

Consumer Mortgage Broker.

Request for Loan Increase Application (Standard Type).

FAX 1300 368 205 or email loanincreases@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:

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?

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 (e.g. Doctor, dental, optical and pharmaceutical etc. (excluding health insurance which is categorised under insurance))	\$
Reason for \$0.00 expense	
Owner Occupied Property Utilities/Rates/Related Costs (e.g. Rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV))	\$
Reason for \$0.00 expense	
Rented Property Utilities/Related Costs (e.g. Repairs and maintenance, other household items and utilities (excluding rent, insurance, telephone, internet and pay TV))	\$
Reason for \$0.00 expense	
Transport (e.g. Public transport, motor vehicle running costs including fuel, servicing, parking and tolls (excluding motor vehicle insurance which is categorised under insurance))	\$
Reason for \$0.00 expense	
Childcare Fees (e.g. Childcare including nannies)	\$
Reason for \$0.00 expense	
Education Expenses (e.g. Public and private education fees and associated costs (preschool, primary, secondary and tertiary) including books and uniforms etc.)	\$
Reason for \$0.00 expense	
Insurance (e.g. Health, home and contents, motor vehicle, life, income protection)	\$
Reason for \$0.00 expense	

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Interest income	\$
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Reason for \$0.00 expense	
Insurance (e.g. Health, home and contents, motor vehicle, life, income protection)	\$
Reason for \$0.00 expense	

MY MONTHLY EXPENSES* CONT

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

Investment Property Utilities/Rates/ Related Costs (e.g. Rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV))	\$
Reason for \$0.00 expense	
Telephone/Internet/Pay TV/Media Streaming Subscriptions (e.g. Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions)	\$
Reason for \$0.00 expense	
Recreation/Entertainment (e.g. Alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays)	\$
Reason for \$0.00 expense	
Other (Unique items not covered in other categories)	\$
Details of expense	
Office Use - Total Monthly Repayments from page 6	\$
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

MY MONTHLY EXPENSES* CONT

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

Investment Property Utilities/Rates/ Related Costs (e.g. Rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV))	\$
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Office Use - Total Monthly Repayments from page 6	\$
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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 Are you employed in a family business?

No Yes
 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 Are you employed in a family business?

No Yes
 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

()
 ()

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 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 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 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, 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 CONT.

My other loans, including personal loans, vehicle leases, hire purchase, commercial bill, contingent liabilities etc are:

Name of lender e.g. name of bank, store, etc	Credit type e.g. personal loan, lease, HP, etc	Monthly repayment left	Borrower	Debt to be cleared (C) or reduced (R) or not clearing (N) with the requested loan	Amount to be repaid with this loan	Amount owing	New amount owing
		\$	<input type="checkbox"/> 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 provisional taxation, HECS, guarantees on loans/leases, etc are:

Brief description of other liabilities	Debtor/ Guarantor	Debt to be cleared (C) or reduced (R) or not clearing (N) with the requested loan	Amount to be repaid with this loan	Amount owing	New amount owing
	<input type="checkbox"/> 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

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 Applicants 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 Applicants financial circumstances the same or better then when they last received approval for finance under the Loan being Increased?

Yes No

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

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

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.

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.

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.

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 credit worthiness from a business which provides information about the 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 about you to a guarantor or to a proposed guarantor (for the purpose of them considering whether to offer to act as guarantor);
- give or obtain a banker's opinion about you.

If you have made your application or have been introduced to us through a broker or other intermediary, we may exchange credit information and other personal information about you with them. We may also communicate with them directly in relation to your application instead of communicating with you.

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

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

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

Broker acknowledgments and consents.

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.
- 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 your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. Please call us on 132 032 or visit any of our branches if you do not wish to receive marketing communications from us.

Our reporting obligations.

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

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

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

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

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

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 behalf of you.

You acknowledge that you have the right to cancel your nomination by advising Westpac in writing at any time.

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.
- If a name is completed in the section titled 'Nomination of Applicant to Receive Notices' you also make that nomination.

Signature of **Person 1**

X

Date

/ /

Signature of **Person 2**

X

Date

/ /