly control* the company in the Shareholder/Other Beneficial Owner or Controlling Party section.</p> <p>If no such person can be identified then provide name, residential address and date of birth for the most senior managing official/s of the company (such as the managing director or directors who are authorised to sign on the company's behalf).</p> <p>If the company has more than three shareholders/other beneficial owners or controlling parties, please provide their details on a separate sheet.</p> <p><i>*includes exercising control through the capacity to determine decisions about financial or operating policies; or by means of trusts, agreements, arrangements, understanding & practices; voting rights of 25% or more; or power of veto.</i></p>

Shareholder/Other Beneficial Owner or Controlling Party

Shareholder 1/Other Beneficial Owner or Controlling Party 1

Title Mr Mrs Ms Miss Dr Other (specify)

Surname

Full Given Name(s)

Other names known by (if any)

Date of Birth / /

Residential Address (PO Box is not acceptable)
Street

Suburb/City State Postcode

Country

Customer Identification

Are you an existing Westpac Client? Yes No

If Yes , please select and complete one of the following forms of identification. The name of the account or identification must be in the same name as you have provided above. We may get in touch if, at a later date, additional information is required.

Westpac Account Details

BSB - Account Number

Westpac Customer Number

If No , to meet our obligations under the <i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006</i> (Cth), we must identify customers before we provide a service. Unless you have an account with Westpac, you will need to provide us original certified copies of identification documents. Please complete the Certified Copy Certificate for Individuals, which is attached at the end of this Application Form, and attach the original certified documents to that certificate.

Westpac Protected Equity Loan facility (Westpac PEL) Application Form.

Shareholder 2/Other Beneficial Owner or Controlling Party 2

Title Mr Mrs Ms Miss Dr Other (specify)

Surname

Full Given Name(s)

Other names known by (if any)

Date of Birth / /

Residential Address (PO Box is not acceptable)
Street

Suburb/City State Postcode

Country

Customer Identification

Are you an existing Westpac Client? Yes No

If **Yes**, please select and complete **one** of the following forms of identification. The name of the account or identification must be in the same name as you have provided above. We may get in touch if, at a later date, additional information is required.

Westpac Account Details

BSB - Account Number

Westpac Customer Number

If **No**, to meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth), we must identify customers before we provide a service. Unless you have an account with Westpac, you will need to provide us original certified copies of identification documents. Please complete the Certified Copy Certificate for Individuals, which is attached at the end of this Application Form, and attach the original certified documents to that certificate.

Westpac Protected Equity Loan facility (Westpac PEL) Application Form.

Shareholder 3/Other Beneficial Owner or Controlling Party 3

Title Mr Mrs Ms Miss Dr Other (specify)

Surname

Full Given Name(s)

Other names known by (if any)

Date of Birth / /

Residential Address (PO Box is not acceptable)
Street

Suburb/City State Postcode

Country

Customer Identification

Are you an existing Westpac Client? Yes No

If **Yes**, please select and complete **one** of the following forms of identification. The name of the account or identification must be in the same name as you have provided above. We may get in touch if, at a later date, additional information is required.

Westpac Account Details

BSB - Account Number

Westpac Customer Number

If **No**, to meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth), we must identify customers before we provide a service. Unless you have an account with Westpac, you will need to provide us original certified copies of identification documents. Please complete the Certified Copy Certificate for Individuals, which is attached at the end of this Application Form, and attach the original certified documents to that certificate.

B4 Trust/Superannuation Fund Applicant.

- Individual(s) as trustee(s): you must also complete Section B1, C1, C2 and D1 (also fill in Sections B2, C3 and D1 if more than one trustee).
- Company as a trustee: you must also complete Section B1 with Director 1 details (also fill in Section B2 with Director 2 details if more than one director), Section B3 with your Company details and Sections C1, C2, C3 (if applicable) and D2. Where you apply in the capacity of an individual or a company acting as trustee of a trust, you must provide an original certified copy of the trust deed. In addition, you must either arrange for your solicitor to complete and sign the Solicitor's Trust Opinion in Section M1, or complete Section M2 and agree to pay Westpac the Trust Deed Review Fee set out in Section 8 of the PDS.
- Each individual trustee and Director is required to guarantee a Trust Borrower. A Guarantee and Indemnity will be forwarded separately to complete.

Trust/Superannuation Fund Name

Business/Trading As Name (if any)

Industry Description Industry Code (if known)

Principal place of business of the Trust (PO Box is not acceptable)
 Street

Suburb/City State Postcode

Country

ABN/ARSN (if any) TFN or Exemption Number and reason for exemption

The collection, use and disclosure of Tax File Numbers (TFNs) and Australian Business Numbers (ABNs) are strictly regulated by the tax laws and the *Privacy Act 1988* (Cth). You are not required by law to provide your ABN or TFN. However, if you do not supply your ABN, TFN or a valid exemption, tax will be withheld from any income earned on your investment and remitted to the ATO. Westpac reserves the right to reject the application if an ABN, TFN or Exemption Number is not provided.

Source of Funds/Source of Wealth (Organisations)

Primary source of funds to be used for the investment

- | | |
|---|---|
| <input type="checkbox"/> Salary/wages | <input type="checkbox"/> Sale of assets |
| <input type="checkbox"/> Commission | <input type="checkbox"/> Liquidation of assets |
| <input type="checkbox"/> Bonus | <input type="checkbox"/> Redundancy |
| <input type="checkbox"/> Business income/earnings | <input type="checkbox"/> Inheritance |
| <input type="checkbox"/> Business profits | <input type="checkbox"/> Gift/donation |
| <input type="checkbox"/> Investment income/earnings | <input type="checkbox"/> Windfall |
| <input type="checkbox"/> Rental income | <input type="checkbox"/> Tax refund |
| <input type="checkbox"/> Superannuation/pension | <input type="checkbox"/> Additional source (provide source) |
| <input type="checkbox"/> Loan | <input type="text"/> |
| <input type="checkbox"/> Insurance Payment | |
| <input type="checkbox"/> Compensation Payment | |
| <input type="checkbox"/> Government benefits | |

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What is the Trust's primary source of wealth?

- | | |
|---|---|
| <input type="checkbox"/> Employment income/earnings | <input type="checkbox"/> Sale of assets |
| <input type="checkbox"/> Business income/earnings | <input type="checkbox"/> Liquidation of assets |
| <input type="checkbox"/> Business profits | <input type="checkbox"/> Redundancy |
| <input type="checkbox"/> Investment income/earnings | <input type="checkbox"/> Inheritance |
| <input type="checkbox"/> Rental income | <input type="checkbox"/> Gift/donation |
| <input type="checkbox"/> Own real estate/property | <input type="checkbox"/> Windfall |
| <input type="checkbox"/> Superannuation/pension | <input type="checkbox"/> Additional source (provide source) |
| <input type="checkbox"/> Insurance Payment | |
| <input type="checkbox"/> Compensation Payment | |
| <input type="checkbox"/> Government benefits | |

Customer Identification

Is the trust an existing Westpac Client? Yes No

If **Yes**, please select and complete ONE of the following. The account or identification must be in the same name as you have provided above.

Westpac Account Details

BSB - Account Number

Westpac Customer Number

If **No**, to meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth), we must identify customers before we provide a service. Unless you have an account with Westpac, you will need to send to us original certified copies of identification documents. Please complete the Certified Copy Certificate for Organisations, which is attached at the end of this Application Form, and attach the original certified documents to that certificate.

What type of trust is it? SMSF Discretionary/Family Testamentary Unit Other

If **“Other”**, please indicate what type of trust it is

Please indicate here if the trust is a Registered Managed Investment Scheme, Government Superannuation fund, or a trust which is otherwise regulated (excluding SMSFs). If so, we will contact you to collect further information.

Country of Establishment

Australia Other (Specify)

State or Territory of Establishment

Please provide the full name of the Settlor of the Trust (not applicable for Testamentary Trusts)

Settlor of the Trust

A Settlor of the Trust may be an individual or organisation e.g. law firm or accountancy firm that created the Trust by settling a sum of money or item of property on a Trust for the benefit of the Beneficiaries.

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Beneficiary Details

Please provide the full name of each beneficiary OR type of membership class (e.g. unit holder, family member).

Beneficiary 1

Beneficiary 2

Beneficiary 3

Beneficiary 4

Beneficiary 5

OR

Membership Classes

Beneficial Ownership

Are there any individuals who have not already been captured as Trustees who are acting in the capacity of a beneficial owner?

Yes No

If **Yes**, please complete **Beneficial Owner** details below. (If the Trust has three or more Beneficial Owners, please provide their details on a separate sheet.)

A Beneficial owner is any individual who has ownership (directly or indirectly) or has control (directly or indirectly) of the Trust. Control includes the capacity to influence the way in which the trust conducts its affairs, including by having the ability to determine decisions about the trust's financial and operating policies. This includes but is not limited to Beneficiaries (who hold 25% or more beneficial interest in the trust property) and an appointer who has the power to appoint or remove trustees of the trust.

Beneficial Owner 1

Title Mr Mrs Ms Miss Dr Other (specify)

Surname

Full Given Name(s)

Other names known by (if any)

Date of Birth

 / /

Residential Address (PO Box is not acceptable)

Street

Suburb/City

State

Postcode

Country

Is the Beneficial Owner an existing Westpac customer? Yes No

If **Yes**, please select and complete **one** of the following forms of identification. The name of the account or identification must be in the same name as you have provided above. We may get in touch if, at a later date, additional information is required.

Westpac Protected Equity Loan facility (Westpac PEL) Application Form.

Westpac Account Details

BSB Account Number
[] - [] []

Westpac Customer Number

[]

If **No**, to meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth), we must identify customers before we provide a service. Unless you have an account with Westpac, you will need to send to us original certified copies of identification documents. Please complete the Certified Copy Certificate for Individuals, which is attached at the end of this Application Form, and attach the original certified documents to that certificate.

Beneficial Owner 2

Title Mr Mrs Ms Miss Dr Other (specify) []

Surname
[]

Full Given Name(s)
[]

Other names known by (if any)
[]

Date of Birth
[] / [] / []

Residential Address (PO Box is not acceptable)
Street
[]

Suburb/City State Postcode
[] [] []

Country
[]

Is the Beneficial Owner an existing Westpac customer? Yes No

If **Yes**, please select and complete **one** of the following forms of identification. The name of the account or identification must be in the same name as you have provided above. We may get in touch if, at a later date, additional information is required.

Westpac Account Details

BSB Account Number
[] - [] []

Westpac Customer Number

[]

If **No**, to meet our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth), we must identify customers before we provide a service. Unless you have an account with Westpac, you will need to send to us original certified copies of identification documents. Please complete the Certified Copy Certificate for Individuals, which is attached at the end of this Application Form, and attach the original certified documents to that certificate.

C Statement of Financial Position.

All documentation required by and in support of the Westpac PEL Application Form in this Section C is to be original or a copy of the original.

Checklist – Supporting Documents to include with Application

Is your application complete?

If your application is incomplete and/or requested supporting documentation has not been provided, there may be delays in processing your application.

All Applicants are required to provide the following:

PAYG employee applicants

Please provide **one** of the following:

- A year-to-date pay slip covering the last two pay cycles and detailing base salary
- Your two most recent payslips detailing base salary
- A recent letter from your employer stating the length of employment, current base income and bonuses (if any)
- Latest PAYG payment summary
- Your latest tax return and ATO notice of assessment
- A bank statement covering the last six months

If you have alternate sources of income such as dividends, rental income etc, please provide:

- Documentary support such as a bank statement, dividend advice and/or real estate agent's statement

Self-employed applicants

Please provide:

- Signed financial statements of the business (balance sheet and profit and loss statements) for the last 2 years; and
- Your last two years of personal and business tax returns; or
- Last ATO notice of assessment

Company/Trust Borrowers

Please provide the following in relation to the company or company trustee and the trust:

- Signed financial statements (balance sheet and profit and loss statements) for the last 2 years; and
- Your last two years of personal and company/trust tax returns; or
- Last ATO notice of assessment

Self-managed super funds

Please provide:

- Signed financial statements (balance sheet and profit and loss statements) for the last 2 years; and
- Your last two years of personal and SMSF tax returns; or
- Last ATO notice of assessment

We may request additional information/supporting documentation. This may include verification of assets including real estate. Additional information to support your application may include rate notices (to support property holdings), bank statements, share holding statements, rental statements etc.

C1 Statement of Financial Position – Borrower 1.**Please note:**

- Individual applicants should disclose joint assets and joint liabilities at their full value (not only their nominated share).
- For Joint Applications, each individual should provide information on their share of joint assets, liabilities, income and expenditure where these are shared with another Joint Applicant. Where a Joint Applicant has joint assets and liabilities that are shared with an entity who is not a Joint Applicant, those assets and liabilities should be disclosed at their full value.
- Each Borrower and each Guarantor needs to provide their financial details in this Section C.
- Please attach a separate piece of paper if additional space is required.

Borrower 1 Name

Borrower 1 Residential Address (PO Box is not acceptable)

Street

Suburb/City

State

Postcode

Statement of Financial Position – Assets and Liabilities**Assets**

Details of real estate owned	Current market value	% interest if not sole owner	Address	Loan facility limit	Outstanding balance	Interest rate	Monthly repayments (principal and interest)
Mortgage – Residence							
Mortgage – Investment Property 1							
Mortgage – Investment Property 2							
Mortgage – Investment Property 3							
Mortgage – Equity access loan							
Total							

Other Assets

Asset type	\$
Cash/bank accounts	
Existing share/investment portfolio	
Share of company/business (if any)	
Superannuation	
Other (attach details)	

Liabilities

Liability Type – Include details of other loans (e.g. overdrafts, personal loans, margin loans and leases)	Facility limit	Outstanding balance	Interest rate	Monthly repayments (principal and interest)
Loan 1				
Loan 2				
Loan 3				
Loan 4				
Credit Cards				
Other				
Total				

Income Details

Monthly Income	\$	Monthly Expenses	\$
Salary or Wages (after tax)		Mortgages (as above)	
Bonus (after tax)		Loan payments (as above)	
Social security (specify)		Credit cards	
Rental income		Rent	
Dividend income		Aggregate Living Expenses ¹	
Interest income		Other (specify)	
Other income (specify)		Total	
Total			

¹ Applicants are required to declare all fixed and variable monthly household expenses. Some example of fixed expenses include groceries, transport, petrol, utilities, rates, clothing etc. Some examples of variable expenses include education costs, childcare fees, insurance including car, Compulsory Third Party, home and contents, health, income protection, mobile phone, internet, pay TV, gym membership, cleaner, holidays etc.

For Joint Applicants, the total aggregate living expenses are to be recorded. Where a spouse/de facto partner is not an applicant, the entire household expenses are to be assigned to the applicant.

C2 Statement of Financial Position – Borrower 2/Guarantor 1 (if applicable).**Please note:**

- Individual applicants should disclose joint assets and joint liabilities at their full value (not only their nominated share).
- For Joint Applications, each individual should provide information on their share of joint assets, liabilities, income and expenditure where these are shared with a Joint Applicant or co-Guarantor. Where joint assets and liabilities are shared with an entity who is not a Joint Applicant or co-Guarantor, those assets and liabilities should be disclosed at their full value.
- Each Borrower and each Guarantor needs to provide their financial details in this Section C.
- Please attach a separate piece of paper if additional space is required.

Borrower 2/Guarantor 1 Name

Residential Address (PO Box is not acceptable)

Street

Suburb/City

State

Postcode

Statement of Financial Position – Assets and Liabilities**Assets**

Details of real estate owned	Current market value	% interest if not sole owner	Address	Loan facility limit	Outstanding balance	Interest rate	Monthly repayments (principal and interest)
Mortgage – Residence							
Mortgage – Investment Property 1							
Mortgage – Investment Property 2							
Mortgage – Investment Property 3							
Mortgage – Equity access loan							
Total							

Other Assets

Asset type	\$
Cash/bank accounts	
Existing share/investment portfolio	
Share of company/business (if any)	
Superannuation	
Other (attach details)	

Liabilities

Liability Type – Include details of other loans (e.g. overdrafts, personal loans, margin loans and leases)	Facility limit	Outstanding balance	Interest rate	Monthly repayments (principal and interest)
Loan 1				
Loan 2				
Loan 3				
Loan 4				
Credit Cards				
Other				
Total				

Income Details

Monthly Income	\$	Monthly Expenses	\$
Salary or Wages (after tax)		Mortgages (as above)	
Bonus (after tax)		Loan payments (as above)	
Social security (specify)		Credit cards	
Rental income		Rent	
Dividend income		Aggregate Living Expenses ¹	
Interest income		Other (specify)	
Other income (specify)		Total	
Total			

¹ Applicants are required to declare all fixed and variable monthly household expenses. Some example of fixed expenses include groceries, transport, petrol, utilities, rates, clothing etc. Some examples of variable expenses include education costs, childcare fees, insurance including car, Compulsory Third Party, home and contents, health, income protection, mobile phone, internet, pay TV, gym membership, cleaner, holidays etc.

For Joint Applicants, the total aggregate living expenses are to be recorded. Where a spouse/de facto partner is not an applicant, the entire household expenses are to be assigned to the applicant.

C3 Statement of Financial Position – Guarantor 2 (if applicable).**Please note:**

- Individual applicants should disclose joint assets and joint liabilities at their full value (not only their nominated share).
- For Joint Guarantors, each individual should provide information on their share of joint assets, liabilities, income and expenditure where these are shared with another co-Guarantor. Where a Joint Guarantor has joint assets and liabilities that are shared with an entity who is not a Joint Guarantor, those assets and liabilities should be disclosed at their full value.
- Each Borrower and each Guarantor needs to provide their financial details in this Section C.
- Please attach a separate piece of paper if additional space is required.

Guarantor 2 Name**Residential Address (PO Box is not acceptable)**

Street

Suburb/City

State

Postcode

Statement of Financial Position – Assets and Liabilities**Assets**

Details of real estate owned	Current market value	% interest if not sole owner	Address	Loan facility limit	Outstanding balance	Interest rate	Monthly repayments (principal and interest)
Mortgage – Residence							
Mortgage – Investment Property 1							
Mortgage – Investment Property 2							
Mortgage – Investment Property 3							
Mortgage – Equity access loan							
Total							

Other Assets

Asset type	\$
Cash/bank accounts	
Existing share/investment portfolio	
Share of company/business (if any)	
Superannuation	
Other (attach details)	

Liabilities

Liability Type – Include details of other loans (e.g. overdrafts, personal loans, margin loans and leases)	Facility limit	Outstanding balance	Interest rate	Monthly repayments (principal and interest)
Loan 1				
Loan 2				
Loan 3				
Loan 4				
Credit Cards				
Other				
Total				

Income Details

Monthly Income	\$	Monthly Expenses	\$
Salary or Wages (after tax)		Mortgages (as above)	
Bonus (after tax)		Loan payments (as above)	
Social security (specify)		Credit cards	
Rental income		Rent	
Dividend income		Aggregate Living Expenses ¹	
Interest income		Other (specify)	
Other income (specify)		Total	
Total			

¹ Applicants are required to declare all fixed and variable monthly household expenses. Some example of fixed expenses include groceries, transport, petrol, utilities, rates, clothing etc. Some examples of variable expenses include education costs, childcare fees, insurance including car, Compulsory Third Party, home and contents, health, income protection, mobile phone, internet, pay TV, gym membership, cleaner, holidays etc.

For Joint Applicants, the total aggregate living expenses are to be recorded. Where a spouse/de facto partner is not an applicant, the entire household expenses are to be assigned to the applicant.

D1 Individual – Guarantee Disclosure Election.

This section is to be completed by ALL individual Guarantors. Where Westpac requires a guarantee in relation to an individual Borrower, you must have all Guarantees in place before the Loan can be approved.

Please complete the following details in respect of the Guarantor.

Guarantor

Title Mr Mrs Ms Miss Dr Other (specify)

Surname

Full Given Name(s)

Other names known by (if any)

Date of Birth / / Driver's Licence Number State of issue

Marital Status Single Married Divorced Widowed De Facto

Number of dependants

Residential Status

Home Owner with Mortgage Home Owner without Mortgage

Rent/Board Live with Relatives/Parents

Other (specify)

Time at Previous Residential Address

Years Months

Residential Address (PO Box is not acceptable)

Street

Suburb/City State Postcode

Home Phone Number () Work Phone Number ()

Mobile Phone Number Fax ()

Email Address

Previous Residential Address (if less than 18 months at current residential address)

Street

Suburb/City State Postcode

Country

A U S T R A L I A

Mailing Address (if different from Residential Address)

Street

Suburb/City State Postcode

Westpac Protected Equity Loan facility (Westpac PEL) Application Form.

Sole Traders Only

Occupation/Nature of Business

Full Business/Trading Name (if any)

ABN (if any)

Principal place of business if different from residential address (PO Box is not acceptable)

Street

Suburb/City

State

Postcode

Mailing Address (if different from Residential Address)

Street

Suburb/City

State

Postcode

Employment Details

Current Occupation

Present Employer (if self employed use trading name)

Length of Current Employment

Years Months

Employment Status

- Full Time Temporary
 Part Time Self Employed
 Other (specify)

Previous Occupation (if less than 18 months at current employer)

Previous Employer (if self employed use trading name)

Length of Previous Employment

Years Months

Tax File Number or Exemption Number and reason for exemption

The collection, use and disclosure of Tax File Numbers (TFNs) is strictly regulated by the tax laws and the *Privacy Act 1988* (Cth). You are not required by law to provide your TFN. However, if you do not supply your TFN or a valid exemption, tax will be withheld from any income earned on your investment and remitted to the ATO. Westpac reserves the right to reject the application if a TFN or Exemption Number is not provided.

Westpac Protected Equity Loan facility (Westpac PEL) Application Form.

All proposed guarantors must sign here.

By signing below, you acknowledge, declare and confirm that:

- You have read and accept the terms of the Privacy Statement on pages 29 to 30 of the Application Form.
- All the information about you in this Application Form is true and correct.

Signature - Individual Guarantor 1

Surname

Given Name

Date

 / /

Signature of Witness

Surname of Witness

Given Name of Witness

Date

 / /

Signature - Individual Guarantor 2

Surname

Given Name

Date

 / /

Signature of Witness

Surname of Witness

Given Name of Witness

Date

 / /

D2 Company Directors (Company Borrowers and Corporate Trustee Borrowers) Guarantee Disclosure Election.

This section is to be completed by ALL Company Directors. If there are more than four Company Directors, please attach a separate sheet. Company Borrowers and Corporate Trustee Borrowers must have ALL Director Guarantees in place before the application can be finalised. Subject to your instructions below, we will provide you, the Director(s), with the requested information about the Company or Corporate Trustee Borrower, together with the Guarantee and Indemnity for execution. Where Westpac requires a guarantee in relation to Company Borrowers and Corporate Trustee Borrowers, you must have all Guarantees and Indemnities in place before the Loan can be approved.

Director Guarantor 1 Name

Director Guarantor 2 Name

Director Guarantor 3 Name

Director Guarantor 4 Name

Disclosure Elections

You are entitled to receive copies of the following information before you enter into a Guarantee and Indemnity. The information will help you to decide whether or not you wish to give a Guarantee and Indemnity.

Please indicate the items you wish to receive:

	Director Guarantor			
	1	2	3	4
The Company or Corporate Trustee Borrower's Application Form, including the Product Disclosure Statement.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Any credit reports that Westpac may have received from third party organisations relating to the Application.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial accounts or statements of financial position that Westpac received from the Company or Corporate Trustee Borrower to support the Application.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

We will give you other information we have about the Company or Corporate Trustee Borrower's Application that you reasonably request.

Please specify any further information you require:

Westpac Protected Equity Loan facility (Westpac PEL) Application Form.

All proposed guarantors must sign here.

By signing below, you acknowledge, declare and confirm that:

- You have read and accept the terms of the Privacy Statement on pages 29 to 30 of the Application Form.
- All the information about you in this Application Form is true and correct.

Signature - Director Guarantor 1

Surname

Given Name

Date

 / /

Signature of Witness

Surname of Witness

Given Name of Witness

Date

 / /

Signature - Director Guarantor 3

Surname

Given Name

Date

 / /

Signature of Witness

Surname of Witness

Given Name of Witness

Date

 / /

Signature - Director Guarantor 2

Surname

Given Name

Date

 / /

Signature of Witness

Surname of Witness

Given Name of Witness

Date

 / /

Signature - Director Guarantor 4

Surname

Given Name

Date

 / /

Signature of Witness

Surname of Witness

Given Name of Witness

Date

 / /

E Loan details.

The Application for a Loan under the Westpac PEL is a:

- Cash Application - Used to buy Securities OR
- Securityholder Application - To be drawn down against an existing Security portfolio

You request to borrow from us (minimum \$50,000) or such lesser amount as we agree.

Term

- 1 year
- 2 years
- 3 years
- 4 years
- 5 years
- Other (up to 5 years)

For other Term, please specify proposed Maturity Date

/ /

Interest Rate and Interest Payment frequency (*tick the appropriate box*)

- A. Fixed Rate payable annually in advance;
- B. Annually Resetting Rate payable annually in advance;
- C. Fixed Rate payable monthly in arrears; or
- D. Annually Resetting Rate payable monthly in arrears.

Please note if you would like to apply for an Interest Loan below you must choose either option A or B.

Adviser Service Fee

- 1. I/we wish to use the Adviser Service Fee Facility to pay to my/our adviser specified in section A of this Application Form (**Adviser**) an Adviser Service Fee in the amount of:

\$ (complete amount in dollars)

- 2. I/we direct Westpac to, as my/our agent (tick appropriate box):

- draw down on the Loan an amount equal to the Adviser Service Fee specified above and pay that amount to the Adviser; or
- pay to the Adviser the Adviser Service Fee amount I/we pay to Westpac (this amount will be paid to Westpac with the first payment on my/our Loan).

- 3. I/we confirm that I/we agreed the Adviser Service Fee with the Adviser before signing this Application Form.

- 4. I/we confirm that:

- the Adviser Service Fee relates to the issue or sale of a financial product by the Adviser to me/us, or financial product advice given by the Adviser to me/us; and
- the payment of the Adviser Service Fee to the Adviser will not at any time breach any law.

Indicative Term Sheet

Have you already received an Indicative Term Sheet Yes No

If **Yes**, please include the Indicative Term Sheet Reference Number (on top right of Indicative Term Sheet) or attach a signed copy of the Indicative Term Sheet with this Application.

Indicative Term Sheet Reference Number

If **No**, we will send you an Indicative Term Sheet based on your Portfolio details over page for you to review, sign and return to us prior to your Application being accepted.

You can also call us on 1800 990 107 (within Australia) to request an Indicative Term Sheet. The Indicative Term Sheet will set out the indicative Loan terms, including:

- the Securities
- the Interest Rate for the Loan;
- the Protection Level;
- the payment frequency and interest payment time (i.e. Fixed Rate or Annually Resetting Rate);
- the Loan Term and the Maturity Date;
- the Reduced Rate Facility terms (if applicable);
- the upfront Capital Protection Fee (if applicable); and
- the Application Fees, any Adviser Service Fee and Brokerage.

We prepare each Indicative Term Sheet in accordance with your instructions. You should have regard to the PDS and the Indicative Term Sheet and any other information provided by Westpac when selecting your options for your Loan.

Westpac Protected Equity Loan facility (Westpac PEL) Application Form.

Portfolio Details

Please nominate the Securities from the current Approved Securities List to be in the Parcel for your Loan. If more than one Parcel of Securities is nominated and approved by Westpac, there will be a separate Loan relating to each Parcel and interest, costs, fees and other obligations will be calculated separately in respect of each Loan.

The minimum total Loan amount that you may request under the Westpac PEL is \$50,000. In addition, if more than one Parcel of Securities is nominated, the minimum Loan amount that you may request to borrow in relation to each Parcel is \$10,000.

Please complete either Cash Application **or** Securityholder Application

Capital Protection Fee

You can choose to pay the Capital Protection Fee either as an upfront lump sum for the term of the loan or as part of the Interest Rate and payable with your periodic interest payments.

Reduced Rate Facility

To establish a Reduced Rate Facility, you elect a Cap Rate and a Participation Rate.

Interest Loan

Interest Loans are only available to Borrowers who nominate annual in advance interest payments. If you would like to apply for an Interest Loan you must first choose either option A or B in relation to **Interest Rate and Interest Payment frequency** above.

If you would like to apply for an Interest Loan to fund your first interest in advance payment, please tick the Interest Loan box in the Portfolio Details section over page in relation to the particular Parcel. At the end of the period, you may apply for another Interest Loan to fund the next period's interest in advance payment. Any interest payable on the Interest Loan will be direct debited on or around the drawdown date from the account you nominate in section G.

Interest Loans are not available if you are an SMSF Investor.

Westpac Protected Equity Loan facility (Westpac PEL) Application Form.

Portfolio Details

Please complete either A or B

A. Cash Application

ASX Code (e.g. WOW)	Listed Company name (e.g. Woolworths Limited)	Requested Loan amount (\$) (at least \$10,000 per Parcel) ¹	Capital contribution amount (\$)	Borrowing Level		Reduced Rate Facility		Interest Loan required (not available to SMSF) <i>Please tick if requested</i>
				% of Security price to be borrowed (between 50% - 100% of Security price) ³	<i>Please tick if Capital Protection Fee is to be paid upfront</i>	Cap Rate (%)	Participation Rate (%)	<i>(Only available if you choose option A or B Interest Rate and Interest Frequency on previous page)</i>
					<input type="checkbox"/>			<input type="checkbox"/>
					<input type="checkbox"/>			<input type="checkbox"/>
					<input type="checkbox"/>			<input type="checkbox"/>
					<input type="checkbox"/>			<input type="checkbox"/>
					<input type="checkbox"/>			<input type="checkbox"/>
					<input type="checkbox"/>			<input type="checkbox"/>
					<input type="checkbox"/>			<input type="checkbox"/>
					<input type="checkbox"/>			<input type="checkbox"/>
					<input type="checkbox"/>			<input type="checkbox"/>
					<input type="checkbox"/>			<input type="checkbox"/>
					<input type="checkbox"/>			<input type="checkbox"/>
					<input type="checkbox"/>			<input type="checkbox"/>

Total must be at least \$50,000

B. Securityholder Application

For a Securityholder Application, please complete table below and **Section F Transfer Form for Non-market Transactions** in relation to all the Securities listed below.

ASX Code (e.g. WOW)	Listed Company name (e.g. Woolworths Limited)	Number of Securities to be transferred in	Indicative Loan amount (\$) (at least \$10,000 per Parcel) ²	Borrowing Level		Reduced Rate Facility		Interest Loan required (not available to SMSF) <i>Please tick if requested</i>
				% of Security price to be borrowed (between 50% - 100% of Security price) ³	<i>Please tick if Capital Protection Fee is to be paid upfront</i>	Cap Rate (%)	Participation Rate (%)	<i>(Only available if you choose option A or B Interest Rate and Interest Frequency on previous page)</i>
					<input type="checkbox"/>			<input type="checkbox"/>
					<input type="checkbox"/>			<input type="checkbox"/>
					<input type="checkbox"/>			<input type="checkbox"/>
					<input type="checkbox"/>			<input type="checkbox"/>
					<input type="checkbox"/>			<input type="checkbox"/>
					<input type="checkbox"/>			<input type="checkbox"/>
					<input type="checkbox"/>			<input type="checkbox"/>
					<input type="checkbox"/>			<input type="checkbox"/>
					<input type="checkbox"/>			<input type="checkbox"/>
					<input type="checkbox"/>			<input type="checkbox"/>
					<input type="checkbox"/>			<input type="checkbox"/>
					<input type="checkbox"/>			<input type="checkbox"/>

Total must be at least \$50,000

1 The Loan principal and Protection Level may differ from this amount because the Loan principal will ultimately include the Application Fee, any Adviser Service Fee and Brokerage and will be calculated at the Issue Time. If you borrow to purchase Securities and you elect to borrow less than 100% of the Security price, you will be required to contribute an amount equal to the difference between the price of the Securities at Issue Time (plus Brokerage, any Adviser Service Fee and Application Fee) and the amount borrowed.

2 The Loan principal may differ from this amount because the Loan principal will be calculated at the Issue Time.

3 Based on the market value determined by us for the Securities at the Issue Time.

F Transfer Form for Non-market Transactions (Securityholder Applicants only to complete).

Complete this section if you wish to use the Westpac PEL to borrow funds against an existing holding of Securities.

GUIDE TO COMPLETING THE TRANSFER FORM FOR NON-MARKET TRANSACTIONS

You will need to complete a separate **TRANSFER FORM FOR NON-MARKET TRANSACTIONS** for each individual Security Parcel, even if they are with the same broker. Photocopy this form if you need additional copies.

1. **FULL NAME OF COMPANY OR CORPORATION** The full name of the company or corporation in which the securities are held e.g. Westpac Banking Corporation.
2. **DESCRIPTION OF SECURITIES e.g. Fully Paid Ordinary Shares, 9% Unsecured Convertible Notes etc.**
3. **QUANTITY Number of securities being transferred (in both words and figures).**
4. **FULL NAME OF TRANSFEROR(S) OR SELLER(S)** Full names must be included together with any designation (if applicable).
5. **FULL POSTAL ADDRESS OF TRANSFEROR(S)/ (SELLER(S))** Insert the full address including the postcode exactly as printed on the Transferor(s)/(Seller(s) holding statement.
6. **PID** Insert the Participant Identification Number (PID). This is the sponsoring broker of the Transferor(s) (Seller(s)) where the security is held.
7. **SECURITYHOLDER REFERENCE NUMBER (SRN) OR HOLDER IDENTIFICATION NUMBER (HIN)** This number can be found on the Issuer Holding statement or a CHESS Holding statement. For issuer sponsored and broker sponsored holdings (uncertificated), the transferor(s)/(Seller(s)) SRN or HIN must be quoted as confirmation of the transferor(s)/(Seller(s)) authority for the transfer to be registered. Failure to include the transferor(s)/(Seller(s)) SRN or HIN may result in the transfer being returned for clarification.
If a SRN is quoted, a current Issuer Holding statement must be supplied.
8. **CONSIDERATION** You do not need to complete this section.
9. **DATE OF PURCHASE** Insert date of purchase or completion of the transfer. This should be on or before the date in 14. below.
10. **FULL NAME OF TRANSFEREE(S) OR BUYER(S)** You do not need to complete this section.
11. **FULL POSTAL ADDRESS OF TRANSFEREE(S) OR BUYER(S)** You do not need to complete this section.
12. **PID** You do not need to complete this section.
13. **SECURITYHOLDER REFERENCE NUMBER (SRN) OR HOLDER IDENTIFICATION NUMBER (HIN)** You do not need to complete this section.

14. TRANSFEROR(S) OR SELLER(S) SIGNATURE/S AND DATE SIGNED

- i) Individuals – The securityholder must sign.
- ii) Joint Holdings – Where the holding is in more than one name, all of the securityholders must sign.
- iii) Power of Attorney – To sign as power of attorney, you must have already lodged it with the registry. Alternatively, attach a certified photocopy of the power of attorney to this form.
- iv) Companies – Director, Company Secretary, Sole Director and Sole Company Secretary or Sole Director (no Company Secretary) can sign.

Please sign in the appropriate box which indicates the office held by you.

Insert date signed. This should be the same as or after the date of purchase/transfer in 9. above.

15. TRANSFEREE(S) OR (BUYERS(S)) SIGNATURE/S AND DATE SIGNED You do not need to complete this section.

Note: Transfers or other documents that do not fully meet the requirements of the broker and/or company are liable to be returned unregistered.

Transfer Form for Non-market Transactions.

Use a black pen. Print in CAPITAL letters

Note: Any alterations must be initialled by the seller/s and the buyer/s. Any increase to the quantity of securities being transferred is not acceptable even if initialled. **Correction fluid or tape must not be used.**

1. Full name of Company/Corporations			
2. Description of Securities (e.g. shares etc)	Class	If not fully paid, paid to:	
3. Quantity	Words	Figures	
4. Full name/s of Transferor(s) (Sellers(s))	Surname(s)/Company Name: Mr/Mrs/Miss: Given Name(s): A/C Designation (if required) < >		
5. Full Postal Address of Transferor(s) (Sellers(s))		State	Postcode
6. PID			
7. <input type="checkbox"/> SRN or <input type="checkbox"/> HIN (please tick)	Number:		
8. Consideration	(A\$) Nil		
9. Date of Purchase	/ /		
10. Full name/s of Transferee(s) (Buyer(s))	Net Nominees Limited <No 3 A/C>		
11. Full Postal Address of Transferee(s) (Seller(s))	GPO Box 3297 Sydney NSW 2001		
12. PID Australian Investment Exchange Ltd, PID 06381			
13. <input type="checkbox"/> SRN or <input type="checkbox"/> HIN (please tick)	Number:		

I/We the registered holder/s and undersigned seller/s for the above consideration do hereby transfer to the above name/s hereinafter called the Buyer/s the securities as specified above standing in my/our name/s in the books of the above named Company, subject to the several conditions on which I/We held the same at the time of signing hereof and I/We the Buyer/s do hereby agree to accept the said securities subject to the same conditions. I/We have not received any notice of revocation of the Power of Attorney by death of the grantor or otherwise, under which this transfer is signed (if applicable). To sign as power of attorney you must have already lodged it with the registry or your broker as appropriate or enclose a certified copy with this transfer.

For Company or Company Trustee Borrowers, either two Directors, or one Director and the Secretary, or the Sole Director and Secretary must sign. Indicate your company capacity by marking the appropriate box below your signature.

14. Transferor(s) (Sellers(s)) Sign Here	Individual or Securityholder 1	Securityholder 2	Securityholder 3
	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Director or Sole Director and Company Secretary	Director/Company Secretary Director 2/Company Secretary	Sole Director (No Company Secretary)
	Date (dd/mm/yy)	/ /	
15. Transferee(s) (Buyer(s)) Sign Here	Individual or Securityholder 1	Securityholder 2	Securityholder 3
	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Director or Sole Director and Company Secretary	Director/Company Secretary Director 2/Company Secretary	Sole Director (No Company Secretary)
	Date (dd/mm/yy)	/ /	

G Direct Debit Request Form.

Use this form to enable Westpac Banking Corporation to debit and/or credit your bank account on request.

Bank account name(s) must match the name(s) given in Section B of this Application Form. Company and Trust accounts cannot be used for individual applications. Individual accounts cannot be used for Company or Trust applications For joint accounts, both signatures are required.

NOTE: Some bank accounts do not allow for direct debits. Please check with your financial institution to ensure that direct debits are allowed for this account.

Account Name

BSB Account Number

 -

Name of Financial institution

Branch

I/We request and authorise Westpac Banking Corporation ('Westpac') (User ID number 227778), to arrange for any amounts which become payable by me/us in respect of the Westpac PEL, including any Interest Loan, to be debited through the Bulk Electronic Clearing System from my account held with the financial institution detailed on above. I/We understand and acknowledge that:

- my/our financial institution has absolute discretion to decide the order in which it will pay monies under this request, or any other request, authority or mandate;
- my/our financial institution has absolute discretion to refuse to honour this request at anytime;
- Westpac may vary the amount or frequency of future debits to meet amounts payable under the Service (as defined in the Direct Debit Service Agreement as set out below (as varied by Westpac)); and
- this request operates on the terms of the Direct Debit Service Agreement as set out below (as varied by Westpac) which I/we have read and, by signing this Direct Debit Request, agreed to.

This Direct Debit Request is made on the terms of the Direct Debit Request Service Agreement as set out below. By completing this Direct Debit Request you are authorising Westpac to direct debit your account.

Signature Applicant 1/Director 1/Individual Trustee 1

Surname

Given Name

Date

 / /

Signature Applicant 2/Director 2/Individual Trustee 2

Surname

Given Name

Date

 / /

Direct Debit Request Service Agreement

This Agreement sets out the terms on which you have authorised Westpac to arrange for amounts owing to Westpac, to be made by credit or deduction from your account at your financial institution.

1. You will need to complete the Direct Debit Request Form in Section G to apply for a Loan provided by us (the Service).
2. By your Direct Debit Request, you authorise us to arrange for amounts that become payable under the Service, to be made by credit or deduction from your account at the financial institution named in the Direct Debit Request.
3. Your Direct Debit Request allows us to arrange for payment to us for the amounts, and at the times, required by the terms and conditions (Conditions) of the Service.
4. You can cancel your Direct Debit Request arrangement with Westpac, however this termination must be in writing. We will require six working days to process your cancellation request. You can also cancel your Direct Debit Request by contacting the financial institution with which you have your account. You cannot, however, vary or suspend it, or stop or suspend an individual debit from taking place under it.
5. If you cancel your Direct Debit Request at any time, you need to be aware of any outstanding obligations to make payments under your Loan. You need to ensure that suitable arrangements are made if the Direct Debit Request is cancelled: by yourself; by your nominated financial institution; or for any other reason.
6. You agree to advise Westpac as soon as possible, if the nominated account is transferred or closed, or your account details change.
7. All account holders nominated on the financial institution account to be debited must sign the Direct Debit Request.
8. Debits will be processed in accordance with the Conditions of the Service. If a due date for a debit falls on a weekend or public holiday, the debit will be processed on the following settlement day unless the following settlement day falls in the next calendar month, in which case the debit will be processed on the preceding settlement day. Please contact your financial institution if you are uncertain when a debit will be processed to your account.
9. You must ensure that you have sufficient clear funds available in the nominated account by the due date to permit the payments under the Direct Debit Request as required by the Conditions of the Service.
10. If a drawing is unsuccessful, we reserve the right to attempt to redraw at such times as we determine. Your financial institution may charge you a fee where a drawing is unsuccessful. If the nominated account is with Westpac a fee for the unsuccessful drawing may be debited to that account in accordance with the terms and conditions for that account.
11. Please contact Westpac by phone on 1800 990 107 if you have any questions about your Direct Debit Request, such as concerns about a debit that we make under it, or if you want to make any alteration to your arrangements. You should contact Westpac in the first instance, but you can, if you choose, also contact the financial institution with which you have your account. If you call us to dispute a debit we will respond to you within 7 days of your call to us. If you call us to change the account from which your debits are made we will send you a form to sign and return. If you call to cancel your Direct Debit Request we can also send you a form, but the cancellation will be implemented more quickly if you write to us straight away.
12. We can vary this Service Agreement at any time after giving you 14 days' notice of the changes.
13. We will keep information about your financial institution account confidential, except to the extent necessary to conduct payments with your financial institution or to resolve any claim you might make relating to a debit which you claim has been made incorrectly.

14. You should:

- note that direct debiting through the Bulk Electronic Clearing System is not available on all accounts – please ensure your financial institution allows direct debits on your nominated account;
- confirm the account details by checking a recent statement from your financial institution; and
- note that this form must be signed in the same way as the account signing instruction held by your financial institution. You are responsible for checking and ensuring these things.

H Privacy Statement – for all Applicants and Guarantors.

1. Personal information

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

If you are a proposed guarantor, we collect your personal information in order to assess you as a guarantor, take a guarantee from you and administer that guarantee. If you do not provide all the information we request, we may be unable to accept you as a guarantor.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy. Our privacy policy is available at westpac.com.au or by calling 132 032. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

2. Credit information

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- obtain information about your commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness;
- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you;
- disclose credit information and other personal information about you to a guarantor or to a proposed guarantor (for the purpose of them considering whether to offer to act as guarantor);
- give or obtain a banker's opinion about you.

If you are a proposed guarantor, we may obtain credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

If you have made your application or have been introduced to us through a broker or other intermediary, we may exchange credit information and other personal information about you with them.

We may also communicate with them directly in relation to your application instead of communicating with you.

The privacy page of our website westpac.com.au includes a "Statement of Notifiable Matters". These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

You can call us on 132 032 or visit us in branch for a hard copy of the Statement of Notifiable Matters.

3. Other acknowledgements and consents

We may confirm the details of the information provided in this application.

Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.

This application form is not an offer or acceptance of credit.

4. Our reporting obligations

We are required to identify tax residents of a country(ies) other than Australia in order to meet account information reporting requirements under local and international laws.

If at any time after account opening, information in our possession suggests that you, the entity and/or any individual who holds ownership and/or control in the entity of 25% or more (Controlling Person/Beneficial Owner) may be a tax resident of a country(ies) other than Australia, you may be contacted to provide further information on your foreign tax status and/or the foreign tax status of the entity and/or any Controlling Person/Beneficial Owner. Failure to respond may lead to certain reporting requirements applying to the account.

By completing this application you certify that if at any time there is a change to the foreign tax status details for you, the entity and/or any controlling persons/beneficial owner, you will inform the bank. You also certify that if at any time there is a change of a controlling person/s/beneficial owner/s in your entity, you will inform the bank.

A controlling person/beneficial owner refers to the individual(s) that directly or indirectly owns a legal interest in the entity of 25% or more and/or exercises actual effective control over the entity, whether from an economic or other perspective such as through voting rights. In addition, in the case of a trust, a controlling person/beneficial owner includes the settlor(s), trustee(s), appointer(s), protector(s), beneficiary(ies) or classes of beneficiaries and in the case of an entity other than a trust, the term includes persons in equivalent or similar positions.

By completing this application, you also certify that the settlor(s) (applicable to Standard Trusts only) are not foreign tax residents. If the settlor(s) are a foreign tax resident, you must telephone 1300 725 863 at the time of completing this application. When you contact us, you will be asked to provide additional information for the settlor(s).

5. Information about products and services

We will use or disclose your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. Please call us on 132 032 or visit any of our branches if you do not wish to receive marketing communications from us.

6. Definitions

In this Privacy Statement, "we", "our", "us", means Westpac Banking Corporation ABN 33 007 457 141. "Westpac Group" means Westpac Banking Corporation ABN 33 007 457 141 and its related bodies corporate.

I Acknowledgement of Mortgage.

Each person named in the Application Form as a Borrower authorises the Mortgage and acknowledges that all Secured Property held on its behalf on trust by the Security Trustee is held subject to the Mortgage described in clauses 28 to 30 of the Terms and Conditions contained in the PDS.

The Acknowledgement of Mortgage will be accepted by us on the first to occur of:

1. the Security Trustee's acquisition of the Secured Property; and
2. our agreement to accept the Borrower's nomination of the Secured Property as Secured Property for the purposes of the Mortgage.

The Mortgage will have effect with respect to that Secured Property on that acceptance.

For the avoidance of doubt, words used in this Section I have the same meaning as set out in the Glossary contained in section 14 of the PDS.

J Power of Attorney.

This Section J contains a power of attorney made on the day that you sign the Application Form. For valuable consideration you each irrevocably appoint us and each person who is at any time authorised by us or our related body corporate (an "Attorney"), to exercise the powers contained in this power of attorney ("Power of Attorney") separately as your attorneys. You agree that the attorney has the power to:

- (a) execute any document necessary to give effect to the Agreements (including, if necessary, to execute the Agreements);
- (b) execute any document necessary to sell the Parcel of Securities in accordance with your election on the Maturity Date (if applicable) and apply the sale proceeds to repay the Loan and transfer any surplus to your nominated account;
- (c) deal in any way with any of the Secured Property and, without limitation, sell any of the Secured Property, whether or not the Security Interest has become enforceable;
- (d) do anything necessary to cause the Parcel of Securities to be transferred to you in accordance with your election on the Maturity Date (if applicable), subject to the repayment of the Loan and the Terms and Conditions of the PDS;
- (e) transfer the Secured Property to the Security Trustee or us (or our nominee) or to a purchaser or otherwise convey the Secured Property where you are required or permitted to do so under the Agreements;
- (f) exercise any Put Option in relation to the Parcel of Securities on the Maturity Date, provided the value of any Parcel of Securities has fallen below the Protection Level at Maturity and there is no Default;
- (g) complete, sign and date any document in order to do anything necessary to perfect the Mortgage in respect of any collateral whether by registration or control;
- (h) do anything which the Attorney thinks fit in any way relating to its involvement in the PDS, Agreements or the Mortgage or any transaction contemplated by them in a sale or dealing contemplated by the PDS or the Agreements;
- (i) give directions to the Broker, the Security Trustee and the Sponsor in relation to the Secured Property (or any part of it);
- (j) sign any forms or other documents which in the Attorney's opinion are necessary or desirable to ensure Securities subject to the Mortgage or intended to be subject to the Agreements are on a CHESSE subregister in the name of the Security Trustee (or its nominee) and under the control of the Sponsor (as nominated by us from time to time) as contemplated by the Agreements;

(k) direct the Broker, Security Trustee or Sponsor to acquire or transfer the Securities nominated by it in Section J of this Application Form as applicable; and

(l) do anything else contemplated by the Agreements.

This Power of Attorney does not limit any power of attorney in the PDS, Agreements or this Application Form and cannot be revoked without our written consent. The Power of Attorney will remain until it is revoked in accordance with its terms and each Attorney becomes aware that it has been revoked.

An Attorney may delegate his or her powers (including this power) and revoke such a delegation.

If we ask you, you must formally approve anything that the Attorney may do as its attorney under or in connection with the Agreements or the Mortgage.

You each indemnify each Attorney against all claims, actions, proceedings, judgments, damages, costs, losses, expenses or liabilities incurred or suffered by or brought or made or recovered against the Attorney in connections with the exercise of any of the powers and authorities conferred by it under this Power of Attorney.

The exercise by an Attorney of the powers and authorities conferred by this Power of Attorney does not involve any assumption by the Attorney, or any entity by which he or she is employed, of any personal liability in connection with the exercise of the powers and authorities or the consequences of that exercise.

Each Attorney is authorised to exercise the powers and authorities conferred by this Power of Attorney even if it involves a conflict of interest or duty or the Attorney (or a person they know or work for) has a personal interest in them doing so.

This Power of Attorney is intended to have effect as a deed, and is governed by the laws of New South Wales.

For the avoidance of doubt, words used in this Section J have the same meaning as set out in the Glossary contained in Section 14 of the PDS.

K Declaration and Acknowledgement – must be completed by all Borrowers (referred to in this section as ‘I’/‘me’/‘my’ or ‘we’/‘us’/‘our’).

By lodging the Application Form I/we whose full name(s) and address(es) appear above hereby acknowledge and confirm my/our Application for the Loan under the PEL set out in this Application Form to be provided in accordance with the Terms and Conditions set out in the Product Disclosure Statement dated 22 July 2013 (PDS) issued by Westpac, I/we acknowledge that in making my/our Application:

1. I/We have read and accept the terms of the PDS (including the Terms and Conditions) to which this Application Form relates, the terms and conditions of the Direct Debit Request Service Agreement contained at Section G of this Application Form, the Privacy Statement contained in Section H of this Application Form, the Offer of Mortgage contained at Section I of this Application Form and the Power of Attorney contained in Section J of this Application Form.
2. I/We irrevocably appoint Net Nominees Limited ABN 94 090 122 375 (Security Trustee) as my/our nominee on the terms of the Trust Deed in respect of any Securities for valuable consideration.
3. I/We authorise and direct the Security Trustee or its nominee to become the registered holder of the Securities and to do anything incidental or necessary to become the registered holder.
4. I/We consent to and authorise Westpac to act as principal when purchasing Securities from the Security Trustee.
5. By signing and sending to Westpac a copy of an Indicative Term Sheet I/we offer to enter into a Loan on the terms of this Application Form in relation to the Loan described in the Indicative Term Sheet.
6. I/We acknowledge that the details of my/our investment in a Loan under the Westpac PEL will be advised in the Welcome Letter.
7. I/We declare that before completing this Application Form, I/we have received and was/were given access to the PDS together with this Application Form.
8. I/We have read the PDS (which I/we received together with this Application Form), and have agreed to accept each Loan on the conditions set out in the PDS. I/We represent and warrant that, in making this Application, I/we have not relied in any way whatsoever on any statements made by, or purported to be made by, Westpac or its related entities or any of their respective servants, agents, employees or professional advisers in relation to my/our investment in the Loan, other than the information contained in the PDS.
9. I/We acknowledge that Westpac has not made any representations or recommendations to me/us in relation to the suitability or otherwise of this investment to my/our personal circumstances.
10. I/We understand and acknowledge that nothing in the PDS can be considered or characterised as personal investment advice or a recommendation to invest in the Loan or the Securities.
11. I/We acknowledge that Westpac has recommended that I/we seek and obtain, and I/we have had the opportunity to, seek and obtain, independent legal and taxation advice about the Loan, the risks involved and the tax consequences of investing in the Loan. I/we have either obtained that advice from independent advisers or declined the opportunity to obtain that advice.
12. I/We have not sought legal or taxation advice from Westpac in relation to the Loan. Westpac has also recommended that I/we obtain financial advice about investing in the Loan and the risks involved. I/we have either obtained, or declined the opportunity to obtain, that advice.
13. I/We acknowledge that Westpac has not made any promise or inducement about, or been party to any conduct material to, me/us entering into the Loan (other than as set out in this Application Form and the PDS). Westpac does not want me/us to rely on any such promise or inducement. To the fullest extent permitted by law, Westpac excludes liability for any such promise or inducement.
14. I/We understand that Westpac may pay to an adviser/broker (including Westpac Securities Limited/AUSIEX) fees in connection with the offer and approval of the Loan, and that the adviser may pay all or a portion of these fees to other persons. I/We assent to the payment of these fees. I/We acknowledge that Westpac will provide details if I/we request.
15. I/We consent to Westpac paying commission to my/our financial adviser as indicated in this Application Form.
16. I/We understand and acknowledge that Westpac has an absolute right to reject my/our Application and that, even if the conditions set out in the Agreements are satisfied, Westpac may (in its absolute discretion) refuse to grant the Loan to me/us.
17. I/We confirm that the information contained in the Application Form is in all respects complete and correct and is not, by omission or otherwise, misleading.
18. We agree to Westpac collecting, using and disclosing my/our personal information as set out in Section H of this Application Form.
19. Westpac may provide information on the status of my/our investment to my/our nominated financial adviser or usual stockbroker or any Westpac Group company.
20. If at any time I/we supply Westpac with personal information about another individual, I/we will ensure that I am/we are authorised to do so and agree to inform that individual of the matters set out in Section H of this Application Form as they relate to that individual.
21. Any information about me/us may be given to any guarantor or proposed guarantor of the Loan I/we have applied for, for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.
22. I/We may (but do not have to) give instructions or notices (Communications) to Westpac by email or facsimile. If I/we give Westpac our email address or fax number, I/we consent to receiving notices by email or facsimile. I/We also agree to:
 - ensure that only persons authorised by me/us will give any Communications by email or facsimile; and
 - comply with any security or verification procedures required by Westpac.
23. Westpac is entitled to assume that any communication by email or facsimile (Communication) which purports to have been sent by me/us or on my/our behalf has been authorised, and Westpac is not required to investigate or confirm that authority. This applies whether or not there are circumstances which might suggest that the Communication was not authorised, unless Westpac has actual knowledge that the Communication was unauthorised. Westpac has no liability to me/us for relying on any Communication by email or facsimile, whether or not the Communication has been authorised. Without limiting the foregoing, Westpac may refuse to act on any Communication by email or facsimile until its validity has been confirmed, and will have no liability to me/us or any other person for any consequences as a result of its refusal to act. I/We indemnify Westpac against any cost, expense, liability or claim incurred by any of them as a consequence of accepting a Communication by email or facsimile, unless the cost, expense, liability or claim is a direct result of Westpac's gross negligence or wilful default.

Westpac Protected Equity Loan facility (Westpac PEL) Application Form.

- 24. I/We understand the risks in connection with the Westpac PEL outlined in the PDS and, except as expressly agreed with Westpac in writing to the contrary, have not relied on any representation (whether oral or written) from Westpac as investment, financial, legal or taxation advice as to its suitability to my/our circumstances.
- 25. I/We am/are Australian residents for tax purposes residing in Australia.
- 26. I/We acknowledge that Westpac will rely on the information contained in this Application Form when making its decision whether to approve my/our application and may not independently verify the information relating to my/our income, outgoings, assets or liabilities.
- 27. I/We represent and warrant that I am/we are financially solvent.

Signature of Applicant 1/Director 1/Individual Trustee 1

Surname

Given Name

Date

Signature of Witness

Surname of Witness

Given Name of Witness

Date

- 28. I/We agree to be given any terms and conditions, any disclosure documents (including Financial Services Guides and Product Disclosure Statements), and any updates and supplements to the disclosure documents from Westpac or its related entities (including the Security Trustee) by: (i) having them made available via westpac.com.au or such internet website notified to me/us; or (ii) any other electronic means (including by email). I/We represent and warrant that I/we have received in printable form and read the Westpac PEL Product Disclosure Statement issued by Westpac and the Financial Services Guide of Westpac in relation to the Westpac PEL.

- 29. (For individuals only) I/We am/are at least 18 years old.

For the avoidance of doubt, words used in this Section K have the same meaning as set out in the Glossary contained in Section 14 of the PDS.

Signature of Applicant 2/Director 2/Individual Trustee 2

Surname

Given Name

Date

Signature of Witness

Surname of Witness

Given Name of Witness

Date

L Credit Purpose Declaration (Individual and Joint Applicants and Individual Trustees only).

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 purposes; 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 Applicant 1/Individual Trustee 1

Surname

Given Name

Date

 / /

Signature of Applicant 2/Individual Trustee 2

Surname

Given Name

Date

 / /

M1 Solicitors Trust Opinion.

Where you are applying for a Loan in the capacity of an individual or company acting as trustee of a trust, ask your solicitor to read and complete the form below. Do not make any amendments to this form. You must also attach an original certified copy of the Trust Deed and any subsequent amendments to the Trust Deed. Or alternatively please complete Section M2 Trustee Certificate over page.

Solicitor’s Trust Opinion

I certify that:

- I am a solicitor holding a current unrestricted practising certificate and engaged by the Applicant (**Trustee**) as trustee of the trust (**trust**) each as described in this Application Form independently of Westpac;
- I have examined the documents (**trust documents**) set out in the Schedule below (copies of which are attached to this Application Form) in relation to the **Trust** described in this Application Form. To the best of my knowledge and belief, these are the only documents relating to the constitution and powers of the **trust**;
- To the best of my knowledge and belief, the **trust** has been validly constituted and is subsisting at the date of this application;
- To the best of my knowledge and belief, the **Trustee** described in this Application Form was properly appointed;
- Having reviewed the PDS and the Application Form (**loan documents**), in my opinion, the **Trustee** has the power to borrow the funds and grant security and perform all the obligations and transactions (**transactions**) contemplated in the loan documents;

- To the best of my knowledge and belief, the entry into the **transactions** and performance of the obligations under the **loan documents** by the **Trustee** is considered to be for the benefit of the **trust**;
- The terms of the **trust documents** examined by me do not restrict the right of the **Trustee** to be fully indemnified out of the assets of the **trust** to satisfy any liability of Westpac properly incurred by the **Trustee** as trustee of the **trust** arising out of the transactions contemplated by the **loan documents**;
- The **trust documents**, consent(s), authorities or other documents examined by me, enable the **Trustee** to enter into and perform the **transactions** despite any conflict of interest and duty which may arise on the part of the **Trustee**; and if the **Trustee** is a company, of any of its directors, when entering into the **transactions** contemplated by the **loan documents**;
- The **trust documents** authorise the assets of the **trust** to be held in the name of a nominee;
- The **trust documents** authorise the **Trustee** to delegate the **Trustee’s** powers;
- The **trust documents** authorise the **Trustee** to enter into contracts in relation to trust property, to borrow and to enter into derivatives, in each case, in the **Trustee’s** capacity as trustee of the **trust**;
- No consent is required from any beneficiary of the **trust** under the **trust documents** to enable the **Trustee** to enter into and perform the transactions; and
- This opinion is to be relied upon by Westpac, the Security Trustee, the Broker, the Sponsor and their respective assigns.

Schedule – Solicitor to Complete

Date of Trust Deed

____ / ____ / ____

Documents examined

Name of Solicitor

Daytime Phone Number

Fax

() _____

() _____

Email Address

Mailing Address

Street

Suburb/City

State

Postcode

Signature of **Solicitor**

Date

____ / ____ / ____

Name

Full Name of Firm (if applicable)

M2 Trustee Certificate.

Where you are applying for a Loan in the capacity of an individual or company acting as trustee of a trust and are not providing M1 Solicitor's Trust Opinion, you must complete the form below. You must also attach an original certified copy of the Trust Deed (including any subsequent amendments).

Name of Applicant/Trustee:

I certify that:

- I am the Applicant, as the term is described in the Application Form (**Trustee**) and trustee of

as Trustee for

- as trustee of the **trust**, I will ensure that the **trust** continues to maintain its status as a complying self managed superannuation fund in accordance with the Superannuation Industry (*Supervision*) Act 1993 (Cth) and its Regulations (**SIS Act**);
- as trustee of the **trust**, I will ensure that the **trust** always comply with the SIS Act;
- to the best of my knowledge and belief, the entry into the **transactions** and performance of the obligations under the **loan documents** by me as **Trustee** is considered to be for the benefit of the **trust**;

- the terms of the trust documents do not restrict my right as trustee of the trust to be fully indemnified out of the assets of the **trust** to satisfy any liability of Westpac properly incurred by me as trustee of the **trust** arising out of the **transactions** contemplated by the **loan documents**;
- as the trustee of the **trust**, I have the power to enter into and perform the **transactions** despite any conflict of interest and duty which may arise on the part of Trustee, and if the Trustee is a company, of any of its directors, when entering into the **transactions** contemplated by the **loan documents**;
- I am authorised to delegate my trustee powers and enter into contracts in relation to trust property, to borrow and to enter into derivatives, in each case, in my capacity as trustee of the **trust**; and
- this document is to be relied upon by Westpac, the Security Trustee, the Sponsor and their respective assigns.

Terms in this document that are not defined shall have the meaning as set out in the Westpac Protected Equity Loan Facility Product Disclosure Statement, Terms & Conditions and Application Form.

Signature of Applicant 1/Director 1/Individual Trustee 1

Surname

Given Name

Title

Date

/ /

Signature of Witness 1

Surname of Witness 1

Given Name of Witness 1

Address of Witness 1

Date

/ /

Signature of Applicant 2/Director 2/Individual Trustee 2

Surname

Given Name

Title

Date

/ /

Signature of Witness 2

Surname of Witness 2

Given Name of Witness 2

Address of Witness 2

Date

/ /

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Westpac Certified Copy Certificate – Individuals.

Customer Identification Documents.

(To be used for individuals only, including sole traders)

Upon instruction from Westpac, this form may be used where the customer is not able to present the original identification documents to Westpac in person. This form may be used by Australian customers. The original of this form must be provided to Westpac.

A Customer details.

Full Name Date of Birth / /

Other names known by (if any)

Residential Address
Street

Suburb/City State Postcode

Country

Are you a tax resident of any other country outside of Australia? Yes No

If yes, please indicate the country(ies) in which you are a resident for tax purposes and each country's associated Tax Identification Number (TIN).

If a 'TIN' is not available, please specify one of the following reasons against the appropriate country:

- Reason 1: Foreign TIN not issued by this country
- Reason 2: Individual is under age (applies to individuals only)
- Reason 3: Foreign TIN pending issue by the country's tax authority

Country of Tax Residency

Tax Identification Number (TIN)* or TIN not applicable reason (see reasons above)

OR Reason 1 Reason 2 Reason 3

Country of Tax Residency

Tax Identification Number (TIN)* or TIN not applicable reason (see reasons above)

OR Reason 1 Reason 2 Reason 3

Country of Tax Residency

Tax Identification Number (TIN)* or TIN not applicable reason (see reasons above)

OR Reason 1 Reason 2 Reason 3

*A Foreign TIN is an identifying number or equivalent issued by the country of tax residency that is used for tax purposes.

NOTE: If you have more than 3 countries in which you are a tax resident, please photocopy this section to provide more details.

Signature of Customer (to be signed in the presence of the certifier)

B Certifier details.

Please complete Part B to enable Westpac to contact you if necessary to confirm any information provided on this form.

Full Name of Certifier Occupation

Name of Certifier's Employer Business Phone Number ()

Certifier's Employment Address Street

Suburb/City State Postcode

Country

Category of Certifier (refer to Instructions and Checklist for Certifier)

Details of original Identification Documents sighted and photocopies attached (e.g. Foreign passport, National Identity Card)

1.

2.

Where the name on the identification documents differs from the name used by the customer, provide an explanation given by the customer or sight and record documentation which identifies the customer in their former name e.g. marriage certificate or deed poll.

Declaration of Certifier

- I have examined the originals of all the customer's identification documents listed above.
- The copy of the customer's identification documents attached are true and correct copies of the original documents that I have examined and certified.
- The customer signed this form in my presence.

Privacy Statement: The personal information we collect from you on this form will be used to assist in the identification of the customer named in Part A. We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, and other organisations that assist us with our business. Our privacy policy, available at westpac.com.au or by calling 132 032, contains information about how we handle your personal information.

Signature of Certifier Date / /

Bank use only.

Bank Officer's Name

Salary Number

Branch/Department BSB - Customer IDV Number

Signature Date / /

Instructions and Checklist for Certifier – Please (✓).

- All parts of the Certified Copy Certificate have been completed.
- You are a person within a specified class of accepted certifiers defined below in “Category of Certifiers.”
- All identification documents are current and the first page of the copies has been certified with “This is a true copy of the original document” followed by the certifier’s signature, full name, position and date. All subsequent pages have been initialled.
- Either ONE Primary Photographic identification document or ONE Primary Non-photographic identification document AND ONE Secondary identification document are to be certified.
- The combination of identification documents certified contains the customer’s full name and date of birth.
- The customer has signed the Certified Copy Certificate in your presence.
- The certified copies of the identification documents are attached to the Certified Copy Certificate.

Note:

- *It is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to knowingly provide false or misleading information or knowingly produce a false or misleading document. Penalty: Imprisonment for 10 years.*
- *If any document is written in a language other than English, it must be accompanied by an English translation prepared by an accredited translator.*

Category of Certifiers (The following people can certify the customer’s identification documents).

Note:

- *Overseas customers can use certifiers in categories 1 to 17 where the certifier is an officer who holds these positions within Australia; or*
- *Where the certifier does not meet the above criteria, ONLY certifiers in category 11, 12 or 13 may be used.*

1. A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)
2. A judge of a court
3. A magistrate
4. A chief executive officer of a Commonwealth court
5. A registrar or deputy registrar of a court
6. A Justice of the Peace
7. A notary public (for the purposes of the *Statutory Declaration Regulations 1993*)
8. A Police Officer
9. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
10. A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public.
11. An Australian consular officer or an Australian diplomatic officer (within the meaning of the *Consular Fees Act 1955*)
12. A bank or building society officer with 2 or more years continuous years of service (includes acceptable international bank)
13. A finance company officer with 2 or more continuous years of service (includes acceptable international bank)
14. An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees
15. A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership
16. A Commissioner for Declarations
17. A Commissioner for Affidavits

Identification Documents.

PRIMARY PHOTOGRAPHIC IDENTIFICATION DOCUMENTS

- Australian passport (can either be current or expired within the last 2 years but must not be cancelled, defaced or mutilated)[^]
- Australian licence/permit (can either be a driver’s licence, learner’s permit)[^]
- Proof of age card issued by a State or Territory (or equivalent)[^]
- Foreign passport issued by a foreign government, the United Nations or an agency of the United Nations (must not be cancelled, defaced or mutilated)[^]
- Foreign travel document issued by a foreign government, the United Nations or an agency of the United Nations[^]
- Foreign driver’s licence which contains a photograph^{^^}
- National identity card issued by a foreign government, the United Nations or an agency of the United Nations[^]

PRIMARY NON-PHOTOGRAPHIC IDENTIFICATION DOCUMENTS

- Full Australian birth certificate (or extract) issued by State/Territory Registry of Births, Deaths and Marriages
- Australian citizenship certificate
- Centrelink pension card (Australian)
- Full Foreign birth certificate issued by a foreign government, the United Nations or an agency of the United Nations

[^]must contain photograph and signature

^{^^}must contain photograph and/or signature

SECONDARY IDENTIFICATION DOCUMENTS

- A financial benefits notice issued by the Commonwealth or a State/Territory within the last 12 months and includes the customer’s name and residential address (e.g. a notice from Centrelink)
- Australian Taxation Office (ATO) notice issued within the last 12 months and includes the customer’s name and residential address
- Utilities notice issued by a local government or utilities provider within the last 3 months and includes the customer’s name and residential address
- Department of Veterans’ Affairs pension concession card (Australian)
- A current tenancy/lease agreement (must not be cancelled or expired)
- Medicare card
- Australian Marriage certificate issued by State/Territory Registry of Births, Deaths and Marriages
- Identification card issued to a student at an Australian higher education institution (TAFE or University)^{^^}
- Notice issued by the principal of a school (must be less than 3 months old, include the name of the customer, residential address, period of school attendance and issued on a school letterhead)
- A current card issued under a Commonwealth, State, or Territory law for the purpose of identification, for a government service, or as a licence
- Foreign driver’s licence which does not contain a photograph

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Westpac Certified Copy Certificate – Organisations. Customer Identification Documents.

(To be used for Companies, Sole Traders, Trusts, Partnerships, Associations, Registered Cooperatives and Government Bodies)

Upon instruction from Westpac, this form may be used where the customer is not able to present the original identification documents to Westpac in person. This form may be used by Australian organisations. The original of this form must be provided to Westpac.

Part A Customer details.

Type of Customer - Please tick (✓)

Company Trust Partnership Association Registered Cooperative Government Body

Full Name (Registered name if applicable)

Other names known by (if any)

Address (Registered address if applicable)

Street

Suburb/City State Postcode

Country

ACN/ABN/ARBN

Is the organisation a tax resident of any other country outside of Australia? Yes No

If yes, please indicate the country(ies) in which the organisation is a resident for tax purposes and each country's associated Tax Identification Number (TIN).

If a 'TIN' is not available, please specify one of the following reasons against the appropriate country:

Reason 1: Foreign TIN not issued by this country

Reason 2: Foreign TIN pending issue by the country's tax authority

Country of Tax Residency

Tax Identification Number (TIN)* or TIN not applicable reason (see reasons above)

OR Reason 1 Reason 2

Country of Tax Residency

Tax Identification Number (TIN)* or TIN not applicable reason (see reasons above)

OR Reason 1 Reason 2

Country of Tax Residency

Tax Identification Number (TIN)* or TIN not applicable reason (see reasons above)

OR Reason 1 Reason 2

*A Foreign TIN is an identifying number or equivalent issued by the country of tax residency that is used for tax purposes.

NOTE: If the organisation has more than 3 countries in which they are a tax resident, please photocopy this section to provide more details.

Part B Certifier details.

Please complete Part B to enable Westpac to contact you if necessary to confirm any information provided on this form.

Full Name of Certifier	Occupation
<input type="text"/>	<input type="text"/>

Name of Certifier's Employer	Business Phone Number
<input type="text"/>	(<input type="text"/>) <input type="text"/>

Certifier's Employment Address
Street

Suburb/City	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Country

Category of Certifier (see list in Part E - insert relevant number)

Declaration of Certifier

- I have examined the originals of all the documents which are set out in **Part C** of this form.
- The copy documents attached are true and correct copies of the original documents examined by me.

Privacy Statement: The personal information we collect from you on this form will be used to assist in the identification of the customer named in Part A. We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, and other organisations that assist us with our business. Our privacy policy, available at westpac.com.au or by calling 132 032, contains information about how we handle your personal information.

Signature of Certifier

Date

 / /

Part C Details of documents certified.

- Please tick (✓) which document(s) is/are certified.
- Certify the document(s) with 'This is a true copy of the original document', followed by the Certifier's signature and the date. Initial any subsequent pages.
- If any document is written in a language other than English, it must be accompanied by an English translation prepared by an accredited translator.

Customer Type	Document	Certified
Company	ASIC certificate of registration	<input type="checkbox"/>
	Certificate of registration issued by the relevant foreign registration body	<input type="checkbox"/>
Sole Trader	Certificate of registration of business name	<input type="checkbox"/>
Trust	Trust Deed (or extract) where the names of the trust, trustees, beneficiaries, settlor(s) and execution page are evident	<input type="checkbox"/>
	Settlement Deed or other document that contains a declaration of trust where the names of the trust and/or settlor(s) are evident	<input type="checkbox"/>
Partnership	Partnership agreement (or extract) where the full name of the partnership is evident	<input type="checkbox"/>
	Certificate of registration of business name	<input type="checkbox"/>
Association	Constitution or rules of the association (or extract) where the full name and incorporation number (if applicable) of the association are evident	<input type="checkbox"/>
	ASIC certificate of registration or equivalent document form the relevant government body	<input type="checkbox"/>
Registered Cooperative	ASIC certificate of registration or equivalent document form the relevant government body	<input type="checkbox"/>
	Register maintained by the cooperative (or extract) where the full name and registration number of the cooperative are evident	<input type="checkbox"/>
Government Body	Documents issued by the relevant government office/department or commission	<input type="checkbox"/>
Other documents – please specify. Note: Westpac reserves the right to reject any documents listed here		<input type="checkbox"/>
		<input type="checkbox"/>

Part D Checklist for certifier (must be completed IN FULL by the certifier).

Please tick (✓)

<input type="checkbox"/>	All parts of this form have been completed.
<input type="checkbox"/>	You are a person within a specified class of accepted certifiers defined in Part E, in 'Category of Certifiers'.
<input type="checkbox"/>	All documents are certified as a true copy of the original document.
<input type="checkbox"/>	The certified copies are attached to this form.

Note: It is an offence under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) to knowingly provide false or misleading information or knowingly produce a false or misleading document. **Penalty: Imprisonment for 10 years.**

Part E Category of Certifiers.

Note:

- Overseas customers can use certifiers in categories 1 to 17 where the certifier is an officer who holds these positions within Australia; or
- Where the certifier does not meet the above criteria, ONLY certifiers in category 11, 12 or 13 may be used.

1. A person who is enrolled on the roll of the Supreme court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)
2. A judge of a court
3. A magistrate
4. A chief executive officer of a Commonwealth court
5. A registrar or deputy registrar of a court
6. A Justice of the Peace
7. A notary public (for the purposes of the *Statutory Declaration Regulations 1993*)
8. A police officer
9. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
10. A permanent employee of the Australian Postal Corporation with two or more years of continuous service who is employed in an office supplying postal services to the public
11. An Australian consular officer or an Australian diplomatic officer (within the meaning of the *Consular Fees Act 1955* (Cth))
12. A bank or building society officer with 2 or more continuous years of service.
13. A finance company officer with 2 or more continuous years of service.
14. An officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more continuous years of service with one or more licensees
15. A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with two or more years of continuous membership
16. A Commissioner for Declarations
17. A Commissioner for Affidavits

Bank use only.

Bank Officer's Name

Salary Number

Branch/Department

BSB

 -

Customer IDV Number

Signature

Date

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