



Personal Finance Enquiry – Personal Guarantor.

- Complete this form when a loan enquiry is to be supported by a personal guarantor
- 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

From:

Home phone number

Resident of (if not Australia)

Mailing address

☐ Same as above ☐ Details below

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
<input type="text"/>	

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

From:

Work phone number

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

From:

Home phone number

Resident of (if not Australia)

Mailing address

☐ Same as above ☐ Details below

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
<input type="text"/>	

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

From:

Work phone number

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

Postcode

Type of title

<input type="checkbox"/> Freehold	<input type="checkbox"/> Company	<input type="checkbox"/> Strata
<input type="checkbox"/> Leasehold	<input type="checkbox"/> Old System	<input type="checkbox"/> Group/Community

Property type (house, villa, vacant land etc)

--

Occupancy

☐ Self ☐ Tenants

Year built

--

Dwelling area

sq m

Area of land

sq m

Constructed of

--

Estimated market value

\$

Contact details for valuer to gain access for inspection

Name Phone no.

--	--

Name of State where guarantor will sign the mortgage

--

House/building insurance policy details (if known)

Company Policy no.

--	--

Expiry date

/	/	/
---	---	---

Annual premium

\$

Insured amount

\$

Office Use Only

Existing Security

<input type="checkbox"/> Yes <input type="checkbox"/> No
--

Property Type

--

Mortgage/
Charge position

--

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

--

Account name

--

BSB

--

Account no.

--

Maturity date

/	/	/
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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)
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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)
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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 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:	\$
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 – 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	
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 – 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. <i>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.</i>)	\$
Reason for \$0.00 expense	
Telephone/Internet/Pay TV/Media Streaming Subscriptions (e.g. <i>telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions</i>)	\$
Reason for \$0.00 expense	
Transport (e.g. <i>public transport and motor vehicle running costs including fuel, servicing, parking and tolls (excluding motor vehicle insurance which is categorised under insurance)</i>)	\$
Reason for \$0.00 expense	
Recreation/Entertainment (e.g. <i>recreation and entertainment including alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays</i>)	\$
Reason for \$0.00 expense	
Primary Residence Costs (Including Insurance) (e.g. <i>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)</i>)	\$
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. <i>holidays, purchase and maintenance of recreation vehicles (caravan, boat etc), cleaning or gardening services, etc.</i>)	\$
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? ➔ Was the arrears period more than 40 days?

☐ No ☐ Yes If 'Yes' ☐ No ☐ Yes

Have you exceeded the agreed credit limit of any credit/store card? ➔ Was the limit exceeded for more than 40 days?

☐ No ☐ Yes If 'Yes' ☐ 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. <i>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.</i>)	\$
Reason for \$0.00 expense	
Telephone/Internet/Pay TV/Media Streaming Subscriptions (e.g. <i>telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions</i>)	\$
Reason for \$0.00 expense	
Transport (e.g. <i>public transport and motor vehicle running costs including fuel, servicing, parking and tolls (excluding motor vehicle insurance which is categorised under insurance)</i>)	\$
Reason for \$0.00 expense	
Recreation/Entertainment (e.g. <i>recreation and entertainment including alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays</i>)	\$
Reason for \$0.00 expense	
Primary Residence Costs (Including Insurance) (e.g. <i>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)</i>)	\$
Reason for \$0.00 expense	
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Details of expense	
Office Use – Total repayments from pages 8–9	\$
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Have any of your loan(s) been in arrears at any time? ➔ Was the arrears period more than 40 days?

☐ No ☐ Yes If 'Yes' ☐ No ☐ Yes

Have you exceeded the agreed credit limit of any credit/store card? ➔ Was the limit exceeded for more than 40 days?

☐ No ☐ Yes If 'Yes' ☐ 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"/> Other *		<input type="checkbox"/> Other *	

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

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

Name of institution <i>e.g. name of bank, building society, etc 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 [j] 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	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	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		\$	\$	\$

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 westpac.com.au/privacy/privacy-statement. 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).

Tax Reporting Obligations.

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, including information about the foreign tax identification number for all countries you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident of, we may be required to limit the services we provide to you. This could include not opening your product, or limiting functions or services of your product, or closing it.

Unless you tell us otherwise, by completing any application for products covered under this form, you certify that you, 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 such beneficiary and, in any case, before such distribution is to be made 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 advisor 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

X

Date

/ /

Signature of co-guarantor

X

Date

/ /