

Home Loan Application

To be completed by Agent

Aladdin number

Agent number Agent name (Agent name must correspond with specified Agent number)

Head Group Name

Business address
 Postcode

Business telephone number Business fax number Mobile number

Email address

Broker Disclosure

- 1 I confirm all applicable requirements have been satisfied, including but not limited to the sighting of original documentation for all savings, income and FTRA identification evidence.
Only applicable where customers have requested a Streamline account and/or Gold Credit Card.
- 2 I have not made any statements which were intended to influence or could reasonably be regarded as intending to influence the applicant in deciding whether to apply for a Streamline account and/or Gold Credit Card.
- 3 I have not provided to the applicant for any financial product, advice or financial service within the meaning of Chapter 7 of the Corporations Act, as amended from time to time, on behalf of the Bank in relation to any Streamline account and/or Gold Credit Card.

Agent signature Date

Loan offer documents to be sent to Customer Agent Solicitor To be collected at LPC

Is a Property Settlement required? No Yes approximate settlement date

Is a simultaneous settlement to apply for all loans included in this application? No Yes

This application is to be used for:

Applicant/s only

Guarantor/s If Guarantor/s complete Sections 1, 2, 3, 4A, 5A, 5B and 5C

Applicant/s name/s

Applicant 1 name

Applicant 2 name

Please note: Applicant/s and Guarantor/s name/s on the application must be identical as that listed on the Contract for Sale, the Certificate of Title and the Mortgage Documents (where applicable). Where a difference is noted, a Statutory Declaration must be obtained as supporting documentation.

	No	Yes	Date sent
Application form faxed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
First Home Owners' Grant Scheme application attached, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Originals of Sections 5A, 5B, 6 and 7 (if applicable) delivered/despached to the Bank after Aladdin number has been issued (must be sent before settlement).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Mortgage Advantage (MAV) application (if applicable) completed and signed by applicant/s. Original delivered/despached to the Bank after Aladdin number has been issued (must be sent before settlement).		<input type="checkbox"/>	<input type="text"/>
Low Doc Declaration (if applicable) completed and signed by applicant/s. Original delivered/despached to the Bank after Aladdin number has been issued (must be sent before settlement).		<input type="checkbox"/>	<input type="text"/>
Equity Advantage Additional Information form completed and faxed (if applicable)		<input type="checkbox"/>	<input type="text"/>

Section 1: Your Personal Details

(You must be 18 years of age or over in order to apply for credit)

Company/Trust name and ABN (if applicable) (Note: Annexure for Company/Trust Home Loan required)

Applicant 1

Mr Mrs Miss Ms Other

Surname/Company Director

Given names

Male Female

Residential address

Date moved in

Date of birth

Driver's licence number

Single Married De facto
Divorced Widowed Separated

Number of dependants Ages

Residential Status

Owner Mortgaged Living with parents
Boarding Renting

Residency Status

Citizen/Permanent Resident
Non resident (specify country)
Non resident - exempt from withholding tax

Postal address before loan settlement
(if different from residential address)

Postal address after loan settlement
(if different from residential address)

Previous residential address
(if less than 2 years at current address)

Date moved in

Date moved out

Contact numbers (please tick preferred contact method)

Home phone number Business phone number

Mobile

Email

Applicant 2

Mr Mrs Miss Ms Other

Surname/Company Director

Given names

Male Female

Residential address

Date moved in

Date of birth

Driver's licence number

Single Married De facto
Divorced Widowed Separated

Number of dependants Ages

Residential Status

Owner Mortgaged Living with parents
Boarding Renting

Residency Status

Citizen/Permanent Resident
Non resident (specify country)
Non resident - exempt from withholding tax

Postal address before loan settlement
(if different from residential address)

Postal address after loan settlement
(if different from residential address)

Previous residential address
(if less than 2 years at current address)

Date moved in

Date moved out

Contact numbers (please tick preferred contact method)

Home phone number Business phone number

Mobile

Email

Section 2: Your Employment Details

Applicant 1

What is your employment status?

Full time Part time Self employed
 Other

Employer's name or Trading name

Employer's address

Phone number

Your occupation

Date you commenced

Applicant 2

What is your employment status?

Full time Part time Self employed
 Other

Employer's name or Trading name

Employer's address

Phone number

Your occupation

Date you commenced

If less than 2 years at current employer, give previous employment details

Previous employer's name

Previous employer's address

Phone number

Your occupation

Date you commenced Date you left

Full time Part time Other

If less than 2 years at current employer, give previous employment details

Previous employer's name

Previous employer's address

Phone number

Your occupation

Date you commenced Date you left

Full time Part time Other

Do you have a second job?

No Yes - (Please complete details)

Employer's name

Employer's address

Phone number

Your occupation

Date you commenced

Full time Part time Other

000-887 0304 (COL2024 0304)

Do you have a second job?

No Yes - (Please complete details)

Employer's name

Employer's address

Phone number

Your occupation

Date you commenced

Full time Part time Other

Section 3: Your Financial Details

Your Income

Applicant 1

Applicant 2

	Applicant 1		Applicant 2	
	Gross Yearly income amount (before tax)	Gross Monthly amount	Gross Yearly income amount (before tax)	Gross Monthly amount
Base income	\$	\$	\$	\$
Regular overtime	\$	\$	\$	\$
Family payment	\$	\$	\$	\$
Pension type				
<input type="text"/>	\$	\$	\$	\$
Investment income	\$	\$	\$	\$
Rental income				
• Existing rental property/ies	\$	\$	\$	\$
• Expected rental on new property/ies	\$	\$	\$	\$
Other e.g Commission (please specify)				
<input type="text"/>	\$	\$	\$	\$
Total income	\$	\$	\$	\$

Have you attached evidence of income? Yes

Income Evidence (delete all TFN references)

(please tick appropriate box)

PAYE

The 2 most recent (and current) computer generated payslips which show both the employee and employers name; **or**

Note the following 2 methods will require a phone call to the employer which may delay the credit process.

A Group Certificate or Tax Assessment Notice which is not more than 15 months old; **or**

A letter from the employer which includes length of employment and full income details

Self employed

The 2 most recent business taxation returns or business financials

The 2 most recent personal taxation returns

Tax assessment notices for the taxation returns

Rental income

Copy of current lease agreement; **or**

Recent Managing Agent statement; **or**

Letter from a Real Estate Agent

Bonuses, overtime and/or casual employment

Continuity of receipt evidenced by the last two years group certificates/tax assessments, or, the employer must confirm the level of additional income (e.g. overtime bonuses etc.) is expected to continue in the future

DSS pensions, family allowances

Copies of relevant Centrelink or other Government department letters

Attach Servicing Worksheet

To confirm borrower/s ability to meet the Bank's repayment requirements

Section 3: Your Financial Details – continued

Your Assets

Real Estate

	Approximate value
Property 1 address	\$
Property 2 address	\$
Property 3 address	\$

Motor vehicles

Make/model	Year	
		\$
		\$

Savings/investment accounts

Name of institution	BSB	Account number	
			\$
			\$
			\$

Investments (Bonds, shares, debentures etc)

Type of investment	
	\$
	\$
	\$

Deposit paid on the property being purchased

	\$
--	----

Insured value of home contents

	\$
--	----

Current face value of superannuation

	\$
--	----

Other (please specify type of asset, eg. boat, caravan etc)

	\$
--	----

Total assets

	\$
--	----

Savings Evidence

For Lenders' Mortgage Insurance (LMI), evidence of 3 months' satisfactory savings history is required.

Have you attached evidence of Statements of Savings? Yes

Section 3: Your Financial Details – continued

Your liabilities				Your commitments	
				Indicate if payment will cease if this loan application is approved	
Existing mortgages	Lender's name	Limit (if equity loan)	Total amount owing	Monthly amount	To cease
	Property 1	\$	\$	\$	<input type="checkbox"/>
	Property 2	\$	\$	\$	<input type="checkbox"/>
	Property 3	\$	\$	\$	<input type="checkbox"/>
Credit cards/ store cards/ lines of credit/ overdrafts	Issuer	Limit	Total amount owing	Monthly amount	
		\$	\$	\$	<input type="checkbox"/>
		\$	\$	\$	<input type="checkbox"/>
		\$	\$	\$	<input type="checkbox"/>
Personal loans/ leasing	Lender's name		Total amount owing	Monthly amount	
			\$	\$	<input type="checkbox"/>
			\$	\$	<input type="checkbox"/>
			\$	\$	<input type="checkbox"/>
Debts guaranteed by you			\$		
Rent or board				\$	<input type="checkbox"/>
Superannuation (not including employer contribution)				\$	
Child maintenance				\$	<input type="checkbox"/>
Insurance (please specify eg. health, car)			\$	\$	<input type="checkbox"/>
			\$	\$	<input type="checkbox"/>
			\$	\$	<input type="checkbox"/>
Other (please specify eg. Taxation, HECS)			\$		
Total liabilities			\$		
				Total commitments	\$
					\$

Have you attached six months' satisfactory statements for any debt being refinanced? Yes

Have you attached the most recent statement for all Non-Commonwealth Bank liabilities (including credit cards)? Yes

Have you attached a copy of the original Letter of Offer for refinances required for Stamp Duty transfers? Yes

Section 4A: About Your Loan

Total loan amount \$ <input style="width: 150px;" type="text"/>																
What is the purpose of the loan?																
To build a home <input type="checkbox"/>	To finance home improvements <input type="checkbox"/>															
To buy land <input type="checkbox"/>	Debt consolidation <input type="checkbox"/>															
Off the Plan purchase <input type="checkbox"/>	Personal borrowings eg. Car/Boat/Holiday <input type="checkbox"/>															
To buy a new House (under 1 year old) <input type="checkbox"/>	<input style="width: 150px;" type="text"/>															
To buy a new Unit, Villa or Townhouse (under 1 year old) <input type="checkbox"/>	To refinance existing loan/s <input type="checkbox"/>															
To buy an existing House (over 1 year old) <input type="checkbox"/>																
To buy an existing Unit, Villa or Townhouse (over 1 year old) <input type="checkbox"/>																
To buy a home (type not yet known) - Home Seeker/Pre-Approval <input type="checkbox"/>																
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Loan 1</th> <th style="text-align: center;">Loan 2</th> </tr> </thead> <tbody> <tr> <td>Existing lender</td> <td><input style="width: 100%;" type="text"/></td> <td><input style="width: 100%;" type="text"/></td> </tr> <tr> <td>BSB</td> <td><input style="width: 100%;" type="text"/></td> <td><input style="width: 100%;" type="text"/></td> </tr> <tr> <td>Account number</td> <td><input style="width: 100%;" type="text"/></td> <td><input style="width: 100%;" type="text"/></td> </tr> <tr> <td>Loan balance</td> <td>\$ <input style="width: 100%;" type="text"/></td> <td>\$ <input style="width: 100%;" type="text"/></td> </tr> </tbody> </table>		Loan 1	Loan 2	Existing lender	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	BSB	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	Account number	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	Loan balance	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
	Loan 1	Loan 2														
Existing lender	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>														
BSB	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>														
Account number	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>														
Loan balance	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>														

Section 4A: About Your Loan – continued

Property to be used as security for the loan

Full description of property (include state and postcode) (If your loan is being split, please tick which loan/s are to be secured by which property/ies)

Property 1 Loan 1 Loan 2 Loan 3 Title particulars# Volume/Folio or Lot and DP or Folio Identifier number

Address

Registered Owners/Proprietors (*name to appear on Certificate of Title)

Property 2 Loan 1 Loan 2 Loan 3 Title particulars# Volume/Folio or Lot and DP or Folio Identifier number

Address

Registered Owners/Proprietors (*name to appear on Certificate of Title)

Property 3 Loan 1 Loan 2 Loan 3 Title particulars# Volume/Folio or Lot and DP or Folio Identifier number

Address

Registered Owners/Proprietors (*name to appear on Certificate of Title)

Notes:

- # Remember to attach a **Copy of Rates Notice** for refinances and/or **Contract for Sale** for purchases. A certified copy of the **Contract for Sale** is required for FHOGS applications.
- * Applicants names must be **identical** as that listed on the **Contract for Sale**, the **Certificate of Title** and the **Mortgage documents**. Where a difference is noted, a **Statutory Declaration** must be obtained as supporting documentation.

Valuation Details

For each of the properties listed above, please record the source documentation used (eg. Purchase price/Owners estimated value, Contract for Sale (Contract Note (VIC), Offer and Acceptance (WA)), Letter from Solicitor/Conveyancer, Valuer General's Valuation)

	Date of Document	Value	LVR	Support available
Property 1	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	\$ <input type="text"/>
Property 2	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	\$ <input type="text"/>
Property 3	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	\$ <input type="text"/>
Total		\$ <input type="text"/>		\$ <input type="text"/>
Bank Liability against this Security				\$ <input type="text"/>
L.V.R.			<input type="text"/> %	

Note: Where the Loan to Valuation Ratio (LVR) is more than 80%, Lenders' Mortgage Insurance (LMI) is required.

Access Details

	Contact name	Contact phone number	Mobile
Property 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
Property 2	<input type="text"/>	<input type="text"/>	<input type="text"/>
Property 3	<input type="text"/>	<input type="text"/>	<input type="text"/>

Construction Details

Are construction/additions or renovations to take place? No Yes

Is a contract builder involved? No Yes Specify construction costs \$

Please provide the following

- Plans
- Tender/quotation/contract
- Specifications/Schedule of Inclusions
- Slab check survey required (NSW only)
- Council Approval, Builders Risk Insurance and schedule of payments (required prior to settlement)
- Account details for interest only payments during construction (Please provide account details in Section 4B, on page 9)

Section 4B: About Your Loan – continued

Loan Options

Product name
(if other, state product name in full)

Loan 1

Fixed Rate

Rate Lock Yes No

Standard Variable Rate

6 Month Discounted

12 Month Discounted

1 Year Guaranteed

Rate Lock Yes No

Line of Credit

Reference Rate

Residential Equity Rate

Standard Rate Saver

1 Year Special

3 Year Special

Other

Purpose

Owner occupied

Investment

Existing loan amount

\$

New loan amount

\$

Proposed total loan amount

\$

Loan term

years

MAV Discount to apply

%

Interest rate

%

Line of Credit margin (if applicable)

%

Repayment options

P and I

Interest only

Interest in Advance

(Note: Interest in Advance is only available on Interest Only, Fixed Rate, Investment Home Loans)

Fixed rate/ Discounted rate period

years

Interest only period

years

Instalment frequency

(Note: Interest Only payments can only be made monthly)

W F M

Repayment amount

Minimum

or \$

Loan 2

Fixed Rate

Rate Lock Yes No

Standard Variable Rate

6 Month Discounted

12 Month Discounted

1 Year Guaranteed

Rate Lock Yes No

Line of Credit

Reference Rate

Residential Equity Rate

Standard Rate Saver

1 Year Special

3 Year Special

Other

Owner occupied

Investment

\$

\$

\$

years

%

%

%

P and I

Interest only

Interest in Advance

(Note: Interest in Advance is only available on Interest Only, Fixed Rate, Investment Home Loans)

years

years

W F M

Minimum

or \$

Loan 3

Fixed Rate

Rate Lock Yes No

Standard Variable Rate

6 Month Discounted

12 Month Discounted

1 Year Guaranteed

Rate Lock Yes No

Line of Credit

Reference Rate

Residential Equity Rate

Standard Rate Saver

1 Year Special

3 Year Special

Other

Owner occupied

Investment

\$

\$

\$

years

%

%

%

P and I

Interest only

Interest in Advance

(Note: Interest in Advance is only available on Interest Only, Fixed Rate, Investment Home Loans)

years

years

W F M

Minimum

or \$

Section 4B: About Your Loan – continued

Loan Options	Loan 1	Loan 2	Loan 3
Repayment method	*New Line of Credit or Streamline Account <input type="checkbox"/>	*New Line of Credit or Streamline Account <input type="checkbox"/>	*New Line of Credit or Streamline Account <input type="checkbox"/>
(*Where New Line of Credit or Streamline Account is selected, complete Section 6, page 20)	Existing Commonwealth Bank account (not a passbook account) <input type="checkbox"/>	Existing Commonwealth Bank account (not a passbook account) <input type="checkbox"/>	Existing Commonwealth Bank account (not a passbook account) <input type="checkbox"/>
	Name <input type="text"/> <input type="text"/>	Name <input type="text"/> <input type="text"/>	Name <input type="text"/> <input type="text"/>
	BSB number <input type="text"/>	BSB number <input type="text"/>	BSB number <input type="text"/>
	Account number <input type="text"/>	Account number <input type="text"/>	Account number <input type="text"/>
	Other, please specify <input type="checkbox"/> <input type="text"/>	Other, please specify <input type="checkbox"/> <input type="text"/>	Other, please specify <input type="checkbox"/> <input type="text"/>
(*Where Rate Lock is selected, an existing account must be quoted to enable collection of the fee)	Existing Bank account (not a passbook account) <input type="checkbox"/>	Existing Bank account (not a passbook account) <input type="checkbox"/>	Existing Bank account (not a passbook account) <input type="checkbox"/>
	Name <input type="text"/> <input type="text"/>	Name <input type="text"/> <input type="text"/>	Name <input type="text"/> <input type="text"/>
	BSB number <input type="text"/>	BSB number <input type="text"/>	BSB number <input type="text"/>
	Account number <input type="text"/>	Account number <input type="text"/>	Account number <input type="text"/>
Apply fees/charges			
Establishment fee	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Lenders' Mortgage Insurance	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Section 4C: About Your Loan – continued

Funding Summary

Your cost of purchase or refinance

Purchase price or refinance amount	\$
Other debts being refinanced/other costs	\$
	\$
	\$
Cost of construction/home improvements	\$

Agent to complete (fee type and payment source)

Establishment fee	Capitalised	\$
Lenders' Mortgage Insurance	Capitalised	\$
LMI Arrangement fee	Capitalised	\$
Additional Security fee	Capitalised	\$
Security Guarantee fee	Capitalised	\$
Settlement Attendance fee	Paid from loan account	\$
Rate Lock fee	Pay from related account	\$
Agent fees	To be disbursed at Settlement <input type="checkbox"/>	\$
Legal fees	Paid <input type="checkbox"/>	
	To be disbursed at Settlement <input type="checkbox"/>	\$
Government stamp duty on transfer of property	Paid <input type="checkbox"/>	
	Yet to be paid <input type="checkbox"/>	
	To be disbursed at Settlement <input type="checkbox"/>	\$
Government stamp duty on mortgage	Pay from account <input type="checkbox"/>	
	Pay from loan account <input type="checkbox"/>	\$
Mortgage registration fees	Pay from account <input type="checkbox"/>	
	Pay from loan account <input type="checkbox"/>	\$
Other costs	Paid <input type="checkbox"/>	
	Pay from account <input type="checkbox"/>	
	Pay from loan account <input type="checkbox"/>	\$
Total cost		\$

Your contribution to purchase or refinance

First Home Owners' Grant Scheme	\$
Net proceeds from sale of property	\$
Deposit paid	\$
Cash/savings	\$
Gift	\$

Other loans (specify source)

	\$
	\$

Other funds (specify source)

	\$
	\$

Total applicant/s contribution

	\$
--	----

Total loan amount requested

	\$
--	----

Total funds available (should at least equal Total cost)

	\$
--	----

Have you provided evidence that funds are available for completion of the purchase?

Yes

Bank use only – To be completed by Processing Area

Applicant 1 CIF number Applicant 2 CIF number Administration cost centre

Loan account number

Aladdin number

Risk code Collateral code Purpose code Instalment - BSB and Account number

Credit Manager decision details

A D R

Section 4C: About Your Loan – continued

Solicitor's details

Acting for self Solicitor/licensed Conveyancer

Name

Address

Postcode

Business phone number

Facsimile number

DX number

Mortgage Interest Saver Account (MISA)

A Mortgage Interest Saver Account can reduce the amount of interest charged on your home loan. The balance of MISA is set-off daily against the amount you owe on your home loan, thereby reducing the amount of interest you pay. MISA with full set off is available for Standard Variable Rate loans including 1 Year Guaranteed and 12 Month Discounted Variable Rates. MISA with partial set off is available on Fixed Rate Loans. **MISA is not available on Rate Saver Loans.**

Yes, I/we wish to receive an information brochure and application form for a MISA.

Credit Card Autopay

We can arrange for a Credit Card Autopay facility to be set up on your Colonial Line of Credit or Commonwealth Bank Streamline Account. This will allow you the convenience of having your credit card bill automatically paid from your nominated account.

Yes, I/we wish to receive an application form for the Credit Card Autopay facility.

Section 5: Privacy – Acknowledgement and Consent, Nomination to Receive Notices, Proof of Identity Details

Aladdin number

Section A

Privacy – Acknowledgement and Consent

Part 1 – Personal Information Generally

The Privacy Act 1988 (Cth) regulates the manner in which private sector organisations handle personal information. This document advises you as to the reasons for the collection of personal information, as well as indicating the types of disclosures we make.

The Bank provides greater detail in its Privacy Policy Statement which is available at www.commbank.com.au or on request from any branch of the Bank. In all circumstances where our contractors and agents may become aware of personal information, confidentiality arrangements apply. Personal information may only be used by our agents and contractors for our purposes.

Further, all individuals have the ability to indicate that their personal information is not to be used for marketing purposes by the Commonwealth Bank.

Parts 2 and 3 – Credit Information

The Privacy Act also regulates the exchange and use of credit information about individuals.

Since the Bank needs to exchange and use credit information about borrowers and their guarantors in relation to the borrowers' application for credit, completion of these Part/s 2 and 3 ensures compliance with the Act.

The Bank also needs the borrowers' and guarantors' consent to obtain personal information to verify personal details in the application and to disclose information about borrowers to guarantors.

All individual borrowers and directors of corporate borrowers are to sign and date the borrower consents in Part 2, and all individual guarantors/third party security providers are to sign and date the guarantor consents in Part 3.

Section B

Consumer Credit Code (the Code) – Nomination to Receive Notices

Section B applies only in respect of joint borrowings and joint guarantees regulated by the Code. Completion is optional.

Under the Code, joint borrowers or joint guarantors may (if they wish) nominate one of the joint borrowers or one of the joint guarantors (as the case may be) to receive Code notices and other documentation on behalf of all of them.

If the Code applies, but the joint borrowers or the joint guarantors do not wish to nominate one of them to receive the Code notices and documents, the relevant nomination form should have a line put through it.

Bank use only - A nomination is to be sought only where the borrowing/guarantee is regulated by the Code. If the borrowing/guarantee is not regulated by the Code, Section B should have a line ruled through it with the words 'Not Applicable'.

Section C

Financial Transaction Reports Act 1988 (Cth) – Proof of Identity Details

All signatories to an account must be identified in accordance with the Act.

This section records the documents produced by the signatory to satisfy the 100 identification points required by the Act.

Note: Please send originals of Sections 5A and 5B (if applicable) when Aladdin number has been issued (must be sent before settlement).

Section 5A: Privacy – Acknowledgement and Consent

Section A

Privacy – Acknowledgement and Consent

(To be completed by all individual borrowers and directors of corporate borrowers applying for credit facilities.)

Privacy Protection of Information

Privacy Act 1988 ('the Act')

To Commonwealth Bank of Australia

In this Document:

“you” and “your” refer to: Commonwealth Bank of Australia.

“I”, “me” and “my” means: the applicant (and includes directors of corporate applicants) and in the case of joint applicants, each of them, and where applicable, all of them.

Part 1 – Personal Information Generally

Collection of Personal Information

I acknowledge that you collect personal information so that you may:

- provide me with the products and services I request, as well as marketing information on the Commonwealth Bank Group's products and services;
- where necessary, deal with individuals who may not be customers (such as directors of corporate clients) but who have dealings with you.

The law can also require you to collect personal information – eg, Commonwealth legislation requires you to identify persons who open or operate accounts.

Relevant Information Must be Accurate

I understand that if I provide you with incomplete or inaccurate information, I may not be able to obtain from you the products or services I am seeking.

Other members of the Commonwealth Bank Group

I understand that you are permitted by the Privacy Act to disclose personal information to other members of the Commonwealth Bank Group so as to enable the Group to have an integrated view of its customers.

Miscellaneous Disclosures

I authorise you to communicate personal information to:

- brokers and agents who refer my business to you, my agents (eg my solicitor) and, if I am borrowing from you to purchase property, valuers and insurers (including, where applicable, mortgage insurers);
- organisations to whom you outsource certain functions.

I acknowledge that you may be allowed or obliged to disclose information by law, eg under Court Order or Statutory Notices pursuant to taxation or social security laws.

I acknowledge that mortgage insurers may also use and disclose personal information in accordance with the National Privacy Principles for their own purposes, which may include disclosure to credit reporting agencies, service providers and reinsurers. They will not, however, use your personal information for marketing purposes. If I do not consent to my information being disclosed to a mortgage insurer, I acknowledge that you may not be able to provide me with the mortgage finance requested.

Sending of Personal Information Overseas

I understand that you will send information overseas if you outsource functions using overseas agents or contractors.

Access

I acknowledge that I may (subject to permitted exceptions) access my information by contacting Customer Relations, Commonwealth Bank Group, Reply Paid 41, Sydney NSW 2001. I also acknowledge that charges may apply for this access.

Part 2 – Credit Information

Notice and Acknowledgement that Credit Information May be Given to a Credit Reporting Agency

I understand that Section 18E(8)(c) of the Act allows you to give a credit reporting agency certain personal information about me which I authorise you to do. The information which may be given to an agency is covered by Section 18E(1) of the Act and includes:

- such permitted particulars about me which allow me to be identified;
- the fact that I have applied for credit and the amount;
- the fact that you are a credit provider to me;
- the fact that I have offered to act as guarantor in respect of a loan or an application for a loan to or by another person;
- payments which become overdue more than 60 days;
- advice that payments are no longer overdue;
- cheques drawn by me which you have dishonoured more than once;
- in specified circumstances, that in your opinion I have committed a serious credit infringement; and
- that the credit you provided to me has been discharged.

Authority to Obtain Certain Information

I authorise you and any agent of yours that is deemed to be a credit provider pursuant to Section 11B(5) of the Act:

- to obtain from a credit reporting agency a credit report containing personal information about me to assess my application/s for personal credit. This is in accordance with Section 18K(1)(a) of the Act;
- to obtain from a credit reporting agency a credit report containing personal credit information about me for the purpose of assessing an application by me or my company/firm for commercial credit. This is in accordance with Section 18K(1)(b) of the Act;
- to obtain a report containing information about my commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness of a person for the purpose of assessing my application/s for personal credit. This is in accordance with Section 18L(4) of the Act;
- to obtain a credit report from a credit reporting agency to assess whether to authorise a large purchase of goods or services or one outside my normal buying practices, that I intend to make by credit card or electronic transfer;
- to obtain a report from a credit reporting agency and other information relating to my commercial credit activities;
- to obtain from a credit reporting agency a credit report containing personal information about me for the purpose of the collection of overdue payments in respect of commercial credit which you have provided to me or my company/firm. This is in accordance with Section 18K(1)(h)(i) of the Act; and
- when you are performing tasks reasonably necessary to the provision and management of securitised loans, to obtain from a credit reporting agency a credit report containing personal credit information about me for the securitisation purposes permitted by Section 18E(1)(b)(ia) of the Act. This is in accordance with Section 18K(1)(ab) and (ac) of the Act.

Authority to Exchange Information with Other Credit Providers

In accordance with Section 18N(1)(b) of the Privacy Act, I authorise you to give to and obtain from:

- credit providers named in my credit application;
- participants in a securitisation scheme in which you are involved that are regarded as credit providers because of the application of Section 11B(4A) and (4B) of the Act;
- the credit provider in any such securitisation scheme;
- any agent of yours that is deemed to be a credit provider pursuant to Section 11B(5) of the Act; and
- any credit provider that may be named in a personal or commercial credit report issued by a credit reporting agency or a commercial reporting agency respectively,

information about my personal or commercial credit arrangements.

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

I understand the information may be given and used for purposes that include the following:

- to assess an application by me for personal or commercial credit;
- to assist me avoid defaulting on my credit obligations;
- to notify other credit providers of a default by me;
- to assess my creditworthiness;
- to assess my position if I fall into arrears; and
- where the information is given to participants in a securitisation scheme, for the purpose of assessing the risk in purchasing any credit facility given to or applied for by me and/or the risk in undertaking credit enhancement of any such credit facility.

Banker's Opinion

I authorise you to give and receive a banker's opinion for purposes connected with my business, trade or profession.

Authority in Relation to a Trade Insurer

In accordance with Section 18K(1)(e) of the Act, I authorise a trade insurer in relation to an application by me for commercial credit to obtain my consumer credit report to assess whether to insure or the risk of insuring you or to assess the risk of default by me on the commercial credit.

Direction and Acknowledgement

In relation to the attached loan application:

- I direct the Bank to issue statements of account to the postal address only.
- By ticking this box I acknowledge that this loan is not being acquired predominantly for my private or domestic use.

Notice and Authority to Give Information to Guarantors

(‘Guarantor’ includes any person other than the borrower who provides, directly or indirectly, property as security for the borrower’s credit contract or other facilities).

In this section, “I/we” and “my/our” includes corporate borrowers.

- I/we authorise you to give to any guarantor or proposed guarantor of my credit contract or other facility to which the guarantee or security extends (‘Facility’), any information (including credit confirmation) or record that has any bearing on my/our creditworthiness, credit standing, credit history or credit capacity in connection with the Facility, including (without limitation) copies of:
 - a the contract for the Facility;
 - b the final letter of offer relating to the Facility, including details of conditions set out in any earlier version of that letter which I/we may have already met;
 - c any related credit report from a credit reporting agency;
 - d any financial accounts or statements of financial position given to you by me/us within the previous two years for the purpose of the Facility;
 - e the latest statement of account for the Facility;
 - f any notice of demand given by you to me/us in relation to the Facility within the last two years with which I/we have not complied to your satisfaction.
- You are also authorised to provide to the Guarantor:
 - g any other information regarding the Facility (as well as any facility to be refinanced by the Facility) that the Guarantor may reasonably require; and
 - h advice as to whether the Facility will be cancelled if the Guarantee is not provided.

Authority to Give Information to my Agent/s and other applicants

I authorise the below named person/s (and any person named as an applicant in my credit application) to give to and/or receive from you any record or personal information about me in connection with the processing and accepting of any application to you for credit and/or the subsequent management of the credit provided.

Name of Authorised Person/s (eg. solicitor/accountant/broker, but **not** real estate agents or builders)

Authority to Obtain and Verify Personal Details

I authorise and consent to you obtaining personal information about me to verify my personal details in this application and to use and disclose my information as indicated above. I may indicate that such consent does not apply to use or disclosure of personal information for your marketing purposes.

I acknowledge that the above authorities and consents remain in force until the facility/ies to which they relate is/are at an end.

Name and address of individual/s and company/ies giving his/her its/their consent to parts 1 and 2 of Section A.

Applicant/s/Borrower/s/Company/Company Director/s

--

Signature of individual/Authorised Officer giving consent

Date

--

--

A tick in the box means that I don’t wish to receive marketing information from the Commonwealth Bank

Applicant/s/Borrower/s/Company/Company Director/s

--

Signature of individual/Authorised Officer giving consent

Date

--

--

A tick in the box means that I don’t wish to receive marketing information from the Commonwealth Bank

Commonwealth Awards Important Notes

- Commonwealth Awards is only available on Commonwealth Bank Standard, Gold and World Vision Visa credit cards with the option of up to 55 days' interest free only (excludes MasterCard Affinity, Visa Affinity, Golf Card, all Commonwealth Bank Business Card Options (including MasterCard BusinessCard, Mobil and Dulux TradeCard) and any credit cards on the Commonwealth Bank Reward Program).
- The Commonwealth Bank will provide to its contractors or agents, for the single purpose of administering the Commonwealth Awards program, personal information and transaction details relating to the credit card appropriate for the calculation of the points and bonus points and the administration of the Commonwealth Awards program.
- Full terms and conditions for the Commonwealth Awards program are available on request by calling the Commonwealth Awards Service Centre between 8am and 8pm, Monday to Friday on 13 16 61.

Part 3

(To be completed by individual guarantor/s)

Please note that Section A Parts 1 and 2 only apply to applicants, borrowers or directors of corporate applicants or borrowers. If you are solely a guarantor, we will use your personal information only in connection with your proposed guarantee. This may include communicating your personal information to mortgage insurers, who may use and disclose personal information in accordance with the National Privacy Principles for their own purposes, which may include disclosure to credit reporting agencies, service providers and reinsurers. They will not, however, use your personal information for marketing purposes. We will not share your information with other members of the Commonwealth Bank Group, nor will we use it for marketing purposes.

Authority to Obtain Credit Information

Privacy Act 1988 ('the Act')

To Commonwealth Bank of Australia

In this Document:-

"you" and "your" refer to: Commonwealth Bank of Australia.

"I", "me" and "my" means: the guarantor, and in the case of joint guarantors, each of them, and where applicable, all of them.

Guarantor/s

Full name

Address

Postcode

Guarantor/s

Full name

Address

Postcode

- In accordance with Section 18E(8)(c) of the Act, I authorise you to give to a credit reporting agency such permitted particulars about me to allow me to be identified, and to inform the agency that I have offered to act as guarantor in respect of a loan or an application for a loan to or by another person.
- In accordance with Section 18K(1)(c) of the Act, I authorise you to obtain from a credit reporting agency a credit report containing personal credit information about me to assess whether to accept me as guarantor for personal credit or commercial credit applied for, or provided to, the abovenamed borrower/s.
- When you are performing tasks reasonably necessary to the provision and management of securitised loans, I authorise you to obtain from a credit reporting agency a credit report containing personal credit information about me for the securitisation purposes permitted by section 18E(1)(b)(ia) of the Act. This is in accordance with section 18K(1)(ab) and (ac) of the Act.
- In accordance with Section 18N(1)(b) of the Act, I authorise you to give to and obtain from my bank and/or other credit provider and/or parties to a securitisation scheme that are regarded as credit providers because of the application of section 11B(4A) and (4B) of the Act, any record that has any bearing on my creditworthiness, credit standing, credit history or credit capacity for the purpose of (i) assessing whether to accept me as guarantor for personal or commercial credit applied for or provided to the abovenamed borrower/s; (ii) for any purpose related to the subsequent management of the personal or commercial credit guaranteed by me; (iii) for any purpose related to the enforcement or proposed enforcement of my guarantee/s, and/or (iv) for the purpose of assessing the risk in purchasing any credit facility (being a credit facility given to or applied for by the abovenamed borrower/s) from you and/or the risk in undertaking credit enhancement of any such credit facility, each as the case may be.
- I authorise you to obtain information about my or my company's/firm's commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness of a person for the purpose of assessing whether to accept me as guarantor for personal credit applied for, or provided to, the abovenamed borrower/s.

If you approve the borrower/s application, I acknowledge that this authority remains in force for so long as you provide credit to the abovenamed borrower/s.

Guarantor's signature

Date

Guarantor's signature

Date

**Section 5B: Consumer Credit Code (the Code)
– Nomination to Receive Notices**

Aladdin number

Statement under Section 40 of the Consumer Credit Regulation

Under the Code each joint debtor and each joint guarantor is entitled to receive their own copy of any notice or other document required by the Code to be given to the debtors or guarantors.

If you complete and sign the form of nomination below, you –

- give up the right to be provided with information direct from the Bank;
- can advise the Bank at any time in writing that you wish to cancel your nomination.

Nomination by Joint Borrowers

To Commonwealth Bank of Australia

I/We nominate (print full name of the borrower you nominate) to receive Code notices and other documents on my/our behalf.

Name of borrower

Name of borrower

Signature of borrower

Signature of borrower

Date

Date

Note: The Bank requires that you can only nominate one person to receive notices and other documents on your behalf if you all live at the same address

Nomination by Joint Guarantors

To Commonwealth Bank of Australia

I/We nominate (print full name of the guarantor you nominate) to receive Code notices and other documents on my/our behalf.

Name of Guarantor

Name of Guarantor

Signature of Guarantor

Signature of Guarantor

Date

Date

Note: The Bank requires that you can only nominate one person to receive notices and other documents on your behalf if you all live at the same address

Agent use only Note: The Bank requires the original of this section (if applicable)

Section 5C: Proof of Identity Details – Individual

Proof of Identity Details – Individual

Verification of Signatory - Minimum 100 points required under the Financial Transaction Reports Act 1988

Please tick appropriate box

		Available Points	Borrower 1	Borrower 2	Notes
<input type="checkbox"/>	Existing Commonwealth Bank Customer Account number <input type="text"/> <input type="text"/> Mandatory for existing customers	100	<input type="text"/>	<input type="text"/>	
<input type="checkbox"/>	Passport (current)	70	<input type="text"/>	<input type="text"/>	You may use one only of these
<input type="checkbox"/>	Citizenship Certificate				
<input type="checkbox"/>	Birth Certificate (original or extract)				
<input type="checkbox"/>	NSW Birth Card				
<input type="checkbox"/>	Written reference from another financial body	40	<input type="text"/>	<input type="text"/>	You may use one only of these
<input type="checkbox"/>	Written reference from another customer who has been verified as a signatory by the Commonwealth Bank				
<input type="checkbox"/>	Written reference from an acceptable referee				
<input type="checkbox"/>	Licence issued under Australian law (eg. Driver's licence)	40	<input type="text"/>	<input type="text"/>	Must contain a photo or signature
<input type="checkbox"/>	Australian Public Service Employee Identification Card	40	<input type="text"/>	<input type="text"/>	
<input type="checkbox"/>	Australian Pension, Government Health or Social Security Card	40	<input type="text"/>	<input type="text"/>	
<input type="checkbox"/>	Identification card issued by a tertiary educational institution	40	<input type="text"/>	<input type="text"/>	
<input type="checkbox"/>	Letter or ID card from a current employer confirming name and address	35	<input type="text"/>	<input type="text"/>	Must be within last 2 years
<input type="checkbox"/>	ID card from current employer - name only	25	<input type="text"/>	<input type="text"/>	Must be within last 2 years
<input type="checkbox"/>	Medicare Card/Rates Notice/Membership Card	25	<input type="text"/>	<input type="text"/>	Only one card/passbook can be accepted from each financial institution
<input type="checkbox"/>	Financial Institution Credit Card, Cashcard or Passbook	25	<input type="text"/>	<input type="text"/>	
<input type="checkbox"/>	International driver's licence (issued outside Australia)	25	<input type="text"/>	<input type="text"/>	
Child under 18 only					
<input type="checkbox"/>	Birth Certificate, passport or Citizenship Certificate	100	<input type="text"/>	<input type="text"/>	You may use one only of these
<input type="checkbox"/>	School Letter of Introduction (individual) or official Student Card bearing institution stamp/seal				
<input type="checkbox"/>	School Letter of Introduction (group)				
Total points		<input type="text"/>	<input type="text"/>		

Minimum 100 points required for verification purposes.

- If you find you have been unable to total 100 points or you believe the customer is covered by special verification provisions please direct your enquiry to 13 25 88.
- If a FHOGS request forms part of this application, then a copy of either a Passport or Birth Certificate must be attached to confirm citizenship.
- In all other cases DO NOT attach copies of any identification documents. ONLY complete the relevant sections on the following page.

Section 5C: Proof of Identity Details – Individual – continued

Agent use - Identification details (eg. passport, driver's licence details etc.) **Must be completed in all cases where documentation is used for identification.**

Applicant 1 (Full names required)

Applicant 2 (Full names required)

Applicant 1	Document 1	Document 2	Document 3
Document type			
Document number			
Registration Date (only applies for NSW birth certificate)			
Name on document			
Place of issue			
Issue date			
Expiry date			
Points scored			

Applicant 2	Document 1	Document 2	Document 3
Document type			
Document number			
Registration Date (only applies for NSW birth certificate)			
Name on document			
Place of issue			
Issue date			
Expiry date			
Points scored			

Section 6: Application for a Commonwealth Bank Streamline Account, Commonwealth Bank Streamline Overdraft or Colonial Line of Credit

Aladdin number

Important Information

Streamline is issued by the Commonwealth Bank ABN 48 123 123 124. A Product Disclosure Statement is available for Streamline by calling 13 2221 (8am – 8pm Monday to Friday) or from any branch of the Commonwealth Bank. The Product Disclosure Statement should be considered before making any decision about this product. Complete only if you require a new Commonwealth Bank Streamline Account, Commonwealth Bank Streamline Overdraft or Colonial Line of Credit. Commonwealth Bank Streamline Account and Commonwealth Bank Streamline Overdraft are available for personal customers only.

Agent number

Product required

Commonwealth Bank Streamline Account Commonwealth Bank Streamline Overdraft Colonial Line of Credit

New account details

BSB number Account number Limit requested \$ Term (for temporary Overdrafts only) months

Purpose and clearance arrangements for the Overdraft (if applicable)

Account holder's name/s

Surname/s (If Company name, include ABN) Given names Mr, Mrs, Miss, Ms

1

2

TFN*/Exemption category Password TFN*/Exemption category Password

1 2

* Bank staff - obliterate with felt tip pen or similar after input

It is not an offence not to quote a tax file number for the account. However, if you do not quote it, the Bank is required by law to deduct tax from any interest earned on the account above a certain threshold.

Method of Operation (if applicable) Either to operate Both must sign

Cheque book required? No Yes Number of books Personalisation

No crossing Duty stamped (SA and WA only) Not negotiable

Not negotiable Exempt (SA and WA only) A/C payee only

Electronic Access

Complete separate application for access to other accounts and for account holders under 16 years.

Issue new Keycard Primary access Other access No electronic access required

Link to existing card

Card holder's name Card number

1

2

Declaration, authorities and acknowledgements

The funds in this account are held in trust. Please cross the appropriate box. No Yes

If you are not opening this account wholly or predominantly for personal, domestic or household use, please cross the box.

I/We acknowledge that the Terms and Conditions for the account will be sent to me/us as soon as possible and that my/our first deposit to the account following my/our receipt of the Terms and Conditions will indicate my/our acceptance of those Terms and Conditions.

I/We acknowledge that for Streamline Overdrafts and Lines of Credit, the Bank will send me/us a Consumer Credit Contract Schedule and the Usual Terms and Conditions for Consumer Lending booklet if the Streamline Overdraft or Line of Credit is approved. I/We accept the Terms and Conditions of the Streamline Overdraft or Line of Credit by signing and returning one copy of the Consumer Credit Contract Schedule to the Bank. I/We understand that the law requires signatories to state all the names by which they are commonly known and prohibits the use of false names. I/We declare that the details as shown on this form are complete and correct.

I/We have read and accept the Section 5(A) "Privacy - Acknowledgement and Consent" and consent to such use and disclosure of my/our personal information, and authorise you to make enquiries, and to obtain and exchange information relating to this application. I/We understand that I/We may indicate that

Signature of Customer 1 Date

my/our consent does not apply to use or disclosure of personal information for your marketing purposes. A cross (x) in the box indicates that I do not wish to receive marketing information from the Commonwealth Bank of Australia.

I/We acknowledge that you will rely on information in this form and that obtained from a credit reporting agency to make a decision as to whether to offer me/us a Streamline Overdraft or Line of Credit.

I/We am/are not an undischarged bankrupt.

I/We direct the Bank to issue statements of account to the mailing (postal) address only.

I/We understand that this form does not constitute an offer or acceptance of credit as defined in any legislation relating to the provision of credit.

I/We acknowledge that the Bank may pay a fee or commission to a third party where I/We have been introduced to the Bank. I/We acknowledge agents for the Bank can accept my/our application to open an account as an expression of interest in establishing a bank account. My/our application to open an account will be forwarded to the Commonwealth Bank who will check the relevant details and determine whether an account will be established.

I/We acknowledge that my decision to apply for the product in this application has not been influenced in any way by any statements made by the mortgage broker submitting this application on my/our behalf.

Signature of Customer 2 Date

Agent use only Note: The Bank requires the original of this section (if applicable)

Section 7: Home Loan Credit Card Application

(Personal customers only)

Aladdin number

For your application to be processed you must answer all questions

1 Please give your details below. (Use clear BLOCK letters)

Mr Ms Miss Mrs Other

Surname

Given name/s

Date of birth Driver's licence number Number of dependants

Home phone number Work phone number

2 What type of card are you applying for? (Please cross (X) one only)

Standard MasterCard Visa
 Bankcard
 Gold Gold MasterCard Visa Gold
 MAV Gold MasterCard MAV Visa Gold

Note: If you do not select a card in Q2, the Bank will assume you are applying for a Standard MasterCard. Minimum credit for a Gold Card is \$7,500.

3 Are you applying for a credit card with...

Option A - up to 55 days' interest free on purchases with an annual fee and which, subject to approval of this application, entitles you to membership of the Commonwealth Awards program. STD: TPIFPR GOLD: GTPIFP MAV: MAVGIF

Option B - up to 55 days' interest free on purchases with a lower annual fee (excluding Gold Cards) STD: TPIFP

Option C - no interest free days' and no annual fee. STD: TPNFP
Note: 1. Option A also applies to the Gold Credit Card. 2. If you do not select an option in Q3, Option A will be applied.

4 Are you currently enrolled in our Commonwealth Awards program?

No Go to Q5
 Yes What is your Commonwealth Awards membership number?

5 What is your postal address? (Use clear BLOCK letters)

Postcode

6 What is your residential address? (If same as in Q5, write 'as above'). (Use clear BLOCK letters)

Postcode

7 Are you a permanent resident of Australia?

Yes Go to Q8
 No What date does your visitor's visa expire?

8 You may have one additional cardholder. They must be 16 years of age or over. Will there be an additional cardholder?

No Go to Q9
 Yes Please give details of additional cardholder.

Mr Ms Miss Mrs Other

Surname

Given name/s

Does the additional cardholder have any accounts with the Commonwealth Bank?

No Go to Q9
 Yes Branch no. Account no.

Please let this person know that you have provided us with their personal details, and that their information will be used only to provide them with an additional card.

9 Please give details of your nearest relative or friend. This person must be living in Australia and **not living with you**. Please let this person know that you have provided us with their personal details and that their information will be used only if we need to contact you.

Surname Given name/s

Home phone number

10 Do you have a savings/investment/cheque account with the Commonwealth Bank?

No Go to Q11
 Yes Branch number and Account number

11 Declaration

I have read and accept the Section 5(A) 'Privacy - Acknowledgement and Consent' and consent to such use and disclosure of my personal information, and authorise you to make enquiries, and to obtain and exchange information relating to this application.

I acknowledge that the Bank will rely on information in this form and that obtained from a credit reporting agency to make a decision as to whether to offer me a credit card.

I am not an undischarged bankrupt.

I have been truthful in all information provided and have not given false names in this application.

I understand that I may indicate that my consent does not apply to use or disclosure of personal information for your marketing purposes. A cross (X) in the box indicates that I do not wish to receive marketing information from you.

I/We acknowledge that my decision to apply for the product in this application has not been influenced in any way by any statements made by the mortgage broker submitting this application on my/our behalf.

Signature of applicant [named in Q1] Date

For information about our credit cards, visit our Internet site at: www.commbank.com.au

Agent use only

Additional Cardholder Identification details e.g. Passport, Driver's Licence (if applicable)

Identification Number

Signature verified.

Agent's signature Agent number

Bank use only

Requested Credit Limit \$

Minimum Card Limits: Standard \$500, Gold \$7,500, MAV Gold \$7,500
 Maximum Card Limits: Standard \$5,000, Gold \$10,000, MAV Gold \$7,500

BSB -

Home loan number

(Refer Home Loan file for identification details)



000-887 0304 (COL2024 0304)

Agent use only Note: The Bank requires the original of this section (if applicable)