



# Personal Finance Enquiry - Personal Guarantor.

- Complete this form when a loan enquiry is to be supported by a personal guarantee
- Before you complete this form, please read the section titled 'Acknowledgements and Consents'
- Attach this form to the related Personal Finance Enquiry and send originals with all other required documents.

Supporting loan enquiry from: Name(s) of Enquirer(s)

Guarantee amount

(cannot exceed  
loan amount)

Office Use - Application no.

## Guarantor.

Title  Family name

First name  Middle names

Date of birth  /  /  Sex  Male  Female

Marital status  No. of dependants (excl.spouse)

Driver's licence no.  Expiry date  /  /

Your current home address  
No.  Street   
Suburb/Town  State   
Country  Postcode

Time there  Home phone number   
From:  /  /

Resident of (if not Australia)

Mailing address  Same as above  Details below  
  
Postcode

Current housing status (tick ✓)

Living with parents or relatives  
 Living in your own home with mortgage  
 Living in your own home without mortgage  
 Renting - Give name and phone of landlord/agent  
Name  Phone

Current occupation  Self-employed?  Yes  No

Type of employment  e.g. Full time, part time, retired, temporary, unemployed, student

Current employer's details (or accountant if self-employed)  
Name:   
Contact name:  Phone:   
Address:   
Suburb/Town:  Postcode:

Time there  Work phone number   
From:  /  /

## Co-guarantor.

Title  Family name

First name  Middle names

Date of birth  /  /  Sex  Male  Female

Marital status  No. of dependants (excl.spouse)

Driver's licence no.  Expiry date  /  /

Your current home address  
No.  Street   
Suburb/Town  State   
Country  Postcode

Time there  Home phone number   
From:  /  /

Resident of (if not Australia)

Mailing address  Same as above  Details below  
  
Postcode

Current housing status (tick ✓)

Living with parents or relatives  
 Living in your own home with mortgage  
 Living in your own home without mortgage  
 Renting - Give name and phone of landlord/agent  
Name  Phone

Current occupation  Self-employed?  Yes  No

Type of employment  e.g. Full time, part time, retired, temporary, unemployed, student

Current employer's details (or accountant if self-employed)  
Name:   
Contact name:  Phone:   
Address:   
Suburb/Town:  Postcode:

Time there  Work phone number   
From:  /  /

## Details of security offered.

If security is other than property/term deposit attach details.

If guarantee is not supported by security a statement of assets and liabilities form is required from each guarantor.

### Property to be mortgaged - complete this section if loan is to be secured by the guarantor's property.

Property held on behalf of a trust?

Yes >> Name of trust  
 No

Address

Address  
Postcode

Type of title

Freehold    Company    Strata  
 Leasehold    Old System    Group/Community

Property type (house, villa, vacant land etc)

Property type

Occupancy

Self    Tenants

Year built

Year built

Dwelling area

Dwelling area sq m

Area of land

Area of land sq m

Constructed of

Constructed of

Estimated market value

Estimated market value \$

### Contact details for valuer to gain access for inspection

Name   Phone no.  
Name   Phone no.

Name of State where guarantor will sign the mortgage

Name of State where guarantor will sign the mortgage

### House/building insurance policy details (if known)

Company   Policy no.  
Company   Policy no.

Expiry date   Annual premium   Insured amount  
Expiry date   Annual premium   Insured amount

### Office Use Only

Existing Security   Property Type   Mortgage/ Charge position  
Existing Security   Property Type   Mortgage/ Charge position

Nature   Instrument  
Nature   Instrument

### Term deposit - complete this section if loan is to be secured by the guarantor's term deposit

Term Deposit held on behalf of a trust?

Yes >> Name of trust  
 No

Name of Financial Institution

Name of Financial Institution

Account name

Account name

BSB

BSB

Account no.

Account no.

Maturity date

Maturity date

Amount

Amount \$

## Authority for employer/accountant to disclose details.

To be completed by all Guarantors only when guarantor income is to be included in serviceability calculations.

Full name of **Guarantor**

Full name of **Co-guarantor**

### Employment details - guarantor.

Give details of your main job only. Attach details of additional jobs.

The title of my job is:

Employer's name

Self employed

 No  Yes

Employer's address

Postcode

Country

Date started with employer, specify month & year /

My employment is:

Full-time  Part-time  Temporary  Other

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

Contact person's phone number

( )

Contact person's fax number

( )

### Accountant's details - guarantor.

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

Accountant's address

Postcode

Accountant's phone number

( )

Accountant's fax number

( )

### Previous employment details - guarantor.

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

Previous job title

Previous employer's name

Self employed

 N  Y

Employer's address

Postcode

Country

Date employed with previous employer

From: (mth) (yr) To: (mth) (yr)

My previous employment was:

Full-time  Part-time  Temporary  Other

### Employment details - co-guarantor.

Give details of your main job only. Attach details of additional jobs.

The title of my job is:

Employer's name

Self employed

 No  Yes

Employer's address

Postcode

Country

Date started with employer, specify month & year /

My employment is:

Full-time  Part-time  Temporary  Other

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

Contact person's phone number

( )

Contact person's fax number

( )

### Accountant's details - co-guarantor.

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

Accountant's address

Postcode

Accountant's phone number

( )

Accountant's fax number

( )

### Previous employment details - co-guarantor.

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

Previous job title

Previous employer's name

Self employed

 N  Y

Employer's address

Postcode

Country

Date employed with previous employer

From: (mth) (yr) To: (mth) (yr)

My previous employment was:

Full-time  Part-time  Temporary  Other

## Financial details – guarantor.

### Gross annual income.

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

\$

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

Last tax assessment notice

Previous tax assessment notice

\$

\$

**My monthly income** (money you receive) \$ per month

Wage or salary <b>AFTER</b> tax	\$
Social security- specify type:	\$
Private pension	\$
Interest income	\$
Other income – specify type: (e.g. Bonus, Director's Fees, Dividends etc)	\$
Office Use – Rental income from page 7	\$
Office Use – Total Monthly Income	\$

### My monthly expenses\*

(money you spend – do not include loan repayments) \$ per month

Rent/Board (which you will continue to pay after drawing this loan)	\$
Child Maintenance/Alimony	\$
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	
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	

## Financial details – co-guarantor.

### Gross annual income.

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

\$

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

Last tax assessment notice

Previous tax assessment notice

\$

\$

**My monthly income** (money you receive) \$ per month

Wage or salary <b>AFTER</b> tax	\$
Social security- specify type:	\$
Private pension	\$
Interest income	\$
Other income – specify type: (e.g. Bonus, Director's Fees, Dividends etc)	\$
Office Use – Rental income from page 7	\$
Office Use – Total Monthly Income	\$

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(money you spend – do not include loan repayments) \$ per month

Rent/Board (which you will continue to pay after drawing this loan)	\$
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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	
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	

**Financial details – guarantor (continued).****My monthly expenses\* (continued).**

(money you spend – do not include loan repayments) \$ per month

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	
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	
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 (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	

**Financial details – co-guarantor (continued).****My monthly expenses\* (continued).**

(money you spend – do not include loan repayments) \$ per month

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	
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Reason for \$0.00 expense	
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Reason for \$0.00 expense	
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Reason for \$0.00 expense	
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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	

**Financial details – guarantor (continued).**

**My monthly expenses\* (continued).** (money you spend – do not include loan repayments) \$ per month

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	
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	
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	
Office Use - Total repayments from pages 8-9	\$
Office Use - Total Monthly Expenses	\$

\* Completion of My Monthly Expenses is mandatory

**Credit history over the past 12 months.**

Have any of your loan(s) been in arrears at any time?  No  Yes — If 'Yes' —> Was the arrears period more than 40 days?  No  Yes

Have you exceeded the agreed credit limit of any credit/store card?  No  Yes — If 'Yes' —> Was the limit exceeded for more than 40 days?  No  Yes

**Financial details – co-guarantor (continued).**

**My monthly expenses\* (continued).** (money you spend – do not include loan repayments) \$ per month

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	
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Details of expense	
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Have you exceeded the agreed credit limit of any credit/store card?  No  Yes — If 'Yes' —> Was the limit exceeded for more than 40 days?  No  Yes

## Assets (what I own) – all people.

### Complete for ALL people applying to be guarantor.

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

#### My real estate property assets are:

Address of the property	Property description <i>e.g. house, unit, etc</i>	Situation		Property owner	Market value
		<input type="checkbox"/> Owner occupied	\$	<input type="checkbox"/> Guarantor	\$
		<input type="checkbox"/> Rented – <i>specify monthly rent</i>		<input type="checkbox"/> Co-guarantor	
		<input type="checkbox"/> Owner occupied	\$	<input type="checkbox"/> Guarantor	\$
		<input type="checkbox"/> Rented – <i>specify monthly rent</i>		<input type="checkbox"/> Co-guarantor	
		<input type="checkbox"/> Owner occupied	\$	<input type="checkbox"/> Guarantor	\$
		<input type="checkbox"/> Rented – <i>specify monthly rent</i>		<input type="checkbox"/> Co-guarantor	
		<input type="checkbox"/> Owner occupied	\$	<input type="checkbox"/> Guarantor	\$
		<input type="checkbox"/> Rented – <i>specify monthly rent</i>		<input type="checkbox"/> Co-guarantor	
		<input type="checkbox"/> Owner occupied	\$	<input type="checkbox"/> Guarantor	\$
		<input type="checkbox"/> Rented – <i>specify monthly rent</i>		<input type="checkbox"/> Co-guarantor	
		<input type="checkbox"/> Owner occupied	\$	<input type="checkbox"/> Guarantor	\$
		<input type="checkbox"/> Rented – <i>specify monthly rent</i>		<input type="checkbox"/> Co-guarantor	
		<input type="checkbox"/> Owner occupied	\$	<input type="checkbox"/> Guarantor	\$
		<input type="checkbox"/> Rented – <i>specify monthly rent</i>		<input type="checkbox"/> Co-guarantor	

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

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

Name of institution <i>e.g. name of bank, building society, etc address of the property</i>	Account type <i>e.g. cheque, savings, etc</i>	Owner	Current balance
		<input type="checkbox"/> Guarantor	\$
		<input type="checkbox"/> Co-guarantor	
		<input type="checkbox"/> Guarantor	\$
		<input type="checkbox"/> Co-guarantor	
		<input type="checkbox"/> Guarantor	\$
		<input type="checkbox"/> Co-guarantor	

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

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

#### My motor vehicles are:

Make and model	Year built	Owner	Current cash balance
		<input type="checkbox"/> Guarantor	\$
		<input type="checkbox"/> Co-guarantor	
		<input type="checkbox"/> Guarantor	\$
		<input type="checkbox"/> Co-guarantor	
		<input type="checkbox"/> Guarantor	\$
		<input type="checkbox"/> Co-guarantor	

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

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

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

## Liabilities (what I owe) – all people.

Complete for ALL people applying to be guarantor.

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

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

Address of security property	Name of lender and account number	Interest rate per annum	Monthly repayment left	Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Co-guarantor	Debt to be cleared (C) or reduced (R) or not clearing (N) with the requested loan	Amount to be repaid with this loan	Current Limit	New Limit	Total Remaining Term (Mths)	Monthly Fee	Is loan: Bridging or Reverse Mtge ICAP (BRC), or Bridging or Reverse Mtge IO (BRI), or Line of Credit (L) or None of above (N)
							Current Amount Owning	New Amount Owning	Remaining IO Term (mths)		
		%	\$	<input type="checkbox"/> Guarantor <input type="checkbox"/> Co-guarantor		\$	\$		\$		
		%	\$	<input type="checkbox"/> Guarantor <input type="checkbox"/> Co-guarantor		\$	\$		\$		
		%	\$	<input type="checkbox"/> Guarantor <input type="checkbox"/> Co-guarantor		\$	\$		\$		
		%	\$	<input type="checkbox"/> Guarantor <input type="checkbox"/> Co-guarantor		\$	\$		\$		
		%	\$	<input type="checkbox"/> Guarantor <input type="checkbox"/> Co-guarantor		\$	\$		\$		

**My credit cards, store cards, unsecured overdrafts, lines of credit, margin loans, etc are:**

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

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



**Liabilities (what I owe) – all people (continued).**

**My other liabilities with monthly repayments including personal loans, business loans, vehicle leases, hire purchase, commercial bills, tax debt payment plans, etc are:**

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

**My other liabilities, including other tax liabilities, HECS/HELP, Trade Support Loans, guarantees on loans/leases, other contingent liabilities, etc are:**

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

## Acknowledgements and consents.

### Privacy statement.

#### Personal information.

We collect personal information from you to assess you as a guarantor, take a guarantee from you and administer that guarantee. 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 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, your broker or any other person acting on your behalf, other loan parties, rewards program administrators 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](http://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.

#### For our customers located in the European Union.

The General Data Protection Regulation (GDPR) regulates the collection, use, disclosure or other processing of personal data under European Union (EU) law. Personal data means any information relating to you from which you are either identified or may be identifiable. The GDPR aims to protect the personal data of individuals located in the EU and harmonise data protection laws across EU Member States.

Our collection, use, disclosure and other processing of your personal data is regulated by the GDPR if:

- you interact with our Westpac UK branch;
- we offer products or services to you whilst you are located in the EU; or
- we monitor your behaviour whilst you are located in the EU (such as through our use of cookies when you interact with us online or for our fraud detection and prevention purposes).

Please refer to our EU Data Protection Policy on our website at [westpac.com.au/privacy/eu-data-protection-policy/](http://westpac.com.au/privacy/eu-data-protection-policy/) for information about how we manage your personal data under the GDPR.

### Credit information.

We may:

- obtain credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- 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 held by Westpac Group about you to a guarantor or to a proposed guarantor for the purpose of them considering whether to offer to act as guarantor, as required by the Australian Banking Association's Banking Code of Practice or otherwise as permitted by law;
- give or obtain a banker's opinion about you.

To ensure we are meeting our requirements and to allow the most up-to-date information to be considered as part of the application process, we may be required to do any or all of these things on one or more occasions.

The privacy page of our website [westpac.com.au](http://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.

### Broker acknowledgements and consents.

- If your application is referred for further assessment or declined, you request us to disclose credit eligibility information about you to the Introducer, as the Borrower's representative. This includes information from your credit report and any information we derive from your credit report.

### Other acknowledgements and consents.

- We may rely on the information contained in this form when making our decision on whether to accept you as a guarantor.
- We may confirm the details of the information provided in this form which includes contacting your employer to confirm salary, address or other personal details.
- If we approve the enquirer's application for credit, you agree that this agreement remains in force until the credit facility covered by the enquirer's application ceases.

**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.**

## Acknowledgements and consents (continued).

### Foreign Tax Residents.

We are required under domestic and international laws to collect and report financial and account information relating to individuals and organisations who are, or may be, foreign tax residents. We may ask you whether you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident from time to time, such as when you open an account with us, or if your circumstances change. If you do not provide this information to us we may be required to limit the services we provide to you.

Unless you tell us otherwise, by completing any application, you certify that any shareholder, named beneficiary, settlor or controlling person is not a foreign tax resident. You must tell us if you, or any shareholder, named beneficiary, settlor or controlling person is, or becomes, a foreign tax resident

(unless an exemption applies, such as for shareholders of listed companies). Where there are no named beneficiaries (eg for beneficiaries identified only as a class) you must tell us if a beneficiary is a foreign tax resident immediately when any decision is made to identify and make a distribution to them. You may contact us to provide foreign tax residence information by calling 1300 725 863.

We cannot give tax advice, so please contact your independent tax adviser if you need help finding out whether any person is a foreign tax resident.

### Definitions.

'We', 'our', 'us' means Westpac Banking Corporation ABN 33 007 457 141. 'Westpac Group' means Westpac Banking Corporation and its related bodies corporate.

### By signing below:

- You confirm all information about you set out in this form is correct and complete.
- You acknowledge you have read and understand each section of this form.
- You agree to and give each of the authorities, consents, acknowledgements and confirmations set out in the section titled *Acknowledgements and Consents*.

#### Signature of guarantor

X

Date

/ /

#### Signature of co-guarantor

X

Date

/ /