

Introducer Application Pack

- Please complete ALL sections of the application in BLOCK letters
- Track your applications online via Introducer Net site: <https://www.introducer.westpac.net.au>
- Broker Processing Unit phone number: 1300 130 928

Fax Lodgement To: Westpac Broker Processing Unit Fax No.: 1300 666 768	Total number of pages faxed <div style="border: 1px solid black; height: 20px; width: 100%;"></div>
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Electronic Lodgement

If lodged electronically:

- You DO NOT need to send pages 4 to 9
- Place 464 numbers below

4	6	4															-		
4	6	4															-		
4	6	4															-		

Applicant Details

Surname

BDM Details

Business Development Manager's name

Introducer Details (all fields mandatory)

Introducer ID

Name

Company/Aggregator:

Phone number Fax number

Mobile number

Email address

Nominated branch for document signing

Branch name/BSB number

Introducer Net details branches staffed with Banking Services Representatives, which are to be utilised for documentation signing.

Dates

Financial clause expiry date

Estimated settlement date

CUSTOMER CONTRIBUTION

Where is customer's contribution coming from?

Savings/Bank Account Sale of existing property

Equity in existing property

Other - describe:

PACKAGES

Premier Advantage Package

Other:

OTHER

XRO (Priority Refinance)

Deposit Gap (Vic. Only)

Amount\$:

Westpac BSB: A/c No:

Solicitor/Conveyancer Details

Name:

Address:

Postcode:	
Phone no:	Fax no:

Supporting Documentation Checklist

All required supporting documentation must be supplied from all relevant sections with submission of application.

PLEASE NOTE: Tax File Numbers must be deleted prior to submission.

PAYG INCOME (ONE of the following is required per applicant) **MUST be dated no older than 6 weeks**

If loans are subject to Mortgage Insurance: (Use ONLY A, B, or C.)

- A 1 year to date pay slip covering a minimum of 2 pay cycles detailing Base Salary
- B 2 recent consecutive pay slips detailing Base Salary
- C Letter from employer detailing: Base Net Income, Base Gross Income, Length of Service, Mode of Employment (must be signed, dated and on company letterhead) Note: handwritten letters are unacceptable. **Letters for MI Applications must be supported by a payslip or latest Group Certificate that validates the employer and income stated in the letter.**
- D Latest Group Certificate or ATO Return & Assessment Notice
- E Last 2 printed pay envelopes detailing Base Salary
- F Bank statements/passbooks with detailed narrative covering 2 recent pay periods

SELF EMPLOYED INCOME (ALL documentation listed below is required per applicant) Note: Sports Professionals - A + C Required (see policy)

- A Last 2 years Tax Returns (Individual and Business)
- B Last 2 years Business Financials (Balance Sheet & Profit and Loss Statement)
- C Last 2 years Tax Assessment Notice (Individual)
- D Completed worksheet for calculating Self-employed Applicant's Income (refer 'Serviceability' below)
Self Employed Fast Track is available to Non-Mortgage Insured Loans – Supply C & D only

LOW DOC INCOME (ALL documentation listed below),

- Borrowers Income Declaration
- Business Activity Statements (BAS) for last 12 mths (last statement no older than 4 mths)
- Min 2yrs ABN registration evidenced by: ABN Certificate or Letter issued by Australian Business Register or printout from ABN Lookup website www.abr.business.gov.au)
- PAYG Income must be verified as per normal PAYG requirements
- Attach printout of completed 'Low Doc Income Validation Calculator' sheet

RENTAL INCOME (ONE of the following is required per rental property, including new purchase property)

- Current Lease Agreement – must be provided for properties currently leased
- Letter from Real Estate Agent (no older than 3 months) – cannot be used for properties currently leased
- Real Estate Agent's Statement (no older than 3 months)
- Bank statement with detailed narrative (min 6 months and no older than 6 weeks)

BENEFITS (Documentation no older than 3 months)

- Letter from relevant government department, fund manager or provider confirming benefit amount and payment frequency
- Service Pensions – may use latest Australian Tax Return with ATO Notice of Assessment

OTHER INCOME (ie Interest/Dividends – Refer to Introducer Policy Manual)

MORTGAGE INSURED LOANS (Must confirm minimum 5% genuine savings over 3 months)

- Bank statements confirming a savings pattern over 3 months or funds held for 3 months (latest statement no older than 1 month)
- Share Certificates confirming holdings and value (must confirm held for 6 months)
- Other documentation evidencing accumulation of minimum 5% deposit
- Rent (paid over a minimum 12mth period) – evidenced by Agent letter.

REFINANCE OTHER FINANCIAL INSTITUTIONS DEBT (Documentation no older than 6 weeks from date of application)

- Secured Loans: Last 6 months statements. Confirming a satisfactory conduct
- Unsecured Loans: Last 3 months statements (Credit Cards, Personal Loans and Store cards). Confirming a satisfactory conduct

PROPERTY PURCHASE

- Full, signed Purchase Contract/Offer (front page NSW only) including title details

CONSTRUCTION/PROGRESSIVELY DRAWN LOANS

- Council approved Plans and Specifications
- Building Contract or tender signed and dated by applicant(s) and builder
- Schedule of payments (may be included in building contract)
- Quotes for additional work signed, accepted and dated by applicant(s) and provider

NEGATIVE GEARING BENEFIT

- Provide copy of Negative Gearing calculation worksheet
- If current debt is with Outside Lender –provide recent loan statement (no older than 6weeks) to confirm current balance. (NB: If WBC debt –no statement required)

SERVICEABILITY (MANDATORY REQUIREMENT)

- Complete and attach Serviceability Spreadsheet (available on Introducer Net – 'Forms' Section)

BROKER VERIFICATION

I certify that I have sighted the original documents provided to me by our client(s) and confirm that the documents forwarded to you are true copies of the originals.

Name of Broker (please print)

Signature of Broker

Date

PACKAGE / PROMOTION: Premier Advantage Package
 Other (describe) _____

BORROWERS/ GUARANTORS common to all loans described below:

LOAN PRODUCTS:

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

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

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



Loan Application

For Home Loans, Investment Property Loans and Equity Loans

Before you sign this form, please read the section titled 'Protection of your Privacy' shown in the Declarations and Authorities section on page 12 to 14

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.
 Yes No

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)

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 / /

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

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.
 Yes No

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)

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 / /

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

Authority for Employer/Accountant to Disclose 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:

Self employed?

 Yes 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	<input type="checkbox"/> Social Security Recipient
<input type="checkbox"/> Student	<input type="checkbox"/> Home duties	<input type="checkbox"/> Family business
<input type="checkbox"/> Retired	<input type="checkbox"/> Other	

Employer's name

Employer's address

				Postcode				
Country (if not Australia)								

Contact name

Contact number

 ()

Work phone number

 ()

Time at current employment

 From / /

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

 ()

Declaration – Person 1

I authorise my employer or accountant to disclose any salary, employment or financial details to the Lender to assist in the assessment of this application. I also acknowledge that the Lender will provide a copy of this authority to my employer or accountant if they ask for details of the Lender's authority to obtain that information, but not any other part of the credit application.

SIGN HERE – PERSON 1

Signature of **Person 1**

 X

Date

 / /

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?

 Yes 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	<input type="checkbox"/> Social Security Recipient
<input type="checkbox"/> Student	<input type="checkbox"/> Home duties	<input type="checkbox"/> Family business
<input type="checkbox"/> Retired	<input type="checkbox"/> Other	

Employer's name

Employer's address

				Postcode				
Country (if not Australia)								

Contact name

Contact number

 ()

Work phone number

 ()

Time at current employment

 From / /

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

 ()

Declaration – Person 2

I authorise my employer or accountant to disclose any salary, employment or financial details to the Lender to assist in the assessment of this application. I also acknowledge that the Lender will provide a copy of this authority to my employer or accountant if they ask for details of the Lender's authority to obtain that information, but not any other part of the credit application.

SIGN HERE – PERSON 2

Signature of **Person 2**

 X

Date

 / /

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 Social Security Recipient Student
 Home duties Retired Family business
 Other

Previous employer's name

Previous employer's address

Postcode

Country (if not Australia)

Time there

From / / To / /

Previous Employment Details – Person 2

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

Previous job title Self employed? Yes No

My previous employment was:

Full-time Part-time Temporary Casual
 Unemployed Social Security Recipient Student
 Home duties Retired Family business
 Other

Previous employer's name

Previous employer's address

Postcode

Country (if not Australia)

Time 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)	\$

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

Ongoing Rent/Board AFTER this loan is drawn	\$
Absolute Basic Expenses (eg groceries, transport, petrol, utilities, rates, clothing)	\$
Education Expenses	\$
Childcare Fees	\$
Child Maintenance/Alimony	\$
Insurance (including car, CTP, building contents, health, income protection)	\$
Mobile Phone / Internet / Pay TV	\$
Other (eg holidays, entertainment, gym membership, cleaning or gardening services)	\$

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)	\$

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

Ongoing Rent/Board AFTER this loan is drawn	\$
Absolute Basic Expenses (eg groceries, transport, petrol, utilities, rates, clothing)	\$
Education Expenses	\$
Childcare Fees	\$
Child Maintenance/Alimony	\$
Insurance (including car, CTP, building contents, health, income protection)	\$
Mobile Phone / Internet / Pay TV	\$
Other (eg holidays, entertainment, gym membership, cleaning or gardening services)	\$

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

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

My cheque, savings, term deposit and other accounts are:

Name of institution <i>e.g. name of bank, building society, etc</i>	Account type <i>e.g. cheque, savings, etc</i>	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 <i>e.g. name of super fund, insurance company, etc</i>	Investment type <i>e.g. super, insurance, shares, etc</i>	Owner	Current cash balance
		<input type="checkbox"/> 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 <i>Do not provide a detailed list of assets</i>	Owner	Market value
Personal effects and household items (including furniture, electrical goods, clothing, jewellery, etc)	<input type="checkbox"/> 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) – 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	Amount owing or limit (whichever is greater)	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		\$	\$	\$

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) – All People (Continued)

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

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

Significant Changes in Financial Situation – Person 1

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

Yes No

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

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

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

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

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

AFTER SETTLEMENT POSTCODE

What postcode will you be living in after settlement?

Person 1

Applicant's after settlement address will be outside Australia

Significant Changes in Financial Situation – Person 2

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

Yes No

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

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

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

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

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

AFTER SETTLEMENT POSTCODE

What postcode will you be living in after settlement?

Person 2

Applicant's after settlement address will be outside Australia

Loan Security – First Property

Detail of property to be mortgaged

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

Existing WBC security?

Yes No

Address of the property

Postcode

Market value of property

\$

Property type, e.g. house, villa, land

Type of title

Freehold Leasehold Strata Company Old system

Title particulars/number if known

Approximate land area

m²/ha

Will you rent out the property?

No Yes ➤ specify rental per month \$

Who will own the property?

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

Restricted Assessment Valuation Details

Age of property	yrs	Approx. floor area	m ²
Main walls (e.g. bricks)		Roof (e.g. tile)	
No. bedrooms		No. bathrooms	
<input type="checkbox"/> Ensuite	<input type="checkbox"/> Family rumpus	<input type="checkbox"/> Office	
<input type="checkbox"/> Lounge room	<input type="checkbox"/> Dining room		
<input type="checkbox"/> Inground pool	<input type="checkbox"/> Aboveground pool		

Car accommodations/detached buildings

Garage Carport Other (specify)

Renovations/additions to the property?

N Y ➤ Year completed

Describe:

Valuation Access

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

Agent Seller Tenant Applicant

Name of contact

Daytime phone number

()

Mobile phone number

Loan Security – Second Property

Note: for more securities attach further copy of this page

Detail of property to be mortgaged

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

Existing WBC security?

Yes No

Address of the property

Postcode

Market value of property

\$

Property type, e.g. house, villa, land

Type of title

Freehold Leasehold Strata Company Old system

Title particulars/number if known

Approximate land area

m²/ha

Will you rent out the property?

No Yes ➤ specify rental per month \$

Who will own the property?

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

Restricted Assessment Valuation Details

Age of property	yrs	Approx. floor area	m ²
Main walls (e.g. bricks)		Roof (e.g. tile)	
No. bedrooms		No. bathrooms	
<input type="checkbox"/> Ensuite	<input type="checkbox"/> Family rumpus	<input type="checkbox"/> Office	
<input type="checkbox"/> Lounge room	<input type="checkbox"/> Dining room		
<input type="checkbox"/> Inground pool	<input type="checkbox"/> Aboveground pool		

Car accommodations/detached buildings

Garage Carport Other (specify)

Renovations/additions to the property?

N Y ➤ Year completed

Describe:

Valuation Access

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

Agent Seller Tenant Applicant

Name of contact

Daytime phone number

()

Mobile phone number

House/Building Insurance Details

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

Name of insurance company

Insured amount

\$

Policy number

Declarations & Authorities – All People

All applicants must carefully read this section. By signing below they each agree to the following:

Agreement to obtaining credit information

I agree:

- (a) to Westpac and any other person or company who acts as agent for Westpac in processing my application or managing my loan if my application is approved or who at any time performs a task that is reasonably necessary for purchasing, funding or managing, or processing an application for, a loan by means of a securitisation arrangement (each referred to as a **Loan Party**) doing the following unless the law says they cannot even if I consent:
- (i) obtaining a report about my commercial activities or commercial credit worthiness from any business which provides information about the commercial credit worthiness of persons or from my accountant, for the purpose of assessing this application and for the purpose of assisting in collection of overdue payments in respect of the loan applied for;
 - (ii) where I am applying for a business or investment loan, obtaining from a credit reporting agency a credit report containing information about my personal credit worthiness for the purpose of assessing my application and for the purpose of assisting in collection of overdue payments in respect of that loan; and
 - (iii) to Westpac giving to and obtaining from any credit provider named in this application or in a credit report on me issued by a credit reporting agency, information about my credit arrangements for the purposes of:
 - (A) assessing my application or notifying a default by me;
 - (B) allowing another credit provider to ascertain the status of my obligations to Westpac where I am in default with one or more other credit providers; and
 - (C) generally assessing my credit worthiness.
- I understand the information exchanged can include any information about my personal and/or commercial credit worthiness, credit standing, credit history or credit capacity which the Privacy Act allows credit providers to give to or receive from each other;
- (b) to any lenders mortgage insurer (**Mortgage Insurer**) seeking from a credit reporting agency and using:
- (i) commercial credit information (concerning my credit worthiness or credit history); and/or
 - (ii) a personal or consumer credit report,
- for the purpose of assessing:
- (iii) whether to provide mortgage insurance to, or the risk of providing mortgage insurance to, Westpac in respect of a loan to me; and
 - (iv) the risk of me defaulting on the loan,
- and, where permitted by the Privacy Act, for any other purpose arising under a contract for mortgage insurance entered into between Westpac and the Mortgage Insurer.

Disclosure to credit reporting agency

I understand that the Privacy Act allows a Loan Party to give a credit reporting agency certain personal information about me and my credit application including, to the extent applicable:

- permitted information about me which will allow me to be identified;
- cheques drawn by me for \$100 or more which have been dishonoured more than once; and
- in specified circumstances, that in the opinion of Westpac I have committed a serious credit infringement;
- the fact that I have applied for credit and the amount of credit applied for;

- the fact that Westpac is a current credit provider to me;
- payments which have become overdue by more than 60 days and for which collection action has commenced; and
- that credit provided to me by Westpac has been paid or otherwise discharged.

This information may be given before, during or after the provision of credit to me.

Authority to disclose Adverse Credit Information

I understand that if Westpac declines this application due to adverse information on my personal credit file, then each applicant may be notified that the application has been declined wholly or partly on information derived from a personal credit report relating to me.

Other uses of personal information

I agree that:

- (a) where the Privacy Act allows, or allows provided I agree:
- (i) any Loan Party;
 - (ii) any Mortgage Insurer;
 - (iii) any broker, financial consultant or other person through whom this application was made or through whom I was introduced to Westpac; and
 - (iv) any insurer under any insurance policy applied for or taken out by me in connection with any loan or any security property,
- (each referred to as a **Relevant Party**) may exchange with each other any personal information about me including:
- (v) any information provided by me in, or in connection with, this application, an insurance proposal related to the loan or the security property or any application, proposal or contract with or to another Relevant Party;
 - (vi) any other personal information I provide to any Relevant Party or which any Relevant Party otherwise lawfully obtains about me; and
 - (vii) any transaction details or transaction history arising out of my arrangements with any Relevant Party;
- (b) that if any Loan Party or Mortgage Insurer engages anyone (a **Service Provider**) to do something for it or on its behalf (for example a valuer, mailing house, a marketing company, a data consultant, an IT contractor or a lawyer) then the Loan Party or Mortgage Insurer and the Service Provider may exchange with each other any personal information which relates to me which is referred to in (a) above and any other personal information the Service Provider lawfully obtains about me in the course of acting on behalf of, or on the instructions of, that Loan Party or Mortgage Insurer;
- (c) that any information referred to in (a) or (b) above which relates to me can be used by any Loan Party or Service Provider:
- (i) for any purpose related to this application or the funding, making, administration or repayment of the loan applied for;
 - (ii) for communication in relation to features and options on the loan applied for;
 - (iii) if I also apply for a credit card, to administer and promote any rewards program or other program relating to the credit card product I have selected; and
 - (iv) for planning, product development and research, and may be disclosed by a Loan Party or Service Provider in connection with the acquisition or refinancing of the security property (for example, to the vendor of the property or an outgoing financier or their respective solicitors to arrange a settlement);
- (d) that if any loan applied for in this application is to be mortgage insured, the Mortgage Insurer may use my information to:
- (i) assess the risk of:
 - (A) providing lenders mortgage insurance to Westpac;
 - (B) me defaulting on my obligations to Westpac;

Declarations & Authorities All People – continued

- (ii) administer or vary any lenders' mortgage insurance cover provided, including enforcing the mortgage in the place of Westpac;
 - (iii) conduct risk assessment and management activities including credit scoring, portfolio analysis, reporting and fraud prevention; and
 - (iv) comply with legislative and regulatory requirements, and may disclose my personal information to valuers and reinsurers and, if Westpac transfers its lenders' mortgage insurance to another mortgage insurer, that mortgage insurer;
- (e) to any Loan Party giving to a guarantor or proposed guarantor (for the purpose of considering whether to offer to act as guarantor), personal information (including financial information and information derived from any credit report referred to above) about me and all other information, including copies of documents, the relevant Loan Party sees fit concerning my finance arrangements with Westpac or the performance or observance of those finance arrangements.

As well as sharing my personal information with each other, with other Relevant Parties and with Service Providers, I agree that the Loan Parties and the Mortgage Insurer may disclose my personal information to:

- their respective related companies, whether in Australia or overseas;
- my referees, including my employer and my accountant;
- if I give an authority for my financial or legal adviser to obtain information from any Loan Party or Mortgage Insurer, my legal or financial adviser;
- rating agencies;
- government and other regulatory bodies (eg land titles registrars and the Australian Prudential Regulation Authority);
- debt collection agents if I default on my obligations to Westpac;
- payment system operators; and
- if I have applied for a credit card, merchants and MasterCard, Visa and/or American Express (as applicable) and any other organisation involved in the operation or administration of my credit card account or any associated rewards program,

and where otherwise required or allowed by law or where I have otherwise consented.

I understand that:

- if I fail to provide any information requested in this form, or do not agree to any of the possible exchanges or uses detailed above, my application may not be accepted by Westpac;
- documents and information supplied or presented for identification purposes may be verified by Westpac with an appropriate third party;
- I can access most personal information that members of the Westpac Group hold about me (sometimes there will be a reason why that is not possible, in which case I will be told why); and
- to find out what sort of personal information members of the Westpac Group have about me, or to make a request for access, I can call 132032.

The Westpac Group means Westpac Banking Corporation (Westpac) and its related bodies corporate.

Banker's Opinion

By signing below each applicant authorises Westpac to give and receive a banker's opinion for purposes connected with its business, trade or profession.

Other acknowledgements and agreements by each applicant

Each applicant, in relation to himself or herself and the loan (and, if applicable, credit card) he or she has applied for :

- confirms that the information contained in this form is in all respects complete and accurate and is not, by omission or otherwise, misleading;

- acknowledges that Westpac will rely on the information in this form, and the confirmations above, when making its decision whether to approve the application;
- acknowledges that this form is not to be regarded as an offer or acceptance of credit under any legislation relating to the provision of credit. The information provided in this form will not become part of any contract for credit which may come into existence between any applicant and Westpac;
- understands that only Westpac can decide whether this application is approved and that any person who may have introduced me to Westpac (including a broker) has no authority to give that approval or otherwise to act on behalf of Westpac in any capacity; and
- acknowledges that any broker acting on my behalf in connection with this application, or any other person who introduced me to Westpac, may be paid a commission if this application is approved.

Members of the Westpac Group would like to be able to contact you, or send you information, regarding other products and services. The terms and conditions under which Westpac provides the loan applied for will explain what action to take if you do not wish to receive this information.

Authority and Disclosure Acknowledgement

I/We refer to the enquiry for finance ('Loan Application') to be referred to you by the Broker named in the 'Introducer Application Pack' and confirm and acknowledge the following:

1. I am/We are the borrower(s) as stated in the Loan Application and have authorised the Broker (including the Brokers permitted agents, substitutes, successors or assigns) to be my/our authorised agent, to do any one of the following during the term of our loan:
 - to enquire about our loan account information with the purpose of assisting us in managing our loan account;
 - to obtain information concerning loan disbursements;
 - to enquire about status of any progress payment activity;
 - to facilitate requests for cheque book or deposit book and to enquire about the status of the request;
 - to facilitate a direct debit request with the Lender and to enquire about the status of the request;
 - to facilitate a request for substitution of security (portability) and obtain information on the status;
 - to facilitate requests for a product switch;
 - to facilitate requests for a partial release of security or a complete discharge of security;
 - to facilitate requests for a top-up

We can revoke this authority at any time by calling the Contact Centre at 132558.

This authority includes but is not limited to this application for finance and includes any of my/our subsequent applications for an increase or top-up to this loan.

2. The Broker has no authority to act on behalf of the Lender in any capacity.
3. The Lender may, in its absolute discretion, communicate or otherwise deal with me/us directly in relation to any matter concerning the Loan Application.
4. Prior to signing the Loan Application, the Broker informed me/us that the Lender would pay the broker commission if the Loan application is approved and the loan drawn.

The Broker also informed me/us that the amount of commission, to the extent that it is ascertainable, will be disclosed in my/our Loan Offer provided by the Lender. The Lender may periodically disclose to the Broker my loan account number and account balance for the purpose of allowing the Broker to verify commission which may be payable to the Broker in relation to my loan.

CREDIT HISTORY OVER PAST 12 MONTHS

	Person 1	Person 2
Have any of your loan(s) been in arrears, or you exceeded the agreed credit limit on any credit/store card at any time?	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
IF YES, was the arrears or limit exceeded for more than 40 days?	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes

ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM ACT 2006 REQUIREMENTS - ALL PEOPLE

I 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?

Yes No If 'Yes', give details of other name(s)?

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.

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.

I have/each of us has the right to receive a copy of any notice or other document under the National Credit Code directly from Westpac. By signing this nomination I am/we are giving up the right to be provided with information from Westpac directly.

I/we nominate [insert full name of person nominated]

to receive notices and other documents under the National Credit Code on behalf of me/all of us.

We acknowledge that each of us has the right to cancel his/her nomination by advising Westpac in writing at any time.

LOAN PURPOSE

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

Personal
 Investment in residential property
 Investment other than in residential property
 Business

Go to NEXT PAGE
Please read, sign and date the 'Declaration of Purpose' section below

DECLARATION OF PURPOSE

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for business purposes or investment purposes other than investment in residential property (or for both purposes).

Important

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

Signature of **Person 1** Date

Signature of **Person 2** Date

SIGN HERE - ALL PEOPLE

All Applicants must sign below

BY SIGNING BELOW:

- (a) I/we acknowledge that I/we have read and understand each section of this application form;
- (b) I/we agree to and give each of the authorities, consents, acknowledgements and confirmations set out in the section titled "Declarations and Authorities" on pages 12-14; and
- (c) If a name is completed in the section above titled "Nomination of Applicant to Receive Notices" I/we also make the nomination set out above.

Signature of **Person 1** Date

Full name (please print)

Signature of **Person 2** Date

Full name (please print)

Thank you

for taking the time to apply for a loan with us.

Borrower Income Declaration

To: Westpac Banking Corporation (ABN 33 007 457 141) (Westpac)

With reference to my/our loan application dated (insert date) for

loan amount of \$.....(insert amount):

- I/We confirm that the information contained in the loan application is in all respects complete and correct and is not, by omission or otherwise, misleading.
- We are aware and agree to provide the bank with my/our past 12 months Income Tax Business Activity Statements and approval of this loan is conditional upon us meeting all normal credit criteria and your Responsible Lending requirements.

Income type	Borrower 1 Monthly Income	Borrower 2 Monthly Income
PAYG Wage or Salary AFTER Tax	\$	\$
Self Employed Business Income AFTER Tax	\$	\$
Social Security (specify type:)	\$	\$
Private Pension	\$	\$
Interest Income	\$	\$
Rental Income	\$	\$
Other Income (specify type:)	\$	\$
Signature	X	X
Full Name		
Date	/ /	/ /
Your Company/ Business Name		
Your Australian Business Number (ABN)		