



Consumer Mortgage Broker

Request for Loan Increase Application (Standard Type).

Email completed form and required documents to:
brokertopups@westpac.com.au

Broker Loan Increase

Pages:

Date:

Broker Name:

Aggregator Company:

Broker ID No.:

Broker Contact No:

When requesting a Loan Increase of an existing loan please supply the following details in addition to the attached 'Loan Increase Application Form (Standard Type):

1. Account number for Loan increase:



Office Use Only

Customer number

Loan account number

Loan increase application (Standard Type)

(Broker Introduced).

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

Loan purpose

Loan use ☐ Renovate ☐ Debt Consolidation ☐ Other

Please provide details:

Predominant purpose ☐ Owner Occupied ☐ Investment

Total loan increase amount requested

\$

Would you like to repay the loan over your current term?

☐ Yes ☐ No

If 'NO', indicate your preferred repayment term:

years or months or Max Term ☐

Mortgage Insurance

This section only applies if Mortgage Insurance applies.

Increase the Loan Increase Amount requested by the total MI Premium (i.e. capitalise the premium)? ☐ Yes ☐ No

Do you wish to deduct MI Premium from the Loan Increase Amount Requested? ☐ Yes ☐ No

You confirm that this loan continues to suit your needs.

All loans.

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).

Personal details - Person 1

Title Given Name(s)

Surname

Home phone number Work phone number

Mobile phone number Date of Birth

Gender ☐ M ☐ F Marital status

No. & age of dependants, excluding spouse.

My current residential address is:

Postcode		Country	
Date moved there, specify month and year		/	

Previous residential address
(if less than 3 years at your current address)

Postcode		Country	
Date moved there, specify month and year		/	

After Drawdown postcode.

What postcode will you be living in after Drawdown?

Personal details - Person 2

Title Given Name(s)

Surname

Home phone number Work phone number

Mobile phone number Date of Birth

Gender ☐ M ☐ F Marital status

No. & age of dependants, excluding spouse.

My current residential address is:

Postcode		Country	
Date moved there, specify month and year		/	

Previous residential address
(if less than 3 years at your current address)

Postcode		Country	
Date moved there, specify month and year		/	

After Drawdown postcode.

What postcode will you be living in after Drawdown?

Loan increase application (Standard Type).

Personal details – Person 1 (continued)

My monthly income. (money you receive) \$ per month

Wage or salary after tax	\$
Private pension	\$
Interest income	\$
Social security (specify type)	\$
Other income – (specify type) (e.g. Bonus, Director's Fees, Dividends etc)	\$
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 (Excluding Health Insurance) (e.g. Medical and health costs including doctor, dental, optical and pharmaceutical etc. (excluding health insurance which is categorised under 'Insurance (Life, Health, Sickness and Personal Accident)'))	\$
Reason for \$0.00 expense	
Childcare Fees (e.g. Childcare including nannies)	\$
Reason for \$0.00 expense	
Public or Government Primary & Secondary Education Costs (e.g. Education fees, books, uniforms and associated costs for public schooling (preschool, primary or secondary))	\$
Reason for \$0.00 expense	
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	

Personal details – Person 2 (continued)

My monthly income. (money you receive) \$ per month

Wage or salary after tax	\$
Private pension	\$
Interest income	\$
Social security (specify type)	\$
Other income – (specify type) (e.g. Bonus, Director's Fees, Dividends etc)	\$
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)	\$
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Reason for \$0.00 expense	

Loan increase application (Standard Type).

Personal details – Person 1 (continued)

My monthly expenses* (continued).

(money you spend – do not include loan repayments)

\$ per month

Insurance (Excluding Life, Health, Sickness and Personal Accident) (e.g. 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/Pay TV/Media Streaming Subscriptions (e.g. Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions)	\$
Reason for \$0.00 expense	
Transport (e.g. Public transport and motor vehicle running costs including fuel, servicing, parking and tolls (excluding motor vehicle insurance which is categorised under insurance))	\$
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	
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	
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	

Personal details – Person 2 (continued)

My monthly expenses* (continued).

(money you spend – do not include loan repayments)

\$ per month

Insurance (Excluding Life, Health, Sickness and Personal Accident) (e.g. 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	
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Reason for \$0.00 expense	
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Reason for \$0.00 expense	

Personal details – Person 1 (continued)**My monthly expenses* (continued).**

(money you spend – do not include loan repayments)

\$ per month

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	
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	
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	
Other regular or recurring expenses Any other regular or recurring expenses not covered by the specific categories above (e.g. holidays, purchase and maintenance of recreation vehicles (caravan, boat etc), cleaning or gardening services, etc.)	\$
Details of expense	
Office Use – Total Monthly Repayments from page 7	\$
Office Use – Total Monthly Expenses	\$

* Completion of My Monthly Expenses is mandatory

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

\$

Personal details – Person 2 (continued)**My monthly expenses* (continued).**

(money you spend – do not include loan repayments)

\$ per month

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	
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	
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	
Other regular or recurring expenses Any other regular or recurring expenses not covered by the specific categories above (e.g. holidays, purchase and maintenance of recreation vehicles (caravan, boat etc), cleaning or gardening services, etc.)	\$
Details of expense	
Office Use – Total Monthly Repayments from page 7	\$
Office Use – Total Monthly Expenses	\$

* Completion of My Monthly Expenses is mandatory

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

\$



Employer/Accountant Details

To be completed by Persons 1 & 2

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:

Employer's name

Self employed

☐ No☐ Yes

Are you employed in a family business?

☐ 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 – Person 1

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

Accountant's address

Postcode

Accountant's phone number

()

Accountant's fax number

()

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:

Employer's name

Self employed

☐ No☐ Yes

Are you employed in a family business?

☐ 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 – Person 2

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

Accountant's address

Postcode

Accountant's phone number

()

Accountant's fax number

()

Employer/Accountant Details.**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.

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)

My previous employment was:

☐ Full-time ☐ Part-time ☐ Temporary ☐ Other

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.

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)

My previous employment was:

☐ Full-time ☐ Part-time ☐ Temporary ☐ Other

Assets (what I own) – 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:

Address of the property	Property description e.g. house, unit, etc	Situation	Property owner	Market value
		<input type="checkbox"/> Owner occupied <input type="checkbox"/> Rented – specify gross monthly rent \$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2 <input type="checkbox"/> Other *	\$
		<input type="checkbox"/> Owner occupied <input type="checkbox"/> Rented – specify gross monthly rent \$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2 <input type="checkbox"/> Other *	\$
		<input type="checkbox"/> Owner occupied <input type="checkbox"/> Rented – specify gross monthly rent \$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2 <input type="checkbox"/> Other *	\$

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

My cheque, savings, term deposit, investments, including superannuation, life insurance, shares, unit trusts, etc and other accounts are:

Name of institution e.g. name of bank, building society, name of super fund, insurance company, etc	Account/investment type e.g. cheque, savings, 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	\$
		<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 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	Current value
Personal effects and household items (including furniture, electrical goods, clothing, jewellery, etc)	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
Motor Vehicle (make and model)	<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 owe) – complete for ALL people applying for the loan

List all liabilities whether individually or jointly liable – Attach details if there is insufficient space

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 Owning	New Amount Owning	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 owe) – complete for ALL people applying for the loan (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		\$	\$	\$

Documentation – Person 1

How would you like to receive the documentation associated with this application?

☐ Australia Post

☐ Email

☐ Fax

Documentation – Person 2

How would you like to receive the documentation associated with this application?

☐ Australia Post

☐ Email

☐ Fax

Employer/Accountant Details.

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

Is the Applicant's financial circumstances the same or better then when they last received approval for finance under the Loan being Increased?

☐ Yes ☐ No

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

Is the Applicant's financial circumstances the same or better then when they last received approval for finance under the Loan being Increased?

☐ Yes ☐ No

Employer/Accountant Details.

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 or investment in residential property	Do not sign this declaration
<input type="checkbox"/> Investment purposes other than investment in residential property	Please read, sign and date the 'Declaration of Purpose' section below

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.

You declare that the credit to be provided to you 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

/ /

Acknowledgments and consents

Anti-Money Laundering And Counter-Terrorism 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 names?
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 make a false or misleading statement.

Broker acknowledgments 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 132 558.

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 acknowledgments 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 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; and
 - communicating directly with them (instead of you) in relation to your application.
- 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 behalf of you.

Sign here – 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, acknowledgments and confirmations set out in the section titled 'Acknowledgments 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

Signature of **Person 2**

Date