



Consumer Mortgage Broker.

Request to convert from AIP to full approval.

FAX to

Broker Processing Unit 1300 666 768

Pages

Date

/ /

or Email to

clopreproduction@westpac.com.au

Lender ID

When requesting a conversion of an AIP (pre-approval) to full approval please ensure you supply the following:

Section 1 All applications.

Nominated branch for document sign-up

Branch Name

BSB No.

Refer Introducer Net for list of branches

Settlement date

/ /

Updated income documents provided: ☐ Yes ☐ No

(documentation no older than 6 weeks from today)

Product details (Confirm the following):

New loan amount:

Product name:

Overall term:

Interest only term (if applicable):

Fixed term (if applicable):

Fixed rate lock-in: ☐ Yes ☐ No

Offset required: ☐ Yes ☐ No

LVR%: %

Section 2 Purchases.

- Copy of signed Contract of Sale including any annexures
- Solicitor's name and contact details
- Updated confirmation of rental income (investment purchases only)

Solicitor/conveyancer details

Name

Address

Postcode

Phone no.

Fax no.

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Section 3 Construction loans.

- Signed copy of Builder's Contract/Tender, Schedule of Progress payments, Council approved Plans and Specs
- Quotes for any additional work being completed outside contract.

Section 4 Applications involving a refinance.

- Updated refinance statements no older than 6 weeks from today.
 - **Secured Loans:** Last 6 months statements confirming satisfactory conduct. (If interest is charged to a separate a/c include these statements also.) **Note:** 3 months only required if non-mortgage insured.
 - **Unsecured Loans:** Last 3 months statements (Credit Cards, Personal Loans and Store Cards) confirming a satisfactory conduct.

Section 5 Applications involving ongoing commitments and liabilities.

- Updated supporting documents no older than 6 weeks from today.

Section 6 Mortgage insured loans.

- Updated Savings Statements confirming 5% Genuine Savings (no older than 1 month)

Section 7 Restricted assessment details.

Restricted assessment valuation details – property 1

Property address

	Postcode
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Age of property yrs Approx. floor area m2

Main walls (e.g. bricks)	Roof (e.g. tile)	No. bedrooms	No. bathrooms
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

- ☐ Ensuite ☐ Family rumpus ☐ Office ☐ Lounge room ☐ Dining room
☐ Inground pool ☐ Above ground pool

Car accommodations/detached buildings

☐ Garage ☐ Carport ☐ Other (specify)

Contact person for Valuation

Name	Phone number
<input type="text"/>	() <input type="text"/>

Restricted assessment valuation details – property 2

Property address

	Postcode
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Age of property yrs Approx. floor area m2

Main walls (e.g. bricks)	Roof (e.g. tile)	No. bedrooms	No. bathrooms
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

- ☐ Ensuite ☐ Family rumpus ☐ Office ☐ Lounge room ☐ Dining room
☐ Inground pool ☐ Above ground pool

Car accommodations/detached buildings

☐ Garage ☐ Carport ☐ Other (specify)

Contact person for Valuation

Name	Phone number
<input type="text"/>	() <input type="text"/>

Section 8 Significant Changes In Financial Situation

(only complete if a change has occurred since original submission).

Do you expect any significant changes to your financial situation over the next three years that would adversely impact your ability to meet your loan repayments?

Applicant 1

☐ Yes ☐ No

Applicant 2

☐ Yes ☐ No

Applicant 3

☐ Yes ☐ No

Applicant 4

☐ Yes ☐ No

If you answered 'Yes' to the above, please fill in additional details below

Applicant 1

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

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

Please specify (one)

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

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

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

Applicant 2

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

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

Please specify (one)

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

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

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

Applicant 3

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

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

Please specify (one)

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

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

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

Applicant 4

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

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

Please specify (one)

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

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

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

Section 9 Post Settlement Postcode.

Applicant 1

Applicant 2

Applicant 3

Applicant 4

Note: For overseas applicants, please state 'overseas' in box.

Section 10 Expenses (Mandatory to complete if a change has occurred since original submission).

My monthly expenses* (money you spend – do not include loan repayments)	Applicant 1 \$ per month	Applicant 2 \$ per month	Applicant 3 \$ per month	Applicant 4 \$ per month
Rent/Board (which you will continue to pay after drawing this loan)	\$	\$	\$	\$
Child Maintenance/Alimony	\$	\$	\$	\$
Clothing/Personal Care (e.g. clothing, footwear, cosmetics, personal care)	\$	\$	\$	\$
Reason for \$0.00 expense				
Groceries (e.g. typical supermarket shop for groceries including food and toiletries)	\$	\$	\$	\$
Reason for \$0.00 expense				
Medical/Health (Excluding Health Insurance) (e.g. medical and health costs including doctor, dental, optical and pharmaceutical etc. (excluding health insurance which is categorised under 'Insurance (Life, Health, Sickness and Personal Accident)'))	\$	\$	\$	\$
Reason for \$0.00 expense				
Childcare Fees (e.g. childcare including nannies)	\$	\$	\$	\$
Reason for \$0.00 expense				
Public or Government Primary & Secondary Education Costs (e.g. education fees, books, uniforms and associated costs for public schooling (preschool, primary or secondary))	\$	\$	\$	\$
Reason for \$0.00 expense				
Higher Education & Vocational Training Costs (e.g. fees, accommodation, books and associated costs for higher education (tertiary) and vocational training e.g. university, TAFE, business college, drama, music, dance (excluding HECS))	\$	\$	\$	\$
Reason for \$0.00 expense				
Insurance (Excluding Life, Health, Sickness and Personal Accident) (e.g. insurance costs such as personal belongings, travel and ambulance insurance, as well as any compulsory insurance of motor vehicles (combined insurance and registration) other than recreation vehicles, excluding property related insurance costs (building, contents etc) as well as life, health, sickness and personal accident insurance.)	\$	\$	\$	\$
Reason for \$0.00 expense				
Telephone/Internet/Pay TV/Media Streaming Subscriptions (e.g. telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions)	\$	\$	\$	\$
Reason for \$0.00 expense				
Transport (e.g. public transport and motor vehicle running costs including fuel, servicing, parking and tolls (excluding motor vehicle insurance which is categorised under insurance))	\$	\$	\$	\$
Reason for \$0.00 expense				
Recreation/Entertainment (e.g. recreation and entertainment including alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays)	\$	\$	\$	\$
Reason for \$0.00 expense				

My monthly expenses* (continued) (money you spend – do not include loan repayments)	Applicant 1 \$ per month	Applicant 2 \$ per month	Applicant 3 \$ per month	Applicant 4 \$ per month
Primary Residence Costs (Including Insurance) (e.g. housing and property expenses associated with the applicant's primary residence, either owned or rented. Includes rates, levies, repairs and maintenance, insurance (building, contents etc), all other utilities and other household costs for fixtures and fittings (excluding land tax, body corporate and strata fees, telephone, internet and pay TV))	\$	\$	\$	\$
Reason for \$0.00 expense				
Investment Property Costs (Including Insurance) (e.g. housing and property expenses on investment property including rates, taxes, levies, body corporate and strata fees, repairs and maintenance, insurance (building, contents etc), all other utilities and household costs for fixtures and fittings)	\$	\$	\$	\$
Reason for \$0.00 expense				
Owner Occupied Primary Residence Land Tax, Body Corp & Strata Fees (e.g. land tax, body corporate and strata fees on owner-occupied principal place of residence (excluding investment properties, secondary residences, and properties maintained for other purposes such as holiday properties or residences maintained for parents or children))	\$	\$	\$	\$
Reason for \$0.00 expense				
Secondary Residence/Holiday Home Costs (Including Insurance) (e.g. costs associated with any secondary residences, either rented or owned for non-investment purposes, such as a holiday property that is not rented to generate income, or a property that family members (parents or children) are allowed to live in rent-free. Includes rates, taxes, levies, body corporate and strata fees, repairs and maintenance, insurance (building, contents etc), all other utilities and other household costs for fixtures and fittings.)	\$	\$	\$	\$
Reason for \$0.00 expense				
Insurance (Life, Health, Sickness and Personal Accident) (e.g. hospital, medical and dental health insurance, sickness and personal accident insurance, life insurance)	\$	\$	\$	\$
Reason for \$0.00 expense				
Private Schooling & Tuition Costs (e.g. tuition fees, school fees, sports fees, books, uniforms and associated costs for private schooling, including independent schools (Catholic or non-Catholic), private tuition (such as Kumon and Kip McGrath) and compulsory age kindergarten/reception/pre-primary/prep)	\$	\$	\$	\$
Reason for \$0.00 expense				
Other regular or recurring expenses Any other regular or recurring expenses not covered by the specific categories above (e.g. holidays, purchase and maintenance of recreation vehicles (caravan, boat, etc.), cleaning or gardening services, etc.)	\$	\$	\$	\$
Details of expense				

*Completion of My Monthly Expenses is mandatory