



- Attach your signed application and supporting documents to ApplyOnline and submit for the Westpac Broker Partnership Unit to action.

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☐ Other - describe:

Other:

☐ XRO (Priority Refinance)☐ 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):

Loan 2:

Product Name:

Loan Purpose:

Amount:

Payment Type:

Loan Term (years):

IO Term (years):

Fixed Rate Term (years):

Loan 3:

Product Name:

Loan Purpose:

Amount:

Payment Type:

Loan Term (years):

IO Term (years):

Fixed Rate Term (years):

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

NOTE: If you are refinancing an 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 and Investment Property 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: for how long? 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: for how long? 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	/	/
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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?	
<table border="1"><tr><td></td></tr></table>		<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	<table border="1"><tr><td></td></tr></table>	

Employer's name

--

Employer's address

	Postcode
Country (if not Australia)	

Contact name

--

Contact number

()

Work phone number

()

Time at current employment

From	/	/
------	---	---

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	/	/
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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?	
<table border="1"><tr><td></td></tr></table>		<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	<table border="1"><tr><td></td></tr></table>	

Employer's name

--

Employer's address

	Postcode
Country (if not Australia)	

Contact name

--

Contact number

()

Work phone number

()

Time at current employment

From	/	/
------	---	---

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
☐ 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

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
☐ 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 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

<input type="text"/>	<input type="text"/> m ² /ha
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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

()	<input type="text"/>
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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

<input type="text"/>	<input type="text"/> m ² /ha
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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

()	<input type="text"/>
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Loan purpose.

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

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

☐ Personal

☐ Investment in residential property

☐ Investment other than in residential property

Go to **NEXT PAGE**

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

X

Date

/ /

Signature of Person 2

X

Date

/ /

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.

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.
- This application form is not an offer or acceptance of credit.

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.

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.

By making an application, you consent to us:

- Exchanging personal information and credit information about you with other credit providers in order for us or them to:
 - assess your applications for credit and your creditworthiness (including exchanging information about any defaults by you); and
 - manage credit borrowed by you.

- Where a guarantee may be given in connection with your loan, you consent to us disclosing credit information and personal information that we hold about you to a guarantor or proposed guarantor:
 - for the purpose of that person considering whether to act as a guarantor or offer property as security for the credit;
 - as required by the Australian Banking Association's Banking Code of Practice; or
 - as otherwise permitted by law.
- 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.
- If you have made your application or have been introduced to us through a broker or other intermediary, you consent to us:
 - sharing credit information and other personal information about you with the broker or intermediary, as your authorised representative. If we refer your application for further assessment or decline your application, this includes information from your credit report and any information we derive from your credit report;
 - communicating directly with them (instead of you) in relation to your application; and
- disclosing your personal information (including information we already hold about you) to other co-applicants.
- If you are not an Australian citizen, by making a loan application you also consent to us using your personal information, such as travel document details, to search the Australian Government Visa Entitlement Verification Online (VEVO) service to check that your residency status meets our loan eligibility criteria. You should be aware that the Commonwealth of Australia may use the information we provide in the VEVO search to locate you if you are not entitled to be in Australia.

If you do not agree to us making a VEVO check of your residency status, our assessment of your loan application may be delayed until we are able to confirm your residency status.

Marketing Communications.

We will use your personal information to send you offers for products and services we believe may be of interest and value to you (including by email, SMS or other means) unless you have previously told us that you do not want to receive marketing offers from us. The products and services offered may be provided by us or one of our third-party partners. If you do not want to receive direct marketing offers from us, you can manage your marketing preferences in your online banking profile, let us know using the contact details in our [Privacy Statement](#) or follow the opt-out instructions in the message.

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'.
- You agree to give each of the consents set out in the section titled Privacy Statement and Consent Request.
- 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)

Signature of **Person 2**

Date

Full name (please print)