

# MACQUARIE BANK MORTGAGE APPLICATION



- |   |   |
|---|---|
| <input type="checkbox"/> Full doc                           | <input type="checkbox"/> Low doc (Options loan only)                  |
| <input type="checkbox"/> New application (stand alone deal) | <input type="checkbox"/> Principal increase                           |
| <input type="checkbox"/> Variation                          | <input type="checkbox"/> Pre-approval (property yet to be determined) |

## Personal Details Applicant 1

<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor <i>(please tick one only)</i>
<input type="checkbox"/> Company director	<input type="checkbox"/> Trustee of trust <i>(please tick if applicable)</i>
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other <input type="text"/>
Surname	<input type="text"/>
First name	<input type="text"/>
Middle name/s	<input type="text"/>
Any other names known by <i>(if not applicable insert 'none')</i>	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/> Gender <input type="checkbox"/> Female <input type="checkbox"/> Male
Driver's licence no.	<input type="text"/>
Expiry date	<input type="text"/> / <input type="text"/> / <input type="text"/> Marital status <input type="text"/>
Residential address <i>(not PO Box)</i>	<input type="text"/>
Suburb	<input type="text"/> State <input type="text"/>
Postcode	<input type="text"/> Years there <input type="text"/>
<input type="checkbox"/> Remote area <i>(tick here if you live more than 250 km from the nearest urban centre with a population of more than 2,500)</i>	
Previous address <i>(if current less than 3 years)</i>	Years there <input type="text"/>
<input type="text"/>	
Suburb	<input type="text"/> State <input type="text"/> Postcode <input type="text"/>
Mailing address after settlement <i>(if different from above)</i>	<input type="text"/>
Suburb	<input type="text"/> State <input type="text"/> Postcode <input type="text"/>
Telephone (home)	Telephone (work)
<input type="text"/>	<input type="text"/>
Mobile	<input type="text"/>
Facsimile	<input type="text"/>
Email address	<input type="text"/>
Spouse's name	<input type="text"/>
Mother's maiden name	<input type="text"/>
Name of friend or relative not living with you	<input type="text"/>
Relationship	<input type="text"/>
Friend or relative's phone number	<input type="text"/>
No. of dependants <i>(please advise ages)</i>	<input type="text"/>
Do you have a Macquarie Bank credit card?	<input type="checkbox"/> Yes <input type="checkbox"/> No
For existing Macquarie clients your Access Code (MAC ID)	<input type="text"/>
Country of citizenship	<input type="text"/>

## Personal Details Applicant 2

<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor <i>(please tick one only)</i>
<input type="checkbox"/> Company director	<input type="checkbox"/> Trustee of trust <i>(please tick if applicable)</i>
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other <input type="text"/>
Surname	<input type="text"/>
First name	<input type="text"/>
Middle name/s	<input type="text"/>
Any other names known by <i>(if not applicable insert 'none')</i>	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/> Gender <input type="checkbox"/> Female <input type="checkbox"/> Male
Driver's licence no.	<input type="text"/>
Expiry date	<input type="text"/> / <input type="text"/> / <input type="text"/> Marital status <input type="text"/>
Residential address <i>(not PO Box)</i>	<input type="text"/>
Suburb	<input type="text"/> State <input type="text"/>
Postcode	<input type="text"/> Years there <input type="text"/>
<input type="checkbox"/> Remote area <i>(tick here if you live more than 250 km from the nearest urban centre with a population of more than 2,500)</i>	
Previous address <i>(if current less than 3 years)</i>	Years there <input type="text"/>
<input type="text"/>	
Suburb	<input type="text"/> State <input type="text"/> Postcode <input type="text"/>
Mailing address after settlement <i>(if different from above)</i>	<input type="text"/>
Suburb	<input type="text"/> State <input type="text"/> Postcode <input type="text"/>
Telephone (home)	Telephone (work)
<input type="text"/>	<input type="text"/>
Mobile	<input type="text"/>
Facsimile	<input type="text"/>
Email address	<input type="text"/>
Spouse's name	<input type="text"/>
Mother's maiden name	<input type="text"/>
Name of friend or relative not living with you	<input type="text"/>
Relationship	<input type="text"/>
Friend or relative's phone number	<input type="text"/>
No. of dependants <i>(please advise ages)</i>	<input type="text"/>
Do you have a Macquarie Bank credit card?	<input type="checkbox"/> Yes <input type="checkbox"/> No
For existing Macquarie clients your Access Code (MAC ID)	<input type="text"/>
Country of citizenship	<input type="text"/>

**Employment Details** *(if applicable)* Applicant 1

Name of current employer

Occupation

Employer ABN

Commencement date  /  /

Income (gross annual) \$

If less than 3 years, previous employer/s

Occupation

Length of service

Do you foresee any changes to your income that will **decrease** your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. pending retirement, work changes due to family circumstances, returning to study, etc)

No  Yes (please specify)

**Employment Details** *(if applicable)* Applicant 2

Name of current employer

Occupation

Employer ABN

Commencement date  /  /

Income (gross annual) \$

If less than 3 years, previous employer/s

Occupation

Length of service

Do you foresee any changes to your income that will **decrease** your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. pending retirement, work changes due to family circumstances, returning to study, etc)

No  Yes (please specify)

**Self Employment Details** *(if applicable)*

Name of business  ACN/ABN

Nature of business  ABN registration date  /  /  Years trading

Telephone  Facsimile  Mobile

Email address

Name of accountant's firm  Name of accountant

Telephone  Email address

Do you foresee any changes to your income that will **decrease** your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. pending retirement, work changes due to family circumstances, returning to study, etc)

No  Yes (please specify)

**Trust Details** *All trustees of a trust must be a borrower to the loan and complete the individual Personal Details section.*

Full name of trust

Type of trust  Country where trust was established

Trust's business activity/purpose

Full name of each beneficiary **or** provide details of the membership class/es *(if there are more beneficiaries provide details on a separate sheet)*

1.

2.

3.

4.

- Note:**
- **Individual trustees must complete the individual Personal Details section.**
  - **Corporate trustees must complete the Corporate Details section as well as the Personal Details section for all directors.**

## Corporate Details Complete if loan is to be in company name or is a corporate trustee

Borrower    Guarantor (please tick one only)   Type of company    Ltd    Pty Ltd    Other

Full name as registered with ASIC  ACN/ABN

Business activity  Telephone  Facsimile

Email address

Registered address

Suburb  State  Postcode

Principal place of business (if different from registered address)

Suburb  State  Postcode

**Note: Each and every director of a corporate borrower must complete the individual Personal Details section.**

Provide details of ALL individuals who are beneficial owners through one or more shareholdings of more than 25% of the company's issued capital

Shareholder 1. Full name  Residential address (not PO Box)   
 State  Postcode  Country

Shareholder 2. Full name  Residential address (not PO Box)   
 State  Postcode  Country

Shareholder 3. Full name  Residential address (not PO Box)   
 State  Postcode  Country

## Financial Position Completion is mandatory for all individual, corporate or trustee applicants

Every section of this statement must be completed. If a particular section is not applicable, write 'nil'. Use separate sheet if necessary.

ASSETS	Value	Monthly Income	LIABILITIES	Maximum Loan Limit	Monthly Payments	Financier	Tick if refinancing (✓)
Existing property (home)	\$ <input type="text"/>		Existing mortgage (home)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Rental property 1	\$ <input type="text"/>	\$ <input type="text"/>	Existing mortgage (other properties)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Rental property 2	\$ <input type="text"/>	\$ <input type="text"/>	Existing mortgage (other properties)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Rental property 3	\$ <input type="text"/>	\$ <input type="text"/>	Existing mortgage (other properties)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Savings	\$ <input type="text"/>	\$ <input type="text"/>	Personal loan or hire purchase	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Bank/account details	<input type="text"/>		Car lease	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Motor vehicle/s	\$ <input type="text"/>		Other debts (Store a/c, rates, taxes, HECS, etc)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Other assets (furniture, boat, jewellery, etc)	\$ <input type="text"/>		Existing credit card limits	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
	\$ <input type="text"/>		Margin Loan/ Other Loans	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Investments (funds, shares etc)	\$ <input type="text"/>	\$ <input type="text"/>	Current rent paid p/m (if applicable)		\$ <input type="text"/>		
Super	\$ <input type="text"/>	\$ <input type="text"/>					
<b>TOTAL</b>	<b>\$ <input type="text"/></b>	<b>\$ <input type="text"/></b>	<b>TOTAL</b>	<b>\$ <input type="text"/></b>	<b>\$ <input type="text"/></b>		

Are you a Guarantor for any other loan?  NO  YES (If YES provide details)

Do you foresee any material changes to your expenses that will decrease your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. interest only period finishing, honeymoon rate period ending, balloon payments, changes to family circumstances, etc.)

NO  YES (If YES provide details)

## Security Property Details *First property*

Investment  Owner occupied (*please tick one only*)

Address of property

Suburb  State  Postcode

Detached house  Duplex  Townhouse  Semi detached  Unit  Other

Purchase price (*if purchase only*) \$  OR Estimated market value (*if refinancing only*) \$

Name/s to be placed on title

Land size (*if >2ha*)  Construction contract amount \$

Additional construction costs \$  Total construction costs \$

Contact details to arrange valuation/access: Name

Telephone  Mobile

## Security Property Details *Second property*

Investment  Owner occupied (*please tick one only*)

Address of property

Suburb  State  Postcode

Detached house  Duplex  Townhouse  Semi detached  Unit  Land  Other

Purchase price (*if purchase only*) \$  OR Estimated market value (*if refinancing only*) \$

Name/s to be placed on title

Land size (*if >2ha*)  Construction contract amount \$

Additional construction costs \$  Total construction costs \$

Contact details to arrange valuation/access: Name

Telephone  Mobile

## Solicitor/Conveyancer Details

Firm name  Contact name  *Please print*

DX number  Telephone  Facsimile

Mailing address

Suburb  State  Postcode

Email

Settlement date  /  /  Finance due date  /  /

## Loan Document Delivery Nomination

Please send all copies of loan documents for execution to : (Only complete if address is different to residential address)

Address

Suburb  State  Postcode

Signature – Applicant 1

Signature – Applicant 2

Please note the following: 1. This nomination will only apply to borrower applicants. It will not apply to guarantors.  
2. By signing above, you understand that this nomination will only apply to your loan documents and excludes any other notices/documents that the Lender may provide to you under the National Credit Code.

# Loan Purpose Amount (Complete all sections in full where applicable)

**Loan Purpose / Funds required** (Tick appropriate box and specify loan details below)

<b>Purchase property/land</b>	\$	<input type="checkbox"/> Owner occupied	<input type="checkbox"/> Investment	<input type="checkbox"/> Bridging option
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(Please note original loan purpose)

<b>Refinance existing mortgage</b>	\$	<input type="checkbox"/> Home or domestic loan	<input type="checkbox"/> Property investment loan	<input type="checkbox"/> Other investment loan	<input type="checkbox"/> Business loan
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What is the reason for this refinance?

\$	<input type="checkbox"/> Home or domestic loan	<input type="checkbox"/> Property investment loan	<input type="checkbox"/> Other investment loan	<input type="checkbox"/> Business loan
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What is the reason for this refinance?

Please specify the original loan purpose and reason for the refinance

<b>Refinance other</b>	\$	<input type="text"/>
	\$	<input type="text"/>

**Other loan purpose/funds required**

Include construction costs here

\$	<input type="checkbox"/> Property improvement	<input type="checkbox"/> Miscellaneous property investment	<input type="text"/>
	<input type="checkbox"/> Construction		

\$	<input type="text"/>
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Other costs  
(Stamp duty/Legal/Other)

\$
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<b>Total funds required (a)</b>	\$
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**Funds available**

Genuine savings  (e.g. personal savings, equity from real estate or sale of shares/equities – evidence to be provided)

First Home Owners Grant	\$
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Deposit paid/equity	\$
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Other contributions <small>(please detail source of funds)</small>	\$	<input type="text"/>	<small>(evidence to be provided)</small>
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<b>Total funds available (b)</b>	\$
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<b>Net funds required (a-b)</b>	\$
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Lenders Mortgage Insurance estimate <small>(if applicable)</small>	\$
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Capitalise Lender's Mortgage Insurance\*  Yes  No

<b>Total loan amount</b>	\$
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\* Only applicable to loans where loan to valuation ratio is above 80%

## Package and Product Features

Note: Please select one of the four product/package features below. If you are requesting a bridging or low doc loan, please complete the Options section only.

### 1 Classic Loan (Basic)

**Account 1** Limit \$   Variable rate  Fixed rate  (max 5) yrs

**Repayment type:**  Principal and Interest  Interest only period 5 years

**Account 2** Limit \$   Variable rate  Fixed rate  (max 5) yrs

**Repayment type:**  Principal and Interest  Interest only period 5 years

#### Credit Card Option<sup>#</sup>

I would like to request the Macquarie Visa RateSaver Card<sup>#</sup> (issued in the name of Applicant 1)

Preferred credit limit<sup>##</sup> \$

I would also like to request an additional card on my credit card account for Applicant 2<sup>###</sup>:

Yes  No

### 2 Premium Loan\*\* (Offset)

**Account 1** Limit \$   Variable rate  Fixed rate  (max 5) yrs

**Repayment type:**  Principal and Interest  Interest only period 5 years  
 Offset account

**Account 2** Limit \$   Variable rate  Fixed rate  (max 5) yrs

**Repayment type:**  Principal and Interest  Interest only period 5 years

#### Optimum Package\*

I would like to request the Optimum Package\*, which includes:

- a Macquarie Visa Platinum Card<sup>#</sup> (issued in the name of Applicant 1)
- a reduction in the interest rate on my mortgage,
- waived settlement fee, and
- one free variation per year\*.

Preferred credit limit<sup>##</sup> \$

I would also like to request an additional card on my credit card account for Applicant 2:

Yes  No

No. I do not want the Optimum Package\* and understand that the interest rate on my mortgage will not be reduced.

\* Terms, conditions and limitations apply. For more information, refer to the Macquarie Optimum Package Terms and Conditions.

\*\* Additional sub accounts are available for Premium and Line of Credit loans after settlement. Please note that a fee may be payable.

<sup>#</sup> Approval is subject to Macquarie Card Services credit criteria. Terms and conditions, fees and charges apply and are available upon request. Your credit card will be made available shortly after settlement of your mortgage. Macquarie Card Services is a division of Macquarie Bank Limited which provides and administers credit. Existing Macquarie credit card holders will retain their existing cards, and these cards will be linked to the package with the card annual fee waived.

<sup>##</sup> Minimum credit limits apply. Actual credit limit granted will be determined by Macquarie Card Services based on Macquarie Card Services credit criteria.

<sup>###</sup> An annual fee currently \$10 for each additional card applies.

## Package and Product Features Continued

### 3 Line of Credit\*\*

**Account 1** Limit \$   Variable rate  Fixed rate  (max 5) yrs

**Repayment type:**  Principal and Interest (if selected, a second account must be opened)  
 Interest only period 5 years

**Account 2** Limit \$   Variable rate  Fixed rate  (max 5) yrs

**Repayment type:**  Principal and Interest  Interest only period 5 years

#### Optimum Package\*

I would like to request the Optimum Package\*, which includes:

- a Macquarie Visa Platinum Card# (issued in the name of Applicant 1)
- a reduction in the interest rate on my mortgage,
- waived settlement fee, and
- one free variation per year\*.

Preferred credit limit## \$

I would also like to request an additional card on my credit card account for Applicant 2:  Yes  No

No. I do not want the Optimum Package\* and understand that the interest rate on my mortgage will not be discounted.

**Additional product features for Premium and Line of Credit accounts:** A Cashcard may be requested by completing a Repayment Transaction Authority (RTA) form. This form will be provided with your loan documentation and must be returned to our panel solicitor. A deposit card and cheque book^ will be sent to you on settlement of your loan.

### 4 Options

Note: all Options loans will include an offset account.

**Account 1** Loan type  Full doc  Low doc  Bridging (please complete Bridging loans option below)

Limit \$   Variable rate  Fixed rate  (max 5) yrs

**Repayment type:**  Principal and Interest  Interest only period 10 years

**Account 2** Loan type  Full doc  Low doc  Bridging (please complete Bridging loans option below)

Limit \$   Variable rate  Fixed rate  (max 5) yrs

**Repayment type:**  Principal and Interest  Interest only period 10 years

#### Low doc Lenders Mortgage Insurance alternative

Where the low doc feature has been selected and the LVR is greater than 60 per cent and up to 70 per cent, you may choose not to pay Lenders Mortgage Insurance up front; however an increase of 0.25 percent will apply to the interest rate for the life of the loan.

Would you like to waive the LMI requirement and pay the added rate premium?  Yes  No

#### Bridging Loan details

Initial loan amount	Peak loan amount (including interest capitalisation amount)	End debit
\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

^ Cheque book not available on the Classic and Options accounts.

\* Terms, conditions and limitations apply. For more information, refer to the Macquarie Optimum Package Terms and Conditions.

\*\* Additional sub accounts are available for Premium and Line of Credit loans after settlement. Please note that a fee may be payable.

# Approval is subject to Macquarie Card Services credit criteria. Terms and conditions, fees and charges apply and are available upon request. Your credit card will be made available shortly after settlement of your mortgage. Macquarie Card Services is a division of Macquarie Bank Limited which provides and administers credit. Existing Macquarie credit card holders will retain their existing cards, and these cards will be linked to the package with the card annual fee waived.

## Minimum credit limits apply. Actual credit limit granted will be determined by Macquarie Card Services based on Macquarie Card Services credit criteria.

## Risk Insurance Declaration

Risk insurance is an important component of a sound financial management plan and should be considered when you take out a mortgage. If you are not already working with an insurance professional or financial planner, you may want to consider the service of a Macquarie Private Wealth<sup>^^</sup> financial adviser who can offer you a review of your risk insurance options.

As part of taking out a loan with Macquarie Bank we will arrange for a financial adviser from Macquarie Private Wealth to contact you to discuss your insurance needs.

Preferred day of call

Preferred time of call   am  pm

<sup>^^</sup> Macquarie Private Wealth's services are provided by Macquarie Equities Limited ABN 41 002 574 923 ("MEL") participant of Australian Securities Exchange Group, Australian Financial Services Licence No. 237504, 1 Shelley Street Sydney NSW 2000.

Preferred contact number

If you do not wish to be contacted by Macquarie Private Wealth in relation to your insurance needs, please tick the box below and sign where indicated.

I do not wish to be contacted for a review of my insurance needs.

Signature

## Declaration as to Purpose of Credit for your Mortgage (For Investment/Business loans only)

This declaration must be signed by all Borrowers for it to be effective. 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.

**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.

Borrower signature

Borrower name *Please print*

Date  /  /

Borrower signature

Borrower name *Please print*

Date  /  /

## Joint Borrower Nomination Form

This form may be signed by joint Borrowers who reside at the same address who wish to nominate one of them as the person who will receive notices and other documents relating to the loan, where allowed under the National Credit Code (so that they do not have to each receive their own copy of any notices and other documents).

Each borrower is separately entitled under the National Credit Code to receive a copy of any notice or other document under the National Credit Code.

By signing below, you give up the right to be provided with information direct from the credit provider or Macquarie Bank and nominate one of you to receive this information.

### Nomination

We nominate (full name of person nominated)

*Please print*

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

### Please note the following:

- Only sign below if you are both Borrowers who reside at the same address and both wish to nominate one of you.
- Only a person who is a Borrower may be the person nominated.
- Any Borrower who has signed this form can advise the credit provider or Macquarie Bank at any time in writing that they wish to cancel their nomination. Following any cancellation, the credit provider or Macquarie Bank will from then on provide each joint Borrower with their own separate copy of any notice or other document under the National Credit Code.
- This Nomination only applies to joint Borrowers. It will not apply to joint Guarantors unless required by legislation.

The notices and documents are to be sent to the following mailing address

Address

Suburb

State  Postcode

Email

Borrower signature

Borrower name *Please print*

Date  /  /

Borrower signature

Borrower name *Please print*

Date  /  /

# Privacy Act and General Consent

Privacy Act and General Consent – Permission to obtain, use and disclose personal (including credit) information.

The “Lender” of your mortgage account is the lender as will be named in your loan contract (and may be any other financier who at any time provides or has any interest in the credit).

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 is the Lender for Options loans.

Perpetual Limited ABN 86 000 431 827 is the Lender for Classic and Optimum Loans.

Macquarie Bank Limited – ABN 46 008 583 542 (“Macquarie”, as the issuer of your credit card account and as the Manager of your mortgage account).

The Applicant/s acknowledge that I/we have made an application for credit from Macquarie (for your credit card) or the Lender. The Guarantors, if applicable, acknowledge that I/we have offered to support the Applicants’ application for credit.

I/We by signing below in “Borrower’s/Guarantor’s Signature” agree that the Lender, Macquarie (as both credit card provider and Manager, unless stated otherwise) and the Lender’s Mortgage Insurers (and any of their agents, introducers, dealers or brokers, services providers, and any other financier who at any time provides or has any interest in the credit including other entities involved in any securitisation of the credit provided to you) can do any of the following at any time (now or in the future, within or outside of Australia):

- 1. Consumer and commercial credit information.** Access my/our application to seek and use personal, consumer and commercial credit information about me/us to assess an application for consumer credit or commercial credit, undertaking periodic reviews of your credit arrangements, manage your loan or the arrangements under which your loan is funded, and allow the credit reporting agency to create or maintain a credit information file about me/us (before, during or after the provision of credit to me/us).
- 2. Credit card accounts.** Macquarie may collect your personal details such as your name, current and previous address, date of birth, sex, driver’s licence number and occupation; and employment information such as your current or previous employer and your remuneration details; and personal information we generate about you, transaction and related details and rewards points and related information. Macquarie may disclose to the holder of an additional card on your account information relating to your account and its operation, including your account balance, the amount of credit available, the minimum payment due and transactions on your account.
- 3. Collection of overdue payments.** Seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us in respect of personal or commercial credit provided to me/us. The Lender, Macquarie and the Lender’s Mortgage Insurers are authorised to obtain reports from a credit reporting agency or other business that provided information about credit worthiness.
- 4. Provide information to credit reporting agencies.** Give to a credit reporting agency personal or commercial information. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that the Lender or Macquarie (as credit card issuer) is a current credit provider; payments which become overdue more than 60 days and for which action has commenced; advice that payments are no longer overdue; advice that cheques drawn (over \$100) have been dishonoured more than once; in specified circumstances that in the opinion of the Lender or Macquarie (as credit card issuer) there has been a serious credit infringement; advice that payments previously notified as unpaid are no longer overdue; that the credit provided has been discharged, and other information about credit standing, worthiness, history or capacity that the credit providers can disclose under the Privacy Act, including a credit report.
- 5. Provide information to a mortgage insurer.** To assess the risk of providing mortgage insurance, to assess the risk of default, as well as any variation or claim under the mortgage insurance and any other risk, including risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery and complying with legislative and regulatory requirements. For these purposes, the mortgage insurer may disclose personal information (including the fact that you are in default) about me/us to its related companies, the Lender, Macquarie, service providers, agents, contractors and external advisers, your referees including your employer, your legal and financial advisers, credit reporting agencies, rating agencies, payment system operators, reinsurers and government and regulatory bodies, other financial institutions, securitisers and credit providers.

- 6. Exchange of information between and to credit providers.** The Lender, the Lender’s Mortgage Insurers and Macquarie may exchange between themselves and may seek from and use or give to: any credit provider named in the credit application (including any other credit provider who has lent money on the same security) or by a credit reporting agency; another credit provider (including any other credit provider who has lent money on the same or another security); a mortgage manager or any organisation acting on behalf of the Lender or Macquarie involved in processing a credit application or managing a loan by or an account with the Lender or Macquarie, information about my/our credit arrangements. Further, if my/our application for credit is not approved Macquarie may provide my/our information to another credit provider who may be able to approve my/our application for credit and who may contact me/us regarding an application for credit. I/We also understand and agree that Macquarie may be paid and retain fees, margins and commission in respect of the credit arranged by Macquarie in consideration for its role as Mortgage Originator and Mortgage Manager.

I/We understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act 1988 (Cth).

- 7. Bankers Opinions.** I/We authorise the Lender or Macquarie to give to another credit provider and to receive an Opinion for purposes connected with my/our business, trade or profession.
- 8. Exchange of information with advisers.** Seek from and use or give to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to me/us any consumer or commercial credit information.
- 9. Provide information for securitisation.** Disclose any report or personal information about me/us to another person (including without limitation, any credit enhancer, funder, ratings agency) in connection with funding financial accommodation by means of an arrangement involving securitisation.
- 10. Provide information to guarantors.** Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us. The information may be given for the purpose of the proposed guarantor deciding whether to act as guarantor provider, and to keep the guarantor informed about the guarantee and credit facility.
- 11. Guarantors only:** Authority to obtain credit information about a guarantor. In accordance with section 18K(1)(c) of the Privacy Act, I/we authorise the Lender, the Lender’s Mortgage Insurers and Macquarie to obtain from a credit reporting agency, a credit report containing personal credit information about me/us to assess whether to accept me/us as guarantor for personal credit or commercial credit applied for, or provided to, the borrower/s named in this credit application.
- 12. AML/CTF Laws.** The Lender and Macquarie (as credit card issuer) are subject to Anti-Money Laundering and Counter-Terrorism Financing Act 2006, rules and other subordinate instruments (AML/CTF Laws). In making an application for credit you consent to the Lender and Macquarie (as credit card issuer or as Manager) collecting and disclosing in connection with AML/CTF Laws any of your Personal Information (as defined in the Privacy Act) we have.

In certain circumstances the Lender or Macquarie may be obliged to freeze or block an account where it is used in connection with Illegal Activities or suspected Illegal Activities. Freezing or blocking can arise as a result of the account monitoring that is required by AML/CTF Laws. If this occurs, the Lender and Macquarie are not liable to you for any consequences or losses whatsoever and you agree to indemnify the Lender and Macquarie if they are found liable to a third party in connection with the freezing or blocking of your account.

## Collection Statement

If you complete this application you may supply us with information which is personal information subject to the Privacy Act.

If you do not provide all of the information required in this application form (or incomplete or incorrect information) your application may not be able to be processed or accepted and the product or service you are seeking may not be provided to you. If you fail to provide this information you may not be able to make withdrawals from your loan account.

# Privacy Act and General Consent

## Use and disclosure of your personal information

Macquarie (as credit card issuer or as Manager) and the Lender treat your personal information as confidential and only disclose it to others where necessary. For example, your information is usually disclosed to funders, third party service providers (including relating to any associated rewards program in connection with the administration and delivery of the relevant program), organisations, related corporations, agents and contractors to whom functions in connection with the Lender's or Macquarie's products are outsourced and related services (including other Macquarie group companies), such as mailing and printing houses, to IT providers and to specialist advisers such as accountants and solicitors.

Other disclosures usually include your employer, next of kin and any person acting on your behalf, including your financial adviser, solicitor, agent, broker or accountant, to account holders and operators, card and PIN producers, loan statement producers, rating agencies, credit reporting agencies, insurers (insurance brokers or agents in connection with insurance relating to your account), retailers and card scheme organisations participating in the operation and administration of your credit card account, introducers, valuers, debt collection agencies, government authorities, to our rewards program service providers in connection with the administration and delivery of the rewards program, and as required or permitted by law. Your information may also be disclosed to entities related to Macquarie or the Lender, where its confidentiality is maintained at all times. Macquarie or the Lender does not sell, rent or trade your information.

Macquarie (as credit card issuer or as Manager) and the Lender may also use your information to:

- assess, monitor, audit, evaluate, process, ongoing account management and otherwise administer this product and related services (including credit card and credit card transactions);
- the administration and provision of services under any associated rewards program;
- risk management, modelling and research;
- assess your application and provide this product and related services that you have requested;
- conduct research or product development;
- development and marketing of products by us, our related corporations and strategic partners (unless you have asked us not to direct market to you), and to inform you about financial products and services that are related to those you have, as well as other products and services you may be interested in. These may be products and services of other entities related to Macquarie or the Lender, or other entities Macquarie or the Lender are associated with.

If you give us your email, telephone or mobile phone details, you agree that we may provide this information to you electronically.

We would like to use any relevant information collected in this application and in subsequent administration processes for future applications you may wish to make for other Macquarie Group products and/or services and related services, and to disclose this information to other members of the Macquarie Group for similar use. We will only use information collected for this purpose to the extent we are permitted to do so at law.

Please tick this box if you do not consent

If you do not wish to receive offers unrelated to products and services you have with Macquarie or the Lender, please contact Macquarie on 1800 007 722. This will not affect your subscription to any other communication you receive from Macquarie Group Limited.

## Information about other people

If you have given us information about another person, you agree that you have made or will immediately make that other person aware of that fact and that: (i) their information has been collected by us to process your application and administer your account (and, where that person is an Additional Cardholder, the information will be used in connection with the additional card), (ii) we may disclose that information to our agents and service providers, (iii) the information is accessible by contacting us via the details below and (iv) not providing that information may result in your application being rejected.

## Access to your personal information

You can contact Macquarie on 1800 007 722, or Genworth Privacy Officer on (02) 8248 2597 or Email: [privacyofficer@genworth.com](mailto:privacyofficer@genworth.com), or QBE Lenders Mortgage Insurance on 1300 367 764 and request access to (or correct) your personal information or the identity of any of the organisations listed here.

In normal circumstances, we will give you full access to your personal information, however there may be some legal or administrative reason to deny you access, in which case we will tell you of our reason.

You can obtain a copy of each of our privacy statement by requesting it from each of us.

I/We agree that if the Macquarie or the Lender approves the borrower/s application for credit and the Lender's Mortgage Insurers approve the application for insurance, this agreement remains in force until the credit facility covered by the borrower/s application ceases.

For further information about Macquarie or to view a copy of our privacy policy, please go to [www.macquarie.com.au](http://www.macquarie.com.au).

## Recording of telephone calls

Telephone calls may be recorded for training and verification purposes.

## Declaration relating to application for a Macquarie credit card

By signing the page below you confirm that:

1. You are an Australian resident aged 18 years or over;
2. You earn a minimum taxable income of \$50,000 p.a and have a good credit rating;
3. You agree to the Privacy Act and General Consent and Balance Transfer Terms and Conditions below;
4. You are liable for all debts incurred by an Additional Cardholder;
5. You authorise your employer/accountant to provide income details to Macquarie or its representatives for the purpose of assessing this application;
6. The application is for personal use;
7. The information you have given in this application is truthful and complete at the time of signing this application, including your financial information;
8. If any of your financial details change, including annual income and regular expenses, you must give Macquarie prompt notice of such changes. You acknowledge that Macquarie relies on this information being kept up to date and complete; and
9. If you applied for a Platinum card, after processing your request, Macquarie (as credit card issuer) may instead offer you a Macquarie Bank Gold Credit Card account; and
10. At the date of signing this application you are not aware of any future event or circumstance that will occur, or is likely to occur, that would have a negative impact on your financial position or credit rating.

## Balance Transfers Terms and Conditions

1. You will not be eligible for interest free days until the balance transfer amount is paid in full.
2. Macquarie Bank Card Services ("We") accept Balance Transfers ("BT") of \$500 or more from banks, other financial institutions and store cards, to transfer to your Macquarie Bank Credit Card Account ("Account"). Macquarie at all times reserves the right not to process your BT.
3. BTs from your Account to any other Macquarie account are excluded. Foreign currency BTs and BTs to offshore accounts are also excluded.
4. BTs will not be processed until you have activated your Account. We will transfer the balances specified by you to your Account, in full, subject to \$500 remaining in your available credit limit. Should your BT request exceed your available credit limit, we will contact you to receive further instructions to enable us to process your request.
5. Repayments to your Account are applied to BTs first and are treated as a Special Promotion under your Account Terms and Conditions, with balances subject to a lower interest rate being paid off first. BTs will attract interest from the date of transfer. BTs do not qualify for Reward points.
6. Please allow 5 days from the date your Account is activated for transfers to be finalised. You should continue to make payments on your other accounts, in accordance with their Terms and Conditions, until you receive a statement from them confirming that your account as been credited. We will not be responsible for any payments (overdue or otherwise) or any interest incurred on your other accounts. Any remaining balances on those accounts after the BT are your responsibility.
7. BT promotional interest rates are only valid for the period stipulated in the offer you have accepted.

## Disclaimer

Lender's Mortgage Insurers means QBE Lenders' Mortgage Insurance Limited, Level 21, 50 Bridge Street, Sydney NSW 2000, Tel: 1300 367 764 and Genworth Financial Mortgage Insurance Pty Limited (ABN 60 106 974 305) at 101 Miller Street, North Sydney, NSW 2060.

## Applicant Declaration Authority and Acknowledgement

Has legal action been instituted against you or the co-applicant for default under any credit contract within the last 5 years?

YES  NO

If YES, please provide details

Have you, or the co-applicant, ever had a judgement entered against you, been bankrupt, insolvent, assigned your estate for the benefit of creditors or entered into a scheme of arrangement with your creditors?

YES  NO

If YES, please provide details

## Borrower's Credit Card details *(mandatory)*

Please be aware that up to a maximum of \$600 will be charged to your credit card (and identified as "Macquarie Bank") in the event that the application does not proceed to settlement for any reason within 3 months of receipt of the application (even if your loan contract has been signed).

MasterCard  Visa Card Number

Name of Cardholder

Expiry Date

 /  / 

Amount: Up to \$600

Please sign

## Borrower's Signature

I/We the undersigned:

- supply the details contained in this application for the purpose of enabling Macquarie Bank to determine whether to grant me/us a loan.
- understand and acknowledge that the submission of this application does not imply any acceptance by Macquarie Bank to grant me/us a loan.
- understand that any decision of Macquarie Bank to accept this application is made in reliance on the information given by me/us in this application and that Macquarie Bank reserves the right to accept or refuse this application in its absolute discretion.
- authorise Macquarie Bank to make any inquiries in relation to this application Macquarie Bank considers necessary.
- hereby apply for the finance described herein to be secured by a mortgage on the property described herein and represent that all statements made in this application are true and made for the purpose of obtaining finance. Verification may be obtained from any source named herein.
- undertake that I/we will not knowingly do anything to put the Lender or Macquarie Bank in breach of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, rules and other subordinate instruments (AML/CTF Laws). I/we undertake to notify the Lender or Macquarie Bank if I/we are aware of anything that would put the Lender or Macquarie Bank in breach of AML/CTF Laws.
- if requested, undertake to provide additional information and assistance and comply with all reasonable requests to facilitate the Lender or Macquarie Bank's compliance with AML/CTF Laws in Australia or an equivalent overseas jurisdiction.
- undertake that I/we are not aware and have no reason to suspect that:
  - the money used to fund the loan is derived from or related to money laundering, terrorism financing or similar activities (Illegal Activities); and
  - proceeds of investment made in connection with this loan will fund illegal activities.
- further acknowledge that any adviser, broker, agent or other person who introduces the Borrower to Macquarie Bank is not an agent of Macquarie Bank and does not have the authority to bind Macquarie Bank or to vary the terms of the loan.
- understand and agree that up to a maximum of \$600 will be charged to the Credit Card listed in 'Borrower's Credit Card details' section, in the event that the application does not proceed to settlement for any reason before three months of receipt of the application by Macquarie Bank (even if I/we have signed a loan contract).
- confirm that I/we agree to the Privacy Act, General Consent and Collection Statement (attached to this application form).
- declare that by completing the 'package' section on page 5, I/we are requesting a Macquarie credit card be included with my/our mortgage.
- certify that the information we have provided in regards to our income and expenses is accurate and we do not know of any changes, other than those disclosed above, that would affect our ability to meet our obligations under the loan contract in the reasonable foreseeable future.
- **confirm and declare that all of the information provided as part of this application is true and correct even if the information is not in my/our own handwriting.**

Dated the day of

 /  / 

Signed by Applicant (1)

Guarantor (1)

Signed by Applicant (2)

Guarantor (2)

To be signed by each Applicant and each Guarantor. Attention is drawn to the fact that if any false information or statements have been made in this application, the applicants may be made subject to: (i) A penalty of imprisonment and/or fine (ii) Requirement to pay the full loan amount immediately on demand.

Other than Macquarie Bank Limited (also referred to as Macquarie Bank), any Macquarie Group entity noted in this document is not an authorised deposit-taking institution for the purposes of the Banking Act (Cth) 1959. That entity's obligations do not represent deposits or other liabilities of Macquarie Bank Limited and

Macquarie Bank Limited does not guarantee or otherwise provide assurance in respect of the obligations of that entity.

The disclaimer on this page applies to all pages of this document in whole or in part.

## AML-CTF Customer ID Checklist

### Completion of the next two pages is mandatory.

The introduction of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF) requires additional identification information from customers.

The following checklist **must** be completed by the *customer (you or your introducer)*.

**Please note: The processing of your application may be delayed where you, or your introducer do not provide this completed checklist and adequate identification documents.**

### Individuals (including Guarantors, Company Directors)

Please confirm the following has been completed on the application (**completion is mandatory**) and identification documents provided from either **A** or **B**.

#### Applicant 1

- full name, date of birth and residential address (cannot be P.O Box)
- customer's occupation or other business activities.
- A** An original or **certified** copy of one of the following:
  - a current Australian driver's licence containing a photograph of the person, or
  - an Australian passport not expired for 2 years or more, or
  - a current identification card issued by a state or territory that contains the date of birth and photograph of the card holder.
- B** **Foreign Documentation\*** – an original or **certified** copy of the following:
  - a foreign government, United Nations or United Nations agency issued passport.

#### Applicant 2

- full name, date of birth and residential address (cannot be P.O Box)
- customer's occupation or other business activities.
- A** An original or **certified** copy of one of the following:
  - a current Australian driver's licence containing a photograph of the person, or
  - an Australian passport not expired for 2 years or more, or
  - a current identification card issued by a state or territory that contains the date of birth and photograph of the card holder.
- B** **Foreign Documentation\*** – an original or **certified** copy of the following:
  - a foreign government, United Nations or United Nations agency issued passport.

**\*Where the document is not in English it must be accompanied by an English translation prepared by an accredited translator.**

Please note: You **must** include correctly **certified copies** of the identification documents with the application form where the introducer is not an authorised agent of the Lender to sight identity documents or where the introducer does not sight original identification documents'. (refer to 'How to provide Certified Documents' – page 13 of application).

### Company (Company Directors are to complete the individual's section)

Please confirm the following details have been completed on the application form: (**completion is mandatory**)

- company type confirmation
- full name of the company as registered by ASIC
- the ACN issued to the company
- the full address of the company's registered office
- the full address of the company's principal place of business
- the names of each director of the company (all company directors must to be a party to the loan)
- the nature of the company's business activity
- the name and address of each beneficial owner (>25% of issued capital).

### Trusts (all trustees of a trust must be borrower or guarantor to the loan and detailed on the loan application)

Please confirm the following details have been completed on the application form: (**completion is mandatory**)

- the full name of the trust
- the type of trust
- country where trust was established
- trust's business activity/purpose
- full name of each beneficiary.

#### For all trusts provide:

- a **certified** copy or **certified** extract of the trust deed.

Note: If the trustee is an individual please complete the individual's section or if the trustee is a company, please complete the company section.

**AML – CTF Declaration** to be completed by the customer (you or your introducer)

I, the undersigned, confirm and declare that all of the information on this checklist and certified copies of all documentation provided are true and correct.

**Applicant 1**

Signature

Name

Date

**Applicant 2**

Signature

Name

Date

**AML – CTF Identification Declaration** (to be completed by the loan introducer)

I,

confirm and declare that I have personally interviewed

and have sighted the following original identification documents:

Please list documents (tick relevant document)

- A current Australian driver's licence containing a photograph of the person
- An Australian passport not expired for 2 years or more
- A current identification card issued by a state or territory that contains the date of birth and photograph of the card holder
- A foreign government, United Nations or United Nations agency issued passport
- Any other Lender approved identification (Please specify):

and have sighted the following original identification documents:

Please list documents (tick relevant document)

- A current Australian driver's licence containing a photograph of the person
- An Australian passport not expired for 2 years or more
- A current identification card issued by a state or territory that contains the date of birth and photograph of the card holder
- A foreign government, United Nations or United Nations agency issued passport
- Any other Lender approved identification (Please specify):

Signature

Date

**How to provide Certified Documents**

To complete the customer identification process under Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF), certified copies of customer identification documents must be provided.

In order for documents to meet the certification requirements, a copy must be clearly authorised as a true copy of the original by an appropriate person. Each certified copy document must be certified separately and must show clearly:

- the words "certified true copy of the original";
- the signature of the certifying officer; and
- the name, address, contact telephone number, provider/registration number (if applicable) and profession of the certifying officer, legibly printed below the signature.

**Persons who may certify documents for the Lender include:**

- (1) a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described);
- (2) a judge of a court;
- (3) a magistrate;
- (4) a chief executive officer of a Commonwealth court;
- (5) a registrar or deputy registrar of a court;
- (6) a Justice of the Peace;
- (7) a notary public (for the purposes of the Statutory Declaration Regulations 1993);

- (8) a police officer;
- (9) an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
- (10) a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public;
- (11) an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955);
- (12) an officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993);
- (13) a finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993);
- (14) an officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees.
- (15) a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.
- (16) Limited agents specifically appointed by the Lender to verify identity on behalf of the Lender.

## Electronic Access and Redraw for Options

### Please note:

- You do not need to complete this section if you have not selected an Options loan.
- If you have selected an Options loan, this section is to be completed **for and by the applicants noted on page 1 of this application form only**. Please contact us if electronic access and redraw is required for anyone not noted in this application form.

### Phone and Internet Banking Personal Access Code Application

I/We wish to apply for Express Line (phone banking) and/or Online Banking (internet banking) to be linked to my/our Customer Number and those accounts I am/we are authorised to operate.

Please send me/us my/our 4-digit Personal Access Code (PAC) to enable me/us to use these services.

I/We require Online Banking

I/We require Express Line

### Customer Authorisation

By signing below I/we acknowledge and agree that:

- any one of the applicants listed below will singularly be able to authorise a redraw from the loan account(s);
- where I/we have nominated for phone and internet banking, that the Accessing Your Account Terms & Conditions will apply.

#### Applicant 1

Signature

Name

Date

#### Applicant 2

Signature

Name

Date