



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 Enquire	er(s)	Guarantee amou	nt (cannot e>	ceed Office Use	e – Application no.
		\$	loan amou	int)	
Guarantor.		Co-guarar	ntor.		
Title Family name		Title	Family nam	e	
				<u> </u>	
First name Middle names		First name		Middle name:	s
					5
Date of birth Sex		Date of birth		Sex	
	emale			Male	Female
Marital status No. of dependants		Marital status			dants (excl.spouse)
Driver's licence no. Expiry date		Driver's licenc	e no.	Expiry date	
					/
Your current home address		Your current h	ome addres	s	
No. Street		No.	Stre	· · · · · ·	
Suburb/Town State		Suburb/Towr	1	Sta	ate
Country Postcode	9	Country		Po	stcode
Time there Home phone numb	er	Time there		Home phone	number
From: / /		From: /	/		
Resident of (<i>if not Australia</i>)		Resident of (ii	f not Austral	ia)	
Mailing address	Details below	Mailing addre	ss	Same as above	Details below
Postcode	e			Po	stcode
Current housing status (tick ✓)		Current housi	ng status (tio	ck ✔)	
Living with parents or relatives		Living wit	h parents or	relatives	
Living in your own home with mortgage		Living in y	our own hoi	me with mortgage	2
Living in your own home without mortgage	.			me without mortg	
Renting – Give name and phone of landlord/a Name Phone	gent	Name	Give name a	and phone of land Phone	lord/agent
Current occupation Se	lf-employed?	Current occup	pation		Self-employed?
	Yes No				Yes No
Type of employment		Type of emplo	oyment		
e.g. Full time, pa temporary, uner	art time, retired, nployed, student				ime, part time, retired, y, unemployed, student
Current employer's details (or accountant if self-e		Current emplo	oyer's details	s (or accountant if	
Name:		Name:			
Contact name: Phone:		Contact nam	e:	Phor	ne:
Address:		Address:			
Suburb/Town: Postcode	9:	Suburb/Towr	n:	Po	stcode:
Time there Work phone number	er	Time there		Work phone	number
From: / /		From: /	/		

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?	Contact details for valuer to gain access for inspection			
Yes ➤➤ Name of trust	Name Phone no.			
No				
Address	Name of State where guarantor will sign the mortgage			
Postcode	House/building insurance policy details (if known)			
Type of title	Company Policy no.			
Freehold Company Strata Leasehold Old System Group/Community Property type (house, villa, vacant land etc) Occupancy	Expiry date Annual premium Insured amount / / \$			
Year built Dwelling area Area of land Constructed of sq m sq m constructed of	Office Use Only Mortgage/ Existing Security Property Type Charge position Yes No 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?	Account name
Yes ➤> Name of trust	
No No	BSB Account no.
Name of Financial Institution	Maturity date 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-guaranto r	
Employment details – gu	larantor.	Employment details – c	o-guarantor.
Give details of your main job onl	ly. Attach details of additional jobs.	Give details of your main job on	ly. Attach details of additional jobs.
The title of my job is:		The title of my job is:	
Employer's name	Self employed	Employer's name	Self employed
	No Yes		No Yes
Employer's address		Employer's address	
	Postcode		Postcode
Country		Country	
Date started with employer, spe	ecify month & year /	Date started with employer, sp	ecify month & year /
My employment is:		My employment is:	
Full-time Part-time	Temporary Other	Full-time Part-time	Temporary Other
Name of contact person at your	employer, e.g. Personnel Manager	Name of contact person at your	employer, e.g. Personnel Manager
Cantaat naraan'a nhana numbar	Contact nerson's fav number	Cantaat navaan'a nhana numba	r Contact norson's fay number
Contact person's phone number			r Contact person's fax number
()	()		
Accountant's details – g	uarantor.	Accountant's details - c	o-quarantor.
	if you do not have an accountant		if you do not have an accountant
Accountant's address		Accountant's address	
	Postcode		Postcode
Accountant's phone number	Accountant's fax number	Accountant's phone number	Accountant's fax number
()	()	()	()
Previous employment de		Previous employment d	
Complete if you have worked for than 3 years. Give details of your		than 3 years. Give details of you	r your current employer for less Ir main job only.
Previous job title		Previous job title	
Previous employer's name	Self employed	Previous employer's name	Self employed
Employer's address		Employer's address	
Postcode Country		Postcode Country	
Date employed with previous en		Date employed with previous en	
From: (mth) (yr)	To: (mth) (yr)	From: (mth) (yr)	To: (mth) (yr)
My previous employment was:		My previous employment was:	
Full-time Part-time	Temporary Other	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 AFTER 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 **AFTER** tax \$ Social security- specify type: \$

Social security- specify type.		φ
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	1

Financial details - guarantor (contin	ued).	Financial details - co-guarantor (continued).			
My monthly expenses* (continued).		My monthly expenses* (continued).			
(money you spend - do not include loan repayments)	\$ per month	(money you spend - do not include loan repayments)	\$ per month		
Clothing/Personal Care (e.g. clothing, footwear, cosmetics, personal care)	\$	Clothing/Personal Care (e.g. clothing, footwear, cosmetics, personal care)	\$		
Reason for \$0.00 expense		Reason for \$0.00 expense			
Groceries (e.g. typical supermarket shop for groceries including food and toiletries)	\$	Groceries (e.g. typical supermarket shop for groceries including food and toiletries)	\$		
Reason for \$0.00 expense		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)'))	\$	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		Reason for \$0.00 expense			
Childcare Fees (e.g. childcare including nannies)	\$	Childcare Fees (e.g. childcare including nannies)	\$		
Reason for \$0.00 expense		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))	\$	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		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)	\$	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		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))	\$	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		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)	\$	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		Reason for \$0.00 expense			

Financial details – guarantor (contin	ued).	Financial details - co-guarantor (cor	ntinued).
My monthly expenses* (continued). (money you spend – do not include loan repayments)	\$ per month	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.)	\$	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		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)	\$	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		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))	\$	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		Reason for \$0.00 expense	
Recreation/Entertainment (e.g. recreation and entertainment including alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays)	\$	Recreation/Entertainment (e.g. recreation and entertainment including alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays)	\$
Reason for \$0.00 expense		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))	\$	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		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	\$	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 repayments from pages 8-9	\$
Office Use – Total Monthly Expenses	\$	Office Use – Total Monthly Expenses	\$
* Completion of My Monthly Expenses is manda	atory	* Completion of My Monthly Expenses is manda	atory
Credit history over the past 12 months. Have any of your loan(s) Was	the arrears period	Credit history over the past 12 months. Have any of your loan(s) Was	the arrears period
been in arrears at any time? more	e than 40 days?	been in arrears at any time? more	e than 40 days?
	No Yes the limit exceeded		No Yes the limit exceeded
credit limit of any credit/store card?	No Yes	credit limit of any credit/store card?	nore than 40 days?
	vo 🔄 res		No 🤄 Yes

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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
		Owner occupied	\$ Guarantor Co-guarantor Other *	\$
		Owner occupied	\$ Guarantor Co-guarantor Other *	\$
		Owner occupied	\$ Guarantor Co-guarantor Other *	\$

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

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

Name of institution e.g. name of bank, building society, etc address of the property	Account type e.g. cheque, savings, etc	Owner	Current balance
		Guarantor Co-guarantor	\$
		Guarantor Co-guarantor	\$
		Guarantor Co-guarantor	\$

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

Name of institution e.g. name of super fund, insurance company, etc	Investment type e.g. super, insurance, shares, etc	Owner	Current cash balance
		Guarantor Co-guarantor	\$
		Guarantor Co-guarantor	\$
		Guarantor Co-guarantor	\$

My motor vehicles are:

Make and model	Year built	Owner	Current cash balance
		Guarantor Co-guarantor	\$
		Guarantor Co-guarantor	\$
		Guarantor Co-guarantor	\$

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

Brief description of other assets		
Do not provide a detailed list of assets	Owner	Market value
Personal effects and household items (including furniture, electrical goods, clothing, jewellery, etc)	Guarantor	\$
	Guarantor Co-guarantor	\$
	Guarantor	\$

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

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:

		Interest			Debt to be cleared (C) or reduced (R)		Current Limit	New Limit	Total Remaining Term (mths)		Is Ioan: Bridging or Reverse Mtge ICAP (BRC), or Bridging or Reverse Mtge
Address of security property	Name of lender and account number	rate per annum	Monthly repayment left	Borrower	or not clearing (N) with the requested loan	Amount to be repaid with this loan	Current Amount Owing	New Amount Owing	Remaining IO Term (mths)	Monthly Fee	IO (BRI), or Line of Credit (L) or None of above (N)
		%	\$	Guarantor		¢ (\$		\$	
		/0	Ψ	Co-guarantor	Ψ		\$	\$		Ŷ	
		%	\$	Guarantor		¢		\$		¢	
		/0	Ψ	Co-guarantor		*	\$	\$		Ŷ	
		%	\$	Guarantor		\$ 4		\$		\$	
		70	Ψ	Co-guarantor				\$		Ψ	
		%	\$	Guarantor	\$		\$	\$		¢	
		70	Ψ	Co-guarantor			\$	\$		Ψ	
		%	\$	Guarantor	¢		\$	\$		¢	
		/0	Ψ	Co-guarantor	\$	\$	\$		Ψ		

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 <i>(Office Use)</i>	Borrower	Debt to be cleared (C) or reduced (R) or not clearing (N) with the requested loan	Amount to be repaid with this loan	Amount owing	New amount owing or limit <i>(whichever is greater)</i>
		\$	\$	Guarantor Co-guarantor		\$	\$	\$
		\$	\$	Guarantor Co-guarantor		\$	\$	\$
		\$	\$	Guarantor Co-guarantor		\$	\$	\$
		\$	\$	Guarantor Co-guarantor		\$	\$	\$
		\$	\$	Guarantor Co-guarantor		\$	\$	\$

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 Ioan, 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
		\$	Guarantor Co-guarantor		\$	\$	\$
		\$	Guarantor Co-guarantor		\$	\$	\$
		\$	Guarantor Go-guarantor		\$	\$	\$
		\$	Guarantor Go-guarantor		\$	\$	\$
		\$	Guarantor 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
	Guarantor Co-guarantor		\$	\$	\$
	Guarantor Co-guarantor		\$	\$	\$
	Guarantor Co-guarantor		\$	\$	\$
	Guarantor Co-guarantor		\$	\$	\$
	☐ Guarantor ☐ Co-guarantor		\$	\$	\$

Privacy Statement and Consent Request.

Privacy Statement.

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at <u>westpac.com.au/privacy/privacy-statement</u>. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application.

Section 10 of our Privacy Statement contains important information you should be aware of in relation to the use and disclosure of your credit-related information including:

- 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 to direct a credit reporting body to limit the use of your information for direct marketing purposes and not to use or share your credit-related information for a period if you believe you are a victim of fraud; and
- where to find more information about our management of credit-related information and how to obtain the policies of credit reporting bodies about their management of credit-related information.

Our Privacy Statement also explains how you can access and correct your personal information (including credit-related information) or make a complaint. You can call us on 132 032 or visit us in branch to request a hard copy of our Privacy Statement.

Your Consent.

If you are a proposed guarantor, you consent to us obtaining credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

Acknowledgements and Consents.

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.

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 (e.g. 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 agree to give each of the consents set out in the section titled Privacy Statement and Consent Request.
- 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

Signa

ture of co-guarantor	Date
	/ /

Date