

Home Loan Application

Section 1: Agent details

(Agent name must correspond with specified Agent number)

Bank Reference Number

Agent number

First name

Last name

Head Group Name

Business address

State

Postcode

Business telephone number

Business fax number

Mobile number

Email address

Relationship Manager State

Broker Disclosure

- 1 I confirm all applicable requirements have been satisfied, including but not limited to the sighting of original documentation for all savings, income and FTRA identification evidence.
The following is only applicable where customers have requested a Streamline account and/or Gold or Platinum Credit Card.
- 2 I have not made any statements which were intended to influence or could reasonably be regarded as intending to influence the applicant in deciding whether to apply for a Streamline account and/or Gold or Platinum Credit Card.
- 3 I have not provided to the applicant for any financial product, advice or financial service within the meaning of Chapter 7 of the Corporations Act, as amended from time to time, on behalf of the Bank in relation to any Streamline account and/or Gold or Platinum Credit Card.

Agent signature

Date

Are all applicants First Home Buyers?

Yes

No

Number of Applicants

Applicant 1

First name

Middle names

Last name

Applicant 2

First name

Middle names

Last name

Company Name (attach Annexure for Company/Trust Home Loan form number COL2035)

Please note:

- Applicant/s and Guarantor/s name/s on the application must be identical as listed at Section 10A (Proof of Identity Details), on the Contract for Sale, the Certificate of Title and the Mortgage Documents (where applicable). Where a difference is noted, a Statutory Declaration must be obtained as supporting documentation.

Number of Guarantors

If Guarantor/s complete Sections 2, 3, 4, 5, 7, 10B and 11

Guarantor 1

First name

Middle names

Last name

Guarantor 2

First name

Middle names

Last name

Company Guarantor

Section 2: Application Details
 (You must be 18 years of age or over in order to apply for credit)

Company/Trust name and ABN (if applicable) (Note: Annexure for Company/Trust Home Loan required)

Applicant 1

Title
 Mr Mrs Miss Ms Other

Given names

Surname

Date of birth Sex
 Male Female

Marital status
 Single Married De facto
 Divorced Widowed Separated

Number of dependants Age of dependants
 dependants Dependant Dependant Dependant Dependant
 1 2 3 4

Driver's licence number

Applicant 2

Title
 Mr Mrs Miss Ms Other

Given names

Surname

Date of birth Sex
 Male Female

Marital status
 Single Married De facto
 Divorced Widowed Separated

Number of dependants Age of dependants
 dependants Dependant Dependant Dependant Dependant
 1 2 3 4

Driver's licence number

Residential Status

Owner Mortgaged Living with parents
 Boarding Renting

Residential Status

Owner Mortgaged Living with parents
 Boarding Renting

Residency Status

Citizen/Permanent Resident
 Non resident (specify country)
 Non resident - exempt from withholding tax

Residency Status

Citizen/Permanent Resident
 Non resident (specify country)
 Non resident - exempt from withholding tax

Current Residential Address

Building name Unit Street no.
 Street name Street type
 Suburb State Postcode
 Date moved in

Current Residential Address

Building name Unit Street no.
 Street name Street type
 Suburb State Postcode
 Date moved in

Current Mailing Address

(if different from residential address)

Building name Unit Street no.
 Street name Street type
 Suburb State Postcode

Current Mailing Address

(if different from residential address)

Building name Unit Street no.
 Street name Street type
 Suburb State Postcode

Section 2: Application Details – continued

Postal address after loan settlement

(if different from residential address)

Building name	Unit	Street no.
<input type="text"/>	<input type="text"/>	<input type="text"/>
Street name	Street type	
<input type="text"/>	<input type="text"/>	
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Postal address after loan settlement

(if different from residential address)

Building name	Unit	Street no.
<input type="text"/>	<input type="text"/>	<input type="text"/>
Street name	Street type	
<input type="text"/>	<input type="text"/>	
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Previous residential address

(if less than 2 years at current address)

Residential address

Building name	Unit	Street no.
<input type="text"/>	<input type="text"/>	<input type="text"/>
Street name	Street type	
<input type="text"/>	<input type="text"/>	
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date moved in	Date moved out	
<input type="text"/>	<input type="text"/>	

Previous residential address

(if less than 2 years at current address)

Residential address

Building name	Unit	Street no.
<input type="text"/>	<input type="text"/>	<input type="text"/>
Street name	Street type	
<input type="text"/>	<input type="text"/>	
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date moved in	Date moved out	
<input type="text"/>	<input type="text"/>	

Contact numbers (please tick preferred contact method)

Home phone number	Business phone number
<input type="text"/> <input type="checkbox"/>	<input type="text"/> <input type="checkbox"/>
Mobile	
<input type="text"/> <input type="checkbox"/>	
Email	
<input type="text"/> <input type="checkbox"/>	

Contact numbers (please tick preferred contact method)

Home phone number	Business phone number
<input type="text"/> <input type="checkbox"/>	<input type="text"/> <input type="checkbox"/>
Mobile	
<input type="text"/> <input type="checkbox"/>	
Email	
<input type="text"/> <input type="checkbox"/>	

Section 3: Employment Details

Applicant 1

Your employment details

Your occupation

*Date you commenced

*Required for all Employment Types including Home Duties, Unemployment, etc.

Employment type

PAYG Self employed Unemployed

Employer type

Private Public

Employment status

Full time Part time Contract

Temporary Casual Commission only

Seasonal Home Duties

Other

Applicant 2

Your employment details

Your occupation

*Date you commenced

*Required for all Employment Types including Home Duties, Unemployment, etc.

Employment type

PAYG Self employed Unemployed

Employer type

Private Public

Employment status

Full time Part time Contract

Temporary Casual Commission only

Seasonal Home Duties

Other

Your Income

Applicant 1

Applicant 2

	Applicant 1		Applicant 2	
	Gross Yearly income amount (before tax)	Gross Monthly amount	Gross Yearly income amount (before tax)	Gross Monthly amount
Base income	\$	\$	\$	\$
Regular overtime	\$	\$	\$	\$
Family payment	\$	\$	\$	\$
Pension type	\$	\$	\$	\$
Investment income	\$	\$	\$	\$
Rental income				
• Existing rental property/ies	\$	\$	\$	\$
• Expected rental on new property/ies	\$	\$	\$	\$
Other e.g. Commission (please specify)	\$	\$	\$	\$
Total income	\$	\$	\$	\$

Section 3: Employment Details – continued

Applicant 1

Employer's name

Work phone number

Employer address

Building name	Unit	Street no.
<input type="text"/>	<input type="text"/>	<input type="text"/>

Street name	Street type
<input type="text"/>	<input type="text"/>

Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Applicant 2

Employer's name

Work phone number

Employer address

Building name	Unit	Street no.
<input type="text"/>	<input type="text"/>	<input type="text"/>

Street name	Street type
<input type="text"/>	<input type="text"/>

Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

If less than 2 years at current employer, give previous employment details

Previous employer's name

Previous occupation

Work phone number

Employer address

Building name	Unit	Street no.
<input type="text"/>	<input type="text"/>	<input type="text"/>

Street name	Street type
<input type="text"/>	<input type="text"/>

Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Date you commenced	Date you left
<input type="text"/>	<input type="text"/>

Employment type

PAYG Self employed Unemployed

Employer type

Private Public

Employment status

Full time Part time Contract

Temporary Casual Commission only

Seasonal Home Duties

Other

If less than 2 years at current employer, give previous employment details

Previous employer's name

Previous occupation

Work phone number

Employer address

Building name	Unit	Street no.
<input type="text"/>	<input type="text"/>	<input type="text"/>

Street name	Street type
<input type="text"/>	<input type="text"/>

Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Date you commenced	Date you left
<input type="text"/>	<input type="text"/>

Employment type

PAYG Self employed Unemployed

Employer type

Private Public

Employment status

Full time Part time Contract

Temporary Casual Commission only

Seasonal Home Duties

Other

Note: If applicant/s have a second job and the income is required for this application, please photocopy this page to record information and provide with the application.

Section 4: Assets

Your Assets

Real Estate

Approximate value

Property 1					\$
Address	<input type="text"/>				<input type="text"/>
Registered Proprietor/s	<input type="checkbox"/> Appl 1	<input type="checkbox"/> Appl 2	<input type="checkbox"/> Joint	<input type="checkbox"/> Other	<input type="text"/>
Date Property Purchased	<input type="text"/>				
Property 2					\$
Address	<input type="text"/>				<input type="text"/>
Registered Proprietor/s	<input type="checkbox"/> Appl 1	<input type="checkbox"/> Appl 2	<input type="checkbox"/> Joint	<input type="checkbox"/> Other	<input type="text"/>
Date Property Purchased	<input type="text"/>				
Property 3					\$
Address	<input type="text"/>				<input type="text"/>
Registered Proprietor/s	<input type="checkbox"/> Appl 1	<input type="checkbox"/> Appl 2	<input type="checkbox"/> Joint	<input type="checkbox"/> Other	<input type="text"/>
Date Property Purchased	<input type="text"/>				

Motor vehicles

Make/model/year	Appl 1	Appl 2	Appl 3	Other	
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

Savings/investment accounts

Name of institution	BSB	Account number	
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> Appl 1	<input type="checkbox"/> Appl 2	<input type="checkbox"/> Joint	<input type="checkbox"/> Other
Name of institution	BSB	Account number	
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> Appl 1	<input type="checkbox"/> Appl 2	<input type="checkbox"/> Joint	<input type="checkbox"/> Other
Name of institution	BSB	Account number	
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> Appl 1	<input type="checkbox"/> Appl 2	<input type="checkbox"/> Joint	<input type="checkbox"/> Other

Investments (Bonds, shares, debentures etc)

Type of investment	Name of institution	
<input type="checkbox"/> Appl 1	<input type="checkbox"/> Appl 2	<input type="checkbox"/> Joint
<input type="checkbox"/> Other	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Deposit paid on the property being purchased

<input type="checkbox"/> Appl 1	<input type="checkbox"/> Appl 2	<input type="checkbox"/> Joint	<input type="checkbox"/> Other	<input type="text"/>	\$ <input type="text"/>
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Insured value of home contents

<input type="checkbox"/> Appl 1	<input type="checkbox"/> Appl 2	<input type="checkbox"/> Joint	<input type="checkbox"/> Other	<input type="text"/>	\$ <input type="text"/>
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Current face value of superannuation

Name of Institution	<input type="checkbox"/> Appl 1	<input type="checkbox"/> Appl 2	<input type="checkbox"/> Joint	
<input type="text"/>	<input type="checkbox"/> Other	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Other (please specify type of asset, e.g. boat, caravan etc)

Asset type	<input type="checkbox"/> Appl 1	<input type="checkbox"/> Appl 2	<input type="checkbox"/> Joint	
<input type="text"/>	<input type="checkbox"/> Other	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Total assets

\$

Section 5: Liabilities

Your liabilities

Existing mortgages

Account number	Limit (if equity loan)	Total amount owing
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Property 1

Appl 1 Appl 2 Joint Lender's name

Other

Account number	Limit (if equity loan)	Total amount owing
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Property 2

Appl 1 Appl 2 Joint Lender's name

Other

Account number	Limit (if equity loan)	Total amount owing
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Property 3

Appl 1 Appl 2 Joint Lender's name

Other

Credit cards/ store cards/ Personal lines of credit/ overdrafts

Account number	Limit	Total amount owing
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Appl 1 Appl 2 Joint Issuer/lender

Other

Account number	Limit	Total amount owing
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Appl 1 Appl 2 Joint Issuer/lender

Other

Account number	Limit	Total amount owing
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Appl 1 Appl 2 Joint Issuer/lender

Other

Account number	Limit	Total amount owing
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Appl 1 Appl 2 Joint Issuer/lender

Other

Personal loans/ leasing

Account number	Total amount owing
<input type="text"/>	\$ <input type="text"/>

Lender's name

Appl 1 Appl 2 Joint Other

Debts guaranteed by you

Appl 1 Appl 2 Joint Lender's name

Other

Rent or board

Appl 1 Appl 2 Joint Other

Child maintenance

Appl 1 Appl 2 Joint Other

Other (please specify e.g. Taxation, HECS)

Description

Appl 1 Appl 2 Joint Other

Total

Your commitments

Indicate if payment will cease if this loan application is approved

Monthly amount	To cease
\$ <input type="text"/>	<input type="checkbox"/>

\$ <input type="text"/>	<input type="checkbox"/>
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\$ <input type="text"/>	<input type="checkbox"/>
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\$ <input type="text"/>	<input type="checkbox"/>
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\$ <input type="text"/>	<input type="checkbox"/>
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\$ <input type="text"/>	<input type="checkbox"/>
-------------------------	--------------------------

\$ <input type="text"/>	<input type="checkbox"/>
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\$ <input type="text"/>	<input type="checkbox"/>
-------------------------	--------------------------

\$ <input type="text"/>	<input type="checkbox"/>
-------------------------	--------------------------

\$ <input type="text"/>	<input type="checkbox"/>
-------------------------	--------------------------

\$ <input type="text"/>	<input type="checkbox"/>
-------------------------	--------------------------

\$ <input type="text"/>	<input type="checkbox"/>
-------------------------	--------------------------

Total

\$ <input type="text"/>	<input type="checkbox"/>
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Section 6: Loan Details

Loan Options

	Loan 1	Loan 2	Loan 3
Product name (if other, state product name in full)	Owner occupied <input type="checkbox"/>	Owner occupied <input type="checkbox"/>	Owner occupied <input type="checkbox"/>
	Investment <input type="checkbox"/>	Investment <input type="checkbox"/>	Investment <input type="checkbox"/>
	Fixed Rate <input type="checkbox"/>	Fixed Rate <input type="checkbox"/>	Fixed Rate <input type="checkbox"/>
	Standard Variable Rate <input type="checkbox"/>	Standard Variable Rate <input type="checkbox"/>	Standard Variable Rate <input type="checkbox"/>
	6 Month Discounted <input type="checkbox"/>	6 Month Discounted <input type="checkbox"/>	6 Month Discounted <input type="checkbox"/>
	12 Month Discounted <input type="checkbox"/>	12 Month Discounted <input type="checkbox"/>	12 Month Discounted <input type="checkbox"/>
	1 Year Guaranteed <input type="checkbox"/>	1 Year Guaranteed <input type="checkbox"/>	1 Year Guaranteed <input type="checkbox"/>
	Line of Credit	Line of Credit	Line of Credit
	Reference Rate <input type="checkbox"/>	Reference Rate <input type="checkbox"/>	Reference Rate <input type="checkbox"/>
	Residential Equity Rate <input type="checkbox"/>	Residential Equity Rate <input type="checkbox"/>	Residential Equity Rate <input type="checkbox"/>
	Standard Rate Saver <input type="checkbox"/>	Standard Rate Saver <input type="checkbox"/>	Standard Rate Saver <input type="checkbox"/>
	3 Year Special <input type="checkbox"/>	3 Year Special <input type="checkbox"/>	3 Year Special <input type="checkbox"/>
	Equity Advantage <input type="checkbox"/>	Equity Advantage <input type="checkbox"/>	Equity Advantage <input type="checkbox"/>
	(attach additional information form RL54)	(attach additional information form RL54)	(attach additional information form RL54)
	Other <input type="checkbox"/>	Other <input type="checkbox"/>	Other <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	

What is the purpose of the loan?

	Loan Purpose Amount (Loan 1)	Loan Purpose Amount (Loan 2)	Loan Purpose Amount (Loan 3)
To build a home	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
To buy land	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Off the Plan purchase	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
To buy a new House (under 1 year old)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
To buy a new Unit, Villa or Townhouse (under 1 year old)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
To buy an existing House (over 1 year old)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
To buy an existing Unit, Villa or Townhouse (over 1 year old)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
To buy a home (type not yet known) - Home Seeker/ Pre-Approval	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
To finance home improvement	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Debt consolidation	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Personal borrowings e.g. car/ boat/holiday	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
To refinance existing loan/s	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Details of loan/s to be refinanced

Existing lender	<input type="text"/>	<input type="text"/>	<input type="text"/>
BSB	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>	<input type="text"/>
Loan balance	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Section 6: Loan Details – continued

	Loan 1	Loan 2	Loan 3
Existing loan amount	\$ <input style="width:90%;" type="text"/>	\$ <input style="width:90%;" type="text"/>	\$ <input style="width:90%;" type="text"/>
New loan amount	\$ <input style="width:90%;" type="text"/>	\$ <input style="width:90%;" type="text"/>	\$ <input style="width:90%;" type="text"/>
Proposed total loan amount	\$ <input style="width:90%;" type="text"/>	\$ <input style="width:90%;" type="text"/>	\$ <input style="width:90%;" type="text"/>
Interest rate (incl. discounts/margins)	<input style="width:90%;" type="text"/> %	<input style="width:90%;" type="text"/> %	<input style="width:90%;" type="text"/> %
Fixed rate/Discounted rate period	<input style="width:90%;" type="text"/> years	<input style="width:90%;" type="text"/> years	<input style="width:90%;" type="text"/> years
Interest only period	<input style="width:90%;" type="text"/> years	<input style="width:90%;" type="text"/> years	<input style="width:90%;" type="text"/> years
Line of Credit margin (if applicable)	<input style="width:90%;" type="text"/> %	<input style="width:90%;" type="text"/> %	<input style="width:90%;" type="text"/> %
Loan term	<input style="width:90%;" type="text"/> years	<input style="width:90%;" type="text"/> years	<input style="width:90%;" type="text"/> years
Instalment frequency (Note: Interest Only payments can only be made monthly, or Yearly for Interest In Advance)	W <input type="checkbox"/> F <input type="checkbox"/> M <input type="checkbox"/> Y <input type="checkbox"/>	W <input type="checkbox"/> F <input type="checkbox"/> M <input type="checkbox"/> Y <input type="checkbox"/>	W <input type="checkbox"/> F <input type="checkbox"/> M <input type="checkbox"/> Y <input type="checkbox"/>
Repayment amount	Minimum <input type="checkbox"/> or \$ <input style="width:60%;" type="text"/>	Minimum <input type="checkbox"/> or \$ <input style="width:60%;" type="text"/>	Minimum <input type="checkbox"/> or \$ <input style="width:60%;" type="text"/>
Repayment options (Note: Interest in Advance is only available on Interest Only, Fixed Rate, Investment Home Loans)	P and I <input type="checkbox"/> Interest only <input type="checkbox"/> Interest in Advance <input type="checkbox"/>	P and I <input type="checkbox"/> Interest only <input type="checkbox"/> Interest in Advance <input type="checkbox"/>	P and I <input type="checkbox"/> Interest only <input type="checkbox"/> Interest in Advance <input type="checkbox"/>
Features			
Top Up	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
BSB	<input style="width:90%;" type="text"/>	<input style="width:90%;" type="text"/>	<input style="width:90%;" type="text"/>
Account number	<input style="width:90%;" type="text"/>	<input style="width:90%;" type="text"/>	<input style="width:90%;" type="text"/>
Low Doc Loan (applies to all)	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
Rate Lock (complete and attach the Personal Loan/Home Loan Direct Debit Request (DDR) Service Agreement)	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
Credit Card required (complete Section 13)	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
Bridging	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
Guarantor Support - Security	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
Guarantor Support - Servicing	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
Guarantor Support - Sec/Serv	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
Immediate Family	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
Discounts			
Package type	<input style="width:90%;" type="text"/>		Existing Package Yes <input type="checkbox"/>
Total Footings	\$ <input style="width:90%;" type="text"/>		
Package holder	First name <input style="width:90%;" type="text"/>	Surname <input style="width:90%;" type="text"/>	
MAV Discount to apply	<input style="width:90%;" type="text"/> %	<input style="width:90%;" type="text"/> %	<input style="width:90%;" type="text"/> %
Special campaign	<input style="width:90%;" type="text"/> %	<input style="width:90%;" type="text"/> %	<input style="width:90%;" type="text"/> %
RM approved rate	<input style="width:90%;" type="text"/> %	<input style="width:90%;" type="text"/> %	<input style="width:90%;" type="text"/> %
RM approved est fee	\$ <input style="width:90%;" type="text"/>	\$ <input style="width:90%;" type="text"/>	\$ <input style="width:90%;" type="text"/>

Section 6: Loan Details – continued

	Loan 1	Loan 2	Loan 3
Other			
Bulk Reduction amount	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Bulk Reduction date	<input type="text"/>	<input type="text"/>	<input type="text"/>
Progress Payment	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
Repayment method	*New Line of Credit, Streamline Account or Streamline Overdraft <input type="checkbox"/>	*New Line of Credit, Streamline Account or Streamline Overdraft <input type="checkbox"/>	*New Line of Credit, Streamline Account or Streamline Overdraft <input type="checkbox"/>
(*Where New Line of Credit, Streamline Account or Streamline Overdraft is selected, complete Section 12)	Existing Commonwealth Bank account (not a passbook account) <input type="checkbox"/>	Existing Commonwealth Bank account (not a passbook account) <input type="checkbox"/>	Existing Commonwealth Bank account (not a passbook account) <input type="checkbox"/>
	Name <input type="text"/>	Name <input type="text"/>	Name <input type="text"/>
	BSB number <input type="text"/>	BSB number <input type="text"/>	BSB number <input type="text"/>
	Account number <input type="text"/>	Account number <input type="text"/>	Account number <input type="text"/>
	Other, please specify <input type="checkbox"/>	Other, please specify <input type="checkbox"/>	Other, please specify <input type="checkbox"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Existing Bank account (not a passbook account) <input type="checkbox"/>	Existing Bank account (not a passbook account) <input type="checkbox"/>	Existing Bank account (not a passbook account) <input type="checkbox"/>
	Name <input type="text"/>	Name <input type="text"/>	Name <input type="text"/>
	BSB number <input type="text"/>	BSB number <input type="text"/>	BSB number <input type="text"/>
	Account number <input type="text"/>	Account number <input type="text"/>	Account number <input type="text"/>
Apply fees/charges to loan			
Establishment fee	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Lenders' Mortgage Insurance	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Rate Lock	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Transfer Stamp Duty	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Registration fees	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Mortgage Stamp Duty	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Section 7: Security

Property to be used as security for the loan

Full description of property (include state and postcode) (If your loan is being split, please tick which loan/s are to be secured by which property/ies)

Property 1 Loan 1 Loan 2 Loan 3
Building name Unit Street no. Street name Street type

--	--	--	--	--

Suburb State Postcode Title particulars# Volume/Folio or Lot and DP or Folio Identifier number

--	--	--	--

Registered Owners/Proprietors (*name to appear on Certificate of Title)

--

Access contact name Contact phone number Mobile

--	--	--

Contract type Applicant Agent/Vendor Tenant

Property usage Owner occupied Investment

Property zoning Residential Rural

Where zoning is residential, which of the following property types best describes the property:

Semi detached house New strata title unit Terrace Duplex Vacant land

Fully detached house Strata title unit Townhouse Serviced apt Studio warehouse apt

Where zoning is rural, which of the following property types best describes the property:

Rural residential Income producing Rural life

Property 2 Loan 1 Loan 2 Loan 3
Building name Unit Street no. Street name Street type

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Suburb State Postcode Title particulars# Volume/Folio or Lot and DP or Folio Identifier number

--	--	--	--

Registered Owners/Proprietors (*name to appear on Certificate of Title)

--

Access contact name Contact phone number Mobile

--	--	--

Contract type Applicant Agent/Vendor Tenant

Property usage Owner occupied Investment

Property zoning Residential Rural

Where zoning is residential, which of the following property types best describes the property:

Semi detached house New strata title unit Terrace Duplex Vacant land

Fully detached house Strata title unit Townhouse Serviced apt Studio warehouse apt

Where zoning is rural, which of the following property types best describes the property:

Rural residential Income producing Rural life

Property 3 Loan 1 Loan 2 Loan 3
Building name Unit Street no. Street name Street type

--	--	--	--	--

Suburb State Postcode Title particulars# Volume/Folio or Lot and DP or Folio Identifier number

--	--	--	--

Registered Owners/Proprietors (*name to appear on Certificate of Title)

--

Access contact name Contact phone number Mobile

--	--	--

Contract type Applicant Agent/Vendor Tenant

Property usage Owner occupied Investment

Property zoning Residential Rural

Where zoning is residential, which of the following property types best describes the property:

Semi detached house New strata title unit Terrace Duplex Vacant land

Fully detached house Strata title unit Townhouse Serviced apt Studio warehouse apt

Where zoning is rural, which of the following property types best describes the property:

Rural residential Income producing Rural life

Section 7: Security – continued

Valuation Details

For each of the properties listed above, please record the source documentation used (e.g. Purchase price/Owners estimated value, Contract for Sale (Contract Note (VIC), Offer and Acceptance (WA)), Letter from Solicitor/Conveyancer, Valuer General's Valuation)

	Source document	Date of Document	Value	LVR	Support available
Property 1	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	\$ <input type="text"/>
Property 2	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	\$ <input type="text"/>
Property 3	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	\$ <input type="text"/>
Total	<input type="text"/>		\$ <input type="text"/>		\$ <input type="text"/>
Bank Liability against this Security	<input type="text"/>				\$ <input type="text"/>
L.V.R.	<input type="text"/>				<input type="text"/> %

Note: Where the Loan to Valuation Ratio (LVR) is more than 80%, Lenders' Mortgage Insurance (LMI) is required.

Section 8: Funding

Funding Summary

Your cost of purchase or refinance

Purchase price or refinance amount \$

Other debts being refinanced/other costs \$

\$

\$

Cost of construction/home improvements \$

Agent to complete (fee type and payment source)

Establishment fee Pay from loan account \$

Lender's Mortgage Insurance Premium and Stamp Duty Pay from loan account \$

LMI Arrangement fee Pay from loan account \$

Additional Security fee Pay from loan account \$

Security Guarantee fee Pay from loan account \$

Settlement Attendance fee Paid from loan account \$

Rate Lock fee Pay from related account \$

Agent fees To be disbursed at Settlement \$

Legal fees Paid

To be disbursed at Settlement \$

Government stamp duty on transfer of property Paid

Yet to be paid

Pay from loan account prior to settlement

To be disbursed at Settlement \$

Government stamp duty on mortgage Pay from account

Pay from loan account \$

Mortgage registration fees Pay from account

Pay from loan account \$

Other costs Paid

Pay from account

Pay from loan account \$

Total cost \$

Your contribution to purchase or refinance

First Home Owners' Grant Scheme \$

Net proceeds from sale of property \$

Deposit paid \$

Cash/savings \$

Gift \$

Other loans (specify source)

\$

\$

Other funds (specify source)

\$

\$

Total applicant/s contribution \$

Total loan amount requested \$

Total funds available (should at least equal Total cost) \$

Have you provided evidence that funds are available for completion of the purchase? Yes

Yes

Mortgage Interest Saver Account (MISA)

A Mortgage Interest Saver Account can reduce the amount of interest charged on your home loan. The balance of MISA is set-off daily against the amount you owe on your home loan, thereby reducing the amount of interest you pay. MISA with full set off is available for Standard Variable Rate loans including 1 Year Guaranteed and 12 Month Discounted Variable Rates. MISA with partial set off is available on Fixed Rate Loans. **MISA is not available on Rate Saver Loans.**

Yes, I/we wish to receive an information brochure and application form for a MISA.

Credit Card Autopay

We can arrange for a Credit Card Autopay facility to be set up on your Colonial Line of Credit or Commonwealth Bank Streamline Account. This will allow you the convenience of having your credit card bill automatically paid from your nominated account.

Yes, I/we wish to receive an application form for the Credit Card Autopay facility.

Section 9: Agent Checklist

Solicitor's details

Acting for self Solicitor Licensed Conveyance/Settlement Agent (WA)

Name

Address

Postcode

Business phone number

Facsimile number

Loan offer document to be sent to Customer Agent Solicitor To be collected at LPC

Is a Property Settlement required? No Yes approximate settlement date

Is a simultaneous settlement to apply for all loans included in this application? No Yes

Bank use only – To be completed by Processing Area

Applicant 1 CIF number

Applicant 2 CIF number

Administration cost centre

Section 10A: Acknowledgement and Consent Proof of Identity Details (Borrowers)

Application for credit by

In this Document:-

- “I”, “me” and “my”, includes individual borrowers, partners in a partnership and directors of corporate borrowers;
- “you”, “your” and “yours” means Commonwealth Bank of Australia ABN 48 123 123 124;
- the singular includes the plural; references to legislation include all consolidations, amendments, re-enactments or replacements of, any Act or regulations.

Continuing Authority – Borrowers and Directors of Corporate Borrowers

All consents, acknowledgements and authorities in this Acknowledgement and Consent remain in force to cover this and any other application by me (either by myself or with others – including persons who have not signed this form). It continues for so long as you provide credit to me or my company under any facility.

PART 1 - Personal Information Generally Personal Borrowers – Collection, Use and Disclosure of Personal Information

I acknowledge that:-

- you collect personal information so that you may provide me with the products and services I request, as well as marketing information on products and services offered by the Commonwealth Bank Group and its affiliated products/service providers; and external product/service providers for whom the Bank acts as agent;
- if I have given you my e-mail or mobile phone details, marketing information on those products and services may be provided to me electronically;
- the law can require you to collect personal information – eg to identify persons who open or operate accounts;
- if I provide you with incomplete or inaccurate information, I may not be able to obtain from you the products or services I am seeking;
- the Privacy Act permits you to disclose my personal information to other members of the Commonwealth Bank Group, enabling the Group to have an integrated view of its customers;
- you may be permitted or obliged to disclose information by law, eg under court order or statutory notices;
- you will send information overseas if that is necessary to complete a transaction, or if you outsource functions using overseas agents or contractors;
- I can find out more about your personal information handling policies by going to your Privacy Policy Statement at www.commbank.com.au.

I authorise you to communicate my personal information to my brokers, agents, advisers, as well as valuers and insurers and organisations to whom you outsource certain functions.

I acknowledge that your agents are bound by confidentiality arrangements and may only use my personal information for your purposes.

PART 2 – Credit Information Acknowledgements and Authorisations

If I am attending on behalf of a number of applicants or a number of directors of a corporate applicant, I certify that I have the authority of the other applicant/s named in the loan application to consent to you obtaining credit checks on all of us.

I also confirm that I will inform each other applicant that their personal information may be disclosed to a credit reporting agency.

Credit Reporting Agencies (“Agencies”)

If I am a personal borrower I authorise you and your agents to give and receive personal and credit information (including commercial credit information) from Agencies which relates to my application for personal or commercial credit and which may be used for:-

- identifying me;
- assessing my application for personal or commercial credit;
- collecting overdue payments;
- assessing whether to authorise a large credit transaction outside of my normal transactional activities;
- the provision or management of securitised loans;
- assisting me to avoid defaulting on my credit obligations.

I also authorise you to notify Agencies that you are a credit provider to me as well as:-

- of overdue payments in excess of 60 days and cheques of mine which you have dishonoured more than once;
- the fact that I may have committed a serious credit infringement;
- that credit you provided me has been discharged.

Other Credit Providers

If I am a personal borrower or a Director of a corporate borrower, I authorise you to give to and obtain information about me or my company’s personal or commercial credit arrangements from credit providers who are:-

- named in an application of mine (or my company’s) to you for credit;
- participants in a securitisation scheme in which you are involved;
- agents of yours;
- named in a personal or commercial credit report concerning me or my company issued by an Agency.

I understand this information can include credit information of any kind and I acknowledge that the information may be given or used for the following:-

- assessing applications for finance;
- averting default on credit obligations and assessing the situation if such default is made;
- notifying defaults;
- the provision or management of securitised loans.

I also authorise you to give and receive bankers’ opinions relating to me or my company’s business or profession.

Disclosure to Guarantors

If I am a personal borrower or Director of a corporate borrower, I authorise you to provide to any guarantor any information or documents of any kind concerning the creditworthiness, credit history, credit capacity and credit standing of me or my company. These include as regards the facility to be guaranteed (“Facility”):-

- a copy of the contract for the Facility and the final letter of offer;
- details of conditions set out in any earlier version of that letter which may have already been met;
- any related credit report from a credit reporting Agency;
- any financial accounts or statements of financial position given to you within the previous two years;
- the latest statement of account; and
- any notice of demand given by you within the last two years with which has not been complied with to your satisfaction.

I also authorise you to provide to the Guarantor any other information regarding the Facility (as well as any facility to be refinanced by the Facility) that the Guarantor may reasonably require; and advice as to whether the Facility will be cancelled if the Guarantee is not provided.

Disclosures to Insurers

I authorise you to give my personal information to trade insurers and mortgage insurers, who may use or disclose my personal information in accordance with the Privacy Act.

Section 10A: Acknowledgement and Consent Proof of Identity Details (Borrowers) – continued

Disclosures to Agents

I authorise the persons named below (and all other persons named as applicants in my credit application) to give to and/or receive from you any record or personal information about me in connection with the processing and accepting of any application to you for credit and/or the subsequent management of the credit provided.

Name of Authorised Person/s (eg solicitor/accountant/broker, but **not** real estate agents or builders)

PART 3 – Verification of Details and Access

Verification of Details and Access to Personal Information - All Parties

I acknowledge that you verify the identity of natural persons via the collection of personal information (including company searches). I authorise and consent to you obtaining personal information about me to verify my personal details. I also acknowledge that I may (subject to permitted exceptions) access my personal information by contacting Customer Relations, Commonwealth Bank Group, Reply Paid 41, Sydney NSW 2001 and that charges may apply for such access.

Important Notices

Commonwealth Awards Important Notes

- Commonwealth Bank Awards is only available on Commonwealth Standard, Gold, Platinum and World Vision Visa Credit Cards with the option of up to 55 days interest free only (excludes MasterCard Affinity, Vista Affinity, Golf Card, all Commonwealth Bank Business Card Options, MasterCard BusinessCard, Mobil and Dulux Trade Cards and any Credit Cards on the Commonwealth Bank Reward Program).
- We will provide to our contractors or agents, for the single purpose of administering the Commonwealth Awards program, personal information and transaction details relating to the Credit Card appropriate for the calculation of the points and bonus points and the administration of the Commonwealth Awards program.
- Full terms and conditions for the Commonwealth Awards program are available on request by calling the Commonwealth Awards Service Centre between 8am and 8pm, Monday to Friday on 13 16 61.

Balance Transfer on Credit Cards

A Balance Transfer is when an amount owing on your other Australian issued Credit Card is moved to your Commonwealth Bank Credit Card following the submission and successful processing of your request form.

I acknowledge that:

- the maximum amount I can transfer is the amount of available credit on my Commonwealth Bank Credit Card;
- the minimum amount I can transfer is \$500;
- the maximum number of balance transfers I can request to my account is 6 per calendar year;
- balance transfers are only allowed from other Australian issued Credit Cards and may only be completed by principal cardholders;
- when I place a cross (x) in the 'Yes' box indicating I would like my other Australian issued Credit Card closed, I understand that the amount to be transferred is determined by the outstanding debt on that Credit Card at the time the balance transfer is processed and may be greater or less than the amount I have nominated;
- I can request a transfer only of a dollar amount from an Australian Credit Card issued by an Australian Financial Institution;
- balance transfers are not eligible from other Commonwealth Bank Credit Cards including Ezy MasterCard;

- the information I have provided will be verified;
- I must continue to make payments to my other Australian issued Credit Card account until I receive confirmation that the account has been credited on a future statement;
- the Commonwealth Bank will not be liable for any overdue payments or accrued interest;
- I must pay the whole outstanding balance of my Credit Card statement, including all balance transfers, if I want purchases on my Credit Card to remain interest free;
- Interest will be charged from the date the transfer debit reaches my Credit Card;
- the Commonwealth Bank is not liable for delays in receipt or non-receipt of the 'Balance Transfer Request' form;
- any outstanding authorities or periodical debits such as health insurance or book club subscriptions on my other Australian issued Credit Card are to be cancelled by me if I choose to close my other Australian issued Credit Card;
- I will be informed of the status of my balance transfer request within 7 business days of the Commonwealth Bank receiving my 'Balance Transfer Request' form;
- any offer to close my other Australian issued Credit Card account is a request on my behalf to close the account;
- I am not obliged to close any Credit Card accounts I have with other card issuers;
- normal government charges apply and fees and charges are payable;
- the Commonwealth bank has the authority not to approve my request for a balance transfer and to terminate this offer at any time;
- my Credit Card must be activated prior to the balance transfer being processed; and
- if my Credit Card account does not require monthly payments, has an overdue payment at the time of processing or is a Commonwealth Bank Business Card, then this request will not be honoured.

Details of persons giving their consents to information uses and disclosures (full name and address required)

A tick in the box means that I don't wish to receive marketing information from the Commonwealth Bank

Postcode

Signature of Individual/
Director of Corporate Borrower

Date

X	
---	--

--

A tick in the box means that I don't wish to receive marketing information from the Commonwealth Bank

Postcode

Signature of Individual/
Director of Corporate Borrower

Date

X	
---	--

--

Proof of Identity Details

Verification of Signatory – minimum 100 points required under the Financial Transaction Reports Act 1988.

To achieve 100 points identification the customer may present a mix of documents, comprising of one Primary Document and one or more Secondary Documents or entirely of Secondary Documents. For example:-

- Primary Documents - Passport, Citizenship Certificate, Birth Certificate – 70 points
- Secondary Documents - Driver’s Licence, Social Security Card – 40 points
- Secondary Documents - Medicare Card/Rates Notices/Professional or Trade Association Proof of Membership – 25 points

An existing Commonwealth Bank customer automatically scores 100 points after recording existing account details below.

For a full list of documents that can be used for identification see <http://www.austrac.gov.au>

Applicant **Director of Corporate Borrower**
 (Full name required)

Document type	Document number	Name on document	Place of issue	Issue date	Expiry date	Points scored	
<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	
<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	Total points
<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>

Applicant **Director of Corporate Borrower**
 (Full name required)

Document type	Document number	Name on document	Place of issue	Issue date	Expiry date	Points scored	
<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	
<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	Total points
<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>

Agent’s signature	Agent’s name	Agent number	Date
<input style="width: 100%; height: 25px;" type="text" value="X"/>	<input style="width: 100%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" type="text"/>	<input style="width: 100%; height: 25px;" type="text"/>

Note: The Bank requires the original of this section prior to settlement of loan/s.

Section 10B: Acknowledgement and Consent Proof of Identity Details (Guarantor) – continued

Proof of Identity Details

Verification of Signatory – minimum 100 points required under the Financial Transaction Reports Act 1988.

To achieve 100 points identification the customer may present a mix of documents, comprising of one Primary Document and one or more Secondary Documents or entirely of Secondary Documents. For example:-

- Primary Documents - Passport, Citizenship Certificate, Birth Certificate – 70 points
- Secondary Documents - Driver's Licence, Social Security Card – 40 points
- Secondary Documents - Medicare Card/Rates Notices/Professional or Trade Association Proof of Membership – 25 points

An existing Commonwealth Bank customer automatically scores 100 points after recording existing account details below.

For a full list of documents that can be used for identification see <http://www.austrac.gov.au>

Document type	Document number	Name on document	Place of issue	Issue date	Expiry date	Points scored	
							Total points

Agent's signature

Agent's name

Agent number

Date

X

Note: The Bank requires the original of this section prior to settlement of loan/s.

Section 11: Election under Clause 28.16 of the Code of Banking Practice (Director Guarantors)

Guarantor's name

Borrower's name ("Borrower")

We are advised that you, as a Director of the Borrower, are considering providing a Guarantee in support of the Borrower's facilities. Details of those facilities, as well as important information concerning your role as Guarantor, are being provided to you separately.

Note This form may be used when the Director Guarantor is present ('Face to Face Option') or where the Director Guarantor is contacted by telephone ('Telephone Option').

Part I – General information (applies in all cases)

A Code of Banking Practice protections for Guarantors

The Code of Banking Practice ('Code') has certain provisions designed to protect Guarantors and proposed Guarantors. Generally, we are required to:

- a provide Guarantors with certain material concerning the Borrower and the proposed facilities; and
- b allow Guarantors until the next day following the receipt of that material, before we ask them to sign the Guarantee.

B Information which must be given to you

Both the Code and the general law require that certain material must be provided to you:

- the Facility Terms and Conditions which incorporate the Facility Agreement you are being asked to Guarantee, together with a list of related security contracts (and you may ask us for a copy of any related security contract);
- any final Letter of Offer provided to the Borrower (with details of any conditions contained in any earlier version of the Offer Letter which were satisfied before the final Letter of Offer was issued);
- a listing with details of any notices of demand made on or after 1 June 2003 in relation to any facility of the Borrower with us, together with copies of statements of account covering the period during which any such notice was issued;
- a listing of all dishonours on or after 1 June 2003 on any facility of the Borrower with us, together with copies of statements of account covering the period during which any such dishonour occurred;

We will also tell you:

- whether there have been any excesses or overdrawings of \$100 or more during the past six months on any facility of the Borrower with us.

C Further information – waiver rights

In addition to the above material, the Code requires the provision of further information to you. Clause 28.16 of the Code provides, however, that Director Guarantors (that is, Guarantors who are Directors of the Borrower company, other than Sole Director Guarantors or Commercial Asset Financing Guarantors) may advise us that they elect:

- a **not to receive** some of the further information required to be provided under the Code; and/or
- b **to sign** the Guarantee **without waiting until the next day.**

D Further information – details

The following is the further information we are required to provide. The boxes are for noting your election regarding the provision of this information.

- | | Documents
not required |
|--|-----------------------------------|
| i any related credit report from a credit reporting agency; | <input type="checkbox"/> |
| ii any current credit-related insurance contract in our possession; | <input type="checkbox"/> |
| iii any financial accounts or statement of financial position given to us by the Borrower for the purposes of the Facility within 2 years prior to the day we provide this information to you; | <input type="checkbox"/> |
| iv the latest statement of account relating to the Facility (and any other statement of account for a period during which a notice of demand was made by the Bank, or a dishonour occurred, in relation to which we are required to give you information under clause 28.4(b)(i)); and | <input type="checkbox"/> |
| v any unsatisfied notice of demand made by us on the Borrower in relation to the Facility where the notice was given within 2 years prior to the day we provide you with this information. | <input type="checkbox"/> |

Part II – 'Face to Face'

E Elections under Clause 28.16 of the Code

- a The nominations you have made regarding the information and documentation required to be provided by us to you are noted in clause D above. Where the boxes are ticked, this indicates that you have advised us that you are electing **not to receive** the information described in the sub-Clause opposite that box.
- b **You have also advised us** that you have elected to **wait** or **not to wait** until the next day after receiving the information required to be given to you under Clause 28.4 [including any information under Clause 28.4(d)].

Section 11: Election under Clause 28.16 of the Code of Banking Practice (Director Guarantors) – continued

Acknowledgment by Proposed Director Guarantor

Please note that, by signing below, you are confirming that you:

- have read and understood the information set out above in relation to your rights to receive material under the Code of Banking Practice; and
- do not wish to receive the information relating to the Borrower nominated by ticking the boxes in Clause D above.

You also confirm that you have indicated to us your election as to whether you wish to wait until the next day to consider the information you receive from us.

Signature

X

Date

Part III – ‘Telephone’

F Elections under Clause 28.16 of the Code

- a Where we have spoken to you already, the nominations you have made regarding the information and documentation required to be provided by us to you are noted in clause D above. Where the boxes are ticked, this indicates that you have advised us that you are electing **not to receive** the information described in the sub-Clause opposite that box.
- b **If, however, the nominations are incorrect or the information or documentation you have received is incomplete and you wish to receive further information, please contact us immediately. If we do not hear from you prior to you executing the Guarantee, we will assume that you are satisfied with the information and documentation provided. Please also ensure that we have correctly recorded your election regarding the next day requirement.**

G Contact unable to be made

Where we have not been able to contact you, we have assumed that your election is to receive all of the required information and not to waive the next day requirement for signing the Guarantee.

Agent use only

- To be signed only after telephone interview**

I certify that I have explained to the Guarantor above their entitlements under Clause 28.16 of the Code of Banking Practice. I have also recorded the Guarantor’s nominations by ticking the boxes above.

Or

- To be signed where Bank unable to contact Director Guarantor**

I certify that, on , I attempted to contact the Guarantor above by telephone but was unable to do so.

Signature of Agent

X

Full name of Agent (please print)

Note: The Bank requires the original of this section prior to settlement of loan/s

Section 12: Application for a Commonwealth Bank Streamline Account, Commonwealth Bank Streamline Overdraft or Colonial Line of Credit

Bank Reference Number

Important Information

Streamline is issued by the Commonwealth Bank ABN 48 123 123 124. A General Information and Terms and Conditions brochure is available for Streamline by calling 13 2221 (8am – 8pm Monday to Friday) or from any branch of the Commonwealth Bank. The General Information and Terms and Conditions brochure should be considered before making any decision about this product. Complete only if you require a new Commonwealth Bank Streamline Account, Commonwealth Bank Streamline Overdraft or Colonial Line of Credit. Commonwealth Bank Streamline Account and Commonwealth Bank Streamline Overdraft are available for personal customers only.

Agent number

Product required Commonwealth Bank Streamline Account e-Access Colonial Line of Credit
 Unlimited Commonwealth Bank Streamline Overdraft

New account details BSB number Account number Limit requested Term (for temporary Overdrafts only) months

Purpose and clearance arrangements for the Overdraft (if applicable)

Account holder's name/s

Surname/s (If Company name, include ABN) Given names Mr, Mrs, Miss, Ms
 1
 2

Method of Operation (if applicable) Either to operate Both must sign

Cheque book required? No Yes Number of books Personalisation

No crossing Duty stamped (SA and Norfolk Island only) Not negotiable
 Not negotiable Exempt (SA and Norfolk Island only) A/C payee only

Electronic Access Complete separate application for access to other accounts and for account holders under 16 years.

Link to existing card If not linked to an existing card a new Keycard will issue. Please nominate access required.

Primary access Other access

Card holder's name Card number
 1
 2

Declaration, authorities and acknowledgements

The funds in this account are held in trust. Please cross the appropriate box. No Yes

If you are not opening this account wholly or predominantly for personal, domestic or household use, please cross the box.

I/We acknowledge that the Transaction, Savings and Investment Accounts Terms and Conditions will be sent to me/us as soon as possible and that my/our first deposit to the Streamline Account following my/our receipt of the Terms and Conditions will indicate my/our acceptance of those Terms and Conditions.

I/We acknowledge that for Streamline Overdrafts and Lines of Credit, the Bank will send me/us a Consumer Credit Contract Schedule and the Usual Terms and Conditions for Consumer Lending booklet if the Streamline Overdraft or Line of Credit is approved. I/We accept the Terms and Conditions of the Streamline Overdraft or Line of Credit by signing and returning one copy of the Consumer Credit Contract Schedule to the Bank.

I/We understand that the law requires signatories to state all the names by which they are commonly known and prohibits the use of false names. I/We declare that the details as shown on this form are complete and correct.

I/We have read and accept the Section 10(A) "Acknowledgement and Consent Proof of Identity Details (Borrowers)" and consent to such use and disclosure of my/our personal information, and authorise you to make enquiries, and to obtain and exchange

information relating to this application. I/We understand that I/we may indicate that my/our consent does not apply to use or disclosure of personal information for your marketing purposes. A cross (x) in the box indicates that I do not wish to receive marketing information from the Commonwealth Bank of Australia.

I/We acknowledge that you will rely on information in this form and that obtained from a credit reporting agency to make a decision as to whether to offer me/us a Streamline Overdraft or Line of Credit.

I/We am/are not an undischarged bankrupt.

I/We direct the Bank to issue statements of account to the mailing (postal) address only.

I/We understand that this form does not constitute an offer or acceptance of credit as defined in any legislation relating to the provision of credit.

I/We acknowledge that the Bank may pay a fee or commission to a third party where I/we have been introduced to the Bank.

I/We acknowledge agents for the Bank can accept my/our application to open an account as an expression of interest in establishing a bank account. My/Our application to open an account will be forwarded to the Commonwealth Bank who will check the relevant details and determine whether an account will be established.

I/We acknowledge that my/our decision to apply for the product in this application has not been influenced in any way by any statements made by the mortgage broker submitting this application on my/our behalf.

Signature of Customer 1 Date
 X

Signature of Customer 2 Date
 X

Agent use only Note: The Bank requires the original of this section (if applicable)

000-887 151206

Page 22 of 23



Tax File Number

TFN/Exemption category Password TFN/Exemption category Password
 1 2

It is not an offence not to quote a tax file number for the account. However, if you do not quote it, the Bank is required by law to deduct tax from any interest earned on the account above a certain threshold.

Section 13: Third Party Banking Home Loan Credit Card Application

For your application to be processed you must answer all questions

1 Please give your details below. (Use clear BLOCK letters)

Mr Ms Miss Mrs Other
 Surname Given name/s

 Date of birth Driver's licence number Number of dependants

 Home phone number Work phone number

2 What type of card are you applying for? (Please cross (X) one only)

Package (annual fee exclusion)	MasterCard	Visa
MAV Gold Credit Card with Commonwealth Award Plus up to 55 day's interest free on purchases (MAVGIF)	<input type="checkbox"/>	<input type="checkbox"/>
MAV Plus Platinum Credit Card with Commonwealth Awards Plus up to 55 days interest free (PMAV)	<input type="checkbox"/>	<input type="checkbox"/>
Non-Package (annual fee waived first year)		
Standard Card with Commonwealth Awards (TPIFFR) Plus up to 55 days interest free on purchases with annual fee	<input type="checkbox"/>	<input type="checkbox"/>
Low Fee Credit Card (TPIFFP) Up to 55 days interest free on purchases with annual fee	<input type="checkbox"/>	<input type="checkbox"/>
Low Rate Credit Card (TPLOW) Up to 55 days interest free on purchases with annual fee and a low rate	<input type="checkbox"/>	<input type="checkbox"/>
No Annual Fee Credit Card (TPNPF) No interest free days and no annual fee	<input type="checkbox"/>	<input type="checkbox"/>
Gold Credit Card with Commonwealth Awards (GTPIFFP) Plus up to 55 days interest free on purchases with annual fee	<input type="checkbox"/>	<input type="checkbox"/>
Platinum Credit Card with Commonwealth Awards (PTP) Plus up to 55 days interest free on purchases with annual fee	<input type="checkbox"/>	<input type="checkbox"/>

3 What is your postal address? (Use clear BLOCK letters)

Postcode

4 What is your residential address?
(If same as in Q3, write 'as above'). (Use clear BLOCK letters)

Postcode

5 Are you a permanent resident of Australia?

Yes Go to Q6
No What date does your visitor's visa expire?

6 You may have one additional cardholder. They must be 16 years of age or over. Will there be an additional cardholder?

No Go to Q7
Yes Please give details of additional cardholder

Mr Ms Miss Mrs Other
 Surname Given name/s

 Date of birth

 Does the additional cardholder have any accounts with the Commonwealth Bank?
 No Go to Q7
 Yes Branch number Account number

Please let this person know that you have provided us with their personal details, and that their information will be used only to provide them with an additional card.

7 Name and contact number of your nearest relative or friend.
Please let this person know that you have provided us with their personal details, and that their information will be used only if we need to contact you.

Name
Contact phone number

8 Do you have a savings/investment/cheque account with the Commonwealth Bank?

No Go to Q9
Yes Branch number Account number

9 Balance Transfer Authority (optional)

Please transfer the nominated amount from my other Australian issued Credit Card to my new Commonwealth Bank Credit Card.

Note Balance transfers from other Australian Credit Cards are only accepted from Australian Financial Institutions and you must be the primary cardholder.

Name of other bank
Credit Card number

Amount to be transferred

\$

Mark box if this Credit Card account is to be closed.

I confirm that I have provided a **dollar amount** in the amount to be transferred box above to represent the balance I wish to transfer. If the available credit on my Commonwealth Bank account cannot accommodate the full dollar amount I wish to transfer, the Bank will transfer a portion within my available limit.

I confirm that this Credit Card account is in my name.

I have read and accept the 'Balance Transfer Important Notes' on page 16 of this form and I authorise the Commonwealth Bank of Australia to transfer the amount indicated on this form to my new Commonwealth Bank Credit Card.

If I have requested to close the card, I understand that the transferred amount will be the full balance at the time of processing.

10 Declaration

I have read and accept the Section 10(A) 'Privacy Acknowledgement and Consent' conditions and consent to such use and disclosure of my personal information, and authorise you to make enquiries, and to obtain and exchange information relating to this application.

I acknowledge that you will rely on information in this form and that obtained from a credit reporting agency to make a decision as to whether to offer me a credit card.

I am not an undischarged bankrupt. I have been truthful in all information provided and have not given false names in this application.

I understand that I may indicate that my consent does not apply to use or disclosure of personal information for your marketing purposes. A cross (X) in the box indicates that I do not wish to receive marketing information from the Commonwealth Bank of Australia.

Signature of applicant (named in Q1)

For information about our credit cards, visit our Internet site at: www.commbank.com.au

Bank use only

Lodgement branch

Staff number

Requested credit card limit \$

Note: Minimum Credit Card Limits apply - Standard \$1,000, Gold \$5,000, Platinum \$12,000

Maximum Card Limits apply: Standard \$5,000, Gold \$10,000

Customer Home Loan Account BSB -

Home loan number