


Thank you for choosing to apply for a home loan with St.George Bank. Please complete the required sections in this application and return it to your local branch or lender.

 **Customer Contact Centre** 13 33 30 Help is available 8am to 8pm (EST), Monday to Saturday, or via our website at stgeorge.com.au

INFORMATION

You may require

- Proof of income, e.g. PAYG slips, rental statements *optional for Low Doc loans*
- If you are self-employed, 2 years of financial statements *optional for Low Doc loans*
- Proof of savings, e.g. past savings account statements
- Proof of assets, e.g. rates notices, recent bank account statements
- Personal identification, e.g. birth certificate, driver's licence
- If refinancing, details of your existing loan, e.g. existing bank statements
- Certified copy of Trust Deed(s) *if applicable*

BANK/INTRODUCER USE ONLY

Loan Summary	Total loan amount	Date	
	\$	/ /	
	Lender/Originator name		Contact number
	Referred by		Agent number
			Employee number
	Branch name	State	Branch number
	CIS number - applicant 1	CIS number - applicant 2	
Loan account number	LMI to be Capitalised		
	<input type="checkbox"/> Yes <input type="checkbox"/> No		

PRODUCTS AND SERVICES

Banking Products

- What products would you like to apply for?
- Home Loan
 - Transaction Account → Please complete details on page 10
 - Credit Card → Please complete details on page 10 and 11

Insurance Products

- Would you like information on any of the following?
- Home Insurance
 - Contents Insurance
 - Landlord's Insurance
 - Home Loan Protection - Life and/or Repayment Cover
 - Life/Total Permanent Disability/Recovery/Disability Income Protection
 - Superannuation

Financial Consultation

- Tick if you would like to make a no-obligation appointment with a Financial Planner

HOME LOAN

Products

General

- Standard Variable
 Fixed Rate
 Portfolio*
 Discount Variable
 Foreign Currency Loan
 (tick currency)
- Introductory Fixed Rate
 Basic
 Relocation
 Super Fund Home Loan
 HKD USD SGD GBP NZD EURO

Low Doc

- Low Doc Variable
 Low Doc Fixed Rate
 Low Doc Portfolio*

Seniors

- Access
 Access Plus

Features

*Please complete the 'Portfolio loans' section below.

- Advantage Package → Please complete details on page 10
 Professional Package (Low Doc Loans only)
 Flexible Choice → Please complete details below
 Family Pledge Option → Please complete details on page 9
 Interest Offset facility → Please complete details on page 10
 Interest in Advance (not available for Portfolio Loans)

LOAN DETAILS

Purpose

- Purpose Buy Build Renovate Refinance Increase Other
 Usage Owner Occupied Business Investment

Please provide details e.g. purchase of existing property, equity release to buy shares etc.

Will you be applying for the first home buyer grant for this loan? Yes No

Please complete a FHOG application

Amount Requested

Loan Amount \$ _____ Portfolio Credit limit \$ _____

Product and Repayment

Amount	Loan Term 1-30 years	Repayment Type Principal and Interest, Interest Based Only, or Interest in Advance ¹	Interest Only Term ¹	Interest Rate	Variable or Fixed interest	Fixed Rate Term	Rate Lock? Fee applies ²	O/O or Inv
\$				%			<input type="checkbox"/> Yes	
\$				%			<input type="checkbox"/> Yes	
\$				%			<input type="checkbox"/> Yes	

1. If Interest Based Only provide period between 1-15 years. 2. Rate Lock applies to fixed rate loans only.

Portfolio Loans

Administration Fee: The administration fee is debited monthly to each sub-account. If you would like to pay the administration fee annually, which will be debited to the primary sub-account, please tick the checkbox:

Annual Portfolio Administration Fee

Sub-Account holder Name(s)	Limit	O/O or Inv	Variable or Fixed indicate fixed period ¹	Rate Lock? Fee applies ²	Capitalise interest? ³	Other ⁴ Cheque book, Debit card ⁵ ATM card
#1 All portfolio borrowers	\$		Variable	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#2	\$			<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#3	\$			<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#4	\$			<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#5	\$			<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#6	\$			<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#7	\$			<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#8	\$			<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#9	\$			<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#10	\$			<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM

1. Nominate 1 to 5 years only. 2. Rate Lock applies to fixed rate sub-accounts only. 3. Available on investment sub-accounts only. 4. Available on variable rate sub-accounts only. 5. Not available to non-Australian residents.

APPLICANT 1/TRUSTEE 1 DETAILS

Personal

Title _____ Given names *include first and middle* _____
 Last name _____
 Date of birth ____/____/____ Australian resident? Yes No Australian citizen? Yes No
 Driver's Licence number _____ State of issue _____
 Marital status Married Divorced De facto Widowed Single No. of dependants _____ Age of dependants _____

- Borrower
 Guarantor

Contact

The Bank requires a minimum of three years residential details

Home address – *PO Box not allowed* _____
 State _____ Postcode _____ Years lived at home address _____
 Previous home address *if at current home for less than 3 years* _____
 State _____ Postcode _____ Years lived at previous home address _____
 Mailing address *if not the same as home address* _____ State _____ Postcode _____
 Current residential status Own Mortgage Rent Live with parents Other *please provide details* _____
 Home phone number (____) _____ Work phone number (____) _____ Mobile phone number _____ Fax number (____) _____
 E-mail address *optional* _____

Employment

The Bank requires a minimum of three years employment details

Employment type Full-time Part-time Casual Self-employed Occupation _____ *- all applicants to complete including self employed*
 Current employer *if self-employed, provide business/trading/company name and ABN and industry* _____ Length of employment _____
 Previous employer 1 *if current employment is less than 3 years* _____ Length of employment _____
 Previous employer 2 *if length of employment already provided is less than 3 years* _____ Length of employment _____
 Base income *gross annual* \$ _____ Overtime *gross annual* \$ _____ Other allowances *gross annual* \$ _____
 Other income *gross annual provide details, e.g. bonuses, veteran's pension, second job, etc.* \$ _____ Rental income *weekly* \$ _____

Borrowing history

Have you borrowed or do you intend on borrowing any part of the deposit? Yes No
 Has anyone ever 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 conviction recorded against you, been bankrupt, insolvent, assigned your estate to, or entered into a scheme of arrangement with, creditors? Yes No
 Please provide details if you answered yes to any of the above:

APPLICANT 2/TRUSTEE 2 DETAILS

Personal

Title _____ Given names *include first and middle* _____

Last name _____

Date of birth _____ Australian resident? Yes No Australian citizen? Yes No

Driver's Licence number _____ State of issue _____

Marital status Married Divorced De facto Widowed Single No. of dependants _____ Age of dependants _____

- Borrower
 Guarantor

Contact

The Bank requires a minimum of three years residential details

Home address – *PO Box not allowed* _____

State _____ Postcode _____ Years lived at home address _____

Previous home address *if at current home for less than 3 years* _____

State _____ Postcode _____ Years lived at previous home address _____

Mailing address *if not the same as home address* _____ State _____ Postcode _____

Current residential status Own Mortgage Rent Live with parents Other *please provide details* _____

Home phone number (____) _____ Work phone number (____) _____ Mobile phone number _____ Fax number (____) _____

E-mail address *optional* _____

Employment

The Bank requires a minimum of three years employment details

Employment type Full-time Part-time Casual Self-employed Occupation *- all applicants to complete including self employed* _____

Current employer *if self-employed, provide business/trading/company name and ABN and industry* _____ Length of employment _____

Previous employer 1 *if current employment is less than 3 years* _____ Length of employment _____

Previous employer 2 *if length of employment already provided is less than 3 years* _____ Length of employment _____

Base income *gross annual* \$ _____ Overtime *gross annual* \$ _____ Other allowances *gross annual* \$ _____

Other income *gross annual provide details, e.g. bonuses, veteran's pension, second job, etc.* \$ _____ Rental income *weekly* \$ _____

Borrowing history

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

Has anyone ever 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 conviction recorded against you, been bankrupt, insolvent, assigned your estate to, or entered into a scheme of arrangement with, creditors? Yes No

Please provide details if you answered yes to any of the above:

COMPANY APPLICANT *if applicable*

Details

- Borrower
 Guarantor

Company Name		ABN/ACN
<input type="text"/>		<input type="text"/>
Principal Place of Business/Administration – <i>PO Box not allowed</i>		
<input type="text"/>		
Full Address of the Registered Office – <i>PO Box not allowed</i>		
<input type="text"/>		
Postal Address		
<input type="text"/>		
Phone Number ()	Fax Number ()	Industry
<input type="text"/>	<input type="text"/>	<input type="text"/>
Business Contact Name	Phone Number ()	
<input type="text"/>	<input type="text"/>	

Company registered at ASIC as: *(select one)*

- Public Company Proprietary/Private Company

Full Name of each Director of the Company

Director (1)	Percentage Shareholding
<input type="text"/>	<input type="text"/>
Director (2)	Percentage Shareholding
<input type="text"/>	<input type="text"/>
Director (3)	Percentage Shareholding
<input type="text"/>	<input type="text"/>
Director (4)	Percentage Shareholding
<input type="text"/>	<input type="text"/>
Director (5)	Percentage Shareholding
<input type="text"/>	<input type="text"/>
Director (6)	Percentage Shareholding
<input type="text"/>	<input type="text"/>

If Proprietary/Private Company, please provide:

Full Name and Address of the Beneficial Owners*

Full Name (1) Residential Address (1) – <i>PO Box not allowed</i>	<input type="text"/>
<input type="text"/>	<input type="text"/>
Full Name (2) Residential Address (2) – <i>PO Box not allowed</i>	<input type="text"/>
<input type="text"/>	<input type="text"/>
Full Name (3) Residential Address (3) – <i>PO Box not allowed</i>	<input type="text"/>
<input type="text"/>	<input type="text"/>
Full Name (4) Residential Address (4) – <i>PO Box not allowed</i>	<input type="text"/>
<input type="text"/>	<input type="text"/>

**Full Name and Address must be provided for every person/entity who owns 25% or more of the shares in the Company.*

TRUSTEE APPLICANT *if applicable*

Details

Full Name of Trust

Country in which Trust was established

ABN of Trust (if applicable)

Please complete Applicant/Trustee details for ALL Individual Trustee(s)

Type of Trust: (select one)

Regulated*

Private

If Private Trust, please provide:

Full Name of Beneficiaries or details of the Class

Full Name (1)

Full Name (2)

Full Name (3)

Full Name (4)

Class Details

*Any Trust that is regulated by government legislation, or a commonwealth government regulator, or managed investment scheme (regulated by ASIC or strictly wholesale).

If Trustee is a Company, please provide:

Full Name of ALL Trustee(s)

Full Business Name of Trustee - if applicable

Full Address of the Registered Office - *PO Box not allowed*

ACN

Company registered at ASIC as: (*select one*)

Public Company

Proprietary/Private Company

If Company was not formed in Australia, please provide:

Country where Company was formed, incorporated or registered

If Proprietary/Private Company, please provide:

Full Name of each Director of the Company

Director (1)

Director (2)

Director (3)

Director (4)

Full Name and Address of the Beneficial Owners**

Full Name (1)

Residential Address (1)

Full Name (2)

Residential Address (2)

Full Name (3)

Residential Address (3)

Full Name (4)

Residential Address (4)

**Full Name and Address must be provided for every person/entity who owns 25% or more of the shares in the Company.

OTHER INFORMATION

**Solicitor/
Conveyancer**

Company name	Contact name	
Company mailing address	State	Postcode
Phone number	Fax number	

**Authority to
forward loan
documentation**

I authorise St.George Bank to forward all loan documentation including original and copies of my Loan Agreements and mortgage documentation (if applicable) to the party nominated.
If not selected, documentation will be issued to the borrowers.

Solicitor *detailed above* Broker *detailed below* Other *detailed below*

Company name	Contact Name	
Contact address	State	Postcode
Builder name	Licence number	

**Builder
if applicable**

Builder address	State	Postcode
Phone number	Fax number	

**Nearest
relative
not living
with you**

Name <i>for Applicant 1</i>	Phone number	
Address <i>not a post office box</i>	State	Postcode

Name <i>for Applicant 2</i>	Phone number	
Address <i>not a post office box</i>	State	Postcode

**Accountant
details
if self-employed/
sub-contractor/
investor**

Company name	Contact name	
Phone number	Fax number	

FINANCIAL POSITION

Assets What you own

If you wish to declare additional assets or liabilities, please complete an additional copy of this page. Tick both check boxes to indicate joint ownership of any item.

Item	Details	Value	Owner
Savings		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Property sale proceeds		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Asset sale proceeds		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Gift funds		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Deposit paid		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2

Owned property 1		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Owned property 2		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Owned property 3		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Motor vehicle 1		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Motor vehicle 2		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home contents		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Super/Life policies		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Shares/Investments		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2

Total assets \$

Liabilities What you owe

Item	Details	Monthly payments	Debt to be repaid	Balance Owing	Borrower
Rent			<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home loan 1	<i>mortgagee & acc. #</i>		<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home loan 2	<i>mortgagee & acc. #</i>		<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home loan 3	<i>mortgagee & acc. #</i>		<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other loans			<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other debts			<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit card 1		<i>Card limit</i>	<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit card 2		<i>Card limit</i>	<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit card 3		<i>Card limit</i>	<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Store cards		<i>Card limit</i>	<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2

Total liabilities \$

Funds position

Purchase price <i>land cost if applicable</i>	\$	Deposit paid	\$
Construction cost <i>if applicable</i>	\$	Cash savings	\$
Legal and Government fees	\$	Sale proceeds	\$
LMI to be capitalised <i>if applicable</i>	\$	Gift	\$
Bank fees	\$	First Home Owner Grant	\$
Stamp duty	\$	Other funds	\$
Other costs	\$	Other funds	\$

Total costs (A) \$

Total available (B) \$

Loan required A-B \$

SECURITY DETAILS

Property 1

Address *include state and postcode*

Unit, Floor and Location *relative to street front*

Type of property

 House Unit Land

Year built *approx.*

Living area

 m²

Land

 m²

No. of living rooms

No. of bedrooms

No. of bathrooms

Construction type

 Brick Brick veneer Other

Lot and D.P No.

Car accommodation

 Single garage Double garage Other

Other features

 Ducted air conditioning Inground pool

Other details including size, date and cost *e.g. renovations, granny flats, guest house, pergola, etc.*

Property value

 \$ Purchase price
 Est. market value

Land value

 \$ Purchase price
 Est. market value

Construction price

 \$

Contact name of vendor or real estate agent *for valuer access*

Phone number

Type of title

 RPA/Torrens Strata title Company title Community title

Other

Mortgagee name

Full name(s) to appear on title after settlement

I will live in this property immediately after settlement

Family pledge guarantee amount *if family pledge is required*

 \$

Detail any environmental contamination affecting the security of property or neighbouring properties

Property 2

Address *include state and postcode*

Unit, Floor and Location *relative to street front*

Type of property

 House Unit Land

Year built *approx.*

Living area

 m²

Land

 m²

No. of living rooms

No. of bedrooms

No. of bathrooms

Construction type

 Brick Brick veneer Other

Lot and D.P No.

Car accommodation

 Single garage Double garage Other

Other features

 Ducted air conditioning Inground pool

Other details including size, date and cost *e.g. renovations, granny flats, guest house, pergola, etc.*

Property value

 \$ Purchase price
 Est. market value

Land value

 \$ Purchase price
 Est. market value

Construction price

 \$

Contact name of vendor or real estate agent *for valuer access*

Phone number

Type of title

 RPA/Torrens Strata title Company title Community title

Other

Mortgagee name

Full name(s) to appear on title after settlement

I will live in this property immediately after settlement

Family pledge guarantee amount *if family pledge is required*

 \$

Detail any environmental contamination affecting the security of property or neighbouring properties

Amplify

Visa only

- Minimum credit limit is \$1,000.

Please select the Amplify reward program to be linked to your Amplify card:

Amplify Rewards

Amplify Qantas

Please provide details of your Qantas Frequent Flyer membership account* to which you would like us to transfer all Qantas Frequent Flyer points earned:

Qantas Frequent Flyer Membership number

Name as appearing on the Qantas Frequent Flyer Membership card:

First Initial Surname

*Please note: Joint account holders may only nominate one of their frequent flyer accounts to receive points. If your membership details are not at hand or you are not yet a member you may notify us with your details at a later date by calling the number on the back of your Amplify card.

Where would you like your card sent?

Home St.George branch

Nominated branch *if card is not to be sent to home address*

Office/Bank use only

Lender/Originator name

Employee number

Branch number

AUTHORITY FOR AUTOMATIC TRANSFER - STANDARD LOANS

Account for Automatic Transfer

I wish to use the following account as my nominated account for automatic transfer

St.George Account *please complete the Nominated St.George Account section*

Account at another financial institution *please complete the Another financial institution section*

Nominated St.George Account

I authorise St.George Bank - A Division of Westpac Banking Corporation ("St.George") to withdraw from my St.George transaction account number nominated below 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 transaction account to meet the repayment due, the remaining amount required will be transferred from the nominated transaction 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 transaction account to make the transfer three consecutive times.

St.George Transaction Account Number

Another financial institution optional

I authorise St.George Bank - A Division of Westpac Banking Corporation ("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.

Direct debiting is not available from all accounts. If in doubt, please refer to the financial institution at which the account is held.

Name of Financial Institution

Address of Financial Institution

BSB number

Account number

Account name

Account type

Additional options

Fixed monthly repayment Amount \$ _____

This is a fixed amount to remain in place until the minimum monthly repayment amount exceeds that fixed amount, at which time I authorise St.George to transfer the required repayment amount.

Extra monthly payment Amount \$ _____

The extra payment amount is to be transferred in addition to the required payment amount.

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

Payment frequency

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

Weekly Fortnightly

Payment day

Mon Tues Wed Thu Fri

AUTHORITY FOR AUTOMATIC TRANSFER – PORTFOLIO LOANS

Account for Automatic Transfer

I wish to use the following account as my nominated account for automatic transfer

- St.George Account *please complete the Nominated St.George Account section*
- Account at another financial institution *please complete the Another financial institution section*

Nominated St.George Account

I authorise St.George Bank – A Division of Westpac Banking Corporation (“St.George”) to withdraw from my St.George transaction account number nominated below 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 transaction account to meet the repayment due, no amount will be transferred from the nominated transaction 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 transaction account to make the transfer three consecutive times.

St.George Transaction Account Number

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

Sub-account(s) *refer to page 2, applicable only if Loan Type is Portfolio*

Another financial institution optional

I authorise St.George Bank – A Division of Westpac Banking Corporation (“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.

Direct debiting is not available from all accounts. If in doubt, please refer to the financial institution at which the account is held.

Name of Financial Institution

Address of Financial Institution

BSB number

Account number

Account name

Account type

Additional options

Minimum monthly repayment Start date *on or before 25th of the month*

Extra payment *available only for variable rate loans and with the minimum monthly repayment option*

Payment frequency

Weekly Fortnightly Monthly

Amount

\$ _____

Start date *on or before 25th if monthly*

Payment day *if payment frequency is weekly or fortnightly*

Mon Tues Wed Thu Fri

To arrange an automatic funds transfer on additional sub-accounts, please complete an Authority for Automatic Transfer - Portfolio Loan form.

PRIVACY STATEMENT

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.

What information can be disclosed to a credit reporting agency

The Privacy Act regulates the way St.George Bank - A Division of Westpac Banking Corporation ("we", "us" or "St.George Bank") uses personal information provided about you. Please read the following carefully as it sets out how we may use information about you.

The Privacy Act allows the following information about the applicant/guarantor named in the application ("you") to be disclosed to a credit reporting agency, which you authorise St.George Bank to do, this information includes:

- 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

You authorise St.George Bank to:

- 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 creditworthiness;
- 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

You acknowledge that 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; and that 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. This information includes but is not limited to:

- details about your creditworthiness at the time at which you applied for your loan;
- whether your loan account (in relation to which the guarantee is to be, or has been provided by the guarantor) has been conducted in a manner which is satisfactory to St.George Bank;
- whether the loan account is in arrears;
- whether there is an immediate likelihood that the guarantee will be called upon;
- what the balance of the loan account is; and
- the interest rate charged on the principal debt.

This information may be provided to:

- a prospective guarantor for your loan account to assist them in deciding whether to provide a guarantee for your loan; and
- to a guarantor for your loan account at any time, upon the guarantor's request whilst the guarantee is in place.

PRIVACY STATEMENT *continued*

- 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. You understand that if we decline your credit application due to adverse information derived from a personal credit file, then each applicant for credit may be notified that the application has been declined wholly or partly on information derived from a personal credit report relating to you.
- Motor Vehicle or Drivers' Licence Registry** You authorise us to obtain personal information about you from any motor vehicle or drivers' 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 identity checks and determining if the National 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.
- You consent to the bank contacting you via e-mail or your mobile phone (if this is provided by you) with regard to your product applications and ongoing maintenance of any accounts you have with the bank.
- 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, advisers, debt collection agents, organisations providing card authorisation, clearing and settlement services (for example Visa and MasterCard mail houses and data processors);
 - to any persons acting on your behalf, including your financial adviser, 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* including to:
- assess your total relationship and product holding with the St.George Group, analyse products and customer needs and develop new products; and
- * St.George Group means Westpac Banking Corporation ABN 33 007 457 141 and its related bodies corporate.
- 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. By signing this form you warrant and acknowledge that where you have provided information about another person in your application, that you have ensured that the person has been made aware of your disclosure, consents to it, and that you have made them aware of the contents of this Privacy Statement.
- 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).

Additional Privacy Acknowledgment and Consent for Amplify Card

In addition to the Privacy acknowledgments and consents set out in the Privacy Statement of this form, if my/our application for an Amplify Card(s) is approved:

- I/we acknowledge and authorise St.George Group or St.George and its service providers to exchange my/our personal information (including the fact that I/we have an approved Amplify credit card facility) with the managers and administrators of the rewards program to which I/we have requested and may request my/our Amplify Card(s) to be linked from time to time and to their service providers, including, as relevant, Qantas Airways Limited ABN 16 009 661 901 and administrators and service providers of the Qantas Frequent Flyer program and to the administrators and service providers of the Amplify Rewards program.
- I/we acknowledge that the exchange of my/our personal information above is necessary and will be limited to that which is necessary to ensure I/we can earn and as relevant, redeem points under my/our selected rewards program and be provided with the benefits of that rewards program, including information on it and available rewards.
- I/we acknowledge that, if I/we choose to link our Amplify Card(s) to Amplify Rewards, my/our personal information will be dealt with in accordance with the Amplify Rewards Terms and Conditions, the St.George Privacy policy (available on stgeorge.com.au/about-us/privacy).
- I/we acknowledge that, if I/we choose to link our Amplify Card(s) to Amplify Qantas, my/our personal information will be dealt with in accordance with the Amplify Qantas Terms and Conditions, the St.George Privacy policy (available on stgeorge.com.au/about-us/privacy) and the Qantas Privacy Statement (available on qantas.com.au/travel/airlines/privacy/global/en).

IMPORTANT INFORMATION ABOUT OUR PRODUCTS AND SERVICES

Optional

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.

By ticking the NO box below, you will be missing out on information, special offers and opportunities that could help you to simplify your banking, lower banking costs and build your investments.

Tick here:

Applicant 1 No Applicant 2 No

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

NOMINATION

Nominate a person to receive important information

Each borrower is entitled to receive a copy of notices and other documents under the National 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 nominate _____ to receive any notices, and other documents under the National Credit Code on behalf of me for the following facility:

Standard Loan Credit Card *for portfolio loans, please complete a loan nomination form*

Borrower 1

X

.....
Sign here
Full name _____ Date ____/____/____

Borrower 2

X

.....
Sign here
Full name _____ Date ____/____/____

BUSINESS PURPOSE DECLARATION

I/We declare that the credit to be provided to me/us by St.George is to be applied wholly or predominantly for business purposes or for investment purposes other than investment in residential property.

You should **only** sign this declaration if this loan is wholly or predominantly for: business purposes or investment purposes other than investment in residential property. By signing this declaration you may **lose** your protection under the National Credit Code

Borrower 1

X

.....
Sign here
Full name _____ Date ____/____/____

Borrower 2

X

.....
Sign here
Full name _____ Date ____/____/____

DECLARATION

Please take care to ensure all information you give us in this application is correct.

I declare that:

- the information in this application and the financial information supporting it are in all respects correct and complete to the best of my knowledge and belief. I acknowledge that the Bank will rely on this information in deciding whether to lend to me;
- (if an applicant) the product and product options of the loan requested, and any additional products (as shown on page 10 of this application) have been described to me in detail to my satisfaction by a Bank representative and I feel comfortable with the loan/facilities/options for which I apply; and
- 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 this Privacy Statement;
- 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;
- where I have completed details for the Advantage Package on this application, that I am signing according to the authority to operate held on the Nominated Transaction account from which the payments of the non-refundable Annual Package Fee are to be deducted;
- where I have completed details for the Authority for Automatic Transfer on pages 11/12 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;
- where the payment method is to be by Automatic Transfer from another Financial Institution, I have received a Direct Debit Request Service Agreement;
- I acknowledge that the Bank has the right to confirm the details of the information provided in this application;
- I acknowledge that this application form is not to be regarded as an offer or acceptance of credit under any law, or form part of any credit contract that may come into existence between the Bank and me;
- that I understand that only the Bank can decide whether my application is approved and that the person who may have introduced me to the Bank has no authority to give that approval;
- I consent to the Bank giving any guarantor or indemnitor all information, including credit reports and copies of reports as the Bank sees fit, as provided in this Privacy Statement as required under the Code of Banking Practice.

PERSONAL APPLICANT

Each applicant must sign and date this section.

Applicant 1	Applicant 2
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sign here	Sign here
Full name	Full name
Date	Date

COMPANY DETAILS NAME/ACN/ABN

Company details

Name

ACN/ABN

Signed in accordance with Section 127(1) of the Corporations Law

(if only one person signs, that person states that he/she signs in the capacity of sole Director and sole Secretary of the Company)

Authorised person *must be a Director or Secretary*

Authorised person *must be a Director or Secretary*

Sign here

Name

Position

Sign here

Name

Position