

Home Loan Application Form



St.George Bank Limited ABN 92 055 513 070 AFS Licence No. 240997

Bank use only

Borrower(s) Name	Account Number	
<input type="text"/>	<input type="text"/>	
Lender/Originator	Contact Number	
<input type="text"/>	<input type="text"/>	
Referred by	Agent Number	Date
<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

LOAN DETAILS

Loan required	Loan Amount/Portfolio Credit Limit	Loan Term	Interest Rate	Monthly Repayment
	\$ <input type="text"/>	<input type="text"/> years	<input type="text"/> %p.a.	\$ <input type="text"/>

Family Pledge Option*

* Not available with all products. Where applicable, please complete additional information as required in "Security Details" section of this form.

Loan payment type
(not for Portfolio Loans)

<input type="checkbox"/> Principal and Interest	<input type="checkbox"/> Interest Based (Interest only) – Interest Based Period	<input type="text"/> (1-15) yrs
<input type="checkbox"/> Interest in Advance – Initial Interest in Advance Period	<input type="text"/> 3-13mths	
<input type="checkbox"/> Interest in Advance – Multiple Interest in Advance Period(s) of the same duration to apply	<input type="text"/> 3-13mths	

Note: All customers choosing to pay Interest in Advance must complete a Request to Pay Interest in Advance form

Interest category

<input type="checkbox"/> Variable Rate	<input type="checkbox"/> Fixed Rate – Fixed Rate Period	<input type="text"/> (1-5) yrs
Rate Lock Option <input type="checkbox"/> Yes <input type="checkbox"/> No		

Loan type

<input type="checkbox"/> Standard Variable	<input type="checkbox"/> Discount Variable	<input type="checkbox"/> Introductory Fixed Rate	<input type="text"/> 6mths/12mths
<input type="checkbox"/> St.George Essential Home Loan	<input type="checkbox"/> Seniors Access Home Loan	<input type="checkbox"/> Seniors Access Plus Home Loan	
<input type="checkbox"/> Low Doc Home Loan – Variable Rate	<input type="checkbox"/> Low Doc Home Loan – Fixed Rate	<input type="checkbox"/> Relocation Loan	
<input type="checkbox"/> Flexible Choice (show Loan Amount and Loan Type below)			
Loan Amount	Loan Type	Loan Amount	Loan Type
\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="checkbox"/> Professional Package (Standard Variable and Portfolio Loans only)			
<input type="checkbox"/> No Deposit Home Loan (LEF) <input type="checkbox"/> No Deposit Home Loan – Flexible Deposit Option (LMI)			
<input type="checkbox"/> Foreign Currency Home Loan (tick currency)			
<input type="checkbox"/> HKD <input type="checkbox"/> USD <input type="checkbox"/> SGD <input type="checkbox"/> GBP <input type="checkbox"/> NZD <input type="checkbox"/> EURO			
<input type="checkbox"/> Portfolio Loan <input type="checkbox"/> Low Doc Portfolio Loan			

Portfolio Loans

Administration Fee

I/We wish to pay my/our Portfolio Loan administration fee (tick one):

Must be completed for Portfolio Loans and Low Doc Portfolio Loans only

<input type="checkbox"/> Annually. The annual fee will be debited to the primary sub-account once a year. The first annual fee is payable on the settlement date.
<input type="checkbox"/> Monthly. The monthly fee will be debited to each sub-account once a month commencing at the end of the first month in which we make funds available to you.

If no option is selected the default will be "monthly".

APPLICANT DETAILS

Company application details (if applicable)

Guarantor Borrower

CIS # (office use only) _____

Company Applicant _____ ACN _____

Registered Office _____ ABN _____

Name/s of Director/s _____

Personal details

Applicant/Guarantor 1 (please indicate)

CIS # (office use only) _____

Title _____ Given name(s) _____

Surname _____

Other names commonly known by (if any) _____

Home Address _____

_____ P/code _____

Years there _____

Previous Address (if at current home address less than 3 years) _____

_____ P/code _____

Years there _____

Postal Address (if not same as home address) _____

_____ P/code _____

Email address _____

Current Residential Status: Own Mortgaged
 Rent Living with parents Other (please specify) _____

First Home Buyer

Date of birth _____ / _____ / _____ Marital Status _____

Driver's Licence No. _____ State _____

Work phone no. _____ Home phone no. _____
 () ()

Mobile phone no. _____ Fax no. _____
 () ()

Number of dependants _____ Age(s) of dependants _____

Applicant/Guarantor 2 (please indicate)

CIS # (office use only) _____

Title _____ Given name(s) _____

Surname _____

Other names commonly known by (if any) _____

Home Address _____

_____ P/code _____

Years there _____

Previous Address (if at current home address less than 3 years) _____

_____ P/code _____

Years there _____

Postal Address (if not same as home address) _____

_____ P/code _____

Email address _____

Current Residential Status: Own Mortgaged
 Rent Living with parents Other (please specify) _____

First Home Buyer

Date of birth _____ / _____ / _____ Marital Status _____

Driver's Licence No. _____ State _____

Work phone no. _____ Home phone no. _____
 () ()

Mobile phone no. _____ Fax no. _____
 () ()

Number of dependants _____ Age(s) of dependants _____

Employment details**Applicant/Guarantor 1** Full-time Part-time CasualOccupation
_____Self-Employed: Yes NoCurrent Employer (if self-employed, please provide business/trading name)

Length of ServicePrevious Employer 1 (if current length of service is less than 3 yrs)

Length of ServicePrevious Employer 2

Length of Service

Gross Income (Basic) w/f/m/a

\$ _____

Other Allowances w/f/m/a

\$ _____

Overtime w/f/m/a

\$ _____

Other Income: Rent from Investment Property/s, Maintenance, Veteran's Pension, second job, etc. (please provide details)

\$ _____

\$ _____

\$ _____

\$ _____

Applicant/Guarantor 2 Full-time Part-time CasualOccupation
_____Self-Employed: Yes NoCurrent Employer (if self-employed, please provide business/trading name)

Length of ServicePrevious Employer 1 (if current length of service is less than 3 yrs)

Length of ServicePrevious Employer 2

Length of Service

Gross Income (Basic) w/f/m/a

\$ _____

Other Allowances w/f/m/a

\$ _____

Overtime w/f/m/a

\$ _____

Other Income: Rent from Investment Property/s, Maintenance, Veteran's Pension, second job, etc. (please provide details)

\$ _____

\$ _____

\$ _____

\$ _____

Accountant details (if self-employed/sub-contractor/investor)**Applicant 1**Firm name
_____Contact name

Phone number

[()] _____

Applicant 2Firm name
_____Contact name

Phone number

[()] _____

Your builder's detailsBuilder's Name
_____Builder's Address
_____P/code

Phone number

[()] _____

Fax number

[()] _____

Licence No.
_____**Your solicitor/conveyancer details**Firm name
_____Contact name
_____Address
_____P/code

Phone number

[()] _____

Fax number

[()] _____

DX number

FINANCIAL POSITION

Financial position

If you are making a joint application, and you would like to make separate declarations of assets and liabilities, one applicant may attach another Page 5. (Please complete Financial Position (Loans) #32019)

Joint Applicant 1 Applicant 2

Assets	Details	Value (\$)	Owner
Savings (Account details)			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
Funds received from sale of assets			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
Funds received from gift			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
Funds received from sale of property			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
Deposit Paid			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint

Sub Total \$
(cash available)

Address of Property Owned	1		<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
	2		<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
	3		<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
Motor Vehicles			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
Home Contents & personal effects			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
Superannuation/ Life Policies			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
Shares and/or other investments			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint

Total Assets \$

Liabilities	Credit Provider	Monthly Payments	Debt to continue (Y/N)	Balance Owning	Borrower
Rent					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
Existing Mortgages					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
Other Loans					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
Other Debts (Maintenance/child care)					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
Credit Cards and Store Accounts		Card Limit			<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint
					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint

Total Liabilities \$

Note: Details of the ownership of assets and liabilities are solely for the purpose of this loan application.

BORROWING HISTORY

Borrowing history (repaid within the last 2 years)

Applicant/Guarantor 1

Name of credit provider	Amount Financed \$	Monthly repayment \$	Date finalised / /
-------------------------	-----------------------	-------------------------	-----------------------

Name of credit provider	Amount Financed \$	Monthly repayment \$	Date finalised / /
-------------------------	-----------------------	-------------------------	-----------------------

Name of credit provider	Amount Financed \$	Monthly repayment \$	Date finalised / /
-------------------------	-----------------------	-------------------------	-----------------------

Has anyone started legal action against you because you did not pay an amount when it was due? Yes No

Have you ever had a judgement entered or a conviction recorded against you, been bankrupt, insolvent, assigned your estate for the benefit of creditors or entered into a scheme of arrangement with your creditors? Yes No

Have you borrowed or do you intend borrowing any part of the deposit? Yes No

If you have answered 'yes' to any of the above questions, please provide details

Applicant/Guarantor 2

Name of credit provider	Amount Financed \$	Monthly repayment \$	Date finalised / /
-------------------------	-----------------------	-------------------------	-----------------------

Name of credit provider	Amount Financed \$	Monthly repayment \$	Date finalised / /
-------------------------	-----------------------	-------------------------	-----------------------

Name of credit provider	Amount Financed \$	Monthly repayment \$	Date finalised / /
-------------------------	-----------------------	-------------------------	-----------------------

Has anyone started legal action against you because you did not pay an amount when it was due? Yes No

Have you ever had a judgement entered or a conviction recorded against you, been bankrupt, insolvent, assigned your estate for the benefit of creditors or entered into a scheme of arrangement with your creditors? Yes No

Have you borrowed or do you intend borrowing any part of the deposit? Yes No

If you have answered 'yes' to any of the above questions, please provide details

Nearest Relative details

Applicant/Guarantor 1

Details of nearest relative or friend not living with you

Name

Address

_____ P/code

Phone Number
() _____

Applicant/Guarantor 2

Details of nearest relative or friend not living with you

Name

Address

_____ P/code

Phone Number
() _____

SECURITY DETAILS

Property Offered as Security 1

Address _____ P/code _____

Is Family Pledge Required? Yes No Family Pledge Guarantee Amount \$ _____

Title Particulars _____

Will you live in this property immediately after settlement? Yes No

Type of property (eg house, unit, vacant land) _____ Year built _____

Unit, Floor & Location* _____

No. of Living Rooms No. of Bedrooms No. of Bathrooms
 Estimated Living Area m² _____ Estimated Land Area m² _____

Construction Type
 Brick Brick Veneer Weatherboard Fibro Hardiplank
 Other (please specify) _____

Ducted Air Conditioning Yes No Inground Pool Yes No

Other Accommodation Estimated Living Area m² _____
 Granny Flat In Law Guest House Pool Room

Car Accommodation
 Single Garage Double Garage Carport Other (details) _____

Property Additions (other details) Year built _____ Cost \$ _____
 Second Storey Pergola Kitchen Renovation Bathroom Renovation
 Additional Room Sunroom

Type of title
 RPA/Torrens Company title Strata title Other Specify _____

Full name/s to appear on the Title after settlement _____

Property purchased from
 Vendor Agent House & Land Package Builder

Contact name of vendor or vendor's real estate agent (for valuer access) _____ Phone number _____

Do you have an existing mortgage on the property? Yes No

Name of Mortgagee _____ Loan Account Number _____ Loan Balance \$ _____

Property value \$ _____ Purchase price Estimated mkt value (refinance)
 Land value \$ _____ Purchase price Estimated mkt value (refinance)
 Tender price \$ _____

Are you aware of any environmental contamination affecting any security property or any property adjoining any security property? Yes No

If 'yes', please provide details _____

*If property is a unit or apartment, please provide details on the level and relative location to street frontage, eg ground floor at back of block on western side of building.

SECURITY DETAILS

Property Offered as Security 2

Address _____ P/code _____

Is Family Pledge Required? Yes No Family Pledge Guarantee Amount \$ _____

Title Particulars _____

Will you live in this property immediately after settlement? Yes No

Type of property (eg house, unit, vacant land) _____ Year built _____

Unit, Floor & Location* _____

No. of Living Rooms No. of Bedrooms No. of Bathrooms
Estimated Living Area m² _____ Estimated Land Area m² _____

Construction Type
 Brick Brick Veneer Weatherboard Fibro Hardiplank
 Other (please specify) _____

Ducted Air Conditioning
 Yes No Yes No

Other Accommodation Estimated Living Area m² _____
 Granny Flat In Law Guest House Pool Room

Car Accommodation
 Single Garage Double Garage Carport Other (details) _____

Property Additions (other details) Year built _____ Cost \$ _____
 Second Storey Pergola Kitchen Renovation Bathroom Renovation
 Additional Room Sunroom

Type of title
 RPA/Torrens Company title Strata title Other Specify _____

Full name/s to appear on the Title after settlement _____

Property purchased from
 Vendor Agent House & Land Package Builder

Contact name of vendor or vendor's real estate agent (for valuer access) _____ Phone number _____

Do you have an existing mortgage on the property? Yes No

Name of Mortgagee _____ Loan Account Number _____ Loan Balance \$ _____

Property value Purchase price Estimated mkt value (refinance) Land value Purchase price Estimated mkt value (refinance) Tender price \$ _____

Are you aware of any environmental contamination affecting any security property or any property adjoining any security property? Yes No

If 'yes', please provide details _____

*If property is a unit or apartment, please provide details on the level and relative location to street frontage, eg ground floor at back of block on western side of building.

OTHER REQUIREMENTS

Authority to pay establishment fee

- I agree St.George can debit my St.George transaction account number with a non-refundable establishment fee, and if that account does not have enough funds, any other savings account that I have with St.George.
- I agree St.George can deduct a non-refundable establishment fee from the loan proceeds at settlement.
- I authorise St.George to debit my credit card number with a non-refundable establishment fee. The expiry date is /
Name shown on card

Transaction Accounts (not Portfolio Loan)

- I request St.George to arrange for the issue to me of a St.George transaction account Yes No
-
- and issue the following facilities on the account Cheque MultiAccess Card Maestro/Cirrus ATM Card
- Phone and Internet Banking Registration Information
 - Phone and Internet Banking Redraw Facility Registration
 - I agree to have my salary credited to my St.George transaction account
- Signature Date / Signature Date /

Seniors Access Plus Home Loan only

If you have a Seniors Access Plus Home Loan you must have an account with the bank for the deposit of funds. The following account in the names of all borrowers is to be used for the initial advance of loan funds.

GOLD customer status

Your total personal banking relationship with us may entitle you to GOLD customer status. GOLD customer status entitles you, amongst other things, to benefits like access to a dedicated GOLD customer service support team and a special debit card on your St.George transaction account. We tell you in writing if you have GOLD customer status.

By signing this application, you request us to issue a GOLD MultiAccess debit card to use on your St.George transaction account if you qualify for GOLD customer status.

Interest Offset Options (not Portfolio Loan)

- 100% Interest Offset
 - Partial Interest Offset
 - 100% Interest Offset with Repayment Offset Option
- I request St.George to arrange for the issue to me of a St.George transaction account on which the noted interest offset option operates, or for the noted interest offset option to operate on the following St.George transaction accounts, for this loan account.
- | | |
|--|--|
| Account Number | Account Name |
| <input style="width: 150px;" type="text"/> | <input style="width: 250px;" type="text"/> |
| Account Number | Account Name |
| <input style="width: 150px;" type="text"/> | <input style="width: 250px;" type="text"/> |

Automatic Funds Transfer

To make your loan repayment you can arrange an automatic funds transfer – please complete page 10 or page 11.

Authority to forward loan documents to third party

- I hereby authorise and direct St.George to forward all loan documentation including original and copies of my Loan Agreements and mortgage documentation (if applicable) to the party nominated below.
 - My Solicitors My Finance Brokers Other
- Name of the Company Address of the Company

Nomination

Each borrower is entitled to receive a copy of notices and other documents under the Consumer Credit Code. By signing this nomination you are giving up the right to be provided with this information direct from us.

You may cancel this nomination at any time by advising us in writing.

I/We nominate (full name) to receive any notices, and other documents under the Consumer Credit Code on behalf of me/all of us.

Signature Applicant 1 <input style="width: 150px;" type="text"/>	Signature Applicant 2 <input style="width: 150px;" type="text"/>
Date <input style="width: 50px;" type="text"/> / <input style="width: 50px;" type="text"/>	Date <input style="width: 50px;" type="text"/> / <input style="width: 50px;" type="text"/>
Name <input style="width: 150px;" type="text"/>	Name <input style="width: 150px;" type="text"/>

AUTHORITY FOR AUTOMATIC TRANSFER

Standard Loans

St. George Account

I authorise St. George Bank Limited to withdraw from my St. George transaction account number

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

each week/fortnight/month the applicable loan repayments together with other amounts due and payable under the terms and conditions of the loan.

I understand and agree that:

- where insufficient funds are available in the nominated savings account to meet the repayment due, the remaining amount required will be transferred from the nominated savings account on the following and subsequent days until that full amount is transferred.
- this authority remains in force until St. George receives written notice of my death or bankruptcy; or that I cancel or vary the authority; or St. George cancels the authority.
- without limiting when St. George may cancel this authority, St. George may do so if there are insufficient funds available in the nominated savings account to make the transfer three consecutive times.

Another Financial Institution

I authorise St. George Bank Limited ("St. George") Direct Debit User Number 000439 to debit my account, detailed below, through the Direct Debit System, with any amounts I must pay the Debit User and under the terms and conditions of the loan when due and in accordance with the payment instructions detailed below.

I understand and agree that:

- this authority remains in force until St. George receives written notice of my death or bankruptcy; or that I cancel or vary the authority; or St. George cancels the authority.
- without limiting when St. George may cancel this authority, St. George may do so if there are insufficient funds available in the nominated transaction account to make the transfer three consecutive times.

Name of Financial Institution

Address of Financial Institution

BSB Number

Account Number

Account Title

Account Type*

*** Direct Debiting is not available on full range of accounts. If in doubt please refer to the financial institution at which the account is held.**

Additional Options

I request a Fixed monthly repayment of \$_____ being a fixed amount until the amount of the monthly repayment exceeds that fixed amount, at which time I authorise St. George to transfer the required repayment amount.

I request an Extra monthly amount of \$_____ be transferred in addition to the required repayment amount.

Note: The above amounts will be divided by 4 if nominated payment frequency is weekly and by 2 if nominated payment frequency is fortnightly.

Repayments will be transferred monthly on the monthly payment due date of your loan. If you require weekly or fortnightly transfers, please specify below:

Weekly Mon Tue Wed Thu Fri
 Fortnightly

Note: Your weekly/fortnightly payment will be transferred on the specified day following the next full monthly repayment.

AUTHORITY FOR AUTOMATIC TRANSFER

Portfolio Loan

St.George Account

Please indicate which sub-account the following applies to – sub-account No. (refer to page 2.)

I authorise St.George Bank Limited to withdraw from my St.George transaction account number

each month the minimum monthly loan repayment together with other amounts due and payable under the terms and conditions applying to the sub-account.

I understand and agree that:

- where insufficient funds are available in the nominated savings account to meet the repayment due, no amount will be transferred from the nominated savings account that month.
- this authority remains in force until St.George receives written notice of my death or bankruptcy; or that I cancel or vary the authority; or St.George cancels the authority.
- without limiting when St.George may cancel this authority, St.George may do so if there are insufficient funds available in the nominated savings account to make the transfer three consecutive times.

Minimum Monthly Repayment Instructions

Please nominate commencement date (must be on or before the 25th of the month)

Minimum Monthly Repayment

_____ / _____ / _____

Extra Payment Instructions

Extra Payment (this option is for variable rate loans only and can only be used with the minimum monthly repayment option)

Please nominate commencement date (must be on or before the 25th of the month for Monthly option)

Weekly \$ _____ amount Day _____ / _____ / _____

Fortnightly \$ _____ amount Day _____ / _____ / _____

Monthly \$ _____ amount _____ / _____ / _____

To arrange an automatic funds transfer on additional sub-accounts, please complete an Authority for Automatic Transfer-Portfolio Loan form at any branch (#ST00831).

Another Financial Institution

I authorise St.George Bank Limited ("St.George") Direct Debit User Number 162859 to debit my account, detailed below, through the Direct Debit System, with any amounts I must pay the Debit User and under the terms and conditions of the loan when due and in accordance with the payment instructions detailed below.

I understand and agree that:

- this authority remains in force until St.George receives written notice of my death or bankruptcy; or that I cancel or vary the authority; or St.George cancels the authority.
- without limiting when St.George may cancel this authority, St.George may do so if there are insufficient funds available in the nominated transaction account to make the transfer three consecutive times.

Name of Financial Institution

Address of Financial Institution

BSB Number

_____ - _____

Account Number

Account Title

Account Type*

* Direct Debiting is not available on full range of accounts. If in doubt please refer to the financial institution at which the account is held.

OTHER ST.GEORGE FACILITIES

Bank use only

Borrowers _____
 Lender name _____

Loan Account Number _____
 Employee number _____ Branch number _____

Credit Card Application/ Limit Increase

I wish to apply for a new St.George Credit Card

YES NO (Please Tick ✓)

Limit Requested \$ _____

St.George Branch _____

We will send the card to your Mailing Address unless a Branch is nominated

Credit Card Product (Select one only)

Credit Card Type (Select one only)

- Gold Advantage (GOLD Segment)
- Vertigo MasterCard
- Gold Low Rate
- Starts Low, Stays Low
- No Annual Fee Card

- VISA
- MasterCard

Please Note: Minimum credit limit on St.George Gold Credit Card is \$5,000.

Name of Credit Card Applicant 1 _____

Name of Credit Card Applicant 2 (Joint account holder only) _____

I wish to apply to increase my existing limit

YES NO (Please Tick ✓)

From \$ _____ To \$ _____

Existing credit card number

Signatures

Signature Applicant/Account Holder 1

Signature Applicant/Account Holder 2

Date
 ____ / ____ / ____

Date
 ____ / ____ / ____

Note: You may request to have your transaction account/s linked to your St.George Credit Card at the time you collect your card.

Repayment Instructions (Portfolio Loan only)

- I authorise St.George Bank to debit my Portfolio loan sub-account number _____ each month to make automated payments on my Credit Card. (Please complete a "Credit Card Automatic Payment Plan" form.)

Financial Consultation

I would like to make a no-obligation appointment with a Financial Planner Yes No

Insurance

I would like details on insurance for: My Home My Home Contents Landlord Protection Life/Disability Disability/Income Protection

DECLARATION

Optional (✓) Important Information about our products and services

From time to time, St.George would like to provide you with information about products and services – which may be supplied by us, any member of the St.George Group or our preferred providers – that we believe may be of interest or value to you. Simply by ticking the YES box below, you can be sure that as your financial needs change you won't miss out on the information, special offers and opportunities that could help you to simplify your banking, lower banking costs and build your investments.

Tick here:

Applicant 1	Applicant 2
<input type="checkbox"/> YES	<input type="checkbox"/> YES
<input type="checkbox"/> NO	<input type="checkbox"/> NO

If you do not tick any box, then we will continue to provide you with information about products and services.

Privacy Statement

What this statement is about

Your right to privacy is important to us. This statement explains your privacy rights and our rights and obligations in relation to your personal information.

The Privacy Act regulates the way St.George Bank Limited (“we”) uses personal information provided about you. Please read the following carefully as it sets out how we may use information about you.

What information can be disclosed to a credit reporting agency?

The Privacy Act allows the following information about the applicant/guarantor named in the application (“you”) to be disclosed to a credit reporting agency:

- details to identify you – that is, your name, sex, date of birth, current and 2 previous addresses, your current or last known employer, and your driver's licence number;
- the fact that you have applied for credit and the amount or that we are a current credit provider to you;
- advice that payments previously notified as unpaid are no longer overdue;
- payments overdue for at least 60 days and for which collection action has started;
- cheques for more than \$100 drawn by you which have been dishonoured more than once;
- in specified circumstances, that in our opinion you have committed a serious credit infringement; and
- the fact that credit provided to you by us has been paid or otherwise discharged.

Exchange of information with a credit reporting agency

We may:

- obtain information about your credit worthiness or a credit report containing personal or commercial credit information about you from a credit reporting agency or other business that provides it; and
- exchange the information listed above about you with any credit reporting agency.

These exchanges can be made:

- to assess your application for consumer or commercial credit or to be a guarantor for the applicant, or to assess your credit worthiness;
- if you are in default under a credit agreement, notifying, and exchanging information with, other credit providers and any collection agent of ours; and
- for the various purposes permitted under the Privacy Act.

What credit related information can be disclosed to other persons?

Information, including but not limited to a credit report or any other information having a bearing on your credit worthiness, credit standing, credit history or credit capacity may be exchanged or disclosed to other persons as listed below.

We may:

- exchange that information described in the paragraph above about you with all credit providers named in this application or that may be named in credit reports issued by a credit reporting agency, any introducer referred to in the loan application, or any agent of ours assisting in processing the loan application;
- give to and receive from a credit provider, a banker's opinion of the purposes connected with your business, trade or profession; and
- confirm:
 - your employment and income details with any employer, accountant or tax agent named in this application; or
 - your income received on an investment property with any nominated real estate agent; or
 - your payment history from the landlord or managing agent nominated in this application.

Authority to give information to a guarantor

You authorise us to give information about you (including, without limitation, any information required or permitted by law, regulation or industry code to be provided) to any guarantor or proposed guarantor of the loan you have applied for, for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

Authority to give information to your mortgage broker or referrer

You authorise the mortgage broker who submits your application for a loan that we approve, or a referrer who refers you to us to lodge an application for a loan we approve, to seek access from us to certain account information. You authorise us to disclose to that mortgage broker or referrer your loan account name and number, the balance of your loan account, whether there are any arrears on your loan account, the amount of those arrears (if any) and whether or not the loan is discharged.

Authority to give information to another person

You authorise us to disclose your loan account information to any person you authorise (in a form acceptable to us) to:

- operate on your loan account; or
- have access to your loan account information.

DECLARATION *(Privacy Statement continued)*

Motor Vehicle or Driver's Licence Registry

You authorise us to obtain personal information about you from any motor vehicle or driver's licence registry in Australia.

PRIVACY GENERALLY

You need not give us any of the personal information requested in the application form or any other document or communication relating to the loan applied for. However, without this information, we may not be able to process the application or provide you with an appropriate level of service.

You may request access at any time to personal information held by us about you and ask us to correct it if you believe it is incorrect or out of date.

How we may use your personal information

We use your personal information to:

- process the application (including performing the 100 point check required by the Financial Transaction Reports Act and determining if the Consumer Credit Code applies);
- administer and manage the account; and
- facilitate our internal business operations, including fulfilment of any legal requirements and confidential systems maintenance and testing.

Our right to disclose your personal information

We may disclose your personal information in the following circumstances:

- to any referee nominated by you;
- to our external service providers (which may be located overseas) that provide services for the purposes only of our business, on a confidential basis, for example property valuers and surveyors, real estate agents and auctioneers if property is offered as security for your loan, advisors, debt collection agents, organisations providing card authorisation, clearing and settlement services (for example Visa and MasterCard);
- to any persons acting on your behalf, including your financial advisor, broker, solicitor or accountant, unless you tell us not to;
- to other persons who have an interest in any property offered to us as security;
- to any party acquiring an interest in any business

or in the loan and any related securities provided by you or any other person (including mortgages and guarantees);

- to merchants with whom you transact, to process your card transactions;
- to government agencies in connection with your loan, for example to stamp and register mortgages;
- to a mortgage insurer which provides lenders' mortgage insurance to us and which may be located outside Australia; and
- if you request us to do so or if you consent (for example for a direct debit) or where the law requires or permits us to do so.

Use by the St. George Group

We may also use your personal information or give access to personal information about you to any member of the St. George Group to:

- assess your total relationship and product holding with the St. George Group, analyse products and customer needs and develop new products; and
- inform you of products and services provided by us, any member of the St. George Group or by preferred providers, which we consider may be of value or interest to you, unless you tell us not to.

Your authority to us

By signing this application you authorise us to collect, maintain, use and disclose your personal information in the manner set out in this privacy statement.

By completing the application form, you undertake to provide a copy of this privacy statement to each principal, company officer or partner that you purport to represent.

Agreement by Guarantor or prospective Guarantor

You agree that we may obtain from a credit reporting agency, credit reports containing personal information about you to assess whether to accept you as a guarantor for the loan applied for, or given to the applicant(s).

Declarations

PLEASE TAKE CARE TO ENSURE ALL INFORMATION YOU GIVE US IN THIS APPLICATION IS CORRECT. WE RELY ON THE INFORMATION TO DECIDE WHETHER OR NOT TO APPROVE YOUR LOAN.

I declare:

- the information on this application is correct and complete to the best of my knowledge and belief.
- (if an applicant) the product and product options of the loan requested have been described to me in detail to my satisfaction by the Bank representative and I feel comfortable with the loan for which I apply.
- I have read and understood the Privacy Statement in this form and I consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement. Where I have provided information about another individual (for example, a relative), I declare that the individual has been made aware of that fact and the contents of the Privacy Statement.
- that, where I have completed details for the Authority for Automatic Transfer on page 10/11 of this application, I am signing according to the authority to operate held on the Nominated Transaction account from which repayments are to be deducted.
- that, where payment method is to be by Automatic Transfer from another Financial Institution, a Direct Debit Request Service Agreement has been received.

I acknowledge that any establishment fees paid in connection with this application, will not be refunded if the loan does not proceed for any reason.

Signature

.....

Date

____ / ____ / ____

Signature

.....

Date

____ / ____ / ____