

Checklist and Credit card authority

Introducers details

By signing this I confirm and acknowledge that I have identified the customers in accordance with the applicable Know your customer requirements.

Checklist This checklist outlines minimum requirements. We reserve the right to request additional information at any time.

Compulsory items: ALL of the following:

- Completed **Application form** and **Privacy Act** authorisation
- ID checklist** and legible copies of **ID**
- Record of interview**
- Serviceability calculator**
- Credit card authority** for fees (below)
- Copy of Trust deed**, if applicable

PAYG: Two of the following:

- Two most recent **Pay slips** showing year-to-date earnings
- Letter of employment** on company letterhead
- Group certificates** or **Tax return** prepared by an accountant
- Statement of benefit** from relevant government department

Self-employed: ALL of the following:

- Last 2 years' **Personal and Business tax returns** and **Tax assessment notices**
- Last 2 years' business **Profit and loss** and **Tax assessment notices**

LoDoc:

- A completed **Low Doc declaration of financial position**

Refinancing: ALL of the following:

- Rates notice**
- Last 6 months' **Loan statements**
- Last 6 months' **Credit card statements** and **Personal loan statements**

Construction:

- Fixed price contract, Plans and Specifications**

Purchase: ALL of the following:

- Contract of purchase**
- Six months' **genuine savings history**
- If funds are gifted, a completed **Statutory declaration for Gifting**

Rental income:

- Rental letter** from agent or **Copy of lease** or **Rental statement**

Arrears, Defaults: ALL of the following:

- Written explanation** signed by applicant
- Evidence of payment**

Credit card authority

Please debit my credit card for the recovery of your costs as detailed under 'Loan fees' (page 9) in the Loan application form.

Card type: VISA Mastercard

Record of interview

Interview details and Introducers declaration

Loan number:	<input type="text"/>		
Name of Applicant/ Guarantor:	<input type="text"/>		
Date interviewed:	<input type="text"/> / <input type="text"/> / <input type="text"/>	This interview was conducted: <input type="checkbox"/> by telephone <input type="checkbox"/> in person	
I interviewed the Applicant/Guarantor and I have verified the following information contained within the Application:			
Employer:	<input type="text"/>		
	<input type="text"/>		
	Postcode		
Duration of employment:	<input type="text"/>		
Income:	<input type="text"/> \$	Basis: <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Casual <input type="checkbox"/> Commission	
Purchase price, or:	<input type="text"/> \$	Loan amount:	<input type="text"/> \$
Loan purpose:	<input type="text"/>		
Completed by:	<input type="text"/>		
Introducers declaration:	I confirm I have given the Applicant(s)/Guarantors(s) a copy of the Astute Home Lending Privacy Information Collection Statement and relevant Comparison Rate Schedule . I certify that all documents accompanying this application are true and correct copies of the originals which I have sighted. I certify that the information on this application is to the best of my knowledge and inquiries true and correct and I am not aware of any false information on this application.		
Signature:	<input type="text" value="X"/>	Date:	<input type="text"/> / <input type="text"/> / <input type="text"/>
Print name:	<input type="text"/>		
Delegated responsible entity name:	<input type="text"/>		
AML/CTF number:	<input type="text"/>	AML/CTF Risk level: <input type="checkbox"/> Standard <input type="checkbox"/> Higher	

Identification documents

 Tick (✓) those that have been sighted and attach copies to this form.

Primary photographic documents:

Note: Each must show a clear photograph.

- Australian Drivers Licence
- Australian Passport/Foreign acceptable for non-resident
- State or Territory issued Proof of Age card.

If you are unable to present one of the primary photographic documents you can present a primary non-photographic document **plus** a secondary document to meet your identification requirements.

Primary non-photographic documents:

- Australian Birth Certificate
- Birth extract issued by State or Territory
- Australian Citizenship Certificate
- Pension card issued by Centrelink
- Health Care card issued by Centrelink.

Secondary identification documents:

- A notice which records the provision of benefits to the individual which has been issued by Commonwealth, State, or Territory within the preceding 12 months and contains the name and residential address of the individual

- A notice issued by the Australian Taxation Office within the preceding 12 months
- A notice which is issued by a local government body or utilities provider within the previous 3 months that records the provision of services to that address or to that person
- A notice issued to a person under the age of 18 years, by a school principal within the preceding 3 months, containing the name of the person and their residential address and records the period of time that the person attended at the school.

Loan application

Personal information collection statement

At Astute Home Lending, we believe an individual's rights to keep their personal information private is important; so we are committed to protecting and maintaining the privacy, accuracy and security of your personal information.

The information collected by us is used to assess your loan application and to provide related services. If you do not provide the requested information we may be unable to process your loan application.

If you have any queries regarding Astute Home Lending use, storage, or disclosure of this information, we can be contacted on: **1800 101 368** or by writing to: **The Privacy Manager, Astute Home Lending, PO Box 959, Spring Hill, QLD 4004.**

A detailed statement of the way we manage your personal information is contained in our Privacy Policy. A copy is available on request. You can access most of the personal information we hold about you and request corrections.

To enable us to process your loan application and to offer you related services, we may need to disclose your personal information to third parties including:

- Credit reporting agencies to assess your credit application;
- Other organisations with whom we have arrangements or business alliances for the purpose of promoting our respective products and services (and any agents used by us and our business partners in administering such an arrangement or alliance);
- Our agents, contractors and external advisers who we engage to carry out our functions and activities from time to time or who assist us to carry out our functions and activities;
- Your agents, including your finance broker, stockbroker and legal or financial advisers; Your referees (including your employer), e.g. to validate information you have provided to a credit application;
- Regulatory bodies, government agencies, law enforcement bodies, courts and other parties we are authorised or required by law to disclose information to;
- Any person who introduces you to us, e.g. mortgage broker, to finalise your application;
- Other financial institutions e.g. to clear cheques; Guarantors and prospective Guarantors.

In addition to the third parties listed above, it may be necessary to disclose your personal information to Mortgage Insurance companies used by Astute Home Lending and its related lenders. Your personal information is collected by these organisations for the purpose of determining whether to insure Astute Home Lending and its related lenders against the risk of you or any other security provider defaulting. The Mortgage Insurance companies may also use your personal information to assess any variation of claim under the insurance policy for internal management and compliance purposes. The Mortgage Insurer may also use your personal information for risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery, and in complying with legislation and regulatory requirements.

To enable the mortgage insurance companies to perform their functions, they may disclose your personal information to their related companies. Astute Home Lending, their agents, contractors, service providers and external advisers, credit reporting agencies, rating agencies, payment system operators, other financial institutions, securitisers and credit providers, your referees, including your employer, your legal and financial advisers, reinsurers and government and regulatory bodies.

Mortgage insurers contact details:

You may obtain access to the personal information collected by Mortgage Insurer by contacting the Privacy Officer whose details are provided below:

QBE Mortgage Insurance Ltd

ABN 70 000 511 071

QBE Indemnity Limited

ABN 49 000 781 171

Level 21, 50 Bridge St

Sydney NSW 2000

Telephone: 1300 367 764

Genworth Financial Mortgage Insurance Pty Ltd

ABN 60 106 974 305

Level 23, 259 George St

Sydney NSW 2000

Telephone: 1300 655 422

Fax 1300 366 228

If your personal information is not disclosed to these organisations, we may be unable to provide you with finance. Should you wish to obtain details of the organisations that collect your personal information from us, we can be contacted on (07) 3257 1551 or by writing to the address listed above.

Loan application

Companies/Trusts/Partnerships Business type: Please tick (✓) as applicable: Company Trust Partnership

COMPANY/TRUST/PARTNERSHIP NAME	ACN
--------------------------------	-----

POSTAL ADDRESS
Postcode

Personal particulars of Directors/Shareholders/Beneficiaries acting as Guarantors to be completed below.

Personal details APPLICANT 1 / GUARANTOR 1

TITLE	FIRST NAME	MIDDLE NAME
SURNAME	SEX	DATE OF BIRTH / /
DRIVER'S LICENCE NUMBER	NATIONALITY	

Marital status: Single Married Separated Widowed

ADULTS IN HOUSEHOLD	DEPENDANTS	AGES OF DEPENDANTS
---------------------	------------	--------------------

Current residential status:

Home owned Mortgaged Renting Boarding Rent free

CURRENT RESIDENTIAL ADDRESS
Postcode

At current address since: / /

PREVIOUS RESIDENTIAL ADDRESS IF LESS THAN 2 YEARS AT CURRENT ADDRESS
Postcode

Time at previous address: years months

POSTAL ADDRESS (IF DIFFERENT FROM YOUR CURRENT RESIDENTIAL ADDRESS)
Postcode

HOME PHONE NUMBER	BUSINESS PHONE NUMBER
-------------------	-----------------------

MOBILE PHONE NUMBER

EMAIL ADDRESS

YOUR MOTHER'S MAIDEN NAME

Personal details APPLICANT 2 / GUARANTOR 2

TITLE	FIRST NAME	MIDDLE NAME
SURNAME	SEX	DATE OF BIRTH / /
DRIVER'S LICENCE NUMBER	NATIONALITY	

Marital status: Single Married Separated Widowed

ADULTS IN HOUSEHOLD	DEPENDANTS	AGES OF DEPENDANTS
---------------------	------------	--------------------

Current residential status:

Home owned Mortgaged Renting Boarding Rent free

CURRENT RESIDENTIAL ADDRESS
Postcode

At current address since: / /

PREVIOUS RESIDENTIAL ADDRESS IF LESS THAN 2 YEARS AT CURRENT ADDRESS
Postcode

Time at previous address: years months

POSTAL ADDRESS (IF DIFFERENT FROM YOUR CURRENT RESIDENTIAL ADDRESS)
Postcode

HOME PHONE NUMBER	BUSINESS PHONE NUMBER
-------------------	-----------------------

MOBILE PHONE NUMBER

EMAIL ADDRESS

YOUR MOTHER'S MAIDEN NAME

Loan application

APPLICANT 1 / GUARANTOR 1	APPLICANT 2 / GUARANTOR 2
---------------------------	---------------------------

NAME OF CLOSEST RELATIVE NOT LIVING WITH YOU

NAME OF CLOSEST RELATIVE NOT LIVING WITH YOU

RELATIONSHIP TO APPLICANT (E.G. FATHER/MOTHER/UNCLE/AUNT)

RELATIONSHIP TO APPLICANT (E.G. FATHER/MOTHER/UNCLE/AUNT)

RESIDENTIAL ADDRESS OF CLOSEST RELATIVE

RESIDENTIAL ADDRESS OF CLOSEST RELATIVE

Postcode

Postcode

CONTACT TELEPHONE NUMBER

CONTACT TELEPHONE NUMBER

YOUR OCCUPATION / PROFESSION

YOUR OCCUPATION / PROFESSION

YOUR PREVIOUS OCCUPATION / PROFESSION

YOUR PREVIOUS OCCUPATION / PROFESSION

CURRENT EMPLOYER (AND TIME SERVED WITH CURRENT EMPLOYER)
years months

CURRENT EMPLOYER (AND TIME SERVED WITH CURRENT EMPLOYER)
years months

IF TIME SERVED IS LESS THAN 2 YEARS, PREVIOUS EMPLOYER AND TIME SERVED
years months

IF TIME SERVED IS LESS THAN 2 YEARS, PREVIOUS EMPLOYER AND TIME SERVED
years months

Have you ever been declared bankrupt? Yes* No

Have you ever been declared bankrupt? Yes* No

Have you ever been insolvent or assigned your estate for the benefit of your creditors? Yes* No

Have you ever been insolvent or assigned your estate for the benefit of your creditors? Yes* No

* If you answered 'Yes', provide details under **Comments to support loan.**

* If you answered 'Yes', provide details under **Comments to support loan.**

Other contact details

REAL ESTATE AGENT

PHONE

(SALES PERSON)

PHONE

If you wish to authorise the Bank to disclose limited information about the progress of this application to the Agent named above, please tick:

CONVEYANCER / SOLICITOR

PHONE

ACCOUNTANT

PHONE

BUILDER

PHONE

(SALES PERSON)

PHONE

Loan application

Gross annual income

Applicant 1: \$ Applicant 2: \$

Assets	Liabilities	Action
What do you own?	What do you owe?	Refinance?
House at:	Balance owing:	To whom? Institution:
Value:	Monthly payment:	Refinance? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Investment/Property/Land at:	Balance owing:	To whom? Institution:
Value:	Monthly payment:	Refinance? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Motor vehicle/Boat/Caravan:	Balance owing:	To whom? Institution:
Value:	Monthly payment:	Refinance? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Savings at (Institution):	Credit card limits/ Store card limits:	Credit cards/Store cards/ Hire Purchase:
Savings:	Monthly payment:	Refinance? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Superannuation:	Balance owing:	To whom? Institution:
Value:	Monthly payment:	Refinance? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Antiques/Furniture:	Balance owing:	Other liabilities/Guarantor:
Value:	Monthly payment:	Refinance? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Other assets:	Balance owing:	Rent/Maintenance:
Value:	Monthly payment:	Refinance? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Totals:	Liabilities:	Monthly liabilities:
Assets:	Monthly payment:	
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Totals:	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>

Loan application

Home loan and Investment loan options Please tick (✓) as applicable:

Loan 1 details: Regulated loan Unregulated loan New loan Increasing existing
Product: Offset term loan Term loan Line of credit Construction
Interest: Principal and interest Interest only Interest only capitalised

LOAN AMOUNT \$	LOAN TERM years	INTEREST RATE % pa	LOAN TYPE	INTEREST ONLY PERIOD years	SETTLEMENT DATE / /
-------------------	--------------------	-----------------------	-----------	-------------------------------	------------------------

Loan 2 details: Regulated loan Unregulated loan New loan Increasing existing
Product: Offset term loan Term loan Line of credit Construction
Interest: Principal and interest Interest only Interest only capitalised

LOAN AMOUNT \$	LOAN TERM years	INTEREST RATE % pa	LOAN TYPE	INTEREST ONLY PERIOD years	SETTLEMENT DATE / /
-------------------	--------------------	-----------------------	-----------	-------------------------------	------------------------

Loan 3 details: Regulated loan Unregulated loan New loan Increasing existing
Product: Offset term loan Term loan Line of credit Construction
Interest: Principal and interest Interest only Interest only capitalised

LOAN AMOUNT \$	LOAN TERM years	INTEREST RATE % pa	LOAN TYPE	INTEREST ONLY PERIOD years	SETTLEMENT DATE / /
-------------------	--------------------	-----------------------	-----------	-------------------------------	------------------------

Loan 4 details: Regulated loan Unregulated loan New loan Increasing existing
Product: Offset term loan Term loan Line of credit Construction
Interest: Principal and interest Interest only Interest only capitalised

LOAN AMOUNT \$	LOAN TERM years	INTEREST RATE % pa	LOAN TYPE	INTEREST ONLY PERIOD years	SETTLEMENT DATE / /
-------------------	--------------------	-----------------------	-----------	-------------------------------	------------------------

Details of security offered Secures all credit applied for on this form.

Security address:

Postcode

CERTIFICATE OF TITLE	PURCHASE PRICE / ESTIMATED VALUE \$	DEPOSIT PAID / EQUITY \$
----------------------	--	-----------------------------

Name of security provider(s):

Upstamp: Yes No

MORTGAGE NUMBER	MORTGAGE REGISTRATION DATE / /	MORTGAGE RANK <input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> 3rd
-----------------	-----------------------------------	---

Security address:

Postcode

CERTIFICATE OF TITLE	PURCHASE PRICE / ESTIMATED VALUE \$	DEPOSIT PAID / EQUITY \$
----------------------	--	-----------------------------

Name of security provider(s):

Upstamp: Yes No

MORTGAGE NUMBER	MORTGAGE REGISTRATION DATE / /	MORTGAGE RANK <input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> 3rd
-----------------	-----------------------------------	---

Loan application

IMPORTANT! EACH borrower MUST complete this section.

The loan you have applied for may be regulated by the Consumer Credit Code (“the Code”). Generally, the Code applies where:

- credit is provided under a contract;
- the borrower (debtor/mortgager) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and
- the purpose for which credit is provided is wholly or predominantly of a personal, domestic, or household nature.

PART A

In order to determine whether or not the provisions of the Code will apply to this loan, the lender requires you to provide the following information:

- 1 Are any of the borrowers natural persons as described above? Yes No
- 2 Are any of the borrowers a corporation? Yes No
- 3 Is the borrower a strata corporation (being a corporation incorporated under strata title legislation or whose issued shares confer a right to occupy land for residential purposes)? Yes No

PART B

The purpose of this proposed loan is:	Loan amount sought:
4 to purchase a residence for owner occupation	\$
5 to refinance an owner-occupied residence for personal use	\$
6 to refinance an owner-occupied residence for business use	\$
7 to purchase a property for investment purposes	\$
8 to refinance a property for investment purposes	\$
9 to refinance the construction of a residence to be owner-occupied	\$
10 to finance the construction of a property for investment purposes	\$
11 to provide a line of credit for personal use	\$
12 to provide a line of credit for business/investment use	\$
13 to have available credit to make personal purchases	\$
14 to provide funds for future investment use	\$
15 to provide funds for future personal use	\$
16 Other:	\$
Total:	\$

PART C

Do you believe that the borrower is likely to receive an income tax deduction in respect of at least 50% of the total interest payable on the amount proposed to be borrowed? Yes No

If you believe that the proposed loan is NOT provided wholly or predominantly for personal, domestic, or household purposes, then you must also complete the Declaration of purpose.

IMPORTANT! If you declare that the loan has a business or investment purpose, but the lender’s subsequent enquiries reveal that the loan is regulated under the Consumer Credit Code, then the lender may be obliged to reassess the loan and to arrange to have the loan redocumented. Any costs incurred by the process are to be borne by the borrower.

APPLICANT 1

FULL NAME OF APPLICANT 1 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF APPLICANT 1

 / /

APPLICANT 2

FULL NAME OF APPLICANT 2 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF APPLICANT 2

 / /

Loan application

Accounts to be discharged (for preparation of contract)

INSTITUTION NAME	ACCOUNT TYPE	ACCOUNT NUMBER

Comments to support loan

Loan fees Construction loan

Fees quoted (deducted from loan or paid up front):

Loan application fee:	\$ <input type="text"/>
Additional valuation:	\$ <input type="text"/>
Stamp duty:	\$ <input type="text"/>
TRE and search fee:	\$ <input type="text"/>
Mortgage registration:	\$ <input type="text"/>
Discharge mortgage registration:	\$ <input type="text"/>
Lenders mortgage insurance:	\$ <input type="text"/>
VISA service fee:	\$ <input type="text"/>
Bank cheque fee:	\$ <input type="text"/>
Other (specify):	\$ <input type="text"/>
Total:	\$ <input type="text"/>

Construction loan summary:

Construction costs:	\$ <input type="text"/>
plus Land purchase cost:	\$ <input type="text"/>
plus Total loan fees and purchase (Adelaide Bank and others):	\$ <input type="text"/>
Total cost:	\$ <input type="text"/>
Loan amount:	\$ <input type="text"/>
less Construction costs (above):	\$ <input type="text"/>
equals Loan funds available for land:	\$ <input type="text"/>
plus FHOG (if applicable):	\$ <input type="text"/>
equals Maximum available at settlement:	\$ <input type="text"/>
less If Adelaide Bank fees are being included in loan:	\$ <input type="text"/>
plus Deposit paid to builder (receipt supplied)	\$ <input type="text"/>
equals Shortfall/Surplus for purchase of land:	\$ <input type="text"/>
Applicants contribution (Land cost +/-Shortfall/Surplus)	\$ <input type="text"/>

Loan application

Nomination of address for notices Regulated loans only: complete only on request of Debtors/Guarantors.

If you are a joint Debtor/Guarantor and do not require notices and documents to be forwarded to each of you individually, please complete the nomination section below. Each joint Debtor/Guarantor is entitled to receive a copy of any notice or other document under the Consumer Credit Code. By signing this nomination, you are giving up the right to be individually provided with information direct from the Credit Provider (unless you are the person nominated).

I/We acknowledge that any of us has the right to cancel his/her nomination by advising the lender in writing at any time.

Debtors: I/We nominate (full name of nominee) to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us in respect of all credit accounts applied for on this form.

FULL NAME OF NOMINEE (FIRST NAME, MIDDLE NAME, SURNAME)

Guarantors: I/We nominate (full name of nominee) to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us in respect of all credit accounts applied for on this form.

FULL NAME OF NOMINEE (FIRST NAME, MIDDLE NAME, SURNAME)

The Applicant(s)/Debtor(s) and Guarantor(s) acknowledge and agree that they have read, understood and agree with each and every part of this application (including the Declaration and authorisation, Privacy disclosure statement, Privacy Act authorisation, and, if completed, the Nomination of address for notices).

APPLICANT 1

FULL NAME OF APPLICANT 1 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF APPLICANT 1
 / /

APPLICANT 2

FULL NAME OF APPLICANT 2 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF APPLICANT 2
 / /

GUARANTOR 1

FULL NAME OF GUARANTOR 1 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF GUARANTOR 1
 / /

GUARANTOR 2

FULL NAME OF GUARANTOR 2 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF GUARANTOR 2
 / /

WITNESS

FULL NAME OF WITNESS (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF WITNESS
 / /

ADDRESS OF WITNESS
 Postcode

OCCUPATION OF WITNESS

WITNESS

FULL NAME OF WITNESS (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF WITNESS
 / /

ADDRESS OF WITNESS
 Postcode

OCCUPATION OF WITNESS