

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 ‘Acknowledgments 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

 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

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

 Postcode

Current housing status (tick ✓)

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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

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

Freehold Company Strata
 Leasehold Old System 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 _____ Property Type _____ Mortgage/Charge position _____
 Yes No

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

_____ / _____ / _____

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

 ()

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 – 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

 ()

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 – 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

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 6	\$
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	\$
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 (e.g. Doctor, dental, optical and pharmaceutical etc. (excluding health insurance which is categorised under insurance))	\$
Reason for \$0.00 expense	
Owner Occupied Property Utilities/Rates/ Related Costs (e.g. Rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV))	\$
Reason for \$0.00 expense	
Rented Property Utilities/Related Costs (e.g. Repairs and maintenance, other household items and utilities (excluding rent, insurance, telephone, internet and pay TV))	\$
Reason for \$0.00 expense	
Transport (e.g. Public transport, motor vehicle running costs including fuel, servicing, parking and tolls (excluding motor vehicle insurance which is categorised under insurance))	\$
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	\$
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Rented Property Utilities/Related Costs (e.g. Repairs and maintenance, other household items and utilities (excluding rent, insurance, telephone, internet and pay TV))	\$
Reason for \$0.00 expense	
Transport (e.g. Public transport, motor vehicle running costs including fuel, servicing, parking and tolls (excluding motor vehicle insurance which is categorised under insurance))	\$
Reason for \$0.00 expense	

My monthly expenses* Cont.

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

Childcare Fees (e.g. Childcare including nannies)	\$
Reason for \$0.00 expense	
Education Expenses (e.g. Public and private education fees and associated costs (preschool, primary, secondary and tertiary) including books and uniforms etc.)	\$
Reason for \$0.00 expense	
Insurance (e.g. Health, home and contents, motor vehicle, life, income protection)	\$
Reason for \$0.00 expense	
Investment Property Utilities/Rates/Related Costs (e.g. Rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV))	\$
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	
Recreation/Entertainment (e.g. Alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays)	\$
Reason for \$0.00 expense	
Other (Unique items not covered in other categories)	\$
Details of expense	
Office Use - Rental income from pages 7-8	\$
Office Use - Total Monthly Income	\$

* 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

My monthly expenses* Cont.

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

Childcare Fees (e.g. Childcare including nannies)	\$
Reason for \$0.00 expense	
Education Expenses (e.g. Public and private education fees and associated costs (preschool, primary, secondary and tertiary) including books and uniforms etc.)	\$
Reason for \$0.00 expense	
Insurance (e.g. Health, home and contents, motor vehicle, life, income protection)	\$
Reason for \$0.00 expense	
Investment Property Utilities/Rates/Related Costs (e.g. Rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV))	\$
Reason for \$0.00 expense	
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Reason for \$0.00 expense	
Recreation/Entertainment (e.g. Alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays)	\$
Reason for \$0.00 expense	
Other (Unique items not covered in other categories)	\$
Details of expense	
Office Use - Rental income from pages 7-8	\$
Office Use - Total Monthly Income	\$

* 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

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"/> Rented – <i>specify monthly rent</i>	<input type="checkbox"/> Guarantor <input type="checkbox"/> Co-guarantor <input type="checkbox"/> Other *	\$
		<input type="checkbox"/> Owner occupied <input type="checkbox"/> Rented – <i>specify monthly rent</i>	<input type="checkbox"/> Guarantor <input type="checkbox"/> Co-guarantor <input type="checkbox"/> Other *	\$
		<input type="checkbox"/> Owner occupied <input type="checkbox"/> Rented – <i>specify monthly rent</i>	<input type="checkbox"/> Guarantor <input type="checkbox"/> Co-guarantor <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 [*] 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, 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 loans, including personal loans, vehicle leases, hire purchase, commercial bill, contingent liabilities 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 provisional taxation, HECS, guarantees on loans/leases, 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		\$	\$	\$

Acknowledgments 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 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.

Credit information.

We may:

- obtain credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor;
- 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;
- give or obtain a banker's opinion about you.

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

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;

- your rights over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

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

Broker acknowledgments 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 acknowledgments 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.

Our reporting obligations.

We are required to identify certain US persons in order to meet account information reporting requirements under local and international laws.

If you or (where you are applying on behalf of an entity) the entity and/or any office bearer* of the entity and/or any individual who holds an interest in the entity of more than 25% (a Controlling Person) are a US citizen or US tax resident, you must telephone 1300 658 194 at the time of completing this application. When you contact us you will be asked to provide additional information about your US tax status and/or the US tax status of the entity and/or any Controlling Person which will constitute certification of US tax status for the purposes of this application.

Unless you notify us that you or (where you are applying on behalf of an entity) the entity and/or any Controlling Person are a US citizen or US tax resident as specified above, by completing this application you certify that you or (where you are applying on behalf of an entity) the entity and/or any Controlling Person are not a US citizen or US tax resident.

If at any time after account opening, information in our possession suggests that you, the entity and/or any Controlling Person may be a US citizen or US tax resident, you may be contacted to provide further information on your US tax status and/or the US tax status of the entity and/or any Controlling Person. Failure to respond may lead to certain reporting requirements applying to the account.

*Director of a company, partner in a partnership, trustee of a trust, chairman, secretary or treasurer of an association or co-operative.

Acknowledgments and consents (continued).

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, acknowledgments and confirmations set out in the section titled *Acknowledgments and Consents*.

Signature of guarantor

X

Date

/ /

Signature of co-guarantor

X

Date

/ /