

## Mortgage Application – Individuals

### Broker use only

#### Broker Application Check List

The following items are intended as a guide as to the documentation requirements for loan applications forwarded to Homeside Lending for approval. In order to expedite the approval and settlement process, please ensure that all documentation is supplied.

**Note: Original application forms must be received by Homeside Lending before settlement can occur.**

- Application Fee.
- Covering letter, inclusive of all relevant information (background information) discussed at interview.
- Loan Application fully completed (including Income and Asset/Liabilities).
- Provided a Comparison Rate Schedule to the customer(s).

#### Income for PAYE borrowers/guarantors

- Copy of at least two (2) consecutive payslips and a copy of the most recent tax assessment notice **or** a letter from the employer and a copy of the most recent tax assessment notice.

#### Income for Self-employed borrowers/guarantors

- Copy of two (2) years' tax returns – personal and business. (ie profit and loss/balance sheet along with personal tax returns.)

#### First Home Owner Grant (FHOG)

- All separate copies of Id that accompany the 100 point check have been signed by the broker as true and correct.
- Complete original application form.
- Original addendum for additional grant for new properties and statement/letter from vendor or builder to confirm that property has never been occupied.
- Additional documentation requirements for permanent residents or New Zealand citizens.
- Signed and dated original Contract of Sale.

#### Servicing History

- Copy of current credit card statements.
- Copy of last six (6) months' savings history (if purchasing).
- Copy of last six (6) months' loan statements (for all current loans).

#### Verification of Assets

- Copy of latest Bank Statement for Bank Deposits.
- Copy of Rate Notices for any properties.
- Copy of Titles for any properties.

#### LoDOC loans

- Completed and signed '*LoDOC*' Loan – Declaration by *Self-Employed Applicant*
- Copy of last six (6) months loan statements (for all current loans).

#### Other

- Account Authority Card.
- Direct Debit Request.
- 100 Point Check for each borrower (and each guarantor if applicable).
- Specimen Signature Card.

#### Other Income Verification

- Proposed rental income.
- Rental income verification (eg copy of lease or managing agent statement of account).

#### Purpose

- Copy of last six (6) months' bank loan statement (if refinancing).
- Copy of Contract of Sale if purchasing.

#### **IMPORTANT – Signing under Power of Attorney is NOT Acceptable**

It is Homeside Lending's lending policy NOT to accept this application form, any loan agreement or mortgage documents if they are signed under the Power of Attorney for a borrower or a guarantor.

If a borrower or guarantor cannot sign personally because they are unavailable or incapacitated in some way, you must first discuss with us the possibility of special arrangements being made. Please do this BEFORE you submit this application to us.

**Homeside Lending use only**

Branch name \_\_\_\_\_ BUId no. \_\_\_\_\_ Sales officer's name \_\_\_\_\_

**Section 1 – Mortgage Broker details (if applicable)**

Name of broker organisation's accredited representative ('Broker's Representative') \_\_\_\_\_ Name of Broker organisation ('Broker') \_\_\_\_\_ Mobile number \_\_\_\_\_ Email address \_\_\_\_\_

**Section 2 – Loan request**

- New loan
- An existing customer requesting an additional loan

**Variation**

- Limit increase
- Security swap
- Product swap
- Loan consolidation
- Loan split

**Section 3 – Guarantor**

Is a Guarantee to be given for this loan?  
 Yes – give guarantor's name and each guarantor is to sign the 'Guarantor's Acknowledgment and Consent'  
 No  
 Guarantor's name(s) \_\_\_\_\_

**Section 4 – Purpose of loan**

Loan amount required \_\_\_\_\_

- Purchase
  - Owner/Occupier  Investment \$ \_\_\_\_\_
- Refinance
  - Owner/Occupier  Investment \$ \_\_\_\_\_
- Equity/Other investment \$ \_\_\_\_\_
- Debt consolidation \$ \_\_\_\_\_
- Renovations – give details \_\_\_\_\_ \$ \_\_\_\_\_
- Other – give details \_\_\_\_\_ \$ \_\_\_\_\_

**Total amount** \$ \_\_\_\_\_

**Section 5 – Loan type required**

	Amount of loan	Loan term	*Statement of Purpose – Predominantly for:		In the name(s) of
			Personal/ Domestic or Household purposes	Business and/or investment purposes	
<input type="checkbox"/> <b>Peak Performance Equity Mortgage</b> – with following account limits					
Account no. 1	\$ _____		<input type="checkbox"/>	<input type="checkbox"/>	_____
Account no. 2	\$ _____		<input type="checkbox"/>	<input type="checkbox"/>	_____
Account no. 3	\$ _____		<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/> <b>Fixed Rate Interest Only Mortgage</b> Fixed Rate period _____ (1, 2, 3 or 5 years) <i>(Investment purposes only)</i> Interest <input type="checkbox"/> monthly in arrears or <input type="checkbox"/> annually in advance for 1 year only	\$ _____	_____ yrs	N/A	<input type="checkbox"/>	_____
<input type="checkbox"/> <b>Homeside HomePlus Home Loan</b>					
<input type="checkbox"/> 1 year Intro Fixed Rate <input type="checkbox"/> P&I <input type="checkbox"/> Int only	\$ _____	_____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/> Standard Fixed Rate <input type="checkbox"/> P&I <input type="checkbox"/> Int only Term _____ years (1-5 years)	\$ _____	_____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/> Variable Rate <input type="checkbox"/> P&I <input type="checkbox"/> Int only	\$ _____	_____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/> <b>Reducible Mortgage Loan</b>					
<input type="checkbox"/> Introductory 1 year Fixed Rate	\$ _____	_____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/> Introductory 2 year Fixed Rate	\$ _____	_____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/> Standard Fixed Rate Term _____ years (1-5 years)	\$ _____	_____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/> Variable Rate	\$ _____	_____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/> ‡ <b>Offset Home Loan</b> (100% Offset Home Loan)	\$ _____	_____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/> <b>Plain and Simple Home Loan</b> <input type="checkbox"/> P&I <input type="checkbox"/> Int only	\$ _____	_____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/> <b>Other</b> _____	\$ _____	_____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	_____
<b>Total Loan Facility</b>	\$ _____				

\*Statement of Purpose – Tick the appropriate box to specify what purpose each loan type will be 'wholly or predominantly' used for. If any loan type will be used for both purposes, only tick the box that represents the predominant purpose for that loan type (predominant means greater than 50%).

The Bank advises that:  
 – 'Investment' by you is not a 'personal, domestic or household purpose' under the Consumer Credit Code.  
 – As a general comment, if you claim a taxation deduction of more than 50% of the interest and other charges on your loan, the loan would most likely be utilised **wholly or predominantly for investment or business purposes**.  
 ‡ The Offset Home Loan is only available through broker who hold a current Australian Financial Services Licence or who are members of an Eligible External Dispute Resolution Scheme.

**Section 6 – Personal details**

**Borrower 1**

Tick appropriate option

**Borrower 2**  **Guarantor**

Title First name Middle name/s  
 \_\_\_\_\_  
 \_\_\_\_\_

Surname  
 \_\_\_\_\_

Date of birth Driver's licence number  
 \_\_\_\_ / \_\_\_\_ / \_\_\_\_ | \_\_\_\_\_

Marital status  
 Married  De facto  Single  Other \_\_\_\_\_

Date of last change of marital status Ages of your dependants  
 \_\_\_\_ / \_\_\_\_ / \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | \_\_\_\_

Maiden name Dependents include a spouse/defacto (who is not applicant 2) and children. (Please note: if you are applying for a joint loan and have shared dependents, only one applicant needs to list them)  
 \_\_\_\_\_

Telephone numbers  
 Work Home  
 ( ) | ( )

Mobile Email address  
 \_\_\_\_\_ | \_\_\_\_\_

Tick appropriate option

**Borrower 2**  **Guarantor**

Title First name Middle name/s  
 \_\_\_\_\_  
 \_\_\_\_\_

Surname  
 \_\_\_\_\_

Date of birth Driver's licence number  
 \_\_\_\_ / \_\_\_\_ / \_\_\_\_ | \_\_\_\_\_

Marital status  
 Married  De facto  Single  Other \_\_\_\_\_

Date of last change of marital status Ages of your dependants  
 \_\_\_\_ / \_\_\_\_ / \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | \_\_\_\_

Maiden name Dependents include a spouse/defacto (who is not applicant 2) and children. (Please note: if you are applying for a joint loan and have shared dependents, only one applicant needs to list them)  
 \_\_\_\_\_

Telephone numbers  
 Work Home  
 ( ) | ( )

Mobile Email address  
 \_\_\_\_\_ | \_\_\_\_\_

Current residential status  
 Are you  
 An owner with mortgage  Owner no mortgage  Renting  
 Supplied by employer  Living with relatives  Boarding

Residential address  
 \_\_\_\_\_  
 State Postcode Country  
 \_\_\_\_\_  
 Lived there for \_\_\_\_ years \_\_\_\_ months

Postal address – if different from above  
 \_\_\_\_\_  
 State Postcode Country  
 \_\_\_\_\_

Permanent Australian resident?  Yes  No

Previous residential address – if less than three (3) years at above address  
 \_\_\_\_\_  
 State Postcode Country  
 \_\_\_\_\_  
 Lived there for \_\_\_\_ years \_\_\_\_ months

Current residential status  
 Are you  
 An owner with mortgage  Owner no mortgage  Renting  
 Supplied by employer  Living with relatives  Boarding

Residential address  
 \_\_\_\_\_  
 State Postcode Country  
 \_\_\_\_\_  
 Lived there for \_\_\_\_ years \_\_\_\_ months

Postal address – if different from above  
 \_\_\_\_\_  
 State Postcode Country  
 \_\_\_\_\_

Permanent Australian resident?  Yes  No

Previous residential address – if less than three (3) years at above address  
 \_\_\_\_\_  
 State Postcode Country  
 \_\_\_\_\_  
 Lived there for \_\_\_\_ years \_\_\_\_ months

**Section 7 – Employment details**

**Borrower 1**

Full-time  Part-time  Self employed  Other \_\_\_\_\_

Present employer's name  
 \_\_\_\_\_

Address  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Postcode

Date employment started Employer telephone number  
 \_\_\_\_ / \_\_\_\_ / \_\_\_\_ | \_\_\_\_\_

Occupation Type of Industry  
 \_\_\_\_\_ | \_\_\_\_\_

Previous employer's name – if less than two (2) years Length of service  
 \_\_\_\_\_ | \_\_\_\_\_ yrs mths

Full-time  Part-time  Self employed  Other \_\_\_\_\_

**Self-employed borrower**  
 Name and address of business  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Postcode

Nature of business Date employment started  
 \_\_\_\_\_ | \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Accountant's name Telephone number  
 \_\_\_\_\_ | ( )

Accountant's firm and address  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Postcode

**Borrower 2/Guarantor**

Full-time  Part-time  Self employed  Other \_\_\_\_\_

Present employer's name  
 \_\_\_\_\_

Address  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Postcode

Date employment started Employer telephone number  
 \_\_\_\_ / \_\_\_\_ / \_\_\_\_ | \_\_\_\_\_

Occupation Type of Industry  
 \_\_\_\_\_ | \_\_\_\_\_

Previous employer's name – if less than two (2) years Length of service  
 \_\_\_\_\_ | \_\_\_\_\_ yrs mths

Full-time  Part-time  Self employed  Other \_\_\_\_\_

**Self-employed borrower**  
 Name and address of business  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Postcode

Nature of business Date employment started  
 \_\_\_\_\_ | \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Accountant's name Telephone number  
 \_\_\_\_\_ | ( )

Accountant's firm and address  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Postcode

**Section 8 – Assets and Liabilities – Borrower 1 and 2**

**Assets (What you own)**

**Home**

Owned jointly – give details  Owned solely

Name of owner(s)	Present value
1.	\$

**Other property/land at**

1.	\$
2.	\$

**Accounts** (Bank, Credit Union, Building Soc., etc)

Organisation	Acc number	Balance
1.		\$
2.		\$

Total value of accounts ..... \$

**Motor vehicle(s)**

Make and model	Year of mfr.	
1.		\$
2.		\$

**All other assets** (do not include Superannuation, Goodwill, Home contents)

Description	
1.	\$
2.	\$

**Total value of what you own** ..... **\$**

**Sundry assets** (do not add into total assets)

Superannuation (Estimate your current payout)	\$
Goodwill of Business (Estimated value) .....	\$
Home contents (Insured value) .....	\$

**Liabilities (What you currently owe)**

**Home/Investment property loans**

Owner name	Name of lender	Type of loan	Current limit/ original loan amount	Amount owing
1.			\$	\$
2.			\$	\$
3.			\$	\$

**Other loans/Overdrafts/Loans with redraw/Lease/Hire purchase**

Owner name	Name of lender	Type of loan		
1.			\$	\$
2.			\$	\$

**Personal consumer loans**

Owner name	Name of lender	Type of loan		
1.			\$	\$
2.			\$	\$

**Credit/Store card(s)** (include even if balance is nil)

Owner name	Issuer	Card type	Credit limit	Amount owing
1.			\$	\$
2.			\$	\$
3.			\$	\$
4.			\$	\$
5.			\$	\$

**All other debts and liabilities** (including loans that you are guarantor for)

Owner name	Issuer	Type of loan		
1.			\$	\$
2.			\$	\$
3.			\$	\$

**Total value of what you owe** ..... **\$** **\$**

**Section 9 – Assets and Liabilities – Guarantor**

**Assets (What you own)**

**Home**

Owned jointly – give details  Owned solely

Name of owner(s)	Present value
1.	\$

**Other property/land at**

1.	\$
2.	\$

**Accounts** (Bank, Credit Union, Building Soc., etc)

Organisation	Acc number	Balance
1.		\$
2.		\$

Total value of accounts ..... \$

**Motor vehicle(s)**

Make and model	Year of mfr.	
1.		\$
2.		\$

**All other assets** (do not include Superannuation, Goodwill, Home contents)

Description	
1.	\$
2.	\$

**Total value of what you own** ..... **\$**

**Sundry assets** (do not add into total assets)

Superannuation (Estimate your current payout)	\$
Goodwill of Business (Estimated value) .....	\$
Home contents (Insured value) .....	\$

**Liabilities (What you currently owe)**

**Home/Investment property loans**

Owner name	Name of lender	Type of loan	Current limit/ original loan amount	Amount owing
1.			\$	\$
2.			\$	\$
3.			\$	\$

**Other loans/Overdrafts/Loans with redraw/Lease/Hire purchase**

Owner name	Name of lender	Type of loan		
1.			\$	\$
2.			\$	\$

**Personal consumer loans**

Owner name	Name of lender	Type of loan		
1.			\$	\$
2.			\$	\$

**Credit/Store card(s)** (include even if balance is nil)

Owner name	Issuer	Card type	Credit limit	Amount owing
1.			\$	\$
2.			\$	\$
3.			\$	\$
4.			\$	\$
5.			\$	\$

**All other debts and liabilities** (including loans that you are guarantor for)

Owner name	Issuer	Type of loan		
1.			\$	\$
2.			\$	\$
3.			\$	\$

**Total value of what you owe** ..... **\$** **\$**

**Section 10 – Income and Expenditure – Borrower 1 and 2**

**Monthly expenditure**

<b>Loan Repayments</b>	Pre Loan	Post Loan
<b>Home/Investment property loans</b>		
1.	\$	\$
2.	\$	\$
3.	\$	\$
<b>Other loans/Overdrafts/Loans with redraw/Lease/Hire purchase</b>		
1.	\$	\$
2.	\$	\$
<b>Personal consumer loans</b>		
1.	\$	\$
2.	\$	\$
<b>Credit/Store card(s)</b>		
1.	\$	\$
2.	\$	\$
3.	\$	\$
4.	\$	\$
5.	\$	\$
<b>All other debts</b>		
1.	\$	\$
2.	\$	\$
3.	\$	\$
<b>Total loan repayments</b>	<b>\$</b>	<b>\$</b>
<b>Expenses</b>		
Fixed expenses - rent	\$	\$
Other expenses eg general living	\$	\$
<b>Total monthly expenditure</b>	<b>\$</b>	<b>\$</b>

**Income**

*Salary/Wages	Gross annual	Net monthly
<b>Borrower 1</b> .....	\$ _____	\$ _____
<b>Borrower 2</b> .....	\$ _____	\$ _____
Other Income (Study Assistance, Family Allowance, P/T work, Dividends, Interest etc)		
1.	\$ _____	\$ _____
2.	\$ _____	\$ _____
<b>Existing – Rental income</b>	Gross annual	(Mthly less outgoings)
1.	\$ _____	\$ _____
<b>+Proposed – Rental income</b>	Gross annual	(Mthly less outgoings)
1.	\$ _____	\$ _____
<b>*Self-employed applicants</b>	Net profit	After tax
	\$ _____	\$ _____
<b>Total net income per month</b>		<b>\$ _____</b>

\*Note: Please produce evidence of income, for example two (2) recent payslips or self employed applicant copies of the last two (2) years' financial statements.  
+Proposed rental income from the property that you propose to purchase with the loan being applied for.

**Section 11 – Monthly Budget – Guarantor**

**Monthly expenditure**

Loan Repayments	Pre Loan	Post Loan
<b>Home/Investment property loans</b>		
1.	\$	\$
2.	\$	\$
3.	\$	\$
<b>Other loans/Overdrafts/Loans with redraw/Lease/Hire purchase</b>		
1.	\$	\$
2.	\$	\$
<b>Personal consumer loans</b>		
1.	\$	\$
2.	\$	\$
<b>Credit/Store card(s)</b>		
1.	\$	\$
2.	\$	\$
3.	\$	\$
4.	\$	\$
5.	\$	\$
<b>All other debts</b>		
1.	\$	\$
2.	\$	\$
3.	\$	\$
<b>Total loan repayments</b>	<b>\$</b>	<b>\$</b>
<b>Expenses</b>		
Fixed expenses - rent	\$	\$
Other expenses eg general living	\$	\$
<b>Total monthly expenditure</b>	<b>\$</b>	<b>\$</b>

**Income**

*Salary/Wages	Gross annual	Net monthly
<b>Guarantor 1</b> .....	\$ _____	\$ _____
Other Income (Study Assistance, Family Allowance, P/T work, Dividends, Interest etc)		
1.	\$ _____	\$ _____
2.	\$ _____	\$ _____
<b>Existing – Rental income</b>	Gross annual	(Mthly less outgoings)
1.	\$ _____	\$ _____
<b>+Proposed – Rental income</b>	Gross annual	(Mthly less outgoings)
1.	\$ _____	\$ _____
<b>*Self-employed applicants</b>	Net profit	After tax
	\$ _____	\$ _____
<b>Total net income per month</b>		<b>\$ _____</b>

\*Note: Please produce evidence of income, for example two (2) recent payslips or self employed applicant copies of the last two (2) years' financial statements. +Proposed rental income from the property that you propose to purchase with the loan being applied for.

**Section 12 – Confirmation of Loan Amount for property purchase**

Calculation of Total Outlay for property purchase	Amount
Property purchase price .....	\$ _____
Legal/Government/Other fees .....	\$ _____
Stamp Duty .....	\$ _____
Lenders Mortgage Insurance .....	\$ _____
Bank fees .....	\$ _____
<b>Total costs (a)</b> .....	<b>\$ _____</b>
Net proceeds from sale of present home .....	\$ _____
Savings .....	\$ _____
First Home Owner grant .....	\$ _____
Other .....	\$ _____
<b>Total deductions (b)</b> .....	<b>\$ _____</b>
<b>Total outlay (a) - (b)</b> .....	<b>\$ _____</b>

**Section 13 – Lenders Mortgage Insurance**

Is Lenders Mortgage Insurance required by Homeside?  Yes  No

**Bank use only**

Insurance Company name	Policy number
_____	_____

**Section 14 – Transactional ‘Deposit Offset Account’ Option for ‘Homeside HomePlus Home Loan’**

Do you require a transactional account for your †Homeside HomePlus Home Loan?  Yes  No

†By law, a deposit product can only be discussed with a prospective customer by an adviser who is qualified under the law to give such advice. The adviser must hold (or be an authorised representative of an entity which holds) an appropriate current Australian Financial Services Licence or be a member (or an authorised representative of a member) of an Eligible External Dispute Resolution Scheme.

**Note: You should complete sections 15 to 19 carefully. Homeside Lending also relies on this information to assess your application and in some cases to determine fees under your loan.**

### Section 15 – Details of Proposed Mortgage Security

The borrower(s) propose that the following property/ies be mortgaged to the Bank to secure the loan or overdraft:

#### Principal security property 1

Estimated market value of security Proposed occupants

\$ \_\_\_\_\_  Self  Tenants

Property address (Property name/Unit number/Street number/Street name/Suburb)

Postcode

Who is the current owner of the security property?

Who is going to become the owner?

Joint tenants  Tenants in common (if shares are unequal provide details) \_\_\_\_\_

Is this security property a trust asset?

Yes  No

Will the settlement of the purchase/refinance take place outside of the CBD?

Yes  No

Is this property subject to a Defence Service Home Loan?

Yes  No

Title particulars (Please endeavour to provide a full legal description – it may save you some legal search fees)

Lot	Plan	Volume	Folio	Folio Id

Number of existing Mortgages to be discharged

What form of Title applies to the security property?

Torrens  Strata  Community

Old System (Old Law)  Home Unit Company Shares  Other – specify \_\_\_\_\_

#### General description of building

Type of property

Flat  Unit  Duplex  Townhouse  House  Vacant land

Walls

Brick  Timber  Fibro  Other – specify \_\_\_\_\_

Number of bedrooms Number of bathrooms Number of other rooms Building area

\_\_\_\_\_

Pool

Yes  Inground  No

Carparking

Yes  No

No. of spaces

\_\_\_\_\_

Any features which may significantly increase value? (eg. views)

Any recent improvements/renovations made to the property? (Please state)

Is the property easily visible from the street?

Yes  No

#### Security property 2

Estimated market value of security Proposed occupants

\$ \_\_\_\_\_  Self  Tenants

Property address (Property name/Unit number/Street number/Street name/Suburb)

Postcode

Who is the current owner of the security property?

Who is going to become the owner?

Joint tenants  Tenants in common (if shares are unequal provide details) \_\_\_\_\_

Is this security property a trust asset?

Yes  No

Will the settlement of the purchase/refinance take place outside of the CBD?

Yes  No

Is this property subject to a Defence Service Home Loan?

Yes  No

Title particulars (Please endeavour to provide a full legal description – it may save you some legal search fees)

Lot	Plan	Volume	Folio	Folio Id

**Section 15 – Details of Proposed Mortgage Security (continued)**

**Number of existing Mortgages to be discharged**

\_\_\_\_\_

What form of Title applies to the security property?

- Torrens  Strata  Community  
 Old System (Old Law)  Home Unit Company Shares  Other – specify \_\_\_\_\_

**General description of building**

Type of property

- Flat  Unit  Duplex  Townhouse  House  Vacant land

Walls

- Brick  Timber  Fibro  Other – specify \_\_\_\_\_

Number of bedrooms    Number of bathrooms    Number of other rooms    Building area

\_\_\_\_\_

Pool

- Yes  Inground  No

Carparking

No. of spaces

- Yes  No    \_\_\_\_\_

Any features which may significantly increase value? (eg. views)

\_\_\_\_\_

Any recent improvements/renovations made to the property? (Please state)

\_\_\_\_\_

Is the property easily visible from the street?

- Yes  No

**Section 16 – Valuation arrangements**

Property to be valued (tick one option only per property)

	Property 1	Property 2	Telephone number(s) for access for valuation (daytime only)
Purchase Owner Occupier	<input type="checkbox"/>	<input type="checkbox"/>	( )   ( )
Purchase Investment	<input type="checkbox"/>	<input type="checkbox"/>	
Existing Owner Occupier	<input type="checkbox"/>	<input type="checkbox"/>	Contact name
Existing Investment	<input type="checkbox"/>	<input type="checkbox"/>	

**Section 17 – Solicitor/Conveyancer/Settlement Agent details – Borrower 1 and 2**

Will you be using a Solicitor/Conveyancer/Settlement Agent?

- Yes – give details  No

Name of Solicitor for principal security property

\_\_\_\_\_

Contact name    Telephone number

\_\_\_\_\_ | ( )

Address

\_\_\_\_\_ Postcode

Name of Solicitor for other security

\_\_\_\_\_

Contact name    Telephone number

\_\_\_\_\_ | ( )

Address

\_\_\_\_\_ Postcode

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**Section 18 – Guarantor’s solicitor**

Homeside Lending will usually only accept a Guarantee where the Guarantor has obtained legal advice which is independent of the borrower and Homeside Lending before signing that Guarantee.

Name of Solicitor/Firm

---

Contact name

---

Telephone number

( )

---

Address

---

Postcode

---

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**Section 19 – Trustee Information**

Is this application in the name of a Trustee of a trust?

\*Yes – give details  No

Name of trust

---

Is any guarantor (if applicable) a Trustee of a trust?

\*Yes – give details  No

Name of guarantor

---

Name of trust

---

\*Provide the Bank with a copy of the Trust Deed for the trust (which must include any variations to that Deed of Trust)

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**Section 20 – Reference**

Have you ever had or are there now any judgments, attachments or legal proceedings against you? Please attach a signed copy of the default letter by solicitor and borrower.

Yes – provide a brief written explanation of the default  No

---

Details of nearest relative not living with you

Name Relationship Telephone number

( )

---

Address

---

Postcode

---

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**Section 21 – Correspondence address – Borrower 1 and 2**

If your address will change upon drawdown of your loan please complete.

Borrower(s) mailing name and address after drawdown

---

Postcode

---

---

**Section 22 – Correspondence address – Guarantor**

If your address will change upon drawdown of your loan please complete

Guarantor mailing name and address after drawdown

---

Postcode

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The following are the checks that may be made for the verification procedure pursuant to the Financial Transaction Reports Act 1988 and approval from AUSTRAC for the purposes of Homeside Lending, a division of National Australia Bank Limited ABN 12 004 044 937, obtaining an identification record for a signatory to an account.

### Instructions to Mortgage Broker:

- A separate Identification Record must be completed for each borrower and guarantor or, if the borrower or guarantor is a company, each person who signs the loan documents on behalf of the company.
- Record the points scored for the checks carried out. Originals of any primary or secondary identification documents must be sighted.
- Total the points scored.
- In Parts A and B overleaf, record the appropriate details for the checks carried out.
- Complete Part C overleaf.
- Return this form to Homeside Lending.

Name of signatory

1. Type of check	Available points	Points scored	Details to be recorded
<b>Primary documents</b> <b>Name</b> of signatory verified from one of the following: <ul style="list-style-type: none"> <li>• Birth Certificate</li> <li>• A current passport</li> <li>• An expired passport which has not been cancelled and was current within the preceding two (2) years</li> <li>• Citizenship certificate</li> </ul> <i>Score 70 points only. (Do not score additional points for more than one document.)</i>	<b>70</b>	<input type="text"/>	Provide details in Part A overleaf.
<b>2. Customer of 12 months standing</b> The customer has been a signatory to an account of Homeside Lending or National Australia Bank Limited of at least 12 months standing.	<b>40</b>	<input type="text"/>	Complete Part B overleaf.
<b>3. Secondary document containing signature or photograph</b> <b>Name</b> of signatory verified from one or more of the following (but only where the document contains a photograph or signature that can be matched to the signatory): <ul style="list-style-type: none"> <li>• A licence or permit issued under a law of the Commonwealth, a State or Territory (eg an Australian driver's licence).</li> <li>• An identification card issued to a public employee.</li> <li>• An identification card issued to a person by the Commonwealth, a State or Territory as evidence of the person's entitlement to a financial benefit.</li> <li>• An identification card issued to a student at a tertiary education institution.</li> </ul>	<b>40</b>	<input type="text"/>	Provide details in Part A overleaf.
	<b>40</b>	<input type="text"/>	
	<b>40</b>	<input type="text"/>	
	<b>40</b>	<input type="text"/>	
<b>4. Other secondary documents</b> <b>Name</b> of signatory verified from any other secondary identification document relating to the signatory, eg credit card, Medicare card, telephone account, council rates notice etc. <i>Note: More than one document may be counted, but points scored from a particular source may be counted only once, eg if the signatory has a MasterCard and Visa Card issued by the same financial institution, only one may be counted.</i>	<b>25</b>	<input type="text"/>	Provide details in Part A overleaf.
	<b>25</b>	<input type="text"/>	
	<b>25</b>	<input type="text"/>	
	<b>25</b>	<input type="text"/>	

The signatory is taken to be identified if the signatory rates at least 100 points

*This is the first of two (2) pages which comprise Homeside Lending's 100 Point Check*

**Part A – Document details from checks 1, 3 and 4.**

	Document 1	Document 2
Type of document		
Person to whom it relates		
Date of Birth (age if relevant)		
Place of residence (if shown)		
Date of issue		
Place/Office of issue		
Expiry date		
Document number		

  

	Document 3	Document 4
Type of document		
Person to whom it relates		
Date of Birth (age if relevant)		
Place of residence (if shown)		
Date of issue		
Place/Office of issue		
Expiry date		
Document number		

**Part B – List below account details for check (if completed)**

Account name		
Account number		
Product (eg Home Loan, Transaction Account etc)		

**Part C – Certification by Mortgage Broker**

This form was completed by:

Name of person completing form

\_\_\_\_\_

Mortgage Broker (Company name)

\_\_\_\_\_

By signing below, you confirm that you have completed this form in the presence of the borrower, (and in the presence of the guarantor when this form has been completed for the guarantor) and that you are not aware that any information in this form is false or misleading.

Signature

 \_\_\_\_\_

Date

\_\_\_\_\_

**Homeside Lending use only**

Result of check

Has verification been achieved?

Yes  No

Is there a need to file a Suspect Transaction Report?

Yes  No

Checking officer's signature

\_\_\_\_\_

Date

\_\_\_\_\_

The following are the checks that may be made for the verification procedure pursuant to the Financial Transaction Reports Act 1988 and approval from AUSTRAC for the purposes of Homeside Lending, a division of National Australia Bank Limited ABN 12 004 044 937, obtaining an identification record for a signatory to an account.

**Instructions to Mortgage Broker:**

- A separate Identification Record must be completed for each borrower and guarantor or, if the borrower or guarantor is a company, each person who signs the loan documents on behalf of the company.
- Record the points scored for the checks carried out. Originals of any primary or secondary identification documents must be sighted.
- Total the points scored.
- In Parts A and B overleaf, record the appropriate details for the checks carried out.
- Complete Part C overleaf.
- Return this form to Homeside Lending.

Name of signatory

1. Type of check	Available points	Points scored	Details to be recorded
<p><b>Primary documents</b></p> <p>Name of signatory verified from one of the following:</p> <ul style="list-style-type: none"> <li>• Birth Certificate</li> <li>• A current passport</li> <li>• An expired passport which has not been cancelled and was current within the preceding two (2) years</li> <li>• Citizenship certificate</li> </ul> <p><i>Score 70 points only. (Do not score additional points for more than one document.)</i></p>	<b>70</b>	<input style="width: 40px; height: 20px;" type="text"/>	Provide details in Part A overleaf.
<p><b>2. Customer of 12 months standing</b></p> <p>The customer has been a signatory to an account of Homeside Lending or National Australia Bank Limited of at least 12 months standing.</p>	<b>40</b>	<input style="width: 40px; height: 20px;" type="text"/>	Complete Part B overleaf.
<p><b>3. Secondary document containing signature or photograph</b></p> <p>Name of signatory verified from one or more of the following (but only where the document contains a photograph or signature that can be matched to the signatory):</p> <ul style="list-style-type: none"> <li>• A licence or permit issued under a law of the Commonwealth, a State or Territory (eg an Australian driver's licence).</li> <li>• An identification card issued to a public employee.</li> <li>• An identification card issued to a person by the Commonwealth, a State or Territory as evidence of the person's entitlement to a financial benefit.</li> <li>• An identification card issued to a student at a tertiary education institution.</li> </ul>	<b>40</b>	<input style="width: 40px; height: 20px;" type="text"/>	Provide details in Part A overleaf.
	<b>40</b>	<input style="width: 40px; height: 20px;" type="text"/>	
	<b>40</b>	<input style="width: 40px; height: 20px;" type="text"/>	
	<b>40</b>	<input style="width: 40px; height: 20px;" type="text"/>	
<p><b>4. Other secondary documents</b></p> <p>Name of signatory verified from any other secondary identification document relating to the signatory, eg credit card, Medicare card, telephone account, council rates notice etc.</p> <p><i>Note: More than one document may be counted, but points scored from a particular source may be counted only once, eg if the signatory has a MasterCard and Visa Card issued by the same financial institution, only one may be counted.</i></p>	<b>25</b>	<input style="width: 40px; height: 20px;" type="text"/>	Provide details in Part A overleaf.
	<b>25</b>	<input style="width: 40px; height: 20px;" type="text"/>	
	<b>25</b>	<input style="width: 40px; height: 20px;" type="text"/>	
	<b>25</b>	<input style="width: 40px; height: 20px;" type="text"/>	

The signatory is taken to be identified if the signatory rates at least 100 points

*This is the first of two (2) pages which comprise Homeside Lending's 100 Point Check*

**Part A – Document details from checks 1, 3 and 4.**

	Document 1	Document 2
Type of document		
Person to whom it relates		
Date of Birth (age if relevant)		
Place of residence (if shown)		
Date of issue		
Place/Office of issue		
Expiry date		
Document number		

  

	Document 3	Document 4
Type of document		
Person to whom it relates		
Date of Birth (age if relevant)		
Place of residence (if shown)		
Date of issue		
Place/Office of issue		
Expiry date		
Document number		

**Part B – List below account details for check (if completed)**

Account name	
Account number	
Product (eg Home Loan, Transaction Account etc)	

**Part C – Certification by Mortgage Broker**

This form was completed by:

Name of person completing form

\_\_\_\_\_

Mortgage Broker (Company name)

\_\_\_\_\_

By signing below, you confirm that you have completed this form in the presence of the borrower, (and in the presence of the guarantor when this form has been completed for the guarantor) and that you are not aware that any information in this form is false or misleading.

Signature

 \_\_\_\_\_

Date

\_\_\_\_\_

**Homeside Lending use only**

Result of check

Has verification been achieved?

Yes  No

Is there a need to file a Suspect Transaction Report?

Yes  No

Checking officer's signature

\_\_\_\_\_

Date

\_\_\_\_\_

## Borrowers Acknowledgment and Consent – Mortgage Broker

To: Homeside Lending a division of National Australia Bank Limited ABN 12 004 044 937 ('Homeside')

Borrower's name(s)

Name of Broker organisation (insert the name of organisation who has agreed with Homeside to submit loan applications to Homeside for approval)  
('Broker')

Name of Broker organisation's accredited representative (Insert name of individual loan writer who is accredited by the Broker to submit loan applications to Homeside for approval)  
('Broker's Representative')

Summarise loan products required

1.	\$
2.	\$
3.	\$
Aggregate loans	\$

1. I/We confirm that I/we have authorised and directed my/our Broker to make this application ('Application') to Homeside on my/our behalf for the loan product(s) described above (the 'Loan'). I/We have taken this decision after having discussed and considered, with the assistance of the Broker's Representative, various alternative lenders and their alternative loan products.
2. I/We acknowledge that I/we are aware that, if Homeside approves my/our Application and I/we proceed with Homeside's subsequent offer of the Loan, Homeside will pay the Broker, commission fees for the Broker's Work. The Broker's Representative has no arrangement with Homeside for payment of Commission.

The expression '**Brokers Work**' includes:

- the preparation of my/our Application and provision of ancillary documents;
  - presenting the Application to Homeside and dealing with Homeside's subsequent requirements;
  - negotiating with Homeside (if necessary) for approval of the Loan and generally in processing the Application until the Loan is approved;
  - assisting me/us to obtain a formal Facility Agreement from Homeside for my/our consideration and acceptance;
  - assisting me/us to achieve drawdown of the Loan and assisting me/us with post-settlement queries, or requirements to vary the Loan.
3. I/We acknowledge that:
    - (a) The Broker and the Broker's Representative are working on my behalf as my/our agent in performing the Broker's Work;
    - (b) I/We have not relied upon any statement or representation made by the Broker or the Broker's Representative to the effect that Homeside has approved or will approve my/our proposed Loan;
    - (c) Homeside is not in any way responsible for any statements or representations which have been made to me/us by the Broker or by the Broker's Representative concerning the proposed Loan product, or the likely drawdown date for the Loan or the structure of the security to be given to Homeside for the Loan. I/We understand that ALL information concerning the terms and conditions of the Loan will be contained in Homeside's Facility Agreement and in the accompanying terms and conditions, letters and explanatory brochures which Homeside will issue to me/us if my/our Loan is approved;
    - (d) Homeside is NOT my/our agent and you have advised me/us that Homeside is not the agent of my/our Broker or the Broker's Representative;
    - (e) If the Loan is approved and a Facility Agreement issued to me/us, Homeside strongly recommends that, I/we obtain legal advice about that agreement from my/own legal representative, to ensure that the terms and conditions reflect what I/we want and expect in my/our loan. This is especially important if I/we have any special requirements. I/We accept that Homeside has NOT authorised either the Broker or the Broker's Representative to explain to me/us the terms and conditions of the Facility Agreement or any other document for the Loan;
    - (f) It is a standard requirement of Homeside that I/we be personally interviewed by a Homeside Officer before any approved Loan facility is offered to me/us or drawn down; and
    - (g) For the purposes of this Acknowledgment and Consent form, the expression 'Broker' shall include its successors, transferees and assigns.
  4. I/We understand that the interest rates and fees which Homeside will charge me/us for the Application are the same interest rates and fees which Homeside would charge me/us if I/we were to make application direct to Homeside.
  5. I/We hereby consent and agree to any officer of Homeside or National Australia Bank Limited making available to my/our Broker or to any officer of the Broker or to the Broker's Representative:
    - (a) any information concerning my/our Application which may be personal information about me/us or which may relate to my/our personal or commercial credit standing or financial position or to the proposed mortgage security for my/our Loan;
    - (b) any reasons for Homeside not approving my/our Application or only giving a qualified or conditional approval to it (if that is the case);

## Borrowers Acknowledgment and Consent – Mortgage Broker (continued)

- (c) all or any correspondence from Homeside concerning the progress of my/our Application, information about further requirements for assessment of the Application, or material which may confirm approval of the Application in principle; and
- (d) a copy of the Facility Agreement and ancillary documents issued by Homeside to me/us offering to make the Loan available to me/us and a copy of or information concerning all subsequent correspondence, discussions, requirements, settlement details, without limitation.
6. In order to facilitate Homeside's calculation and/or payment of ongoing commission fees to my/our Broker and the administration of my/our Loan, I/we authorise Homeside (at its discretion) to provide to my/our Broker or the Broker's Representative from time to time after the settlement of the Loan:
- (a) the ongoing balance and other particulars of my/our Homeside account(s); and
- (b) particulars of repayments I/we have made or not made; and
- (c) the maturity dates of my/our fixed rate loan periods; and
- (d) information about the security property for the Loan; and
- (e) personal particulars about me/us (including any change of address); and
- (f) any notice I/we or my/our representative may give to Homeside to prepay the Loan; and
- (g) such additional account information that Homeside may, in its discretion, determine.
7. **Issue and delivery of loan documentation and all future correspondence to borrower(s)**

I/We acknowledge that, when Homeside has prepared its Facility Agreement for me/us to consider, its method of delivery of that agreement and additional documents to me/us will be as follows:

- (a) **For a 'Regulated' Loan – ie** where the whole or more than 50% of my/our loan is to be used for **personal, domestic or household purposes** and my/our loan is classified as a 'Regulated' loan under the Consumer Credit Code, the delivery method is, either:
- **'Normal delivery' for all borrowers** - Homeside will send the Facility Agreement direct to me or, with multiple borrowers to each of us separately at the residential address in the Application for loan - unless I choose some other form of delivery; or
  - **'Postal address delivery' for any borrower** – I can elect that documentation is to be sent to the postal address I nominated in my loan Application. I can do this by initialling in the appropriate box below

Borrower 1 initials

Borrower 2 initials

- **'Delivery Via my/our Broker or Broker's Representative' –**

- (i) as a **sole borrower** I can elect that loan documentation be delivered to my Broker/Broker's Representative for personal delivery to me. I can do this by initialling in the box below; or
- (ii) as **multiple borrowers** we can ALL jointly elect that loan documentation be delivered to our Broker/Broker's Representative for personal delivery to each of us. Our only choice is for ALL of us to receive delivery in this manner and to achieve this, we must ALL initial in the appropriate boxes below.
- Please send all documentation to my **Broker**; or
- Please send all documentation to my **Broker's Representative**

Borrower 1 initials

Borrower 2 initials

To meet legal requirements under the Consumer Credit Code, Homeside will send documentation to my/our Broker/Broker's Representative in separate envelopes personally addressed to each of us. We note that it is a strict condition of this method of delivery that the envelopes are not to be opened by the Broker/Broker's Representative or any person other than me/each of us.

I/We undertake to contact Homeside immediately, if this condition is NOT met.

I/We acknowledge that with this form of delivery, my/our Broker or Broker's Representative is only authorised by Homeside to **deliver** the documentation to me/us and is NOT authorised by Homeside to explain the documentation to me/us.

## Borrowers Acknowledgment and Consent – Mortgage Broker (continued)

(b) **For an 'Unregulated' Loan** – ie where the whole or more than 50% of my/our loan is to be used for **investment purposes**, and my/our loan is not regulated by the Consumer Credit Code, the delivery method is, either:

- **'Normal delivery'** to a *sole borrower* - Homeside will send ONE copy of the Facility Agreement direct to me at my residential address, unless I choose some other form of delivery; or
- **'Normal delivery'** to *multiple borrowers* - Homeside will send ONE copy of the Facility Agreement for ALL of us, to the residential address of Borrower 1 (who is the first-named Borrower in our Mortgage Application), unless we choose some other form of delivery; or
- **'Postal address delivery'** –
  - (i) as a **sole borrower**, I can elect that documentation is to be sent to the postal address I nominated in my loan Application. I can do this by initialling in the appropriate box below;
  - (ii) as **multiple borrowers**, we can elect that our joint copy of the loan documentation is to be sent to all of us at the postal address of **Borrower 1** as nominated in our loan Application. We can do this by (if duly authorised by ALL of us) initialling in the appropriate box below.

Borrower 1 initials

- **Delivery via my/our Broker or Broker's Representative** –

- (i) as a **sole borrower** I can elect that loan documentation be delivered to my Broker/Broker's Representative for personal delivery to me. I can do this by initialling in the box below.
- (ii) as **multiple borrowers** we can ALL jointly elect that our joint copy of the loan documentation be delivered to our Broker/Broker's Representative for personal delivery to each of us. To achieve this, **one of us** (if duly authorised by ALL of us) must initial in the appropriate box below.
  - Please send all documentation to my **Broker**; or
  - Please send all documentation to my **Broker's Representative**

Sole borrower initials:

Authorised Multiple Borrower initials:

I/We acknowledge that with this form of delivery, my/our Broker or Broker's Representative is only authorised by Homeside to **deliver** the documentation to me/us and is NOT authorised by Homeside to **explain** the documentation to me/us.

### Each borrower signs this form to evidence their full agreement

Signature of Borrower 1

Full Name [Block letters]

Date

Signature of Borrower 2

Full Name [Block letters]

Date

**Broker Use Only - To be completed by Broker's Representative**

I confirm and acknowledge the following to Homeside:

- 1. I have read the contents of this form to the person(s) who has/have signed above and he/she/they appear to have understood them;
- 2. Where the Borrower(s) have initialled the boxes above to indicate to Homeside that they want the Facility Agreement and loan documentation to be sent to them via me, I agree that, upon my receipt from Homeside of relevant envelopes containing Homeside's loan documentation for the Borrowers, I will promptly deliver the respective envelopes personally to each addressee in an unopened state;
- 3. If my finance broking activities are regulated by legislation and/or industry codes I confirm that I have complied with all legal requirements; and
- 4. In regards to Homeside's Deposit Offset Account:
  - (a)  I have not discussed Homeside's Deposit Offset Account with the Borrower(s).
  - (b)  I have discussed Homeside's Deposit Offset Account with the Borrower(s) and confirm:
    - I am licensed to do so under my Australian Financial Services Licence.
    - I am permitted to do so as an Authorised Representative of an Australian Financial Services Licensee.
    - I am a member of an eligible External Dispute Resolution Scheme that has been approved by the Australian Securities and Investments Commission (ASIC) in relation to ASIC Class Order [CO 03/1048] titled 'Mortgage offset accounts'.

Signature of Broker's Representative



Name of Broker's Representative [PLEASE PRINT]

Date

## Guarantor's Acknowledgment and Consent

To: Homeside Lending a division of National Australia Bank Limited ABN 12 004 044 937 ('Homeside')

### (1) Authority to Obtain Credit Information – Privacy Act 1988 (Cth)

In accordance with Section 18K(1)(c) of the Privacy Act, I authorise Homeside to obtain from a credit reporting agency, a credit report containing personal credit information about me to assess whether to accept me as a guarantor for personal credit or commercial credit (the 'Loan') applied for, or provided to, the borrower(s) (the 'borrower') referred to in Section 6 of this application (the 'Application').

(My proposed guarantee is referred to below as the 'Guarantee').

I agree that, if Homeside approves the Application for the Loan and is subsequently requested by the borrower to consider a variation or a continuation of such existing credit, this authority remains in force in respect of any such further mortgage application or variation to the Loan, until the Loan is fully repaid.

### (2) Guarantor's Acknowledgment –

(In this **Guarantor's Acknowledgment and Consent form**, the expressions '**Broker**' and '**Broker's Representative**' have the meanings given to them in the Application).

In consideration of Homeside processing the Application, I acknowledge and agree to the following matters:

1. I am over 18 years of age.
2. My liability under the Guarantee will be limited to the amount of liability described in the Guarantee that I will be asked to sign. In general terms, this liability will be the amount of the Loan plus certain other liabilities (such as interest and recovery costs) that are fully described in the Guarantee.
3. The Loan will not proceed unless the borrower agrees to my receiving from Homeside:
  - If the Loan is approved – a copy of the loan agreement evidencing the obligations that are to be guaranteed; and
  - If the Loan is approved - any other information about the borrower that Homeside will provide to me in accordance with clause 28 of the Code of Banking Practice; and
  - If the Loan is drawn down – a copy of any formal demand which may be sent to the borrower; and
  - If the Loan is drawn down – on my request, a copy of the latest relevant Homeside statements of account provided to the borrower.
4. All information set out in the Personal Details Section of the Application and which relate to me and all information in this **Guarantor's Acknowledgment and Consent form** is, to the best of my knowledge, true and correct; and I understand that Homeside will rely on the accuracy and truth of this information in deciding whether to accept the Guarantee and whether to make the Loan available to the borrower.
5. Homeside may decline to accept the Guarantee for any reason it considers appropriate, including if it believes the information in this form is not true and correct. Homeside is not obliged to give any reason for such a decision.
6. If Homeside approves the Application, Homeside will provide me with my own copy of the proposed loan agreement for the borrower. The borrower's contractual obligations to Homeside will be disclosed in that agreement and these are the obligations which I am to be asked to guarantee. I will signify my consent by signing the 'Acceptance Copy' of the loan agreement.
7. If I agree to give the Guarantee, Homeside or its solicitors will send me the Guarantee for my execution together with any mortgage security I may agree to provide for the Loan.
8. Homeside requires that, before I sign the Guarantee, I *MUST obtain independent legal advice* (ie independent of both Homeside and the borrower) as to my obligations under that document and I must also have my legal adviser witness my signature to the Guarantee and complete and sign the appropriate identification section.
9. Homeside also strongly recommends to me that, before I sign the Guarantee, I also:
  - obtain *independent financial advice* about the borrower's ability to meet the required Loan repayments (both now and in the future) and the various other continuing obligations under the loan agreement and my ability to meet those obligations under the Guarantee; and
  - make and continue to make enquiries about the creditworthiness, financial position and honesty of the borrower.
10. I have not relied upon and will not rely upon any statement or representation made to me by the borrower or by the borrower's agent (including the borrower's Broker or the Broker's Representative) concerning my obligations to Homeside under the Guarantee or as to the details of the terms of the proposed Loan.
11. Where I will enter into the Guarantee with one or more other person, I and the other guarantors may all nominate one of us to receive information, notices and other documents, which would otherwise be issued to each of us (except for any default notice). Any guarantor may withdraw this nomination for all guarantors at any time, by notice to Homeside. While any nomination remains in force, any notice or other document which Homeside issues to the nominated person, may be taken to have been given to all of us.
12. I authorise Homeside to disclose to the borrower or to any agent of the borrower (including the borrower's Broker or the Broker's Representative):
  - information about me including, without limitation, personal, financial or credit information about me, where this is relevant to my application to guarantee the borrower's Loan;
  - information concerning any mortgage or other security which I may provide to Homeside to secure the Guarantee; and
  - the reason(s) for Homeside not approving me as a guarantor for the borrower's Loan.

## Guarantor's Acknowledgment and Consent (continued)

13. In accordance with clause 28 of the Code of Banking Practice, as the proposed guarantor for the borrower's Loan, I authorise Homeside, to disclose to any other person who is also a guarantor or is proposed as a guarantor in respect of the borrower's Loan:
- (a) a copy of and information about any Guarantee given by me in respect of the borrower's Loan;
  - (b) a copy of and information about any credit contract or security contract that is related to the borrower's Loan; and
  - (c) any other information, including credit information, about me that is relevant to the borrower's Loan.

### (3) Acknowledgements and authorities relating to lenders mortgage insurance

I acknowledge that if Homeside determines that lenders mortgage insurance is required for the Loan, Homeside will apply to Genworth Financial Mortgage Insurance Pty Ltd ABN 60 106 974 305 (the '**Insurer**') for lenders mortgage insurance for Homeside in connection with the Application for the Loan.

#### Authority for Homeside

I authorise Homeside to disclose information about me to the Insurer:

- to assess whether to insure Homeside, or the risk of insuring Homeside, in respect of the Loan; or
- for any purpose in connection with the contract of lenders mortgage insurance between Homeside and the Insurer in respect of the Loan.

#### Authorities for the Insurer

I authorise the Insurer to obtain a credit report containing either personal or commercial information about me from a credit reporting agency:

- to assess whether to insure Homeside, or the risk of insuring Homeside, in respect of the Loan; or
- to assess the risk of default by me under the Guarantee (if the Loan is insured by the Insurer) (the '**assessment purposes**').

I acknowledge that:

- the Insurer will collect my personal information for the assessment purposes and any other purpose in connection with the contract of lenders mortgage insurance between Homeside and the Insurer (including any variation or claim under the insurance policy relating to the Loan) and the Insurer's internal management and compliance purposes (the '**purposes**');
- the Insurer will usually disclose my personal information to its related companies, Homeside, reinsurers, credit reporting agencies, its service providers, its agents, contractors and external advisers, my referees (including my employer, my legal and financial advisers), government and other regulatory bodies, ratings agencies, payment systems operators and other financial institutions, securitisers and credit providers; and
- if my personal information is not provided to the Insurer for the purposes, Homeside may not be in a position to provide the Loan.

I authorise the Insurer to collect and use my personal information for the purposes and to disclose it to the other organisations mentioned above. I may access personal information collected by the Insurer. I may contact the Insurer by telephone on 02 8248 2500.

Signature of Guarantor



Full Name [block letters]

Date

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## Customer Consent (Privacy Protection of Information)

To: Homeside Lending a division of National Australia Bank Limited ABN 12 004 044 937 ('Homeside')

### (1) Acknowledgment and Authority that credit information may be given to a credit reporting agency.

I/We, the borrower/s named in Section 6 of this application (the 'Application'), understand that Section 18E(8)(c) of the Privacy Act 1988 (Cth) (the 'Act') allows Homeside to give a credit reporting agency certain personal information about me/us which I/we authorise Homeside to do. The information which may be given to a credit reporting agency is covered by Section 18E(1) of the Act and includes:

- Identity particulars as permitted by the Privacy Commissioner's determination issued under Section 18E(3) of the Act.
- The fact that I/we have applied for credit and the amount.
- The fact that Homeside is a credit provider to me/us.
- Payments which become overdue more than 60 days, and collection action has commenced.
- Advice that payments are no longer overdue.
- Cheques drawn by me/us for at least \$100 which Homeside has dishonoured more than once.
- In specified circumstances, that in Homeside's opinion, I/we have committed a serious credit infringement.
- That the credit Homeside provided to me/us has been discharged.

### (2) Authority for Homeside Lending to obtain certain credit information.

To enable Homeside to assess the Application for personal or commercial credit, I/we authorise Homeside:

- To obtain from a credit reporting agency a credit report containing personal credit information about me/us in relation to personal credit provided by Homeside.
- To obtain from a credit reporting agency a credit report containing personal credit information about me/us in relation to commercial credit provided by Homeside. This is in accordance with Section 18K(1)(b) of the Act.
- To obtain a report containing information about my/our commercial activities or commercial creditworthiness from a person or business which provides information about the commercial creditworthiness of a person in relation to personal credit provided by Homeside. This is in accordance with Section 18L(4) of the Act.
- To obtain a report from a credit reporting agency and other information in relation to my/our commercial credit activities.

### (3) Authority to exchange information with other credit providers.

In accordance with Section 18N(1)(b) of the Act, I/we authorise Homeside to give to and obtain from credit providers named in the Application and credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our creditworthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Act.

I/We understand the information may be used for the following purposes:

- To assess an application by me/us for credit.
- To assist me/us avoid defaulting on my/our credit obligations.
- To notify other credit providers of a default by me/us.
- To assess my/our creditworthiness.

### (4) Authority in Relation to Mortgage Securitisation Arrangements.

In accordance with Section 18N(1)(bg) of the Act, I/we authorise Homeside to disclose information about my/our personal creditworthiness to persons involved in funding mortgage credit for the purpose of enabling those persons so involved to perform tasks necessary in the funding of mortgage credit.

### (5) Authority to give information to my/our agent(s).

I/We authorise the persons(s) named below to give to and/or receive from Homeside any record or personal information about me/us in connection with the processing and accepting of any application to Homeside for credit and/or the subsequent management of the credit provided.

### Name and address of Authorised Person(s) (eg solicitor/accountant).

*[Please note: Applicant should delete this clause (5) if authority is NOT to be given to Broker/Broker's Representative or any other person]*

1. The person/organisation described as my/our Broker's Representative and Broker in the Application and the Broker's successors, transferees and assigns (if any).

### Other persons/organisations

2.

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3.

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**(6) Acknowledgments and authorities relating to lenders mortgage insurance.**

I/We acknowledge that if Homeside determines that lenders mortgage insurance is required for the loan product(s) referred to in the Application (the 'Loan'), Homeside will apply to Genworth Financial Mortgage Insurance Pty Ltd ABN 60 106 974 305 (the 'Insurer') for lenders mortgage insurance for Homeside in connection with my/our Application for the Loan.

**Authority for Homeside**

I/We authorise Homeside to disclose information about me/us to the Insurer:

- to assess whether to insure Homeside, or the risk of insuring Homeside, in respect of the Loan;
- to assess the risk of default by me/us on the Loan (if insured by the Insurer); or
- for any purpose in connection with the contract of lenders mortgage insurance between Homeside and the Insurer in respect of the Loan.

**Authorities for Insurer**

I/We authorise the Insurer to obtain a credit report containing either personal or commercial information about me/us from a credit reporting agency:

- to assess whether to insure Homeside, or the risk of insuring Homeside, in respect of the Loan; or
- to assess the risk of default by me/us on the Loan (if insured by the Insurer) (the 'assessment purposes').

I/We acknowledge that:

- the Insurer will collect my/our personal information for the assessment purposes and any other purpose in connection with the contract of lenders mortgage insurance between Homeside and the Insurer (including any variation or claim under the insurance policy relating to the Loan) and the Insurer's internal management and compliance purposes (the 'purposes');
- the Insurer will usually disclose my/our personal information to its related companies, Homeside, reinsurers, credit reporting agencies, its service providers, its agents, contractors and external advisers, my/our referees (including my/our employer, my/our legal and financial advisers), government and other regulatory bodies, ratings agencies, payment systems operators and other financial institutions, securitisers and credit providers; and
- if my/our personal information is not provided to the Insurer for the purposes, Homeside may not be in a position to provide the Loan.

I/We authorise the Insurer to collect and use my/our personal information for the purposes and to disclose it to the other organisations mentioned above. I/We may access personal information collected by the Insurer. I/We may contact the Insurer by telephone on 02 8248 2500

**(7) Authority for Homeside Lending to give information to guarantors and proposed guarantors.**

Pursuant to section 18N(1)(ga) of the Act, I/we hereby authorise Homeside to give to each person who I/we have nominated as a proposed guarantor and to each person who is an existing guarantor for my/our loan/overdraft with Homeside, personal information about my/our creditworthiness, credit standing, credit history or credit capacity:

- (a) (including, without limitation, a copy of my/our proposed contract for the loan/overdraft) to consider whether to act as guarantor in respect of, or to consider whether to offer property as security for, personal or commercial credit provided, or to be provided, to me/us by Homeside; or
- (b) where that person is a guarantor in respect of, or has provided property as security for, a loan given by Homeside to me/us; or
- (c) where that person is a guarantor in respect of, or has provided property as security for, a loan given by Homeside to me/us and the amount owing under that loan is, or may be, increased; or
- (d) where that person is a guarantor in respect of, or has provided property as security for, personal or commercial credit provided by Homeside to me/us and at the request of the guarantor, a copy of the latest loan account statement provided to me/us; or
- (e) where that person is a guarantor in respect of, or has provided property as security for, personal or commercial credit provided by Homeside to me/us, a copy of any demand relating to the personal or commercial credit, the subject of the guarantee; or
- (f) where that person is a guarantor in respect of, or has provided property as security for, personal or commercial credit provided by Homeside to me/us, any other relevant information (including credit information) in accordance with clause 28 of the Code of Banking Practice.

## Acknowledgment - (Borrower's Acknowledgment of Conditions of Loan Application)

- If a cheque in payment of Homeside's application fee and/or a valuation report fee (if required) does not accompany the Application, I/we must pay such fee/s upon request by Homeside. Neither the application fee nor valuation fee are refundable by Homeside if the application is rejected by Homeside or I/we do not proceed with it for any reason.
- If Homeside approves my/our application and the conditions (if any) of approval have been satisfied, the terms and conditions of the loan/overdraft will be contained in a formal offer to me/us of a credit facility from Homeside. I/We understand that the Application itself does not constitute such an offer or acceptance of a credit facility.
- I/We also understand that any indication or suggestion of approval of my/our application by a third party introducer (such as the Broker or Broker's Representative named in Section 1 of the Application) is not binding on Homeside and, until Homeside has received my/our written acceptance of Homeside's offer of the credit facility, I/we should not enter into any legal commitments which are dependent on that approval (eg to purchase a property or refinance a mortgage).
- After my/our application is made, Homeside reserves the right to review and change any interest rate quoted to me/us if there is any change in that interest rate, subject to the terms of any Rate Lock Agreement.
- I/We acknowledge that the terms and conditions set out in Homeside's 'Term Loan Facility Agreement - General Terms' or, as may be the case, Homeside's 'Peak Performance Equity Mortgage Facility – General Terms' will apply to the credit facility that I/we are applying for. This General Terms document will comprise part of any credit facility agreement we may offer you. Additional copies can be obtained from Homeside on request.
- I/We acknowledge that the proposed mortgage security for Homeside's credit facility must be a first ranking registered mortgage, except where Homeside agrees otherwise (eg where a current Defence Services Home Loan may rank in priority to Homeside's mortgage).
- **'100% Interest Offset Arrangement'** – A 100% Interest Offset Arrangement is currently available with two Homeside products, viz:
  - (a) If I/we am/are applying to Homeside for an **Offset Home Loan**, I/we MUST also open a new transaction account with Homeside to facilitate interest offsetting under the '100% Offset' arrangement.
  - (b) If I/we am/are applying to Homeside for a **Homeside HomePlus Home Loan**, I/we MAY in my/our discretion open a new transaction account with Homeside to which I/we can link my/our loan in a '100% Offset' arrangement.

The terms and conditions on which the Homeside transaction account is conducted are contained in a document which is quite separate from the terms and conditions of the **Offset Home Loan** or **Homeside HomePlus Home Loan** that I/we am/are applying for. These terms and conditions will be made available to me/us before I/we enter into any facility agreement with you.

- If a valuation is to be performed by or on behalf of Homeside in respect of a proposed security property, I/we authorise Homeside to provide any relevant information about me/us, or any relevant information that I/we have provided in the Application, to a valuer and/or valuer organisation for the purposes of conducting a valuation of that security property.
- I/We acknowledge that I/we have received the Homeside Privacy Notification form, '**Privacy Notification**'. *I/We confirm that I/we have read the Privacy Notification and have retained a copy.*

## Declaration - (Borrower's Declaration for the Whole Loan Application)

- I/We have read and understand the particulars which have been completed in the Application and in any form supplement to the Application, and state that those particulars are true, complete and correct and have been provided to Homeside to enable it to determine whether or not to provide to me/us a new loan/overdraft or an increase in a current loan/overdraft for which I/we hereby make formal application. I/We understand and agree that Homeside may cancel any approval or offer of a credit facility if it believes such particulars are not true and correct, or cannot be prudently relied upon.
- After an offer of credit has been issued by Homeside and accepted by me/us, Homeside may pay a commission to the third party (if any) who introduced the Application to Homeside. Homeside will disclose in its offer document the name of the third party to receive the commission and, to the extent that the full amount of the commission is ascertainable at the time by Homeside, particulars of the commission to be paid.
- I/We declare that each borrower for the proposed credit facility and each guarantor are at least 18 years of age.
- I/We declare that if I/we have ever committed an act of bankruptcy, or have ever entered into any composition or arrangement for the benefit of creditors, I/we have disclosed such information to Homeside in the Application.
- I/We also understand and agree that, subject to the provisions of the Privacy Act 1988 (Cth), a credit, employment or other inquiry may be made as part of the application process and that I/we have read and understood and agree to the authorities and acknowledgments set out above.
- I/We authorise any person to complete and furnish information in response to such credit, employment or other inquiry.
- I/We declare that where I/we have provided personal information about an individual (such as an employer, accountant, solicitor, or other contact person) I/we have made/will make the individual aware of that fact and that:
  - their personal information has been collected by Homeside for the purposes of providing me with the products or services the subject of this application (including assessing my application) and managing and administering the products or services and protecting against fraud;
  - their personal information may be disclosed to other organisations involved in the provision, management or administration of my products or services, or as required by law or with their consent;
  - I/we may not be able to obtain the products or services the subject of this application if that individual's personal information is not provided;
  - the individual can gain access to their personal information by contacting Homeside on 1300 138 013.
- I/We may do these things by giving the individual a copy of a Privacy Notification brochure, which Homeside will make available to me on request.
- I/We declare that my/our signature/s below evidences my/our stated understanding, acknowledgment, authority, consent and agreement to all matters set out in this Loan Application including the **Customer Consent (Privacy Protection of Information), Acknowledgment - (Borrower's Acknowledgment of Conditions of Loan Application)** and **Declaration - (Borrower's Declaration for the Whole Loan Application)**.

Signature of Borrower 1



Full Name [Block letters]

Date

Signature of Borrower 2



Full Name [Block letters]

Date

### Your personal information and privacy

Homeside Lending is a division of National Australia Bank Limited, which is a member of the National Australia Bank Group (“Group”). The Group includes all our other banking, financing, funds management, financial planning, superannuation, insurance, broking and e-commerce organisations.

This statement is an outline of certain matters relating to the collection and handling of your personal information by the Group.

### Collecting your personal information

The Group will collect personal information for the purposes of:

- Providing you with a product or service (including assessing your application);
- Managing and administering the product or service;
- Identifying you and protecting against fraud;
- Verifying your authority to act on behalf of a customer;
- Determining whether a beneficiary will be paid a benefit upon a person’s death;
- Letting you know about products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities in which you may be interested.

If you provide us with incomplete or inaccurate personal information, the Group may not be able to process your requests and applications or manage or administer your products or services. It may also not be possible to tell you about other products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs.

### Using and disclosing your personal information

The Group may disclose your personal information to other organisations:

- Involved in providing, managing or administering the products and services we offer, including third party suppliers (eg printers, posting services etc), other Group organisations, loyalty and affinity program partners and our advisers;
- Who are your financial or legal advisers or representatives and their service providers;
- Involved in maintaining, reviewing and developing our products, business systems, procedures and infrastructure including testing or upgrading our computer systems;
- Involved in a corporate re-organisation or involved in a transfer of all or part of the assets or business of a Group organisation;
- Involved in the payments system including financial institutions, merchants and payment organisations;
- Which are Group organisations who wish to tell you about their products or services that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities, and their related service providers, except where you tell us not to;
- As required or authorised by law and/or where you have given your consent.

Your personal information may also be used in connection with such purposes. Because the Group operates throughout Australia and overseas, some of these uses and disclosures may occur outside your State and Territory and Australia.

### Gaining access to your personal information

You can gain access to your personal information. This is subject to some exceptions allowed by law. We will give you reasons if we deny access. Contact us to get a form requesting access. In some cases, we may be able to deal with your request over the telephone or over a counter.

For more information about our Privacy Policy please call **13 22 65** and select the option to speak to a Customer Service Representative or visit us at **nab.com.au**

For more information about privacy in general, you can visit the Federal Privacy Commissioner’s website **privacy.gov.au**

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- Involved in maintaining, reviewing and developing our products, business systems, procedures and infrastructure including testing or upgrading our computer systems;
- Involved in a corporate re-organisation or involved in a transfer of all or part of the assets or business of a Group organisation;
- Involved in the payments system including financial institutions, merchants and payment organisations;
- Which are Group organisations who wish to tell you about their products or services that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities, and their related service providers, except where you tell us not to;
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For more information about privacy in general, you can visit the Federal Privacy Commissioner's website **privacy.gov.au**