



IMB Ltd
 ABN 92 087 651 974
 253-259 Crown Street
 Post Office Box 2077
 Wollongong NSW 2500
 IMB DIRECT: 133 IMB (133 462)
 www.imb.com.au

Office Use	
Loan Account 1	
Loan Account 2	
Loan Account 3	
Lead Number	

Application for an IMB Mortgage Loan

(Please print clearly)

BROKER / IMB USE	
Broker / Lender / Sales Centre name	Broker / Lender / Sales Centre Code
Broker's business name	Broker / Lender e-mail

Applicant name(s)

1. _____

2. _____

Requirements assessed as -

<input type="checkbox"/> Property purchase; and/or (including legal/stamp duty of \$	\$
<input type="checkbox"/> Refinance; and/or	\$
<input type="checkbox"/> Construction/Renovation cost	\$
<input type="checkbox"/> Other personal purpose	\$
TOTAL	\$

Lending Summary

Total of assessed requirements	\$
LESS own contribution	\$
TOTAL LOAN SOUGHT	\$
SECURITY VALUE	\$
LVR	%

Comments

PERSONAL DETAILS - APPLICANT 2

Client number:
(office use only)

--	--	--	--	--	--	--	--	--	--

Co-borrower Guarantor
Title Surname

--	--

Given names (no initials)

--

Date of birth

D	D	M	M	Y	Y

Gender

M F

No. & age(s) of dependants, excluding spouse Driver's licence number

No. Age(s)

Marital status

Single Married / Defacto

Relationship to other borrower(s):

Your spouse's FULL name Your mother's maiden name

--	--

The above information only needs to be provided if you are applying for a credit card.

Residential address

--

Suburb or town Postcode

--	--

Postal address (if different to residential address)

--

I have lived at this address since:

Month Year

Home phone number E-mail address

()	
-------	--

Mobile phone number Work phone number

	()
--	-------

Best day time phone number

Home Work Mobile

Housing status

Owner Paying off mortgage Renting Boarding

Other (Specify)

--

Previous address details

(if at present less than 3 years)

--

Suburb or town Postcode

--	--

I lived at this address from approximately:

Month Year

EMPLOYMENT DETAILS - APPLICANT 2

Give details of your main job only.

Employer's name Self employed

Yes No

Employer's address *(if yes, please complete Accountant's details below)*

--

Suburb or town Postcode

--	--

Commencement date:

Month Year

Contact number(s) ()

My occupation is:

Type of business:

Employment status

Full-time Part-time Temporary Contract
 Casual Other

Gross annual salary \$

Net per week base \$

Net per week with overtime & penalties \$

Previous employment details

(if present employment is less than 3 years give details of main job only)

Previous employer's name Self employed

Yes No

Previous employer's Address

--

Suburb or town Postcode

--	--

Commencement date:

Month Year

Contact number(s)

Previous occupation / job title

--

My previous employment was

Full-time Part-time Temporary Contract
 Casual Other

Do you have an additional job? Yes No *(if yes attach details)*

ACCOUNTANT DETAILS

(if self employed)

Accountant's name

--

Accountant's address

--

Suburb or town Postcode

--	--

Accountant's phone number Accountant's fax number

()	()
-------	-------

E-mail

--

ASSETS - What you own today

Property <small>(show address details)</small>	Rent received	Property type	Owner of asset <small>(i.e. Applicant 1,2 or joint)</small>	Value	TOTAL
	\$ pw				
	\$ pw				
	\$ pw				\$

Accounts

Institution	Account number	Balance	TOTAL
			\$

Motor Vehicles/Boats/Caravan

Make	Model	Year	Value	TOTAL
				\$

Investments – superannuation, shares etc

Name of institution	Investment type	Current value	TOTAL
			\$

Personal Effects/Other Assets/Deposit Paid

Description	Value	TOTAL
Home contents & personal effects		
		\$

LIABILITIES - What you owe today

Mortgages

Lender account number	Monthly payment	Refinance Y/N	Owner of liability <small>(i.e. Applicant 1,2 or joint)</small>	Balance/Limit	TOTAL
	\$				
	\$				
	\$				\$

Personal and Other Loans (car leases etc)

Lender and account number	Monthly payment	Refinance Y/N	Balance/Limit	TOTAL
	\$			
	\$			
	\$			\$

Credit Cards/ Store Cards/ Overdrafts/ Lines of Credit

Lender <small>(If balance outstanding is NIL, show credit limit only)</small>	Credit limit	Refinance Y/N	Balance owing	TOTAL
	\$			
	\$			
	\$			\$

Other Liabilities (e.g. maintenance, taxation, family loans)

Details	Monthly payment	Refinance Y/N	Balance/Limit	TOTAL
	\$			
	\$			
	\$			\$

Are you a guarantor for any loans? Yes No (if yes please provide details below)

Details	Monthly payment	Refinance Y/N	Balance/Limit	TOTAL
	\$			
	\$			\$

Rent/ Board or Lodgings

\$ per week per month

LOAN PURPOSE

- Buy house Buy land Buy unit
 Build house Extensions/renovations Refinance
 Other - *please specify*

First Home Yes No

**First Home Owners Grant
Required/Applicable** Yes No

BROKER/LENDER USE ONLY

Regulated by the Consumer Credit Code Yes No

Note: If the loan is for investment purposes complete the business purpose declaration on page eleven.

SECURITY OFFERED**Details of security 1**

- House Land Unit Total no of rooms
 Owner occupied Investment Purchase Refinance
 IMB holds Encumbered

Title particulars (LOT/DP/SP)

Contract price or estimated market value \$

Minimum insurance value \$

Address

Suburb or town Postcode

Names to be on title

1

2

3

4

Details of security 2

- House Land Unit Total no of rooms
 Owner occupied Investment Purchase Refinance
 IMB holds Encumbered

Title particulars (LOT/DP/SP)

Contract price or estimated market value \$

Minimum insurance value \$

Address

Suburb or town Postcode

Names to be on title

1

2

3

4

Details of security 3

- House Land Unit Total no of rooms
 Owner occupied Investment Purchase Refinance
 IMB holds Encumbered

Title particulars (LOT/DP/SP)

Contract price or estimated market value \$

Minimum insurance value \$

Address

Suburb or town Postcode

Names to be on title

1

2

3

4

Details of security 4

- House Land Unit Total no of rooms
 Owner occupied Investment Purchase Refinance
 IMB holds Encumbered

Title particulars (LOT/DP/SP)

Contract price or estimated market value \$

Minimum insurance value \$

Address

Suburb or town Postcode

Names to be on title

1

2

3

4

LOAN OPTIONS

LOAN 1	Loan Amount \$	Indicative Interest Rate	% p.a.		
Loan Type (✓ selection)					
<input type="checkbox"/> Principal & Interest	<input type="checkbox"/> Interest Only for	months	<input type="checkbox"/> Fixed Rate Option for	months	
<i>N.B: If you select an Interest Only period with a Fixed Rate Option, the number of months in each option must be equal.</i>					
Product Type (✓ selection)					
<input type="checkbox"/> Equity Line	<input type="checkbox"/> Standard Variable	<input type="checkbox"/> Discount Variable			
<input type="checkbox"/> Discount Split	<input type="checkbox"/> Budget	<input type="checkbox"/> High Value			
<input type="checkbox"/> Other (please specify)					
Loan Term	years	Consumer Credit Insurance required:	<input type="checkbox"/> Yes (Complete separate application form) <input type="checkbox"/> No (Complete disclaimer form page 13)		
Indicative Monthly Repayment	\$	Indicative CCI/Monthly Premium	\$	TOTAL INDICATIVE MONTHLY REPAYMENT	\$

LOAN 2	Loan Amount \$	Indicative Interest Rate	% p.a.		
Loan Type (✓ selection)					
<input type="checkbox"/> Principal & Interest	<input type="checkbox"/> Interest Only for	months	<input type="checkbox"/> Fixed Rate Option for	months	
<i>N.B: If you select an Interest Only period with a Fixed Rate Option, the number of months in each option must be equal.</i>					
Product Type (✓ selection)					
<input type="checkbox"/> Equity Line	<input type="checkbox"/> Standard Variable	<input type="checkbox"/> Discount Variable			
<input type="checkbox"/> Discount Split	<input type="checkbox"/> Budget	<input type="checkbox"/> High Value			
<input type="checkbox"/> Other (please specify)					
Loan Term	years	Consumer Credit Insurance required:	<input type="checkbox"/> Yes (Complete separate application form) <input type="checkbox"/> No (Complete disclaimer form page 13)		
Indicative Monthly Repayment	\$	Indicative CCI/Monthly Premium	\$	TOTAL INDICATIVE MONTHLY REPAYMENT	\$

LOAN 3	Loan Amount \$	Indicative Interest Rate	% p.a.		
Loan Type (✓ selection)					
<input type="checkbox"/> Principal & Interest	<input type="checkbox"/> Interest Only for	months	<input type="checkbox"/> Fixed Rate Option for	months	
<i>N.B: If you select an Interest Only period with a Fixed Rate Option, the number of months in each option must be equal.</i>					
Product Type (✓ selection)					
<input type="checkbox"/> Equity Line	<input type="checkbox"/> Standard Variable	<input type="checkbox"/> Discount Variable			
<input type="checkbox"/> Discount Split	<input type="checkbox"/> Budget	<input type="checkbox"/> High Value			
<input type="checkbox"/> Other (please specify)					
Loan Term	years	Consumer Credit Insurance required:	<input type="checkbox"/> Yes (Complete separate application form) <input type="checkbox"/> No (Complete disclaimer form page 13)		
Indicative Monthly Repayment	\$	Indicative CCI/Monthly Premium	\$	TOTAL INDICATIVE MONTHLY REPAYMENT	\$

DETAILS OF YOUR LEGAL REPRESENTATIVE

Name

Address

Suburb or town Postcode

Phone number Fax number
() ()

E-mail

DETAILS OF YOUR AGENT/BUILDER

Name Builders Lic. No.

Address

Suburb or town Postcode

Phone number Fax number
() ()

E-mail

LENDER USE ONLY**IMB LEGAL REPRESENTATIVE DETAILS**

Name Phone number Fax number

VALUATION DETAILS

Valuation request number Valuation ordered Valuation returned

Valuation fee Date collected Date debited to GL
\$ (Deposit to GL VAL) (Zero Fee Loan GL ZERO/Fixed Fee GL VAL)

	Valuer's Name	Valuation/Contract Price	Date
Security 1	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Security 2	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Security 3	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Security 4	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
TOTAL VALUE OF SECURITIES		\$ <input type="text"/>	

MINIMUM INSURANCE REQUIRED

Security 1 \$ Security 3 \$

Security 2 \$ Security 4 \$

**PLEASE COMPLETE SERVICING WORKSHEET
PROVIDED TO YOU ON EXCEL SPREADSHEET
AND ATTACH COPY OF WORKSHEET HERE**

PRIVACY ACT CONSENT

You must read the information and acknowledgement following. They tell you how we may use information provided by you in this loan application and what information we may obtain about you.

a) Giving credit information to a credit reporting agency

I acknowledge that under Section 18E(8)(c) of the Privacy Act 1988 (Cth) IMB Ltd ("IMB") may give a credit reporting agency personal information relating to me retained in my credit information file kept by IMB. The information may include:-

- identity particulars;
- the fact that I have applied for credit and the amount;
- the fact that IMB is a current credit provider to me;
- payments which become overdue more than 60 days, and for which collection action has commenced;
- advice that payments are no longer overdue;
- in specified circumstances, that in the opinion of IMB, I have committed a serious credit infringement;
- that credit provided to me by IMB has been paid or otherwise discharged;
- cheques drawn by me which have been dishonoured more than once.

b) Obtaining credit information about you

If IMB thinks it necessary to:

- in the case of loan applicants, assess my application for credit;
- [in the case of proposed guarantors, assess whether to accept me as guarantor for the credit applied for];

and to conduct subsequent reviews, IMB can get reports about me from a credit reporting agency or other business that provides information about credit worthiness, containing:

- personal credit information if my application is for personal credit;
- commercial credit information if my application is for commercial credit;
- commercial credit information if my application is for personal credit;
- personal credit information if my application is for commercial credit.

c) Exchange of references between credit providers

I agree that to enable IMB to:

- in the case of loan applicants, assess my application for personal or commercial credit;
- [in the case of proposed guarantors, assess whether to accept me as guarantor(s) for the credit applied for]; and

to conduct subsequent loan reviews, I authorise IMB to give to and seek from any credit provider named in this credit application and any credit provider that may be named in a credit report issued by a credit reporting agency, information about my credit arrangement or standing.

I understand that this information may include any information about my credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

- d) I understand the information obtained by IMB under (c) above may be used for the following purposes:
- to assess this application and subsequent loan reviews;
 - to notify other credit providers of a default by me;
 - to exchange information with other credit providers as to the status of this loan where I am in default with any other credit provider;
 - to assess my credit worthiness.

e) Exchange of information with insurers

I authorise a mortgage or trade insurer to obtain my credit report from a credit reporting agency and IMB to disclose a report or information to a mortgage or trade insurer to assess whether to insure IMB for the credit given to me or to assess the risk of default by me on the credit or for any purpose arising under the contract of mortgage or trade insurance between IMB and the insurer.

f) Confirmation of employment/income details

I authorise IMB to confirm my employment and income details from any employer, accountant, or tax agent named in this application.

g) Information to guarantors

If I am a loan applicant, I authorise IMB to give to the guarantor(s) or potential guarantor(s) of personal or commercial credit provided to me by IMB:

- personal information about my credit worthiness, credit standing, credit history, credit capacity or other relevant information relating to the credit facilities the subject of the guarantee(s);
- a copy of any agreement guaranteed or to be guaranteed by the guarantor (whether signed or unsigned);
- a copy of any notice sent to me (including a formal demand);
- if the guarantor requests, a copy of the latest statement for my credit or other facility which they guarantee.

h) Exchange of information with advisers

I authorise IMB to give to and seek from any broker, financial consultant, accountant, lawyer, or any other adviser acting in connection with my application for credit any personal or commercial credit information about me.

i) Exchange of information for securitisation purposes

I authorise IMB to give to and seek from any persons involved in securitisation arrangements, any report or information about me in relation to personal or commercial credit provided to me, including any information about my credit worthiness, credit standing, credit history or credit capacity. Securitisation arrangements may include purchasing, funding, managing or processing credit.

j) Duration

I agree that if IMB gives me the credit applied for in the application [or which I have agreed to guarantee, if I am the proposed guarantor], the previous acknowledgments and consents continue until the credit is repaid.

LENDERS MORTGAGE INSURANCE (LMI) PRIVACY CONSENT

Important Privacy Notice

This notice is relevant where the Lender will or may be seeking lenders mortgage insurance (LMI) from one or more insurers in respect of the repayment of any finance that the Lender may provide or in respect of any mortgage that may be given to secure the repayment. In this Notice, each of the insurers listed in the Schedule is referred to as "the Insurer" so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively.

Please note that lenders mortgage insurance insures the Lender against loss on default under a mortgage finance arrangement the Lender has with you. You do not receive the benefit of the lenders mortgage insurance policy.

Where the Lender applies to the Insurer for insurance in connection with:

- any finance sought by you from the Lender (whether sought by you alone or with others); or
- any mortgage and/or guarantee given or to be given by you (whether alone or with others) to secure the repayment or any finance provided or to be provided by the Lender;

the Insurer will be collecting personal information about you.

The Insurer will be collecting any such personal information about you for the purposes of:

- assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by you from the Lender;
- assessing the risk of you defaulting on your obligations to the Lender in respect of which the Insurer may provide (or has provided) lenders mortgage insurance;
- assessing the risk of you being unable to meet a liability that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- the subsequent administration or variation of any lenders mortgage insurance cover provided;
- risk assessment and management involving securitisation credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- complying with legislative and regulatory requirements.

Without the provision of your personal information to the Insurer, the Insurer may be unable to process or accept the Lender's application for lenders mortgage insurance and the Lender may be unable to provide the mortgage finance requested.

By signing the acknowledgement below, you agree and consent to the Insurer using and disclosing the personal information it collects about you for the purposes set out above (subject to any restrictions imposed on the Insurer by Privacy Act 1988).

By signing the acknowledgement below, you agree and consent to:

- the Insurer obtaining information about your commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Insurer using that information in assessing the application of the Lender for lenders mortgage insurance;
- the Insurer giving to and receiving from the Lender, any credit providers named in the application for finance, and any credit providers named in a credit report issued by a credit reporting agency, information about your credit worthiness, provided that the information is given or received for the purpose of assessing the Lender's application for lenders mortgage insurance; and
- the Insurer obtaining a commercial and/or consumer credit report containing personal information about you from a credit reporting agency and to the Insurer using that report or any information derived from the report in assessing the Lender's application for lenders mortgage insurance in respect of either consumer credit or commercial credit provided by the Lender, and for any other purposes permitted under the Privacy Act.

Subject to the provisions of the Privacy Act, you may have access to personal information collected and held by the Insurer about you. You may contact the Insurer for access to your personal information held (if any) by contacting the Privacy Officer of the Insurer at the address or in the manner disclosed in the Schedule.

I have read and now agree and consent to the matters set out above. Where this Notice is signed by two or more persons, it is to be read as given by each of us individually.

Signature of Applicant(s) / Guarantor(s)

Name

Signature

Date

Name

Signature

Date

Schedule

1. In this Notice, the "Lender" means IMB Ltd
2. In this Notice, the "Insurer" means each and every one of the following organisations (whether acting individually or together):

GE Mortgage Insurance Pty Ltd

Level 23/259 George Street
SYDNEY NSW 2001

ABN: 61 071 466 334

Telephone: 02 9247 8677

PMI Mortgage Insurance Limited

Level 23/50 Bridge Street
SYDNEY NSW 2000

ABN: 70 000 511 071

Telephone: 02 9231 7777

GE Capital Mortgage Insurance Corporation (Australia) Pty Ltd

Level 23/259 George Street
SYDNEY NSW 2001

ABN: 52 081 488 440

Telephone: 02 9247 8677

PRIVACY STATEMENT

IMB collects personal information about me. IMB is required to collect personal information about me under banking and finance legislation, industry codes and regulations.

IMB collects my personal information to assess my application, and if my application is successful, to provide me with the product I have requested. Without this information, I understand that IMB is not able to assess or process my application.

IMB and the mortgage insurer (if mortgage insurance applies to this loan) usually disclose some of my personal information to a variety of external organisations directly responsible for the administration of my loan application. They include related companies, insurers, re-insurers, credit reporting agencies, service providers, agents, contractors and external advisers, the referees nominated by me (including my employer) in this form, legal and financial advisers, government and regulatory bodies, ratings agencies, payment systems operators and other financial institutions, securitisers and credit providers. If I wish to apply for a credit card with IMB, I understand that IMB will disclose my personal information to Citibank Pty Ltd for the purpose of assessing my credit card application.

IMB also collects my personal information to provide me with information about other products and services offered by IMB and offered by companies associated with IMB.

In most cases I can gain access to my personal information by contacting IMB and submitting my request. I can contact IMB by either telephoning IMB DIRECT or writing to IMB.

IMB PRODUCTS AND SERVICES

- From time to time, we will approach you with special offers from IMB or other companies associated with IMB which we think may be of interest to you. If you do not wish to receive these offers, please tick this box.

NO CONTACT / NO CALL REGISTER

- From time to time, IMB will contact you by telephone in relation to financial products offered or distributed by IMB which we think may be of interest to you. If you do not wish to be contacted about these products, you can include your name on our 'No Contact / No Call' register by ticking this box. In addition, if you wish to select the time and frequency of any future telephone calls, please contact us by calling 133 462, Monday to Friday, 8am to 8pm.

REFERRING YOUR LOAN APPLICATION

- If your loan application does not meet IMB's lending criteria, it may be declined. If this occurs, you can elect to have IMB refer your loan application (including the personal information provided by you in that application) to other lending institutions for re-assessment in accordance with the lending criteria of those other institutions. If you want IMB to refer your loan application and disclose your personal information to other lending institutions in the event that IMB declines your loan application, please indicate your consent by ticking this box.

Please be aware the products and services offered by other lending institutions may differ to the products and services offered by IMB. This may mean the product you have applied for with IMB may not be available at other lending institutions. As a result, if another institution offers you a product, it may differ from IMB's product.

IMPORTANT INFORMATION

If IMB declines your loan application and you consent to IMB referring your loan application and disclosing your personal information to other lending institutions, IMB **may** receive a commission for this referral.

NOMINATION TO RECEIVE NOTICES

I/we nominate _____ (Full name of person nominated) to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us.

We consent to notices and other documents under the Consumer Credit Code to be sent jointly to us at:

(address for service)

IMPORTANT

Each joint debtor / mortgagor / guarantor is entitled to receive a copy of any notice or other document under the Consumer Credit Code. By signing this form, you are giving up the right to be provided with information direct from the credit provider and instead it will go to the nominated person on behalf of each or all of you.

You can advise the credit provider at any time in writing that you wish to cancel this nomination.

APPLICANT(S) DECLARATION

I, the undersigned, hereby:-

- apply for membership of IMB;
- agree to be bound by the constitution of IMB and will pay all applicable fees and charges on demand;
- declare that I am over the age of eighteen years;
- provide the information in this application form to IMB to enable it to assess the request for credit;
- declare that I have never been bankrupt, insolvent, or assigned my estate for the benefit of creditors, nor is there any unsatisfied judgement against me;
- declare that I have not borrowed, nor intend to borrow, additional moneys to complete the purchase of the property or construction of the building;
- declare that I have read and understood the information in this application form concerning the Privacy Act, and agree to the authorisations contained therein;
- declare that the loan products and options requested have been explained in detail and to my satisfaction by an IMB representative, and I am comfortable with the chosen loan;
- declare that I have had adequate time to seek independent and expert advice concerning this loan;
- declare that at the time of signing this application, the information contained herein is correct and complete to the best of my knowledge, and
- consent to IMB using my personal information for the purposes set out above and disclosing my personal information to the entity/entities set out above.

Signature of Applicant(s) / Guarantor(s)

Name

Name

Signature

Signature

Date

Date

BUSINESS/ INVESTMENT PURPOSE DECLARATION

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 and/or investment purposes (or for both purposes).

IMPORTANT

You should **not** sign this declaration unless this loan is wholly or predominantly for business and/ or investment purposes. By signing this declaration you may **lose** your protection under the Consumer Credit Code.

Signature of Applicant(s) / Guarantor(s)

Name

Name

Signature

Signature

Date

Date

SIGNATORY IDENTIFICATION – Broker/Lender use only

Applicant 1 – Name: _____

1	100 Point Check	Points	Points	Points	Points
	Document type				
	Document number				
	Date of issue				
	Date of expiry				
	Place of issue				
	Details				

2 **100 Point Check (Special Provisions)** – record details above
 For a detailed description of the **Special Provisions**, access www.austrac.gov.au/text/guidelines/forms/acctforms.html or refer to the Identification section of IMB's Retail Distribution Procedures Manual.

1	Child under 18	2	Recent arrival in Australia (6 weeks)	3	Isolated area Aboriginal/Torres Strait Islander
4	Public Authority/Company	5	Non-resident signatory of financial body	6	Certain social security benefits
				7	Acceptable Referee

3 **Identification previously verified for IMB account number**

Applicant 2 – Name: _____

1	100 Point Check	Points	Points	Points	Points
	Document type				
	Document number				
	Date of issue				
	Date of expiry				
	Place of issue				
	Details				

2 **100 Point Check (Special Provisions)** – record details above
 For a detailed description of the **Special Provisions**, access www.austrac.gov.au/text/guidelines/forms/acctforms.html or refer to the Identification section of IMB's Retail Distribution Procedures Manual.

1	Child under 18	2	Recent arrival in Australia (6 weeks)	3	Isolated area Aboriginal/Torres Strait Islander
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				7	Acceptable Referee

3 **Identification previously verified for IMB account number**

TYPES OF IDENTIFICATION

Document type.....**70 points**

- Birth certificate (original, certified copy of extract) / Birth card
- Current passport
- Citizenship certificate (original or certified copy)

You can use only one of the above

Document type.....**40 points**

- Drivers licence/permit
- Public service ID card
- Social security benefits card
- Tertiary student ID card

These must show name, signature and photograph where applicable

Document type.....**25 points**

- Current credit or debit card from another bank
- Current store credit card
- Employer ID card
- Medicare card

You can use only one of the above from the same source

BROKER/LENDER USE ONLY

Has verification been achieved Yes No

Name of verifying officer: _____

Signature: _____

Date: / /

(BROKER/LENDER use only)

Application Fee (payment by credit card)

(Please print clearly)

Name in full as on
the credit card

The sum of

\$

Application fee

*ALL

*PART

**tick applicable box*

Please debit my

*Bankcard

*Visa

*Mastercard

**tick applicable box*

Card number

Expiry date

Month

Year

e.g. 08 (Aug)

Cardholder's signature

(IMB LENDER use only)

IMPORTANT NOTICE Disclaimer - CREDIT PROTECTION

I acknowledge that the IMB Ltd representative has discussed with me the benefits of CREDIT PROTECTION.

I hereby declare that I do not wish to take CREDIT PROTECTION and confirm that if I am unable to meet my finance contract obligations due to accident, sickness, injury or involuntary unemployment, then I am still responsible for meeting this financial obligation.

In the event of my death, I also acknowledge that it will be my estate's responsibility to repay the loan.

Applicant ONE

(Please print name in full)

Signature:

Applicant TWO

(Please print name in full)

Signature:

Dated:

Credit Card Application

This Card is issued by Citibank Pty Limited ABN 88 004 325 080

Source Code: BCCA6666									
Agent Code									
I									
Branch					Staff				
For Loans and Head Office use only where a Relationship Code applies. If used cross out BCCA6666									
					6	6	6	6	

Optional – Complete only if a Credit Card is requested

(Please note: Must be completed and faxed together with Page 2 or Page 3 to: 1300 301 304 (24 hrs))

Please select the Card you are applying for:

(Only one Card per application form)

- IMB Silver MasterCard 032**
 IMB Gold MasterCard 082

Before you complete this Application, please be sure you can say "Yes" to the initial approval criteria:

- Are you at least 18 years of age?
 Do you have a good credit rating?
 Do you earn more than \$20,000 p.a.?
 (\$45,000 p.a. for Gold MasterCard)
 Are you a permanent Australian resident?

1. CURRENT INFORMATION

First name Surname

Type of credit card(s) currently held (example Visa, Mastercard)
 1. 2.

No. of dependants (including self)

Name of nearest relative/friend in Australia not living with you

Residential address of relative/friend
 Street address

Suburb/Town State Postcode

Telephone number of relative/friend ()

2. YOUR MONTHLY FINANCIAL POSITION

This information will be used to determine your ability to make repayments on this credit facility.

1. Show your Total Monthly net Income (after tax) \$

2. Show your Total Monthly Personal Expenses you pay including:
 • rent/mortgage
 • loan repayments (car, boat, credit cards, etc.)
 • living expenses (food, electricity, phone, gas, water, etc.)
 • insurance (life, health, car, etc.)
 • rates/body corporate
 • any other financial commitments - \$

3. Calculate your Monthly Net Disposable Income by subtracting (2) from (1). This is how much you have left to save or repay on this credit facility per month = \$

3. CREDITSHIELD® CREDIT PROTECTION INSURANCE (OPTIONAL)

Yes, I would like to receive further information about CREDITSHIELD® and an application form. CREDITSHIELD® is designed to take care of your Credit Card repayments when you can't.

4. PLEASE SIGN HERE

I hereby apply to become a Credit Card customer. I have read the privacy declaration (at the back of this form) and I agree to its Terms and Conditions. All information given in this application is true and correct.

I understand that I am under no obligation to take up the credit card as a prerequisite to applying for a mortgage with IMB.

Signature Date

X / /

If I have applied for a Gold Card, after processing this request, Citibank may instead offer me a Silver Card Account. I understand that my signature above constitutes my request for a Silver Card Account.
For faster approval, include a recent pay slip, tax assessment or group certificate with your application.

5. YOUR ADDITIONAL CARD (OPTIONAL)

I wish to apply for an Additional Card in the name of:

First name

Middle initial Surname

Additional Cardholder's date of birth (must be at least 16 years old) / /

Signature of Additional Cardholder

X

6. PRIVACY PREFERENCE

Citibank Pty Ltd may keep you informed about other products, services and special offers from Citigroup companies and selected third parties that may be of interest to you. However if you do not wish Citibank Pty Ltd to communicate these offers to you, please indicate below:

- Do not mail Do not phone

Balance Transfer Authorisation

1. CURRENT INFORMATION/YOUR DETAILS

Title First name Middle initial Surname Telephone no. (business hours) ()

Residential Address
 Street address Suburb/Town State Postcode

2. ACCOUNTS TO BE TRANSFERRED/CLOSED I authorise Citibank Pty Limited ABN 88 004 325 080 to:

- transfer the following amounts from my nominated account to my IMB Credit Card account in accordance with the Terms and Conditions, and
- request the closure of my nominated account (if I indicated that I required this account to be closed). I confirm that all cards on any account to be closed, have been destroyed.

Account name (eg. Mrs A.B. Smith)	Type of card/account (eg. Qantas Telstra Visa Card)	Card/account number	Amount to be transferred (\$ value must be specified)	Account to be closed	
				Yes	No
1. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Name and address of issuing organisation <input type="text"/>					
2. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Name and address of issuing organisation <input type="text"/>					
3. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Name and address of issuing organisation <input type="text"/>					

3. DECLARATION

I confirm that I am not currently the holder of any Citibank issued credit card. I authorise this request to be processed. I have read and agreed to the above Terms and Conditions. I have read and agreed to the Terms and Conditions appearing at the back of this form.

Signature Date

X / /

OFFICE USE ONLY

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Credit Card Application Terms and Conditions

7. TERMS AND CONDITIONS

Once this Application is completed, fax to 1300 301 304 (24 hrs) or alternatively, if you do not have a fax send by reply paid mail to Card Services, Reply Paid 1625, Sydney NSW 2001. Please note that, subject to your acceptance you will be billed at a later date an annual account fee of \$55 for the Primary Silver Card, and \$10 for an Additional Silver Card. For the Gold Card, the annual account fee is \$99 for the Primary Card and \$30 for an Additional Card. Allow up to 15 working days to process your Application subject to verification. Citibank Pty Limited ABN 88 004 325 080 is the issuer and administrator of the IMB Credit Card. Citibank may check employment details/income with your employer or accountant named above. Income of \$45,000 p.a. required for the Gold Card. Upon approval of your Credit Card we will notify you of how to meet the "100 Point Identification Check" as required by Federal legislation. Existing Citibank Credit Cardholders or the holders of cards issued by Citibank are not eligible to apply for this introductory offer.

8. PRIVACY DECLARATION

I, the Applicant, by signing below specifically Agree and Acknowledge with, the card issuer Citibank Pty Limited ABN 88 004 325 080 ("Citibank") as follows:

1. That Citibank hereby informs me that it may disclose to a credit reporting agency certain personal information about me including: information contained in this application; my identification; the amount of credit applied for; payments which may become more than 60 days overdue; advice that payments are no longer overdue; a serious credit infringement which Citibank believes I have committed; and the discharge of my credit card facility (if granted under this application).
2. That Citibank, in assessing this application and any later request for a credit limit increase, may obtain from a credit reporting agency a credit report containing personal credit information about me and, a credit report containing information about my commercial activities or commercial credit worthiness.
3. That Citibank may give to and obtain from any credit provider(s) that may be named in a credit report held by a credit reporting agency information about my personal or commercial credit arrangements including information about my credit worthiness, credit standing, credit history or credit capacity for the particular purposes for which the information is required.
4. That Citibank may give:
 - (i) to any other bank, a banker's opinion about my consumer credit worthiness for the purposes connected with my business, trade or profession;
 - (ii) a credit report about me to any tribunal or the Banking Ombudsman or an authorised person, including my agent, accountant or solicitor;
 - (iii) personal credit worthiness information to any entity participating in a credit card loan securitisation programme for the purpose of such a programme.
5. If Citibank approves my application for credit my above Consent and Acknowledgment will remain in force until the full amount owing to Citibank under my credit card facility is repaid and my account is closed.
6. That Citibank may disclose to any Additional Cardholder, information reasonably required to transact on the credit facility.
7. That Citibank may provide my personal and credit information to related companies in or outside Australia or selected third parties on a confidential basis for the purposes of providing administration or other services in respect of my account or to determine whether I am eligible to receive any benefits relating to my account.
8. That Citibank and IMB may disclose information to each other regarding my application and the conduct of my account for marketing and administrative purposes.
9. I understand that I will be automatically enrolled in the free Rewards Programme. I authorise Citibank for the purpose of the Rewards Programme to disclose my personal and transaction information to such persons or entity conducting the Rewards Programme for the purpose of conducting the Rewards Programme and to Qantas Airways Limited ABN 16 009 661 901 for the purpose of awarding Qantas Rewards.
10. That Citibank will sometimes send me mail relating to this product (including newsletters, statements or offers to upgrade the services provided). If I do not wish to receive information on other products, services and special offers from Citigroup companies and selected third parties, I will notify Citibank in writing or by telephone or tick the Privacy Preference opt out box on this application.
11. Where you are not already a customer of one or more of the Citigroup companies, we have obtained your address for the purpose of making this offer to you. We disclose this information to our mailing house in order to determine whether you are an existing customer and whether you have previously indicated a preference not to receive this kind of material. If you decide to accept this offer, our future relationship will be governed by the privacy provisions that apply to the product.
12. That IMB will act as Citibank's agent for the purpose of collecting the personal and credit information required by Citibank in relation to my IMB Credit Card Application. I understand that IMB will not use any of this personal or credit information, other than as agent for Citibank, if it is not required by IMB for the purpose of assessing my IMB Mortgage Loan Application.

9. MAIL MARKETING PREFERENCES

If you do not wish to receive further offers from us, please complete the Privacy Preference section of the application form and fax to 1300 301 304 (24 hrs).

Balance Transfer

IMPORTANT NOTES

Please allow up to 7 business days from the date your Credit Card Account is established by Citibank for the processing of this Balance Transfer. You must continue to make payments on your other account(s) in accordance with the other account terms & conditions. Delays in processing Balance Transfers may be incurred. We are not responsible for any overdue payment or interest incurred on your other account(s). Where you request us to close your other account(s), any remaining balance after transfer will be your responsibility. You must specify the value of all Balance Transfers. We will transfer the whole value amount(s) specified by yourself, in the order nominated above (Accounts 1 through 4), up to the available credit on your Credit Card account on the date of transfer as determined by your credit limit. The approved credit limit will be based on your individual circumstances with \$7,000 being the maximum available limit on a Silver Credit Card, and \$25,000 being the maximum available limit on a Gold Credit Card.

All Transfers will be treated as a cash advance and will attract interest from the day of transfer. There is no interest free period for Balance Transfers. Transfer requests where at the time of transfer your Credit Card account is in credit are not eligible for Rewards points. Subject to our discretion transfer amounts must be valued at \$500 or more. We reserve the right to refuse an application for Balance Transfer (e.g. overdue or overlimit accounts amongst other things). Subject to our discretion the Balance Transfer Offer is only awarded once per Credit Card Account. Transfers from any Citibank account to another are excluded from this offer. Foreign currency transfers and transfers in relation to offshore accounts are excluded from this offer.

CREDIT LIMIT INCREASE REQUEST

I understand that Citibank will set my credit limit based on information about me which I provide and Citibank will do so before processing this Balance Transfer Authority. If this set credit limit is less than the total amount to be transferred that I have specified above, I request Citibank process a credit limit increase up to this total. If this nominated total is greater than the credit limit Citibank has allowed, I request a credit limit increase to the total of the first three amounts I have specified. If this is still too high I request a credit limit increase to the first amount only.

DECLARATION

I authorise Citibank to process this request. I acknowledge and agree that the Balance Transfer Authorisation is a request and authorisation by me for Citibank to advance funds by cheque, and the value of all Balance Transfers is a debt due and payable by me to Citibank and that if Citibank's related offer of credit is not accepted within 60 days of the first Balance Transfer being effected then any outstanding value of all Balance Transfers is payable immediately by me on the 60th day after the first Balance Transfer effected. Important: On the processing of your first Balance Transfer the Credit Card Terms and Conditions are amended by adding at the end of Clause 2(a): "Acceptance of the offer will occur upon activation of the Credit Card or you or the Additional Cardholder effecting a payment to the Account." I have also completed the "Amount to be transferred" and "Account to be closed" Sections in Part 2.