

NOTE: HOME LOAN APPLICATIONS WILL ONLY BE ACCEPTED FROM HSBC ACCREDITED BROKERS

1 BROKER DETAILS – TO BE COMPLETED BY THE REFERRING BROKER

Broker trading name		Bank Use Only – Bank reference number	
<input type="text"/>		<input type="text"/>	
Accredited broker group		State	
<input type="text"/>		NSW <input type="checkbox"/> VIC <input type="checkbox"/> QLD <input type="checkbox"/> SA <input type="checkbox"/> WA <input type="checkbox"/>	
Name of contact person at broker		Email address	
<input type="text"/>		<input type="text"/>	
Address			
<input type="text"/>			Postcode
<input type="text"/>			
Phone number	Fax number	Mobile phone number	
()	()		

2 APPLICANT DETAILS

Type of applicant	Total loan amount	No. of security properties	Special conditions (if applicable)
Individual <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/>	\$		PowerVantage <input type="checkbox"/> LO DOC <input type="checkbox"/>
Individual applicant name(s)			
1.	3.		
2.	4.		

3 COMPANY / SELF EMPLOYED / TRUST DETAILS (if applicable)

Company/Trading Details

Company/Trading name		
<input type="text"/>		
ABN (if applicable)	Date of incorporation	In what capacity is the company involved with the home loan?
<input type="text"/>	/ /	Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/>
Registered address		
<input type="text"/>		Postcode
<input type="text"/>		
Trading address		
<input type="text"/>		Postcode
<input type="text"/>		
Country/state of incorporation/establishment	Nature of business	
<input type="text"/>	<input type="text"/>	

Trust Details

Trust name		
<input type="text"/>		
Type of trust	Date of formation	Country/State of incorporation/establishment
Discretionary <input type="checkbox"/> Unit <input type="checkbox"/>	/ /	<input type="text"/>
Name of trustee		Nature of business
<input type="text"/>		<input type="text"/>
Address of trustee		
<input type="text"/>		Postcode
<input type="text"/>		



Please FAX the completed Home Loan Application form to:

Broker Loan Applications, HSBC Broker Loan Processing Centre, Melbourne 1800 500 079

Or mail to: **HSBC Broker Loan Processing Centre**
Locked Bag 3, Collins Street East Post Office, Melbourne VIC 8003

4 CHECKLIST – BROKER TO COMPLETE PRIOR TO SENDING APPLICATION TO HSBC

To enable this home loan application to proceed smoothly and efficiently, kindly attach the supporting documents required for the loan and complete this checklist by placing a tick in the box next to the document description.

All Applicants

- Application form, fully completed and signed by ALL applicants, directors and guarantors
- 100 Point Check Form for each applicant (including certified copies of relevant supporting documents). *Complete the separate form provided at the end of this application form.*

PAYG Applicants

- For each applicant, computer generated payslips (not more than one month old) covering a period of one month (i.e. one monthly payslip, or two fortnightly payslips, or four weekly payslips) showing base salary, YTD figure and employer name **OR**
- Signed and typed letter from employer which MUST be on a registered business letterhead (including ABN/ACN) showing gross income and dated not more than one month old **OR**
- Last two years Group Certificates or Tax Assessments
- Offshore applicants may provide typed confirmation from HSBC office confirming income

Self Employed Applicants

(i.e. sole trader, partnership, company and/or trust applicants)

- Last two years personal tax returns **AND**
- Last two years company tax returns, profit & loss statement and balance sheets

Offshore Applicants

- May supply written confirmation from an HSBC office confirming their income, except when they require Lenders Mortgage Insurance
- Self Employed off shore applicants may supply a letter from their accountant instead of the above. This letter should contain gross income amount, net profit, tax payable and any outstanding tax liabilities

Company/Trust Applicants

- Certified copy of the Certificate of incorporation
- Certified copy of the Stamped Trust Deed and any deeds of variation. *Please mail original certified copy as soon as possible.*
- A 100 point check form for each authorised signatory on the account together with certified copies of original identification certified
- True copies of passports of at least two directors (including managing director) of the company (not required if the signatories above are directors)
- True copies of passports of beneficial owners if different from the persons covered above. Principal beneficial owner should include those entitled to exercise or control the exercise of 10% or more of the voting rights of the company.

Other Sources of Income

- Rental Income: Copy of current executed lease agreement **OR** 3 month rental statement from real estate agent
- Commission Income: Latest computer generated payslip **OR** Letter from Employer confirming conditions **PLUS** previous 2 years tax returns
- Other income (e.g. dividends): Please specify and provide relevant proof (e.g. 2 years tax returns)

For Property Purchases

- Bank statements showing last 6 months savings history evidencing deposit (where Lenders Mortgage Insurance is applicable)
- Copy of the signed Contract of Sale – front page and special conditions pages only
- Copy of the Transfer of Land (if available)

Constructions Loans

As a minimum, the following items must be supplied with the application:

- Full copy of Fixed Price Building Contract
- Plans and Specifications (council approved where available)

Refinance Loans

- Copy of loan statements (minimum last 6 months)
- Copy of most recent Rates Notice for each property being refinanced
- Copy of clear land tax certificate for investment properties over \$1 million
- Copy of discharge authority for loans to be refinanced
- Certificate of Title Details (e.g. Volume, Folio, Title Reference, Folio Identifier Numbers, etc)

Other Ancillary Forms Required

- Copy of last 3 credit card statements (where credit cards are refinanced)
- First Home Owners Grant – Application form fully completed and signed with certified copies of supporting documents (if applicable)
- LO DOC Customer Declaration completed and signed (for unregulated investment LO DOC loans)

Buildings Insurance

- Unless you are purchasing a property insured under the strata management, you will need to ensure that you have building insurance in place in time for your loan settlement.

You will need to provide proof of this insurance **when you return your mortgage documents to HSBC.**

Your policy should:

- be for full replacement value **AND**
- be taken out in the names of all registered property owners, **AND**
- have HSBC noted as having first interest on the policy.

If you provide consent in this application, HSBC can arrange buildings insurance for you with Vero Insurance Limited.

5 BROKER INTRODUCTION CERTIFICATE

I/We am/are the authorised representative of the Broker identified in section one of this application and do certify that the following information is correct.

I/We are acting as agent of the applicants identified in section two of this application (the Applicant(s)) in relation to the banking facilities in the attached application.

Individual Applicants

1. I/We have identified the Applicant(s) in accordance with the Financial Transaction Reports Act. A completed 100 point check form and copies of original certified by me are attached.
2. I/We confirm the address(es) given in the application.
3. I/We confirm the main occupation of the Applicant(s) is/are as stated in the application.
4. I/We confirm that the purpose/reason for applying for these facilities is as stated in the application.
5. I am/We are satisfied as to the integrity of the Applicant(s) and the source/origin of funds (if any) provided with the application and any other associated accounts.
6. I/We undertake to advise you of any future suspicions I/we may have with regard to the Applicant(s) and the application.
7. I/We confirm that the Comparison Rate Schedule has been provided to the Applicant(s)

Company Applicants

1. The following documentation is enclosed in relation to the company concerned:
 - (a) Certificate of Incorporation (or true copy);
 - (b) A completed 100 point check form for each authorised signatory on the account together with copies of original identification documents certified by me;
 - (c) True copies of identity cards/passports of at least two directors (including the managing director) of the company.
Not required if (b) applies to two directors;
 - (d) True copies of identity cards/passports of principal beneficial owner(s) if different to persons covered by (b) or (c).
A principal beneficial owner should include those entitled to exercise, or control the exercise of 10% or more of the voting rights of the company;
 - (e) Completed bank mandate including authority to open loan account;
 - (f) Evidence of authority for the Applicant(s) to act on behalf of the company.
 2. I/We confirm the main business activities of the company is/are as stated in the application.
 3. I/We confirm that the purpose/reason for applying for these facilities is as stated in the application.
 4. I am/We are satisfied as to the integrity of the applicant(s) and the source/origin of funds being provided with the application.
 5. I/We undertake to advise you of any future suspicions I/we may have with regard to the Applicants, the application, and the signatories.
-

Broker's Declaration

I/We confirm that the loan application form was signed in my/our presence and complies with the requirements of the Broker Agreement.

Signature of Broker

X

Date

/ /

Name of broker

6 FUNDS STATEMENT – MUST BE COMPLETED

Funds Required

Purchase price	\$
Refinance/Exit penalty fees	\$
Stamp duty/Registration on mortgage and transfer of land	\$
Legal and search fees	\$
Mortgage insurance premium	\$
Your solicitor's fees (if applicable)	\$
Other costs	\$
Total Costs	(A) \$

Funded by

Deposit paid	\$
Savings contribution	\$
First Home Owners Grant (a separate OSR form is required)	\$
Gifts (evidence is required)	\$
Sale proceeds (less agent's fees)	\$
Other – Specify	\$
Other – Specify	\$
Total Fundings	(B) \$

Loan Required	(A – B) \$
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7 LOAN STRUCTURE AND PURPOSE

Total loan amount

\$

Loan type

New Vary existing loan

Account number to be varied

Change to current limit of existing loan \$

Loan structure/split

Loan number		1	2	3	4
Loan limit per split		\$	\$	\$	\$
Loan purpose	Purchase property <input type="checkbox"/>	Owner occupied <input type="checkbox"/> Invest <input type="checkbox"/>	Owner occupied <input type="checkbox"/> Invest <input type="checkbox"/>	Owner occupied <input type="checkbox"/> Invest <input type="checkbox"/>	Owner occupied <input type="checkbox"/> Invest <input type="checkbox"/>
	Refinance property <input type="checkbox"/>	Owner occupied <input type="checkbox"/> Invest <input type="checkbox"/>	Owner occupied <input type="checkbox"/> Invest <input type="checkbox"/>	Owner occupied <input type="checkbox"/> Invest <input type="checkbox"/>	Owner occupied <input type="checkbox"/> Invest <input type="checkbox"/>
	Other <input type="text"/>	Personal <input type="checkbox"/> Invest <input type="checkbox"/>	Personal <input type="checkbox"/> Invest <input type="checkbox"/>	Personal <input type="checkbox"/> Invest <input type="checkbox"/>	Personal <input type="checkbox"/> Invest <input type="checkbox"/>
Loan term (Max. 30 years) (N/A for Home Equity loans)		Years	Years	Years	Years
Repayment options	Principal & interest	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Interest only period (years)	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>

Home Rewards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Home Value	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Variable Rate	Standard <input type="checkbox"/> Intro <input type="checkbox"/>	Standard <input type="checkbox"/> Intro <input type="checkbox"/>	Standard <input type="checkbox"/> Intro <input type="checkbox"/>	Standard <input type="checkbox"/> Intro <input type="checkbox"/>	
Home Smart	Standard <input type="checkbox"/> Intro <input type="checkbox"/>	Standard <input type="checkbox"/> Intro <input type="checkbox"/>	Standard <input type="checkbox"/> Intro <input type="checkbox"/>	Standard <input type="checkbox"/> Intro <input type="checkbox"/>	
Home Equity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Fixed Rate (1 – 5 years)	Years	Years	Years	Years	
LO DOC	LVR ≤ 60% Yes <input type="checkbox"/> No <input type="checkbox"/>	Variable rate <input type="checkbox"/>	Variable rate <input type="checkbox"/>	Variable rate <input type="checkbox"/>	Variable rate <input type="checkbox"/>
		Fixed rate 3 years <input type="checkbox"/>	Fixed rate 3 years <input type="checkbox"/>	Fixed rate 3 years <input type="checkbox"/>	Fixed rate 3 years <input type="checkbox"/>
		Fixed rate 5 years <input type="checkbox"/>	Fixed rate 5 years <input type="checkbox"/>	Fixed rate 5 years <input type="checkbox"/>	Fixed rate 5 years <input type="checkbox"/>
Construction Loan (Interest only)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Bridging Loan (Interest only)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Market Linked	HK\$ <input type="checkbox"/> US\$ <input type="checkbox"/>	HK\$ <input type="checkbox"/> US\$ <input type="checkbox"/>	HK\$ <input type="checkbox"/> US\$ <input type="checkbox"/>	HK\$ <input type="checkbox"/> US\$ <input type="checkbox"/>	
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

PowerVantage

PowerVantage is a package product. Eligibility criteria and a monthly service fee are applicable. Please discuss with your broker.

No Yes

8 APPLICANT 1 – PRIMARY BORROWER / GUARANTOR / DIRECTOR / TRUSTEE DETAILS

Personal Details

Type of applicant

Borrower Guarantor Director Trustee

Are you an existing HSBC customer?

No Yes **Customer number**
Time with HSBC *Years* *Months*

Title **Given name(s)**

Surname

Date of birth / / **Gender** Male Female **Australian citizen** No Yes

Are you a resident of Australia?
 Yes No **Resident of**

Driver's licence details
Number *State* *Expiry date* / /

Marital status
 Married Single Separated Divorced Defacto

Number and age(s) of dependant children
 Age(s)

Home phone number **Work phone number**

Fax number **Mobile phone number**

Email address

Residential status
 Own home Own home mortgaged Boarding
 Renting Live with parents Other

Current residential address

 Postcode
Time at current address *Years* *Months*

Postal address, complete only if different to residential address

 Postcode

Will your postal address change when your loan is settled?
 No Yes **Please specify your new postal address**

 Postcode

Previous address, if less than 3 years at your current address

 Postcode
Time at previous address *Years* *Months*

Employment Details

Current occupation

Employment status
 Full-time Part-time Casual
 Contractor * Self employed Not employed

** Please ensure you have also completed your Company/Trading Details in Section 3*

Name of current employer

Time with your current employer *Years* *Months*

Employer's phone number **Employer's fax number**

Employer's address

 Postcode

Previous employer's details, if you have worked for less than 3 years with your current employer

Name	<input type="text"/>
Address	<input type="text"/> <i>Postcode</i>
Phone no.	<input type="text"/>
Occupation	<input type="text"/>
Time with your previous employer	<input type="text"/> <i>Years</i> <input type="text"/> <i>Months</i>

Accountant's Details – For Self Employed Applicants

Name of accountant's firm

Accountant's address

 Postcode

Name of contact person at firm

Accountant's phone number **Accountant's fax number**

Accountant's email address

Other Verification Details

Name of a relative or friend who lives in Australia but DOES NOT live with you

Relationship of this person to you

Address of your relative or friend

 Postcode

Phone number of your relative or friend

9 APPLICANT 2 – ADDITIONAL BORROWER / GUARANTOR / DIRECTOR / TRUSTEE DETAILS (if applicable)

Please photocopy this page if there are more than two applicants

Personal Details

Type of applicant

Borrower Guarantor Director Trustee

Are you an existing HSBC customer?

No Yes **Customer number**
Time with HSBC *Years* *Months*

Title **Given name(s)**

Surname

Date of birth / / **Gender** Male Female **Australian citizen** No Yes

Are you a resident of Australia?
 Yes No **Resident of**

Driver's licence details
Number *State* *Expiry date* / /

Marital status
 Married Single Separated Divorced Defacto

Number and age(s) of dependant children
 Age(s)

Home phone number **Work phone number**

Fax number **Mobile phone number**

Email address

Residential status
 Own home Own home mortgaged Boarding
 Renting Live with parents Other

Current residential address

 Postcode
Time at current address *Years* *Months*

Postal address, complete only if different to residential address

 Postcode

Will your postal address change when your loan is settled?
 No Yes **Please specify your new postal address**

 Postcode

Previous address, if less than 3 years at your current address

 Postcode
Time at previous address *Years* *Months*

Employment Details

Current occupation

Employment status
 Full-time Part-time Casual
 Contractor * Self employed Not employed

* Please ensure you have also completed your Company/Trading Details in Section 3

Name of current employer

Time with your current employer *Years* *Months*

Employer's phone number **Employer's fax number**

Employer's address

 Postcode

Previous employer's details, if you have worked for less than 3 years with your current employer

Name	<input type="text"/>
Address	<input type="text"/> <i>Postcode</i>
Phone no.	<input type="text"/>
Occupation	<input type="text"/>
Time with your previous employer	<input type="text"/> <i>Years</i> <input type="text"/> <i>Months</i>

Accountant's Details – For Self Employed Applicants

Name of accountant's firm

Accountant's address

 Postcode

Name of contact person at firm

Accountant's phone number **Accountant's fax number**

Accountant's email address

Other Verification Details

Name of a relative or friend who lives in Australia but DOES NOT live with you

Relationship of this person to you

Address of your relative or friend

 Postcode

Phone number of your relative or friend

10 STATEMENT OF ASSETS AND LIABILITIES

- Please specify **COMBINED** assets and liabilities for **JOINT APPLICANTS**
- Photocopy this page if you wish to make **SEPARATE** assets and liabilities statements
- **ALL** Guarantors must provide a statement of assets and liabilities

Assets (What you own)

			Value/Balance
Home	Address		\$
Other real estate	Address	1.	\$
	Address	2.	\$
Cash deposits			\$
Shares			\$
Motor vehicles			\$
Furniture (<i>insured value</i>)			\$
Other assets			\$
Superannuation/Life insurance			\$

Liabilities (What you owe)

							Amount Owing	To be Paid Out
Home loan	Lender		Limit	\$	Current interest rate	%	\$	<input type="checkbox"/>
Other property loans	Lender	1.	Limit	\$	Current interest rate	%	\$	<input type="checkbox"/>
	Lender	2.	Limit	\$	Current interest rate	%	\$	<input type="checkbox"/>
Credit card(s)	Total limits	\$					\$	<input type="checkbox"/>
Store card(s)	Total limits	\$					\$	<input type="checkbox"/>
Margin loan(s)							\$	<input type="checkbox"/>
Vehicle finance							\$	<input type="checkbox"/>
Contingent liabilities							\$	<input type="checkbox"/>
Personal loans							\$	<input type="checkbox"/>

11 MONTHLY INCOME AND EXPENDITURE

Monthly Gross Income

	Applicant 1	Applicant 2
Gross salary	\$	\$
Overtime	\$	\$
Commission/Bonus	\$	\$
Rental income	\$	\$
Dividend/Interest income	\$	\$
Family allowance	\$	\$
Motor vehicle allowance	\$	\$
Foreign income – <i>Specify</i>		
Country	\$	\$
Other income	\$	\$

Monthly Expenses

	Applicant 1	Applicant 2
Living expenses	\$	\$
Home loan payments	\$	\$
Other loan payments	\$	\$
Credit card payments	\$	\$
Store card payments	\$	\$
Vehicle finance payments	\$	\$
Personal loan payments	\$	\$
Rent/Board	\$	\$
Other (<i>e.g. maintenance</i>)		
Specify	\$	\$

12 SECURITY DETAILS

Please photocopy this page if there are more than two security properties

For properties being purchased, the applicant's name must be identical to that listed on the Contract for Sale, Certificate of Title and Mortgage documents.

Security Property 1

Type of property

House	<input type="checkbox"/>	Flat/Unit	<input type="checkbox"/>	Company title flat/unit	<input type="checkbox"/>	Land	<input type="checkbox"/>
Duplex	<input type="checkbox"/>	Studio	<input type="checkbox"/>	Townhouse/Villa	<input type="checkbox"/>		

If a flat/unit, is it in a complex of more than 30 flats/units?

No Yes

If a studio, is the size of the property less than 45m²?

No Yes

Status

Already owned	<input type="checkbox"/>	To be purchased	<input type="checkbox"/>	Mortgaged	<input type="checkbox"/>	To be refinanced	<input type="checkbox"/>
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Property use

Live in Investment

Purchase price/estimated value

\$

Settlement date

/ /

Title particulars

Name or proposed name to be on title for this security property

Address of security property

Postcode

Contact person for valuation

Tenant Owner Agent

Name of contact person for valuation

Phone number

()

Fax number

()

Mobile phone number

Security Property 2

Type of property

House	<input type="checkbox"/>	Flat/Unit	<input type="checkbox"/>	Company title flat/unit	<input type="checkbox"/>	Land	<input type="checkbox"/>
Duplex	<input type="checkbox"/>	Studio	<input type="checkbox"/>	Townhouse/Villa	<input type="checkbox"/>		

If a flat/unit, is it in a complex of more than 30 flats/units?

No Yes

If a studio, is the size of the property less than 45m²?

No Yes

Status

Already owned	<input type="checkbox"/>	To be purchased	<input type="checkbox"/>	Mortgaged	<input type="checkbox"/>	To be refinanced	<input type="checkbox"/>
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Property use

Live in Investment

Purchase price/estimated value

\$

Settlement date

/ /

Title particulars

Name or proposed name to be on title for this security property

Address of security property

Postcode

Contact person for valuation

Tenant Owner Agent

Name of contact person for valuation

Phone number

()

Fax number

()

Mobile phone number

Deposit Under Lien

Is a deposit under lien to be taken? *Note: The deposit under lien MUST be a term deposit held with HSBC in the same name as the borrowers and be in Australian Dollars. It CANNOT be part of the loan proceeds.*

No Yes Specify amount \$ Account number

13 SOLICITOR / CONVEYANCER DETAILS

Name of firm

Name of contact person at firm

Address

Postcode

Phone number

()

Fax number

()

Email address

Where would you like all loan and associated documents sent?

Directly to your solicitor/conveyancer Directly to you

18 PRIVACY DECLARATION

Privacy Declaration

In this declaration, personal information includes credit information.

I/We agree that:

In this declaration, personal information includes credit information HSBC and any company which is related to HSBC;

- any mortgage insurers and reinsurers of mortgage insurance;
- any insurer, insurance broker or agent from whom or through whom any insurance policy is taken out, or to be taken out, in connection with the loan to which this form relates or the property referred to in the Security Details section of this form;
- any person authorised to operate my/our loan account or, where the applicant is a company, the loan account of that company;
- any person through whom I/we have applied, or by whom I/we are introduced to HSBC (e.g., financial planner, financial adviser, broker or accountant);
- any payment systems operators and participants in the payment system; and
- if I/we use the giroPOST service or I/we undertake a 100 point check at a post office, Australia Post, (each of the above referred to as a Recipient) may exchange with each other any personal information about me/us including:
 - any information provided by or about me/us to HSBC in this application form;
 - any other personal information I/we provide to any Recipient or which any Recipient otherwise lawfully obtains about me/us; and
 - any transaction details or transaction history arising out of my/our arrangements with any Recipient.
- any credit decision made by HSBC concerning your loan application including our reasons.

I/We agree that if HSBC engages anyone (a Service Provider) to do something on its behalf (for example a mailing house, a debt collection agency or a lawyer), then HSBC and the Service Provider may exchange with each other any personal information referred to above and any other personal information the Service Provider lawfully obtains about me/us in the course of acting on HSBC's behalf.

I/We agree that any personal information referred to above may be used by any Recipient and Service Provider for any purpose related to the loan applied for in this application form and any lenders mortgage insurance taken out by HSBC in connection with that loan and to carry out any associated payments, administration and account services. In addition, such information can be used to assess any application. In addition, such information can be used:

- to assess any application I/we make for a different product or service
- for planning, product development and research purposes and to seek my/our feedback on HSBC products and services
- to build peer/individual group profiling to enable HSBC to compare your account behaviour with your peer group (e.g. age group, account type), to detect fraud or money laundering activities or terrorist financing activities.

HSBC may give any personal information about me/us to entities other than the Recipients and the Service Providers referred to above where it is required or allowed by law or where I/we have otherwise consented (including in the other sections of this Privacy Declaration above).

I/We declare that where I/we have provided personal information about an individual (such as an employer, accountant, relative, spouse/partner or contact person) in this application, I/we have made or will immediately make the individual aware of the fact. I/We will also immediately make them aware that their personal information has been collected by HSBC for the purposes of providing me/us with a home loan the subject of this application (including assessing my/our application and identifying me/us), managing and administering the home loan and protecting against fraud. I/We will also immediately make them aware that their personal information may be disclosed to other organisations involved in the provision, management and administration of the home loan the subject of this application; that I/we may not be able to obtain the home loan the subject of this application if that individual's personal information is not provided and that the individual can gain access to their personal information by contacting HSBC; and HSBC's contact details.

(a) Credit Information May be Given to a Credit Reporting Agency

I/We understand that the Privacy Act 1988 (Cth) allows HSBC to give a credit reporting agency certain personal information about me/us provided I/we have been told that might happen. The information which may be given to a credit reporting agency includes:

- my/our identifying details.
- the fact that I/we have applied for credit and the amount.
- the fact that HSBC is a credit provider to me/us.
- payments which become overdue more than 60 days and for which collection action has commenced.
- advice that payments are no longer overdue.
- cheques in excess of \$100 drawn by me/us which HSBC has dishonoured more than once.
- in specified circumstances, that in the opinion of HSBC, I/we have committed a serious credit infringement
- that the credit provided to me/us by HSBC has been discharged.

This information may be given before, during or after the provision of credit to me/us.

(b) Authority for HSBC to Obtain Certain Credit Information

To enable HSBC to assess my/our application for commercial or personal credit, to conduct subsequent reviews of that credit and to assist in collecting any overdue payments, I/we authorise HSBC:

- where I am/we are applying for personal credit, to obtain a report about my/our commercial activities or commercial credit worthiness for the purpose of assessing my/our application from any business which provides information about the commercial credit worthiness of persons; or
- where I am/we are applying for commercial credit
 - to obtain a credit report from a credit reporting agency, containing information about my/our personal credit worthiness; and
 - to obtain information about my/our commercial activities or commercial credit worthiness from any business which provides information about the commercial credit worthiness of persons, my/our accountant or any supplier to me/us.

(c) Authority to Contact Employers and Others

To check that information given in this application is correct I/we also authorise HSBC to contact:

- my/our employer;
- my/our solicitor; and
- where the Accountant's Details section has been completed, my/our accountant, and each of those people is authorised to provide personal and financial information about me/us to HSBC for that purpose.

(d) Authority to Exchange Information with Other Credit Providers

I/We authorise HSBC to give to and obtain from credit providers named in this application and credit providers that may be named in any credit report issued by a credit reporting agency about me/us any information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

(e) Use of Credit Information

I/We understand that credit information obtained by HSBC and exchanged with another credit provider may be used for the following purposes:

- to assess this application by me/us for credit and subsequent reviews thereof;
- to assist me/us to avoid defaulting on my/our credit obligations;
- to notify other credit providers of a default by me/us;
- to allow another credit provider to ascertain the status of my/our finance arrangements with HSBC where I am/we are in default with one or more other credit providers; and
- generally to assess my/our credit worthiness.

Banker's Opinion

I/We authorise HSBC to give and receive a banker's opinion for the purposes connected with my/our business, trade or profession.

Authority for Trade Insurers

I/We authorise a trade insurer in relation to an application by me/us for commercial credit to obtain my/our credit report to assess whether to insure or the risk of insuring HSBC or to access the risk of default by me/us on the commercial credit.

Authority for HSBC to give information to a Guarantor

I/We authorise HSBC to give to any guarantor or potential guarantor of personal or commercial credit provided to me by HSBC:

- personal information about my credit worthiness, credit standing, credit history, credit capacity or other relevant information including transaction details and transaction history;
- relating to the credit facilities (provided to me) which are subject of the guarantee; or
- for any purpose related to the enforcement or proposed enforcement of the guarantee;
- a copy of the agreement guaranteed or to be guaranteed by the guarantor (whether signed or unsigned); and
- if the guarantor requests, a copy of any statement for my credit or other facility which they guarantee.

I/We understand that:

- if I/we fail to provide any information requested in this application form, or do not agree to any of the possible exchanges or uses of such information as set out above, the application in this form may not be accepted by HSBC; and
- I/we can access most personal information that HSBC and its related companies hold about me/us by contacting The Privacy Officer, HSBC Bank Australia, GPO Box 5302, Sydney NSW 2001. Sometimes that access will not be possible, in which case I/we will be told why.
- my personal information may be transferred to members of the HSBC Group located overseas.

I/We understand that the information and documentation collected by HSBC to perform any required 100 point identification check, or in the course of obtaining an identification reference, is required by the Financial Transaction Reports Act.

Authority to Disclose Information to an Insurer

I/We authorise the bank to disclose a report or information concerning me/us to a lenders mortgage insurer to assess whether to insure the risks of insuring HSBC, or to access the risk of default by me/us or for any purpose arising under the contract of mortgage insurance between HSBC and the lenders mortgage insurer.

19 PRIVACY DISCLOSURE LMI INSURERS

This section is relevant where the Lender will or may be seeking lenders mortgage insurance from one or more insurers in respect of the repayment of any finance that the Lender may provide in respect of any mortgage that may be given to secure the repayment.

In this Notice, each of the insurers listed in the Schedule is referred to as 'the Insurer' so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively.

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

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

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

the Insurer will be collecting personal information about you.

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

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

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

The Insurer will usually or may disclose personal information of the kind it collects about you to:

- its related companies;
- the Lender;
- reinsurers;
- credit reporting agencies;
- its service providers;
- its agents, contractors, and external advisers;
- your referees, including your employer,
- your legal and financial advisers,
- government and other regulatory bodies,
- ratings agencies;
- payment system operators; and
- other financial institutions, securitisers and credit providers.

If and to the extent that the Insurer does so in a manner and for purposes that conform with the Privacy Act 1988:

- the Insurer may obtain information about your commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and the Insurer may use that information in assessing the application of the Lender for lenders mortgage insurance;
- the Insurer may give to and receive from the Lender, any credit providers named in the application for finance, and any credit providers named in a credit report issued by a credit reporting agency, information about your credit worthiness, provided that the information is given or received for the purpose of assessing the Lender's application for lenders mortgage insurance; and
- the Insurer may obtain a commercial and/or consumer credit report containing personal information about you from a credit reporting agency and to the Insurer may use that report or any information derived from the report in assessing the Lender's application for lenders mortgage insurance in respect of either consumer credit or commercial credit provided by the Lender, and for any other purposes permitted under the Privacy Act 1988.

After 20 December 2001, and subject to the provisions of the Privacy Act 1988, you may have access to personal information collected and held by the Insurer about you. You may contact the Insurer for access to your personal information held (if any) by contacting the Privacy Officer of the Insurer at the address or in the manner disclosed in the Schedule.

Schedule

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

HSBC Bank Australia Limited ABN 48 006 434 162
Level 32 580 George Street, Sydney NSW 2000

2. In this Notice, the 'Insurer' means each and everyone of the following organisations (whether acting individually or together):

PMI Mortgage Insurance Ltd ABN 70 000 511 071
PMI Indemnity Limited ABN 49 000 781 171
Level 23, 50 Bridge Street, SYDNEY NSW 2000
Toll-Free call: 1300 367 644

GE Mortgage Insurance Pty Ltd (GEMICO) ABN 60 106 974 305
Level 23, AAP Centre, 259 George Street, SYDNEY NSW 2000
Phone: 1300 655 422, Fax: 1300 366 228

20 OTHER DECLARATIONS

With respect to the following statements, please indicate whether they are true or false for each applicant.

If the statement is "False", please give details in the space provided below.

I have never been bankrupt, insolvent or had a judgement entered against me for unsatisfied debts.

Applicant 1	True <input type="checkbox"/>	False <input type="checkbox"/>	<i>Please give details below</i>
Applicant 2	True <input type="checkbox"/>	False <input type="checkbox"/>	<i>Please give details below</i>

I am currently not guaranteeing repayment of a debt on behalf of someone else.

Applicant 1	True <input type="checkbox"/>	False <input type="checkbox"/>	<i>Please give details below</i>
Applicant 2	True <input type="checkbox"/>	False <input type="checkbox"/>	<i>Please give details below</i>

If either applicant has answered "False" to either of the above questions, please give details.

21 BUSINESS AND INVESTMENT DECLARATION

I/We declare that the credit provided to me/us by HSBC Bank Australia Limited ABN 48 006 434 162 is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

IMPORTANT

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

Signature of Applicant 1

X

Date

/ /

Full name

--

Signature of Applicant 2

X

Date

/ /

Full name

--

Additional Signature (if required)

X

Date

/ /

Full name

--

22 MARKETING PROMOTIONS

Members of the HSBC Group would like to contact you from time to time with various product offers and special promotions. This may happen via mail, email or telephone.

Please tick (✓) this box if you consent to HSBC contacting you for these purposes.

Should you wish to change your decision at any time, you can contact HSBC in writing.

23 PAYMENTS DECLARATION

I/We authorise you to debit my/our nominated account, or any other account held with you if the nominated account holds insufficient funds, for all repayments and interest payable in relation to the loan.

By signing this application, I/we provide the acknowledgements, consents and authorisations required above, confirm that the information supplied by me/us is complete, true and correct and confirm that I/we have read and understood the contents of this application form.

**SIGN HERE
ALL PARTIES TO THE LOAN**

Signature of Applicant 1

X

Date

/ /

Full name of Applicant 1

--

Signature of Applicant 2

X

Date

/ /

Full name of Applicant 2

--

Additional Signature (if required)

X

Date

/ /

Full name

--

In the presence of: (for company applications only)

Signature of Witness

X

Date

/ /

Full name of witness

--

24 BORROWERS CONSENT TO RECEIVE NOTICES

Completing this section is optional and allows joint borrowers who reside together to elect to receive one joint notice.

To: HSBC Bank Australia Limited

Account name

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

 Postcode

IMPORTANT

Each joint debtor (borrower) is entitled to receive a copy of any notice or other document under the code. By signing this form you are giving up the right to be provided with information directly from HSBC. It will go instead to the nominated person on behalf of both or all of you.

You can advise HSBC at any time to cancel this nomination. You should do so in writing.

Borrowers sign here (including the person to be nominated)

Signature 1

Date

Full name

Signature 2

Date

Full name

Additional Signature (if required)

Date

Full name

25 DIRECTOR GUARANTOR OPT OUT

Under the Code of Banking Practice Version 2004, if you are a "Director Guarantor", before we ask you to sign a guarantee you are entitled to receive:

- certain documents about the borrower's (Customer's) legal obligations and financial positions; and
- one day (24 hours) to consider the information contained in those documents. This "one-day benefit" does not apply if you have obtained independent legal advice after receiving the documents.

If you are a "Sole Director Guarantor", you are not entitled to the above benefits.

Under the Code of Banking Practice, you may choose NOT to receive:

- the one-day benefit described above; and
- some or all of the documents described below.

If you wish to exercise such right, please indicate your choice by placing a tick in one of the boxes below:

- I choose to give up the one-day benefit; and
- I choose not to receive all the documents described below;
- OR
- I choose to receive some of the documents described below;
- I have ticked the boxes for the ones I want.

The documents that a Director Guarantor is entitled to receive are:

- any related credit contract together with a list of any related security contracts. We will also give you a copy of any related security contract that you request;
- the final letter of offer provided to the Customer by us together with details of any conditions in an earlier version of that letter of offer that were satisfied before the final letter of offer was issued;
- any related credit report from a credit reporting agency;
- any current credit-related insurance contract in our possession;
- any financial accounts or statement of financial position given to us by the Customer for the purposes of the facility within 2 years prior to the day we provide you with this information;
- the latest statement of account relating to the facility
- any other statement of account for a period during which a notice of demand was made by us, or a dishonour occurred which we are required to give you information.
- any unsatisfied notice of demand made by us on the Customer in relation to the facility where the notice was given within the past two years.

A "Director Guarantor" is defined as a guarantor of a facility who is a director of a company which is to be the Customer for a facility other than a sole director guarantor.

A "Sole Director Guarantor" is a guarantor of a facility who is a director of a company that has only one director, and that company is to be the Customer of the facility.

I confirm my choices by signing in the space provided below.

WARNING

By signing this form you are giving up your right to receive certain documents that may help you to decide whether to become a guarantor. You will also give up your right to have one day to consider the information contained in the documents. If you are not sure of the implication, you should consult your lawyer before you sign this form. For more information about your rights as a guarantor under the Code, please refer to the Code of Banking Practice booklet, a copy is available at any HSBC branch or on our website - www.hsbc.com.au.

Signature

Date

Full name of Director Guarantor

How to complete this form:

- Record the points scored for the checks carried out.
- Total the points scored
- Must sight original identification documents
- Copies of the original identification documents must be obtained
- Sign and certify the copies of the identification documents

For assistance in completing this form, please refer to the "Account Signatory Verification Guidelines and Procedures". For further help please contact the Compliance Office.

Part A:

All identification must be in the customer's (signatory to the account) full name - e.g. James Smith not J. Smith

Name of signatory

Account name

Account number

Part B:	Type of check	For example	Available Points	Points Scored
1.	NAME of signatory from one of the following: <ul style="list-style-type: none"> • BIRTH CERTIFICATE • INTERNATIONAL TRAVEL DOCUMENT (a) A current passport or other document of identity having the same characteristics as a Passport (e.g. this may include some diplomatic documents and some documents issued to refugees) (b) Expired passport which has not been cancelled and was current within the preceding 2 years <ul style="list-style-type: none"> • CITIZENSHIP CERTIFICATE (Australian only) • BIRTH CARD (issued by the New South Wales Registry of Births, Deaths and Marriages) 	Score 70 points only (Do not score additional points for more than one document)	70	<input style="width: 40px; height: 20px;" type="text"/>
2.	NAME of signatory verified from the following (but only where they contain a photograph or a signature that can be matched to the signatory): Note: A Driver's Licence issued in Australia that carries a signature with a full name but no photograph is still worth 40 points. For licence/permit without photograph and signature, non-Australian drivers licence OR an identification card issued to a public employee without photograph please go to section 6.	<ul style="list-style-type: none"> • A licence or permit issued under a law of the Australian Commonwealth, a State or Territory (e.g. an Australian driver's licence, learner's permit, gun licence or Waterways licence) • An identification card issued to a public employee • An identification card issued to a person by the Australian Commonwealth, a State or Territory as evidence of the person's entitlement to a financial benefit • An identification card issued to a student at a tertiary education institution (photo and signature) 	40	<input style="width: 40px; height: 20px;" type="text"/>
			40	<input style="width: 40px; height: 20px;" type="text"/>
			40	<input style="width: 40px; height: 20px;" type="text"/>
			40	<input style="width: 40px; height: 20px;" type="text"/>
3.	NAME of signatory verified from a written reference from one of the following. This written reference must be signed by the signatory and the person giving the written reference:	<ul style="list-style-type: none"> • Another financial body certifying that the signatory is a known customer of at least 12 months' standing (i.e. letter from another financial institution) • An acceptable referee who has known the signatory for at least 12 months (Australian customers ONLY) – refer to current S21 list of acceptable referees 	40	<input style="width: 40px; height: 20px;" type="text"/>
			40	<input style="width: 40px; height: 20px;" type="text"/>
4.	NAME and ADDRESS of the signatory verified from the following:	<ul style="list-style-type: none"> • A document held by HSBC Bank Australia Ltd giving security over the signatory's property • A mortgage or other instrument of security held by another financial body 	35	<input style="width: 40px; height: 20px;" type="text"/>
			35	<input style="width: 40px; height: 20px;" type="text"/>
5.	NAME and ADDRESS of the signatory verified from the following:	<ul style="list-style-type: none"> • A current employer, or a previous employer within the last 2 years (on employer letterhead) • A rating authority relating to land ownership (e.g. land rates) • Land Titles Office records • The Credit Reference Association of Australia – subject to the Privacy Act. Australian residents only 	35	<input style="width: 40px; height: 20px;" type="text"/>
			35	<input style="width: 40px; height: 20px;" type="text"/>
			35	<input style="width: 40px; height: 20px;" type="text"/>
			35	<input style="width: 40px; height: 20px;" type="text"/>

Type of check	For example	Available Points	Points Scored
6. NAME of signatory verified from any other secondary identification document relating to the signatory. Note: More than one document may be counted, but points scored from a particular source may be counted only once, e.g. if MasterCard and Visa Card issued from the same financial institution, only one may be counted. Note: • Documents from overseas must be translated into English by a NAATI Level 3 translator. • Cannot use 4 cards as ID to achieve 100 points as per HSBC Policy	• Debit or Credit card -Visa, MasterCard, Amex, Diners Club (either issued by an Australian institution or an overseas institution is acceptable)	25	<input type="text"/>
	• Medicare card (Australia only)	25	<input type="text"/>
	• Health Card – Australia only (i.e Medibank Private, HCF)	25	<input type="text"/>
	• Telephone account (Australian carrier only)	25	<input type="text"/>
	• Marriage Certificate (Australia or overseas)	25	<input type="text"/>
	• Drivers licence from overseas	25	<input type="text"/>
	• Australian licence/permit issued under a law of the Commonwealth, State or Territory (without photo and signature)	25	<input type="text"/>
	• Identification card issued to public employee without photograph (Australia only)	25	<input type="text"/>
	• Identification card (Australia or overseas, e.g. Hong Kong Permanent ID card)	25	<input type="text"/>
	• Overseas Citizenship Certificate (e.g. NZ Citizenship Certificate)	25	<input type="text"/>
7. NAME and RESIDENTIAL ADDRESS of the signatory verified from the following: Note: Regarding a public utility (electricity, gas and water), you can only count ONE document per Public Utility, i.e. one electricity bill NOT two.	• If the signatory lives or carries on business in rented accommodation the real estate agent acting as managing agent of the premises provides a letter confirming that fact on the agents letterhead.	25	<input type="text"/>
	• The records of a public utility (Gas, Water, Electricity)	25	<input type="text"/>
	• The records of another financial body of which the signatory is a known customer (e.g. statement of account, but can only use one of if from the same institution)	25	<input type="text"/>
	• Lease Agreement	25	<input type="text"/>
8. NAME, ADDRESS and TELEPHONE NUMBER of the signatory verified from the following.	• By reference to the latest telephone directory published by Telstra or by advice provided by Telstra; and	25	<input type="text"/>
	• By telephone contact with the signatory on that telephone number		
9. NAME , and DATE OF BIRTH of the signatory verified from any of the following:	• The records of a primary, secondary or tertiary educational institution attended by the signatory within the last 10 years	25	<input type="text"/>
	• The records of a professional or trade association of which the signatory is a member	25	<input type="text"/>
10. Recent Arrivals in Australia – Must have been in Australia for less than 6 weeks and immediately before the person most recently arrived in Australia, the person was not ordinarily a resident in Australia – Passport MUST be current OR – Certificate of Identity or other travel document stamped by the Department of Immigration – A photocopy of the arrival stamp must be obtained from the passport or other travel document		100	<input type="text"/>
11. Children under 18 years – Passport MUST be current or expired within last 2 years (but not cancelled); OR – Birth Certificate; OR – Student Card or Statement on letterhead – signed by the principal or other authorised officer confirming that the child attends the institution (The card must carry the seal or stamp of the institution)		100	<input type="text"/>

The signatory is taken to be identified if the signatory has gained at least 100 points.
 Note: This is not negotiable even if the signatory has 95 points

TOTAL

Accounts can only be opened if a minimum of 100 points is scored and all statements below are answered "yes"

Part C:		CHECKING OFFICER (print name or stamp chop)	
Result of Check (must be completed by checking officer):		<input type="text"/>	
a) I have sighted the ORIGINAL document(s)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Signature <input type="text"/>	
b) I have sighted as least one form of PHOTOGRAPHIC identification	Yes <input type="checkbox"/> No <input type="checkbox"/>		
c) I have obtained copies of ORIGINAL identification documents, signed and certified them as true copies	Yes <input type="checkbox"/> No <input type="checkbox"/>		
d) I have obtained mandatory KYC as listed on the application form	Yes <input type="checkbox"/> No <input type="checkbox"/>		
		Date <input type="text"/>	