

PACKAGE / PROMOTION: Premier Advantage Package

Other (describe)

You have entered the following application structure. Please check carefully.

BORROWERS/ GUARANTORS common to all loans described below:

LOAN PRODUCTS:

Loan 1:	Product Name:	
	Loan Purpose:	
	Amount:	
	Payment Type:	Loan Term (years):
	IO Term (years):	Fixed Rate Term (years):
	Options:	
Loan 2:	Product Name:	
	Loan Purpose:	
	Amount:	
	Payment Type:	Loan Term (years):
	IO Term (years):	Fixed Rate Term (years):
	Options:	
Loan 3:	Product Name:	
	Loan Purpose:	
	Amount:	
	Payment Type:	Loan Term (years):
	IO Term (years):	Fixed Rate Term (years):
	Options:	

SECURITIES - All above products are collaterally secured by the following properties:

NOTE: If you are refinancing a existing loan, you must consider the costs of doing this including any exit and break costs. It is important you take this into account when applying for your loan(s).



Loan Application.

For Home Loans, Investment Property Loans and Equity Loans for residential and consumer purposes only (i.e. excluding predominant business purposes)

Before you sign this form, please read the Acknowledgements and Consents of this form.

Office Use Only

Z no.
App. no.

Personal details - Person 1.

Title (eg Mr, Ms) Family name

First name Middle name(s)

Date of birth Gender Driver's licence no.
 / / M F

Marital status
 Single Married Defacto
 Separated Divorced Widowed

No. & age of dependants, excluding spouse

Existing customer? If Yes: Provide any BSB/account no.
 No Yes

My current residential address is:

 Postcode
 Country (if not Australia)

Date moved there (specify month and year) /

My current residential status is:
 Home has mortgage Rent/Board
 Own home Live with parents/relatives

First home buyer? Yes No

Resident of (if not Australia)

Home phone number Mobile phone number
 ()

Postal address (leave blank if the same as your residential address)

 Postcode
 Country (if not Australia)

Personal details - Person 2.

Guarantors must use application from Introducer Net (Forms Section)

Title (eg Mr, Ms) Family name

First name Middle name(s)

Date of birth Gender Driver's licence no.
 / / M F

Marital status
 Single Married Defacto
 Separated Divorced Widowed

No. & age of dependants, excluding spouse

Existing customer? If Yes: Provide any BSB/account no.
 No Yes

My current residential address is:

 Postcode
 Country (if not Australia)

Date moved there (specify month and year) /

My current residential status is:
 Home has mortgage Rent/Board
 Own home Live with parents/relatives

First home buyer? Yes No

Resident of (if not Australia)

Home phone number Mobile phone number
 ()

Postal address (leave blank if the same as your residential address)

 Postcode
 Country (if not Australia)

Personal details – Person 1 (continued).

Previous residential address (complete if you have been at your current address for less than 3 years – full 3 year history required)

	Postcode
Country (if not Australia)	

Date moved there

From	/	/	To	/	/
------	---	---	----	---	---

Previous residential status is:

<input type="checkbox"/> Home has mortgage	<input type="checkbox"/> Rent/Board
<input type="checkbox"/> Own home	<input type="checkbox"/> Live with parents/relatives

Employer/Accountant details – Person 1.

Full name of Person 1

Employment details – Person 1.

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

The title of my job is: Self employed?

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

My employment is:

<input type="checkbox"/> Full-time	<input type="checkbox"/> Part-time	<input type="checkbox"/> Temporary
<input type="checkbox"/> Casual	<input type="checkbox"/> Unemployed Recipient	<input type="checkbox"/> Social Security
<input type="checkbox"/> Student	<input type="checkbox"/> Home duties	<input type="checkbox"/> Family business
<input type="checkbox"/> Retired	<input type="checkbox"/> Other	

Employer's name

Employer's address

	Postcode
Country (if not Australia)	

Contact name

Contact number

Work phone number

Time at current employment

Accountant's details – Person 1.

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

Accountant's address

	Postcode
Country (if not Australia)	

Accountant's phone number

Accountant's fax number

Personal details – Person 2 (continued).

Previous residential address (complete if you have been at your current address for less than 3 years – full 3 year history required)

	Postcode
Country (if not Australia)	

Date moved there

From	/	/	To	/	/
------	---	---	----	---	---

Previous residential status is:

<input type="checkbox"/> Home has mortgage	<input type="checkbox"/> Rent/Board
<input type="checkbox"/> Own home	<input type="checkbox"/> Live with parents/relatives

Employer/Accountant details – Person 2.

Full name of Person 2

Employment details – Person 2.

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

The title of my job is: Self employed?

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

My employment is:

<input type="checkbox"/> Full-time	<input type="checkbox"/> Part-time	<input type="checkbox"/> Temporary
<input type="checkbox"/> Casual	<input type="checkbox"/> Unemployed Recipient	<input type="checkbox"/> Social Security
<input type="checkbox"/> Student	<input type="checkbox"/> Home duties	<input type="checkbox"/> Family business
<input type="checkbox"/> Retired	<input type="checkbox"/> Other	

Employer's name

Employer's address

	Postcode
Country (if not Australia)	

Contact name

Contact number

Work phone number

Time at current employment

Accountant's details – Person 2.

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

Accountant's address

	Postcode
Country (if not Australia)	

Accountant's phone number

Accountant's fax number

Previous employment details – Person 1.

- Complete if you have worked for your current employer for less than 3 years. Give details of your main job only.
- FULL 3 YEARS HISTORY of previous employment must be provided.

Previous job title Self employed? Yes No

My previous employment was:

Full-time Part-time Temporary

Casual Unemployed Recipient Social Security Recipient

Student Home duties Family business

Retired Other

Previous employer's name

Previous employer's address

Postcode

Country (if not Australia)

Date moved there

From / / To / /

Previous employment details – Person 2.

- Complete if you have worked for your current employer for less than 3 years. Give details of your main job only.
- FULL 3 YEARS HISTORY of previous employment must be provided.

Previous job title Self employed? Yes No

My previous employment was:

Full-time Part-time Temporary

Casual Unemployed Recipient Social Security Recipient

Student Home duties Family business

Retired Other

Previous employer's name

Previous employer's address

Postcode

Country (if not Australia)

Date moved there

From / / To / /

Current income details – Person 1.

Gross Annual Income.

Assessable Income (Before tax)

\$

(If self-employed, transfer figure from Self-Employed Worksheet)

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)	\$

continued over page

Current income details – Person 2.

Gross Annual Income.

Assessable Income (Before tax)

\$

(If self-employed, transfer figure from Self-Employed Worksheet)

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)	\$

continued over page

Current income details – Person 1 (continued).

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	
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	

Current income details – Person 2 (continued).

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	
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	

Current income details – Person 1 (continued).

My monthly expenses* (continued).

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

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	
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/PayTV/Media Streaming Subscriptions (e.g. telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions)	\$
Reason for \$0.00 expense	

Current income details – Person 2 (continued).

My monthly expenses* (continued).

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

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	
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/PayTV/Media Streaming Subscriptions (e.g. telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions)	\$
Reason for \$0.00 expense	

Current income details – Person 1 (continued).

My monthly expenses* (continued).

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

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	

* Completion of My Monthly Expenses is mandatory

Current income details – Person 2 (continued).

My monthly expenses* (continued).

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

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	

* Completion of My Monthly Expenses is mandatory

Assets (what I own) – all people.

Complete for ALL people applying for the loan.

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

My real estate property assets are: (do not include properties being purchased with this transaction)

Address of the property	Property description e.g. house, unit, etc	Situation	Property ownership (%)	Market value	Property used as security?
Property 1		<input type="checkbox"/> Owner occupied <input type="checkbox"/> Rented – specify monthly rent \$	Person 1 % Person 2 % Other %	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
Property 2		<input type="checkbox"/> Owner occupied <input type="checkbox"/> Rented – specify monthly rent \$	Person 1 % Person 2 % Other %	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
Property 3		<input type="checkbox"/> Owner occupied <input type="checkbox"/> Rented – specify monthly rent \$	Person 1 % Person 2 % Other %	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

* 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	Account type e.g. cheque, savings, etc	Owner	Current balance
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$

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
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$

My motor vehicles are:

Make and model	Year built	Owner	Market value
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$

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)	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$

Liabilities (what I own) - all people.

Complete for ALL people applying for the loan. 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 Owing	New Amount Owing	Remaining IO Term (mths)		
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$		\$	
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$		\$	
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$		\$	
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$		\$	
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$		\$	

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"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$

Liabilities (what I own) – 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"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$

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"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$

**Significant changes in financial situation -
Person 1.**

Do you expect any significant change to your financial situation over the next 3 years that would ADVERSELY impact your ability to meet your loan repayments?

Yes No

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

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

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

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

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

After Settlement Postcode.

What postcode will you be living in after settlement?

Person 1

- Applicant's after settlement address will be outside Australia

**Significant changes in financial situation -
Person 2.**

Do you expect any significant change to your financial situation over the next 3 years that would ADVERSELY impact your ability to meet your loan repayments?

Yes No

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

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

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

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

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

After Settlement Postcode.

What postcode will you be living in after settlement?

Person 2

- Applicant's after settlement address will be outside Australia

Loan security – first property.

Detail of property to be mortgaged.

If more than one security property, give details of the additional properties on a separate form.

Existing WBC security?
 Yes No

Address of the property

Postcode	

Market value of property \$ Property type, e.g. house, villa, land

Type of title

Freehold Leasehold Strata Company Old system

Title particulars/number if known

Approximate land area

 m²/ha

Will you rent out the property?

No Yes – specify rental per month \$

Who will own the property?

Person 1 only Person 2 only Persons 1 & 2 jointly
 Other, specify

Restricted Assessment Valuation Details.

Age of property		yrs	Approx. floor area		m ²
Main walls (e.g. bricks)			Roof (e.g. tile)		
No. bedrooms			No. bathrooms		

Ensuite Family rumpus Office
 Lounge room Dining room Inground pool
 Aboveground pool

Car accommodations/detached buildings

Garage Carport Other (specify)

Renovations/additions to the property?

N Y Year completed

Describe:

Valuation Access.

Who can the Lender contact to arrange access to the property so that a valuation can be obtained?

Agent Seller Tenant Applicant

Name of contact

Daytime phone number

 ()

Mobile phone number

House/Building Insurance Details.

Give details of your house/building insurance policy. Complete this section ONLY if you already own the property to be mortgaged.

Name of insurance company

Insured amount

 \$

Policy number

Loan security – second property.

Note: for more securities attach further copy of this page

Detail of property to be mortgaged.

If more than one security property, give details of the additional properties on a separate form.

Existing WBC security?
 Yes No

Address of the property

Postcode	

Market value of property \$ Property type, e.g. house, villa, land

Type of title

Freehold Leasehold Strata Company Old system

Title particulars/number if known

Approximate land area

 m²/ha

Will you rent out the property?

No Yes – specify rental per month \$

Who will own the property?

Person 1 only Person 2 only Persons 1 & 2 jointly
 Other, specify

Restricted Assessment Valuation Details.

Age of property		yrs	Approx. floor area		m ²
Main walls (e.g. bricks)			Roof (e.g. tile)		
No. bedrooms			No. bathrooms		

Ensuite Family rumpus Office
 Lounge room Dining room Inground pool
 Aboveground pool

Car accommodations/detached buildings

Garage Carport Other (specify)

Renovations/additions to the property?

N Y Year completed

Describe:

Valuation Access.

Who can the Lender contact to arrange access to the property so that a valuation can be obtained?

Agent Seller Tenant Applicant

Name of contact

Daytime phone number

 ()

Mobile phone number

Loan purpose.

A consumer loan is not available for a predominant business purpose.

I need the loan wholly or predominantly for the following purposes:

<input type="checkbox"/> Personal	▶ Go to NEXT PAGE
<input type="checkbox"/> Investment in residential property	
<input type="checkbox"/> Investment other than in residential property	▶ Please read, sign and date the 'Declaration of Purpose' section below

You may apply for a consumer or business credit card in branch or online.

Declaration of purpose.

Please sign this declaration if the use of funds is predominantly for investment purposes other than investment in residential property.

Please note our consumer loans are not available if the predominant purpose is for Business purposes.

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- Business purposes; or
- Investment purposes other than investment in residential property (or for both purposes).

Important.
You should **only** sign this declaration if this loan is wholly or predominantly for business purposes or investment purposes other than investment in residential property. By signing this declaration, you may **lose** your protection under the National Credit Code.

Signature of Person 1	Date
<input type="text" value="X"/>	<input type="text" value="/ /"/>
Signature of Person 2	Date
<input type="text" value="X"/>	<input type="text" value="/ /"/>

Acknowledgements and consents.

Anti-Money Laundering and Counter Terrorism Financing Act 2006 Requirements - ALL PEOPLE.

You state that the account(s) will be held in the name(s) of a person(s) and will not be held in trust.

Is either Person 1 or Person 2 known by any other name(s)?

If 'Yes', please provide details:

Person 1	
Person 2	

Note: It is an offence under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to give false or misleading information.

Privacy statement.

Personal information.

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. 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 need to reject your application or we may no longer be able to provide a product or service to you.

If you are a proposed guarantor, we collect your personal information in order to assess you as a guarantor, take a guarantee from you and administer that guarantee. 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, lenders mortgage insurers, 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.

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/ for information about how we manage your personal data under the GDPR.

Credit information.

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- obtain information about your commercial activities or commercial creditworthiness from a business which provides information about commercial 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;
- obtain credit reporting information about you from a credit reporting body if you are a guarantor, for the purpose of assessing whether to accept you as a guarantor.
- exchange credit information and other personal information about you with them, if you have made your application or have been introduced to us through a broker or other intermediary. We may also communicate with them directly in relation to your application instead of communicating with 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 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.

You authorise the broker named in the Introducer Application Pack to be your authorised agent, to do any of the following during the term of the loan:

- to obtain information about your loan account and loan disbursements;
- to enquire about the status of any progress payment activity;
- to request a cheque book or deposit book and to enquire about the status of the request;
- to arrange a direct debit request, substitution of security, product switch, partial release of security, complete discharge of security or loan increase and to enquire about the status of any of these.

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

You can revoke this authority at any time by calling 132 032.

The broker has no authority to act on our behalf in any capacity.

We may, in our absolute discretion, communicate or otherwise deal with you directly in relation to any matter concerning the loan application.

You acknowledge that, before signing the loan application, the broker informed you that we would pay them commission if the application is approved and the loan drawn. The broker also informed you that the amount of commission, to the extent that it is ascertainable, will be disclosed in your Loan Offer. We may periodically disclose to the broker your loan account number and account balance for the purpose of allowing the broker to verify our commission payments to them.

Other acknowledgements and consents.

- We may confirm the details of the information provided in this application which includes contacting your employer to confirm salary, address or other personal details.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.
- This application form is not an offer or acceptance of credit.

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.

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.

Nomination of applicant to receive notices.

This is optional. It may be completed where there is more than one applicant for a loan which is for personal purposes and all applicants want to nominate one of the applicants to receive notices and documents on their behalf. You have the right to receive a copy of any notice or other document under the National Credit Code directly from Westpac. By signing this nomination you are giving up the right to be provided with information from Westpac directly.

You nominate (insert full name of person nominated)

to receive notices and other documents under the National Credit Code on your behalf.

Each of you have the right to cancel your nomination by advising Westpac in writing at any time.

All people: By signing below:

- You confirm that all information about you set out in this application form is correct and complete.
- You acknowledge that you have read and understand each section of this application form.
- You agree to give each of the authorities, consents, acknowledgements and confirmations set out in the section titled 'Acknowledgements and Consents'.
- If a name is completed in the section titled 'Nomination of Applicant to Receive Notices' you also make that nomination.

Signature of Person 1	Date	Full name (please print)
X	/ /	
Signature of Person 2	Date	Full name (please print)
X	/ /	