

# Mortgage Application – Cover Page (Broker to complete)

**Introducer details**

|               |   |        |
|---------------|---|--------|
| Company name  | Rep/Broker name   | Mobile |
| Rep/Broker ID | Preferred method of contact? <input type="checkbox"/> Fax <input type="checkbox"/> Email <input type="checkbox"/> SMS |        |
| Email         | Fax (    )  |        |

**Checklist for submission (Broker to tick original items sighted and attached to Application)**
**1. Documents to be checked for all applications**

- |  |   |
|--|---|
| <input type="checkbox"/> Citibank Serviceability Worksheet<br><input type="checkbox"/> Broker's Credit Note<br><input type="checkbox"/> Last three month's statements for credit cards if balances paid in full each month | <input type="checkbox"/> Citibank 100 point check<br><input type="checkbox"/> Both sides of Centrelink form for Family or Parenting allowance (if applicable)<br><input type="checkbox"/> <b>Commercial Loans – go to commercial broker notes &amp; summary checklist</b> |
|--|---|

**2. Income verification**
**PAYG applicants**

- 
- Latest automated pay slip
- 
- OR**
- 
- 
- Current employment letter, less than one month old, on company letterhead
- 
- OR**
- 
- 
- Last financial year's group certificate or tax return confirming continuity of income/employment

NOTE: PAYG applicants with bonus/commission/overtime income should supply latest pay slip and last financial year's tax return

**SELF-EMPLOYED – Australian applicants**

- 
- Business registration certificate
- 
- 
- Last two years' personal tax returns
- 
- 
- Last two years' final tax/business returns for ALL trading entities (Company, Partnership, Trust) including profit & loss and balance sheets
- 
- OR**
- 
- 
- Self-certification declaration

**SELF-EMPLOYED – Overseas applicants**

- 
- Overseas Borrower–Accountant declaration completed and signed by the applicant's Accountant
- 
- 
- Copy of Accountant's registration license

**INVESTOR applicants**

- 
- Proof of rental income (not required for self-certified applicants)

**3. Loan purpose**
**NEW PURCHASE applications**

- 
- Proof of deposit and evidence to complete
- 
- 
- Contract for Sale

**REFINANCING applications**

- 
- Six month's loan statements for all mortgages being refinanced
- 
- 
- Six month's statements for ALL loans being refinanced with Self-Certified and high lend option (including credit card statements)

**First Home Owner's Grant (FHOG)**

- 
- FHOG Application Form
- 
- 
- Copy of Applicant's birth certificate (plus marriage certificate if name changed) or a photocopy of their passport

**Broker Signature**

Please sign here to indicate you have sighted all original documents ticked above and have attached them to this application form: \_\_\_\_\_

Please fax **Consumer** applications to: NSW/ACT (02) 8225 5027  
VIC/SA/QLD/WA 1300 651 476

Please fax **Commercial** applications to: (02) 8225 5092

Please note: Original application not required.

## A. Personal Details

### Applicant 1

Type of Applicant  Borrower  Guarantor,

Title  First name

Middle name

Last name

Date of Birth  /  /19  Gender  Female  Male

Marital status  Married / De Facto  Single / Divorced / Widowed

Surname of spouse/partner (if applicable)

Total number of dependents for all borrowers excluding borrowers and their spouses/partners

Mother's maiden name (if applicable)  for security purposes

Driver's licence No.

Are you an Australian Citizen / Permanent Resident?  Yes  No

What is your citizenship if not Australian?

Are you a trustee?  No  Yes, name of trust

Have you ever been declared bankrupt or had a judgment against you?  Yes  No

### Applicant 2

Type of Applicant  Borrower  Guarantor

Title  First name

Middle names

Last name

Date of Birth  /  /19  Gender  Female  Male

Marital status  Married / De Facto  Single / Divorced / Widowed

Surname of spouse/partner (if applicable)

Are you the spouse / partner of applicant 1?  Yes  No

Mother's maiden name (if applicable)  for security purposes

Driver's licence No.

Are you an Australian Citizen / Permanent Resident?  Yes  No

What is your citizenship if not Australian?

Are you a trustee?  No  Yes, name of trust

Have you ever been declared bankrupt or had a judgment against you?  Yes  No

## B. Current contact and address details

Phone no. (home)  Phone no. (work)

Mobile   I consent to being informed about products, services and offers via email and/or sms.

Email

Current residential address

Suburb  State

Postcode  Country

Years at this address  Years at previous address

Current mailing / PO Box address  Same as residential

Suburb  State

Postcode  Country

Residential status after settlement  Own home  Rent  Mortgage  Board

Phone no. (home)  Phone no. (work)

Mobile   I consent to being informed about products, services and offers via email and/or sms.

Email

Current residential address  Same as Applicant 1

Suburb  State

Postcode  Country

Years at this address  Years at previous address

Current mailing / PO Box address  Same as residential

Suburb  State

Postcode  Country

Residential status after settlement  Own home  Rent  Mortgage  Board

### C. Mailing address details after settlement (if known)

Mailing / PO Box address  Same as current

|          |         |       |  |
|----------|---------|-------|--|
| Suburb   |         | State |  |
| Postcode | Country |       |  |

Mailing / PO Box address  Same as current

|          |         |       |  |
|----------|---------|-------|--|
| Suburb   |         | State |  |
| Postcode | Country |       |  |

### D. Company applicant details – please complete if borrower or guarantor is a company

Type of Applicant  Borrower  Guarantor,

Principal business activity

Date of incorporation  /  /  Years  Months

Time in current business  Years  Months

Company / Trading name

Is the company a trustee?  No  Yes

Name of Trust

ABN / ACN

Number of Directors

### E. Company address and contact details

Postal address

|          |         |       |  |
|----------|---------|-------|--|
| Suburb   |         | State |  |
| Postcode | Country |       |  |

Trading address  Same as postal address

|          |         |       |  |
|----------|---------|-------|--|
| Suburb   |         | State |  |
| Postcode | Country |       |  |

Time at trading address  Years  Months

Registered address  Same as trading address

|          |         |       |  |
|----------|---------|-------|--|
| Suburb   |         | State |  |
| Postcode | Country |       |  |

Postal address after settlement  Same as current

|          |         |       |  |
|----------|---------|-------|--|
| Suburb   |         | State |  |
| Postcode | Country |       |  |

Trading address after settlement  Same as current

|          |         |       |  |
|----------|---------|-------|--|
| Suburb   |         | State |  |
| Postcode | Country |       |  |

Phone no. (home) ( )

Phone no. (work) ( )

Mobile ( )

Fax ( )

Email

### F. Employment details – if you are self employed please go to section G

Employment Status  Full time  Part Time  Casual  Retired  Student  Home duties  Unemployed

Occupation

Employer's name

Payroll phone no. ( )

Time with current employer  Years  Months

Gross monthly salary \$

Time with previous employer  Years  Months

Employment Status  Full time  Part Time  Casual  Retired  Student  Home duties  Unemployed

Occupation

Employer's name

Payroll phone no. ( )

Time with current employer  Years  Months

Gross monthly salary \$

Time with previous employer  Years  Months

## G. Self -employment details

### Business structure

Sole trader       Partnership       Company

Trading name

Address

  
 Postcode

ABN

Time in current business      Years      Months

 

Principal business activity

Gross monthly salary

 \$

Director's salary (if applicable)

 \$

Company net profit

 \$

Company net loss (last financial year)

 \$-

### Financial Statement Add-backs

Pre-tax superannuation contributions benefiting borrowers

Depreciation

Tax deductible interest being refinanced

Name of accountant's firm

Accountant's name

Accountant's phone no.

 (      )

### Business structure

Sole trader       Partnership       Company

Trading name

Address

  
 Postcode

ABN

Time in current business      Years      Months

 

Principal business activity

Gross monthly salary

 \$

Director's salary (if applicable)

 \$

Company net profit

 \$

Company net loss (last financial year)

 \$-

### Financial Statement Add-backs

Pre-tax superannuation contributions benefiting borrowers

Depreciation

Tax deductible interest being refinanced

Name of accountant's firm

Accountant's name

Accountant's phone no.

 (      )

## H. Loan details

### Purpose of loan

Purchasing a new home

 \$

Purchasing an investment property

 \$

Refinance of current loan

 \$

Other, please specify

 \$

**Total Loan Value:**

 \$

If Lenders Mortgage Insurance (LMI) is required, would you like the insurance premium added onto the total value of the loan? If you select yes, we will add the premium to the Total Loan Value

Yes       No

# I. Residential Loan Accounts. Commercial applications go to section J.

Please indicate your account preferences below. You can have up to 4 accounts in your home loan

If you are unable to provide full income documents, please tick here to indicate that you want a 'self certified' loan   
 Please tick here if you would like to take advantage of the Mortgage Plus package  (Not available for basic mortgage accounts).  
 Basic Mortgage is not available to self-certified loans and can only be combined with a Standard Fixed Account.

| ACCOUNT 1                                      |  |   | Limit:   | \$ |
|--|--|---|--|----|
| <input type="checkbox"/> <b>Mortgage Power</b> | <input type="checkbox"/> <b>Standard Variable</b><br><i>Repayment Options</i><br><input type="checkbox"/> Principal & Interest<br>Or<br><input type="checkbox"/> Interest Only<br><br>Interest Only Term: _____yrs<br>(max 5 yrs)<br><br><input type="checkbox"/> Offset Savings Account | <input type="checkbox"/> <b>Standard Fixed</b><br><i>Repayment Options</i><br><input type="checkbox"/> Principal & Interest<br>Or<br><input type="checkbox"/> Interest Only<br><br>Interest Only Term: _____yrs<br>(max 5 yrs)<br><i>Fixed Term</i><br><input type="checkbox"/> 6 mth <input type="checkbox"/> 3 yr<br><input type="checkbox"/> 1 yr <input type="checkbox"/> 4 yr<br><input type="checkbox"/> 2 yr <input type="checkbox"/> 5 yr | <input type="checkbox"/> <b>Basic Variable</b><br><i>Repayment Options</i><br><input type="checkbox"/> Principal & Interest<br>Or<br><input type="checkbox"/> Interest Only<br><br>Interest Only Term: _____yrs<br>(max 5 yrs) |    |
| Name required on Statement / Chequebook:       |  |   |  |    |

| ACCOUNT 2                                      |  |   | Limit:   | \$ |
|--|--|---|--|----|
| <input type="checkbox"/> <b>Mortgage Power</b> | <input type="checkbox"/> <b>Standard Variable</b><br><i>Repayment Options</i><br><input type="checkbox"/> Principal & Interest<br>Or<br><input type="checkbox"/> Interest Only<br><br>Interest Only Term: _____yrs<br>(max 5 yrs)<br><br><input type="checkbox"/> Offset Savings Account | <input type="checkbox"/> <b>Standard Fixed</b><br><i>Repayment Options</i><br><input type="checkbox"/> Principal & Interest<br>Or<br><input type="checkbox"/> Interest Only<br><br>Interest Only Term: _____yrs<br>(max 5 yrs)<br><i>Fixed Term</i><br><input type="checkbox"/> 6 mth <input type="checkbox"/> 3 yr<br><input type="checkbox"/> 1 yr <input type="checkbox"/> 4 yr<br><input type="checkbox"/> 2 yr <input type="checkbox"/> 5 yr | <input type="checkbox"/> <b>Basic Variable</b><br><i>Repayment Options</i><br><input type="checkbox"/> Principal & Interest<br>Or<br><input type="checkbox"/> Interest Only<br><br>Interest Only Term: _____yrs<br>(max 5 yrs) |    |
| Name required on Statement / Chequebook:       |  |   |  |    |

| ACCOUNT 3                                      |  |   | Limit:   | \$ |
|--|--|---|--|----|
| <input type="checkbox"/> <b>Mortgage Power</b> | <input type="checkbox"/> <b>Standard Variable</b><br><i>Repayment Options</i><br><input type="checkbox"/> Principal & Interest<br>Or<br><input type="checkbox"/> Interest Only<br><br>Interest Only Term: _____yrs<br>(max 5 yrs)<br><br><input type="checkbox"/> Offset Savings Account | <input type="checkbox"/> <b>Standard Fixed</b><br><i>Repayment Options</i><br><input type="checkbox"/> Principal & Interest<br>Or<br><input type="checkbox"/> Interest Only<br><br>Interest Only Term: _____yrs<br>(max 5 yrs)<br><i>Fixed Term</i><br><input type="checkbox"/> 6 mth <input type="checkbox"/> 3 yr<br><input type="checkbox"/> 1 yr <input type="checkbox"/> 4 yr<br><input type="checkbox"/> 2 yr <input type="checkbox"/> 5 yr | <input type="checkbox"/> <b>Basic Variable</b><br><i>Repayment Options</i><br><input type="checkbox"/> Principal & Interest<br>Or<br><input type="checkbox"/> Interest Only<br><br>Interest Only Term: _____yrs<br>(max 5 yrs) |    |
| Name required on Statement / Chequebook:       |  |   |  |    |

**I. Residential Loan Accounts continued. Commercial applications go to section J.**

|  |  |   |  |
|--|--|---|--|
| <b>ACCOUNT 4</b>                               |  |   | Limit: \$  |
| <input type="checkbox"/> <b>Mortgage Power</b> | <input type="checkbox"/> <b>Standard Variable</b><br><i>Repayment Options</i><br><input type="checkbox"/> Principal & Interest<br><b>Or</b><br><input type="checkbox"/> Interest Only<br><br>Interest Only Term: ____yrs<br>(max 5 yrs)<br><br><input type="checkbox"/> Offset Savings Account | <input type="checkbox"/> <b>Standard Fixed</b><br><i>Repayment Options</i><br><input type="checkbox"/> Principal & Interest<br><b>Or</b><br><input type="checkbox"/> Interest Only<br><br>Interest Only Term: ____yrs<br>(max 5 yrs)<br><i>Fixed Term</i><br><input type="checkbox"/> 6 mth <input type="checkbox"/> 3 yr<br><input type="checkbox"/> 1 yr <input type="checkbox"/> 4 yr<br><input type="checkbox"/> 2 yr <input type="checkbox"/> 5 yr | <input type="checkbox"/> <b>Basic Variable</b><br><i>Repayment Options</i><br><input type="checkbox"/> Principal & Interest<br><b>Or</b><br><input type="checkbox"/> Interest Only<br><br>Interest Only Term: ____yrs<br>(max 5 yrs) |
| Name required on Statement / Chequebook:       |  |   |  |

**J. Commercial Loan Accounts**

|  |   |           |                          |                              |  |  |  |   |
|--|---|-----------|--------------------------|------------------------------|--|--|--|---|
| <b>ACCOUNT 1</b>   |   | Limit: \$ |                          |                              |  |  |  |   |
| Mortgage Power <input type="checkbox"/><br>OR<br>Standard <input type="checkbox"/><br><br>Loan Term: ____yrs<br><br>Amortisation Term: ____yrs | <b>Complete for Standard Loans</b><br><table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%; text-align: center;"><i>Repayment Options</i></td> <td style="width:50%; text-align: center;"><i>Fixed Term (Optional)</i></td> </tr> <tr> <td style="text-align: center;"> <input type="checkbox"/> Principal &amp; Interest<br/> <b>Or</b><br/> <input type="checkbox"/> Interest Only                 </td> <td style="text-align: center;"> <input type="checkbox"/> 6 mth   <input type="checkbox"/> 3 yr<br/> <input type="checkbox"/> 1 yr   <input type="checkbox"/> 4 yr<br/> <input type="checkbox"/> 2 yr   <input type="checkbox"/> 5 yr                 </td> </tr> <tr> <td style="text-align: center;">                 Interest Only Term: ____yrs<br/>                 (max 5 yrs)             </td> <td style="text-align: center;"> <input type="checkbox"/> Offset Savings Account<br/>                 (not available on fixed account)             </td> </tr> </table> |           | <i>Repayment Options</i> | <i>Fixed Term (Optional)</i> | <input type="checkbox"/> Principal & Interest<br><b>Or</b><br><input type="checkbox"/> Interest Only | <input type="checkbox"/> 6 mth <input type="checkbox"/> 3 yr<br><input type="checkbox"/> 1 yr <input type="checkbox"/> 4 yr<br><input type="checkbox"/> 2 yr <input type="checkbox"/> 5 yr | Interest Only Term: ____yrs<br>(max 5 yrs) | <input type="checkbox"/> Offset Savings Account<br>(not available on fixed account) |
| <i>Repayment Options</i>   | <i>Fixed Term (Optional)</i>  |           |                          |                              |  |  |  |   |
| <input type="checkbox"/> Principal & Interest<br><b>Or</b><br><input type="checkbox"/> Interest Only   | <input type="checkbox"/> 6 mth <input type="checkbox"/> 3 yr<br><input type="checkbox"/> 1 yr <input type="checkbox"/> 4 yr<br><input type="checkbox"/> 2 yr <input type="checkbox"/> 5 yr  |           |                          |                              |  |  |  |   |
| Interest Only Term: ____yrs<br>(max 5 yrs)   | <input type="checkbox"/> Offset Savings Account<br>(not available on fixed account)   |           |                          |                              |  |  |  |   |
| Name required on Statement / Chequebook:   |   |           |                          |                              |  |  |  |   |

|  |   |           |                          |                              |  |  |  |   |
|--|---|-----------|--------------------------|------------------------------|--|--|--|---|
| <b>ACCOUNT 2</b>   |   | Limit: \$ |                          |                              |  |  |  |   |
| Mortgage Power <input type="checkbox"/><br>OR<br>Standard <input type="checkbox"/><br><br>Loan Term: ____yrs<br><br>Amortisation Term: ____yrs | <b>Complete for Standard Loans</b><br><table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%; text-align: center;"><i>Repayment Options</i></td> <td style="width:50%; text-align: center;"><i>Fixed Term (Optional)</i></td> </tr> <tr> <td style="text-align: center;"> <input type="checkbox"/> Principal &amp; Interest<br/> <b>Or</b><br/> <input type="checkbox"/> Interest Only                 </td> <td style="text-align: center;"> <input type="checkbox"/> 6 mth   <input type="checkbox"/> 3 yr<br/> <input type="checkbox"/> 1 yr   <input type="checkbox"/> 4 yr<br/> <input type="checkbox"/> 2 yr   <input type="checkbox"/> 5 yr                 </td> </tr> <tr> <td style="text-align: center;">                 Interest Only Term: ____yrs<br/>                 (max 5 yrs)             </td> <td style="text-align: center;"> <input type="checkbox"/> Offset Savings Account<br/>                 (not available on fixed account)             </td> </tr> </table> |           | <i>Repayment Options</i> | <i>Fixed Term (Optional)</i> | <input type="checkbox"/> Principal & Interest<br><b>Or</b><br><input type="checkbox"/> Interest Only | <input type="checkbox"/> 6 mth <input type="checkbox"/> 3 yr<br><input type="checkbox"/> 1 yr <input type="checkbox"/> 4 yr<br><input type="checkbox"/> 2 yr <input type="checkbox"/> 5 yr | Interest Only Term: ____yrs<br>(max 5 yrs) | <input type="checkbox"/> Offset Savings Account<br>(not available on fixed account) |
| <i>Repayment Options</i>   | <i>Fixed Term (Optional)</i>  |           |                          |                              |  |  |  |   |
| <input type="checkbox"/> Principal & Interest<br><b>Or</b><br><input type="checkbox"/> Interest Only   | <input type="checkbox"/> 6 mth <input type="checkbox"/> 3 yr<br><input type="checkbox"/> 1 yr <input type="checkbox"/> 4 yr<br><input type="checkbox"/> 2 yr <input type="checkbox"/> 5 yr  |           |                          |                              |  |  |  |   |
| Interest Only Term: ____yrs<br>(max 5 yrs)   | <input type="checkbox"/> Offset Savings Account<br>(not available on fixed account)   |           |                          |                              |  |  |  |   |
| Name required on Statement / Chequebook:   |   |           |                          |                              |  |  |  |   |

|  |   |           |                          |                              |  |  |  |   |
|--|---|-----------|--------------------------|------------------------------|--|--|--|---|
| <b>ACCOUNT 3</b>   |   | Limit: \$ |                          |                              |  |  |  |   |
| Mortgage Power <input type="checkbox"/><br>OR<br>Standard <input type="checkbox"/><br><br>Loan Term: ____yrs<br><br>Amortisation Term: ____yrs | <b>Complete for Standard Loans</b><br><table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%; text-align: center;"><i>Repayment Options</i></td> <td style="width:50%; text-align: center;"><i>Fixed Term (Optional)</i></td> </tr> <tr> <td style="text-align: center;"> <input type="checkbox"/> Principal &amp; Interest<br/> <b>Or</b><br/> <input type="checkbox"/> Interest Only                 </td> <td style="text-align: center;"> <input type="checkbox"/> 6 mth   <input type="checkbox"/> 3 yr<br/> <input type="checkbox"/> 1 yr   <input type="checkbox"/> 4 yr<br/> <input type="checkbox"/> 2 yr   <input type="checkbox"/> 5 yr                 </td> </tr> <tr> <td style="text-align: center;">                 Interest Only Term: ____yrs<br/>                 (max 5 yrs)             </td> <td style="text-align: center;"> <input type="checkbox"/> Offset Savings Account<br/>                 (not available on fixed account)             </td> </tr> </table> |           | <i>Repayment Options</i> | <i>Fixed Term (Optional)</i> | <input type="checkbox"/> Principal & Interest<br><b>Or</b><br><input type="checkbox"/> Interest Only | <input type="checkbox"/> 6 mth <input type="checkbox"/> 3 yr<br><input type="checkbox"/> 1 yr <input type="checkbox"/> 4 yr<br><input type="checkbox"/> 2 yr <input type="checkbox"/> 5 yr | Interest Only Term: ____yrs<br>(max 5 yrs) | <input type="checkbox"/> Offset Savings Account<br>(not available on fixed account) |
| <i>Repayment Options</i>   | <i>Fixed Term (Optional)</i>  |           |                          |                              |  |  |  |   |
| <input type="checkbox"/> Principal & Interest<br><b>Or</b><br><input type="checkbox"/> Interest Only   | <input type="checkbox"/> 6 mth <input type="checkbox"/> 3 yr<br><input type="checkbox"/> 1 yr <input type="checkbox"/> 4 yr<br><input type="checkbox"/> 2 yr <input type="checkbox"/> 5 yr  |           |                          |                              |  |  |  |   |
| Interest Only Term: ____yrs<br>(max 5 yrs)   | <input type="checkbox"/> Offset Savings Account<br>(not available on fixed account)   |           |                          |                              |  |  |  |   |
| Name required on Statement / Chequebook:   |   |           |                          |                              |  |  |  |   |

## J. Commercial Loan Accounts continued

|  |  |                          |                              |  |  |  |   |
|--|--|--------------------------|------------------------------|--|--|--|---|
| <b>ACCOUNT 4</b>   | <b>Limit: \$</b>   |                          |                              |  |  |  |   |
| <b>Complete for Standard Loans</b>   |  |                          |                              |  |  |  |   |
| <p><b>Mortgage Power</b> <input type="checkbox"/></p> <p><b>OR</b></p> <p><b>Standard</b> <input type="checkbox"/></p> <p><b>Loan Term:</b> _____ yrs</p> <p><b>Amortisation Term:</b> _____ yrs</p> | <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center; width: 50%;"><i>Repayment Options</i></td> <td style="text-align: center; width: 50%;"><i>Fixed Term (Optional)</i></td> </tr> <tr> <td style="text-align: center;"> <input type="checkbox"/> Principal &amp; Interest<br/> <b>Or</b><br/> <input type="checkbox"/> Interest Only                 </td> <td style="text-align: center;"> <input type="checkbox"/> 6 mth   <input type="checkbox"/> 3 yr<br/> <input type="checkbox"/> 1 yr   <input type="checkbox"/> 4 yr<br/> <input type="checkbox"/> 2 yr   <input type="checkbox"/> 5 yr                 </td> </tr> <tr> <td style="text-align: center;">                     Interest Only Term: _____ yrs<br/>                     (max 5 yrs)                 </td> <td style="text-align: center;"> <input type="checkbox"/> Offset Savings Account<br/>                     (not available on fixed account)                 </td> </tr> </table> | <i>Repayment Options</i> | <i>Fixed Term (Optional)</i> | <input type="checkbox"/> Principal & Interest<br><b>Or</b><br><input type="checkbox"/> Interest Only | <input type="checkbox"/> 6 mth <input type="checkbox"/> 3 yr<br><input type="checkbox"/> 1 yr <input type="checkbox"/> 4 yr<br><input type="checkbox"/> 2 yr <input type="checkbox"/> 5 yr | Interest Only Term: _____ yrs<br>(max 5 yrs) | <input type="checkbox"/> Offset Savings Account<br>(not available on fixed account) |
| <i>Repayment Options</i>   | <i>Fixed Term (Optional)</i>   |                          |                              |  |  |  |   |
| <input type="checkbox"/> Principal & Interest<br><b>Or</b><br><input type="checkbox"/> Interest Only   | <input type="checkbox"/> 6 mth <input type="checkbox"/> 3 yr<br><input type="checkbox"/> 1 yr <input type="checkbox"/> 4 yr<br><input type="checkbox"/> 2 yr <input type="checkbox"/> 5 yr   |                          |                              |  |  |  |   |
| Interest Only Term: _____ yrs<br>(max 5 yrs)   | <input type="checkbox"/> Offset Savings Account<br>(not available on fixed account)  |                          |                              |  |  |  |   |
| <b>Name required on Statement / Chequebook:</b>  |  |                          |                              |  |  |  |   |

## K. Assets and Liabilities (All Applicants to complete)

| Asset / Liability   | Value  | Monthly income                               | Amount owing / limit                         | Monthly payments                             | Financial institution                     | Refinance?               |
|---|--|--|--|--|---|--------------------------|
| Residence   | \$ <input style="width: 100%;" type="text"/>       |  | \$ <input style="width: 100%;" type="text"/> | \$ <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input type="checkbox"/> |
| Other Real Estate   | \$ <input style="width: 100%;" type="text"/>       |  | \$ <input style="width: 100%;" type="text"/> | \$ <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input type="checkbox"/> |
| Home Contents   | \$ <input style="width: 100%;" type="text"/>       |  | \$ <input style="width: 100%;" type="text"/> | \$ <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input type="checkbox"/> |
| Rental Property 1 <input type="checkbox"/> unit<br><input type="checkbox"/> house <input type="checkbox"/> commercial | \$ <input style="width: 100%;" type="text"/>       | \$ <input style="width: 100%;" type="text"/> | \$ <input style="width: 100%;" type="text"/> | \$ <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input type="checkbox"/> |
| Rental Property 2 <input type="checkbox"/> unit<br><input type="checkbox"/> house <input type="checkbox"/> commercial | \$ <input style="width: 100%;" type="text"/>       | \$ <input style="width: 100%;" type="text"/> | \$ <input style="width: 100%;" type="text"/> | \$ <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input type="checkbox"/> |
| Vacant Land   | \$ <input style="width: 100%;" type="text"/>       |  | \$ <input style="width: 100%;" type="text"/> | \$ <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input type="checkbox"/> |
| Overdraft   | \$ <input style="width: 100%;" type="text"/> Limit |  | \$ <input style="width: 100%;" type="text"/> | \$ <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input type="checkbox"/> |
| Motor Vehicles  | \$ <input style="width: 100%;" type="text"/>       |  | \$ <input style="width: 100%;" type="text"/> | \$ <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input type="checkbox"/> |
| Credit Card 1   | \$ <input style="width: 100%;" type="text"/> Limit |  | \$ <input style="width: 100%;" type="text"/> | \$ <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input type="checkbox"/> |
| Credit Card 2   | \$ <input style="width: 100%;" type="text"/> Limit |  | \$ <input style="width: 100%;" type="text"/> | \$ <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input type="checkbox"/> |
| Personal Loans  | \$ <input style="width: 100%;" type="text"/> Limit |  | \$ <input style="width: 100%;" type="text"/> | \$ <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input type="checkbox"/> |
| Monthly Rent  |  |  |  | \$ <input style="width: 100%;" type="text"/> |   | <input type="checkbox"/> |
| Superannuation  | \$ <input style="width: 100%;" type="text"/>       | \$ <input style="width: 100%;" type="text"/> |  |  |   | <input type="checkbox"/> |
| Savings   | \$ <input style="width: 100%;" type="text"/>       | \$ <input style="width: 100%;" type="text"/> |  |  | <input style="width: 100%;" type="text"/> | <input type="checkbox"/> |
| Other assets or liabilities e.g. Child Support  | <input style="width: 100%;" type="text"/>          | \$ <input style="width: 100%;" type="text"/> | \$ <input style="width: 100%;" type="text"/> | \$ <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input type="checkbox"/> |
|   | <input style="width: 100%;" type="text"/>          | \$ <input style="width: 100%;" type="text"/> | \$ <input style="width: 100%;" type="text"/> | \$ <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text"/> | <input type="checkbox"/> |
| <b>Total</b>  | \$ <input style="width: 100%;" type="text"/>       | \$ <input style="width: 100%;" type="text"/> | \$ <input style="width: 100%;" type="text"/> | \$ <input style="width: 100%;" type="text"/> |   |                          |

**L. Property you are providing as security to the loan.** If property not found, tick 'pre-approved and complete where possible.

**Property 1**  Pre-approved

Property type  House  Villa/town house  Shop  
 Vacant land  Office  Unit, area of unit:

Land size (if >2 hectares)  Warehouse  Serviced Apartment  
  
 Other

Property usage:  Investment  Owner occupied

Title type  Torrens  Strata  Company  Other

Names on title  Same as applicants

Title particulars (Folio/Identifier)  Estimated market value or purchase price  
 \$

Address of property  Same as residential address  
  
 Postcode

Contact to arrange property valuation

Phone no. (work)  ( )  Mobile

**Annual Outgoings (Commercial Loans Only)**

Council rates  \$  Water rates  \$

Land tax  \$  Insurance costs  \$

Strata fees  \$

**Property 2**  Pre-approved

Property type  House  Villa/town house  Shop  
 Vacant land  Office  Unit, area of unit:

Land size (if >2 hectares)  Warehouse  Serviced Apartment  
  
 Other

Property usage:  Investment  Owner occupied

Title type  Torrens  Strata  Company  Other

Names on title  Same as applicants

Title particulars (Folio/Identifier)  Estimated market value or purchase price  
 \$

Address of property  Same as residential address  
  
 Postcode

Contact to arrange property valuation

Phone no. (work)  ( )  Mobile

**Annual Outgoings (Commercial Loans Only)**

Council rates  \$  Water rates  \$

Land tax  \$  Insurance costs  \$

Strata fees  \$

**M. Solicitors details – please complete if you know your solicitors details**

Name of firm

Address   
 Postcode

Contact's full name

Phone no.  ( )   Please tick here if you would like your loan documents sent to your solicitor

**N. Citibank Plus Account – fee-free banking!**

Named winner of the 'Best Personal Transaction Account, 2007' in the *AFR Smart Investor Awards*, Citibank Plus offers fee-free access at any bank's ATM in Australia, and a great interest rate on your Citibank Plus Linked Savings Account. Furthermore, as a Citibank Mortgage customer, we will waive the \$5 monthly account keeping fees. Please tick below if you would like us to send you a Citibank Plus Application form with your loan documents.

**Yes, please send me a Citibank Plus application form**

Issuer: Citigroup Pty Limited ABN 88 004 325 080, AFSL 238098. Before you make a decision about this product, you should consider its Terms and Conditions (available at [www.citibank.com.au](http://www.citibank.com.au)) and whether or not it is appropriate for you.



## Q. Terms & Conditions of loan application

By submitting this application, I/We

- confirm that all information provided in this application is true, accurate and correct, and understand Citibank may cancel any approval given if information is found to be misleading or incorrect;
- will provide any income details that Citibank request and authorise Citibank to check all information in this application;
- will ensure that the property valuer nominated by Citibank is provided with full access to the proposed security property;
- understand that Citibank advises removing the Tax File Number from any documents being supplied as part of this application;
- understand that this is an application only and no legal commitments should be entered into before receipt of a complete loan contract from Citibank;
- understand that where there are more than 2 applicants, further application forms must be completed and that all information provided is treated as one application;
- agree that if this application is approved, I/we (the borrower(s)) may have to pay applicable costs and expenses in progressing the application to final approval or settlement (including valuation and legal fees), whether or not the advance is made;
- understand that if we are applying for a product with card access, we are also requesting Citibank to issue each of us with the relevant card for the product (eg: Visa Debit Citicard);
- understand that if I/we apply for a loan with Offset Savings Account option, separate Citibank Offset Savings Account terms and conditions apply and will be provided with the loan contract; and
- acknowledge that if applying for a Mortgage Plus package, the primary cardholder (Applicant 1) of the credit card is responsible for all debts incurred by all additional cardholders.

## R. Signature of all applicants – please sign and date

I/we the Applicants agree to the Terms & conditions and the Privacy acknowledgement and consent in this application.

Signature of Applicant 1

Date

Signature of Applicant 2

Date

## S. Address for notices. Streamline your paperwork and help protect the environment. Note: This section is for Borrowers only

Only complete this section if this mortgage application is for personal purposes and NOT for business or investment purposes.

**I/we understand that each borrower/mortgagor is entitled to receive a copy of any notice or other document under the Consumer Credit Code and by signing this form, we are giving up the right to both be provided with information direct from Citibank. I/we understand that any of us can cancel this nomination at any time by writing to Citibank.**

I/We nominate

(insert full name of nominate borrower) to

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

Signature of Applicant 1

Date

Signature of Applicant 2

Date

**If loan is to be used wholly or predominantly for business or investment purposes:**

Please nominate applicant to receive notices from Citibank:  Applicant 1  Applicant 2

## T. Declaration of purpose – investment and business applications. Note: this section is for Borrowers only.

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 or investment purposes (or for both purposes).

### IMPORTANT

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes.

By signing this declaration, you may **lose** your protection under the Consumer Credit Code.

Signature of Applicant 1

Date

Signature of Applicant 2

Date

# V. Citibank 100 Point Check

(Citibank representative to complete for all Applicants)

The Financial Transaction Reports Act requires that we (Citibank) confirm your identity by completing a 100-point identification check. A Citibank representative sighting original and current documents that contain your personal details achieves the 100 points.

## Acceptable Identification Documents

|  | Available points | Points scored        |                      |
|--|------------------|----------------------|----------------------|
|  |                  | Applicant 1          | Applicant 2          |
| <b>1. Passport, Birth Certificate or Citizenship Certificate</b><br>Only one of these documents can be used for each Applicant.  | <b>70</b>        | <input type="text"/> | <input type="text"/> |
| <b>2. A current licence issued under law containing your photograph and signature, such as an Australian Drivers Licence, or an ID card issued by an Australian educational institution.</b><br>If more than one of these documents is used, each additional document is worth 25 points only. | <b>40</b>        | <input type="text"/> | <input type="text"/> |
| <b>3. Documents from an employer within the last 2 years or rate notice.</b><br>Full name required on document.  | <b>35</b>        | <input type="text"/> | <input type="text"/> |
| <b>4. Motor vehicle registration, electoral roll record, utility bill, bank statement, marriage certificate (maiden name only), telephone bill, foreign drivers licence, Medicare Card, Credit Card(s).</b><br>Only one document from each source may be counted                               | <b>25</b>        | <input type="text"/> | <input type="text"/> |
| Total points   |                  | <input type="text"/> | <input type="text"/> |

Identification check results minimum 100 points.

## Documents

| Applicant                          | <input type="checkbox"/> Applicant 1 | <input type="checkbox"/> Applicant 2 | <input type="checkbox"/> Applicant 1 | <input type="checkbox"/> Applicant 2 | <input type="checkbox"/> Applicant 1 | <input type="checkbox"/> Applicant 2 |
|------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
| Type of document                   | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      |
| Document number                    | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      |
| Full name appearing on document    | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      |
| Address on document (if shown)     | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      |
| Date of birth                      | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      |
| Place of issue/Issuing institution | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      |
| Date of issue                      | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      |
| Date of expiry                     | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      |

| Applicant                          | <input type="checkbox"/> Applicant 1 | <input type="checkbox"/> Applicant 2 | <input type="checkbox"/> Applicant 1 | <input type="checkbox"/> Applicant 2 | <input type="checkbox"/> Applicant 1 | <input type="checkbox"/> Applicant 2 |
|------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
| Type of document                   | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      |
| Document number                    | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      |
| Full name appearing on document    | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      |
| Address on document (if shown)     | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      |
| Date of birth                      | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      |
| Place of issue/Issuing institution | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      |
| Date of issue                      | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      |
| Date of expiry                     | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      | <input type="text"/>                 |                                      |

## Results of Check

Has verification been achieved?

Yes  No

Date

Signature of Citibank representative

Print name