

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. (N/A for 100% Loan Option)

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

RESPONSIBLE LENDING (MANDATORY REQUIREMENT)

- Attach Responsible Lending Additional Data Sheet

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



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 11 and 12

Office Use Only

Z no.
App. no.

Personal Details – Person 1

Title (eg Mr, Ms) Family name

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First name Middle name(s)

--	--

Date of birth Gender Driver's licence no.

/ /	<input type="checkbox"/> M <input type="checkbox"/> F	
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Marital status

<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Defacto
<input type="checkbox"/> Separated	<input type="checkbox"/> Divorced	<input type="checkbox"/> Widowed

No. & age of dependants, excluding spouse

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Existing customer? If Yes: for how long? Provide any BSB/account no.

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

My current residential address is:

		Postcode			
Country (if not Australia)					
Date moved there (specify month and year)			/		

My current residential status is:

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

First home buyer? Yes No

Resident of (if not Australia)

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Home phone number Mobile phone number

()	()
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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:

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

Personal Details – Person 2

Guarantors must use application from Introducer Net (Forms Section)

Title (eg Mr, Ms) Family name

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First name Middle name(s)

--	--

Date of birth Gender Driver's licence no.

/ /	<input type="checkbox"/> M <input type="checkbox"/> F	
-----	---	--

Marital status

<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Defacto
<input type="checkbox"/> Separated	<input type="checkbox"/> Divorced	<input type="checkbox"/> Widowed

No. & age of dependants, excluding spouse

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Existing customer? If Yes: for how long? Provide any BSB/account no.

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

My current residential address is:

		Postcode			
Country (if not Australia)					
Date moved there (specify month and year)			/		

My current residential status is:

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

First home buyer? Yes No

Resident of (if not Australia)

--

Home phone number Mobile phone number

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-----	-----

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:

<input type="checkbox"/> Home has mortgage	<input type="checkbox"/> Rent/Board
<input type="checkbox"/> Own home	<input type="checkbox"/> 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	<input style="width: 100%; height: 20px;" type="text"/>

Employer's name

Employer's address

<input style="width: 100%;" type="text"/>				
	Postcode	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>
Country (if not Australia)				

Contact name

Contact number

Work phone number

Time at current employment

From	/		/	
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Accountant's Details – Person 1

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

Accountant's address

<input style="width: 100%;" type="text"/>				
	Postcode	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>

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	<input style="width: 100%; height: 20px;" type="text"/>

Employer's name

Employer's address

<input style="width: 100%;" type="text"/>				
	Postcode	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>
Country (if not Australia)				

Contact name

Contact number

Work phone number

Time at current employment

From	/		/	
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Accountant's Details – Person 2

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

Accountant's address

<input style="width: 100%;" type="text"/>				
	Postcode	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>

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)

\$

MY MONTHLY INCOME (money you receive) \$ per month

wage or salary AFTER tax <i>(includes S/Employed Income)</i>	\$
Social security <i>(specify type)</i>	\$
Private pension	\$
Other income <i>(specify type)</i>	\$

MY MONTHLY EXPENSES (money you spend) \$ per month

Ongoing rent/board AFTER this loan is drawn	\$
Payments, other than normal living expenses DO NOT include loan repayments	\$

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 <i>(includes S/Employed Income)</i>	\$
Social security <i>(specify type)</i>	\$
Private pension	\$
Other income <i>(specify type)</i>	\$

MY MONTHLY EXPENSES (money you spend) \$ per month

Ongoing rent/board AFTER this loan is drawn	\$
Payments, other than normal living expenses DO NOT include loan repayments	\$

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 from my business company) that are secured by mortgages are:

Address of security property	Name of lender and account number	Interest rate per annum	Minimum monthly repayment	Borrower	Amount owing or limit	Clearing from this loan?
Property 1		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
Property 2		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
Property 3		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

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 <i>e.g. name of bank, store, etc</i>	Credit type <i>e.g. MasterCard, Visa, etc</i>	Credit limit	Minimum monthly repayment	Borrower	Amount owing	Clearing from this loan?
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

My other loans, including personal loans, vehicle leases, hire purchase, etc are:

Name of lender <i>e.g. name of bank, finance company</i>	Credit type <i>e.g. personal loan, lease, HP</i>	Minimum monthly repayment	Borrower	Amount owing	Clearing from this loan?
		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

My other liabilities, including provisional taxation, HECS, guarantees on loans/leases, etc are:

Brief description of other liabilities	Minimum monthly repayment	Debtor/ Guarantor	Amount owing	Clearing from this loan?
	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

NOTE: THIS PAGE ONLY NEEDS TO BE COMPLETED AND FAXED TO US IF:

- You have submitted the application electronically and are not sending pages 4 to 9 inclusive.

Restricted Assessment Valuation

Restricted Assessment Valuation Details – Property 1

Property address

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:

Restricted Assessment Valuation Details – Property 2

Property address

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:

Restricted Assessment Valuation Details – Property 3

Property address

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:

Restricted Assessment Valuation Details – Property 4

Property address

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:

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;
 - (ii) administer or vary any lenders' mortgage insurance cover

Declarations & Authorities All People – continued

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 Broker's permitted agents, substitutes, successors or assigns) to be my/our authorised agent, with full authority to do all things in connection with giving and receiving information relevant to the Loan Application.
This may include, without limitation, receiving any notice or communication or reports on my/our behalf in connection with, or related to, credit worthiness. The Loan Application means this application for finance, and if this application for finance is approved will include any of my/our subsequent applications for an increase or top up to this loan. This authority will not be revoked unless I/we have first given the Lender seven days notice in writing.
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:

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

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

PREDISCLOSURE OF INFORMATION TO BE PROVIDED TO A GUARANTOR (if applicable)

If a Guarantee is to be taken as security, the Lender is required to provide the Guarantor with information about you (including financial information), to assist the Guarantor make an informed decision on whether to guarantee your loan. You can preview the information that we will provide the Guarantor. Please indicate (below) if you wish to preview the information that will be provided to Guarantor.

I would like to preview the information that the Lender will provide the Guarantor.

No Yes

Note: If you do not complete this section, the Lender will automatically provide the Guarantor with information about you (including financial information) without giving you the opportunity to preview the information.

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 11-13; 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.