



IMB Ltd
 ABN 92 087 651 974
 AFS Licence No. 237391
 253-259 Crown Street
 Post Office Box 2077
 Wollongong NSW 2500
 IMB DIRECT: 133 IMB (133 462)
 www.imb.com.au

Office Use	
Loan Account 1	<input type="text"/>
Loan Account 2	<input type="text"/>
Loan Account 3	<input type="text"/>
Lead Number	<input type="text"/>

Application for an IMB Mortgage Loan

(Please print clearly)

BROKER / IMB USE	
Broker / Lender / Sales Centre name	Broker / Lender / Sales Centre Code
<input type="text"/>	<input type="text"/>
Broker's business name	Broker / Lender e-mail
<input type="text"/>	<input type="text"/>

Applicant name(s)

1.
2.
3.
4.

Requirements assessed as -

<input type="checkbox"/> Property purchase; and/or <i>(including legal/stamp duty of</i>	\$ <input type="text"/>
<input type="checkbox"/> Refinance; and/or	\$ <input type="text"/>
<input type="checkbox"/> Construction/Renovation cost	\$ <input type="text"/>
<input type="checkbox"/> Other personal purpose	\$ <input type="text"/>
TOTAL	\$ <input type="text"/>

Lending Summary

Total of assessed requirements	\$ <input type="text"/>
LESS own contribution	\$ <input type="text"/>
Other amount owing against security	\$ <input type="text"/>
TOTAL LOAN EXPOSURE	\$ <input type="text"/>
SECURITY VALUE	\$ <input type="text"/>
LVR	<input type="text"/> %

Comments

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

APPLICANT 1 DETAILS

Client number:
(office use only)

Borrower

Guarantor

Title

Surname OR Company Name

Given names (no initials) OR ABN number

Date of birth

D	D	M	M	Y	Y

Gender

M

F

No. & age(s) of dependants, excluding spouse

Driver's licence number

No.

Age(s)

Marital status

Single

Married / Defacto

Relationship to other borrower(s):

Your spouse's FULL name

Your mother's maiden name

Residential address

Suburb or town

Postcode

Postal address (if different to residential address)

I have lived at this address since:

Month

Year

Home phone number

E-mail address

()

Mobile phone number

Work phone number

()

Best day time phone number

Home

Work

Mobile

Housing status

Owner

Paying off mortgage

Renting

Boarding

Other (Specify)

Previous address details

(if at present less than 3 years)

Suburb or town

Postcode

I lived at this address from approximately:

Month

Year

APPLICANT 1 DETAILS

Give details of your main job only.

Employer's name

Self employed

Yes No

(if yes, please also complete Accountant's details below)

Employer's address

Suburb or town

Postcode

Commencement date:

Month

Year

Contact number(s) ()

My occupation is:

Type of business:

Employment status

Full-time

Part-time

Temporary

Contract

Casual

Other

Gross salary

\$

Weekly

Fortnightly

Monthly

Annually

Previous employment details

(if present employment is less than 3 years give details of main job only)

Previous employer's name

Self employed

Yes No

Previous employer's Address

Suburb or town

Postcode

Commencement date:

Month

Year

Contact number(s)

Previous occupation / job title

My previous employment was

Full-time

Part-time

Temporary

Contract

Casual

Other

Do you have an additional job? Yes No *(if yes attach details)*

ACCOUNTANT DETAILS

(if self employed)

Accountant's name

Accountant's address

Suburb or town

Postcode

Accountant's phone number

Accountant's fax number

E-mail

APPLICANT 2 DETAILS

Client number:
(office use only)

Co-borrower

Guarantor

Title Surname OR Company Name

Given names (no initials) OR ABN number

Date of birth

D	D	M	M	Y	Y
---	---	---	---	---	---

Gender

M F

No. & age(s) of dependants, excluding spouse

Driver's licence number

No.	Age(s)	
-----	--------	--

Marital status

Single

Married / Defacto

Relationship to other borrower(s):

Your spouse's FULL name

Your mother's maiden name

Residential address

Suburb or town

Postcode

Postal address (if different to residential address)

I have lived at this address since:

Month

Year

Home phone number

E-mail address

Mobile phone number

Work phone number

Best day time phone number

Home

Work

Mobile

Housing status

Owner Paying off mortgage Renting Boarding

Other (Specify)

Previous address details

(if at present less than 3 years)

Suburb or town

Postcode

I lived at this address from approximately:

Month

Year

APPLICANT 2 DETAILS

Give details of your main job only.

Employer's name

Self employed

Yes No

(if yes, please also complete Accountant's details below)

Employer's address

Suburb or town

Postcode

Commencement date:

Month

Year

Contact number(s) ()

My occupation is:

Type of business:

Employment status

Full-time

Part-time

Temporary

Contract

Casual

Other

Gross salary

\$

Weekly

Fortnightly

Monthly

Annually

Previous employment details

(if present employment is less than 3 years give details of main job only)

Previous employer's name

Self employed

Yes No

Previous employer's Address

Suburb or town

Postcode

Commencement date:

Month

Year

Contact number(s)

Previous occupation / job title

My previous employment was

Full-time

Part-time

Temporary

Contract

Casual

Other

Do you have an additional job? Yes No *(if yes attach details)*

ACCOUNTANT DETAILS

(if self employed)

Accountant's name

Accountant's address

Suburb or town

Postcode

Accountant's phone number

Accountant's fax number

E-mail

SIGNATORY IDENTIFICATION – Broker/Lender use only

TYPES OF IDENTIFICATION

Document type.....**70 points**

- Birth certificate (original, certified copy of extract) / Birth card
- Current passport
- Citizenship certificate (original or certified copy)

You can use only one of the above

Document type.....**40 points**

- Drivers licence/permit
- Public service ID card
- Social security benefits card
- Tertiary student ID card

These must show name, signature and photograph where applicable

Document type.....**25 points**

- Current credit or debit card from another bank
- Current store credit card
- Employer ID card
- Medicare card

You can use only one of the above from the same source

BROKER/LENDER USE ONLY

Has verification been achieved Yes No

Name of verifying officer: _____

Signature: _____

Date: / /

Applicant 1 – Name: _____

1	100 Point Check	Points	Points	Points	Points
	Document type				
	Document number				
	Date of issue				
	Date of expiry				
	Place of issue				
	Details				

2 100 Point Check (Special Provisions) – record details above
 For a detailed description of the **Special Provisions**, access www.austrac.gov.au/text/guidelines/forms/acctforms.html or refer to the Identification section of IMB's Retail Distribution Procedures Manual.

1 Child under 18 2 Recent arrival in Australia (6 weeks) 3 Isolated area Aboriginal/Torres Strait Islander

4 Public Authority/Company 5 Non-resident signatory of financial body 6 Certain social security benefits 7 Acceptable Referee

3 Identification previously verified for IMB account number _____

Applicant 2 – Name: _____

1	100 Point Check	Points	Points	Points	Points
	Document type				
	Document number				
	Date of issue				
	Date of expiry				
	Place of issue				
	Details				

2 100 Point Check (Special Provisions) – record details above
 For a detailed description of the **Special Provisions**, access www.austrac.gov.au/text/guidelines/forms/acctforms.html or refer to the Identification section of IMB's Retail Distribution Procedures Manual.

1 Child under 18 2 Recent arrival in Australia (6 weeks) 3 Isolated area Aboriginal/Torres Strait Islander

4 Public Authority/Company 5 Non-resident signatory of financial body 6 Certain social security benefits 7 Acceptable Referee

3 Identification previously verified for IMB account number _____

LOAN PURPOSE

- Buy house Buy land Buy unit
 Build house Extensions/renovations Refinance
 Other - *please specify*

First Home Yes No

**First Home Owners Grant
Required/Applicable** Yes No

BROKER/LENDER USE ONLY

Regulated by the Consumer Credit Code Yes No

Note: If the loan is for investment purposes complete the business purpose declaration on page eleven.

SECURITY OFFERED**Details of security 1**

- House Land Unit Total no of rooms
 Owner occupied Investment Purchase Refinance
 IMB holds Encumbered

Title particulars (LOT/DP/SP)

Contract price or estimated market value \$

Minimum insurance value \$

Address

Suburb or town

Postcode

Names to be on title

1

2

3

4

Details of security 2

- House Land Unit Total no of rooms
 Owner occupied Investment Purchase Refinance
 IMB holds Encumbered

Title particulars (LOT/DP/SP)

Contract price or estimated market value \$

Minimum insurance value \$

Address

Suburb or town

Postcode

Names to be on title

1

2

3

4

Details of security 3

- House Land Unit Total no of rooms
 Owner occupied Investment Purchase Refinance
 IMB holds Encumbered

Title particulars (LOT/DP/SP)

Contract price or estimated market value \$

Minimum insurance value \$

Address

Suburb or town

Postcode

Names to be on title

1

2

3

4

Details of security 4

- House Land Unit Total no of rooms
 Owner occupied Investment Purchase Refinance
 IMB holds Encumbered

Title particulars (LOT/DP/SP)

Contract price or estimated market value \$

Minimum insurance value \$

Address

Suburb or town

Postcode

Names to be on title

1

2

3

4

ASSETS - What you own today

Property <small>(show address details)</small>	Rent received	Property type	Owner of asset <small>(i.e. Applicant 1,2 or joint)</small>	Value	TOTAL
1.	\$ pw				
2.	\$ pw				
3.	\$ pw				\$

Motor Vehicles/Boats/Caravan

Make	Model	Year	Value	TOTAL
1.				
2.				
3.				\$

Accounts

Institution	Account number	Balance	TOTAL
			\$

Investments – superannuation, shares etc

Name of institution	Investment type	Current value	TOTAL
			\$

Personal Effects/Other Assets/Deposit Paid

Description	Value	TOTAL
Home contents & personal effects		
		\$

LIABILITIES - What you owe today

Mortgages

Lender account number	Monthly payment	Refinance Y/N	Related Asset No.	Owner of liability <small>(i.e. Applicant 1,2 or joint)</small>	Balance/Limit	TOTAL
	\$					
	\$					
	\$					\$

Personal and Other Loans (car leases etc)

Lender and account number	Monthly payment	Refinance Y/N	Balance/Limit	TOTAL
	\$			
	\$			
	\$			\$

Credit Cards/ Store Cards/ Overdrafts/ Lines of Credit

Lender <small>(If balance outstanding is NIL, show credit limit only)</small>	Credit limit	Refinance Y/N	Balance owing	TOTAL
	\$			
	\$			
	\$			\$

Other Liabilities (e.g. maintenance, taxation, family loans)

Details	Monthly payment	Refinance Y/N	Balance/Limit	TOTAL
	\$			
	\$			
	\$			\$

Are you a guarantor for any loans? Yes No (if yes please provide details below)

Details	Monthly payment	Refinance Y/N	Balance/Limit	TOTAL
	\$			
	\$			\$

Rent/ Board or Lodgings

\$

per week per month

LOAN OPTIONS**LOAN 1**Loan Amount \$ Indicative Interest Rate % p.a.**Loan Type** (✓ selection)
 Principal & Interest
 Interest Only for months
 Fixed Rate Option for months
Product Type (✓ selection)
 Standard Variable
 Discount Variable
 Discount Split
 Budget
 Professionals
 Lo Doc
 Budget Blue
 Equity

 Equity INCREASE

Account No.	Remaining term	months	Rate	% p.a.
-------------	----------------	--------	------	--------

 Other (please specify)
Loan Term years

Consumer Credit Insurance required:

 Yes (Complete separate application form)
 No (Complete disclaimer form page 13)
Indicative Monthly Repayment \$ Indicative CCI/Monthly Premium \$ **TOTAL INDICATIVE MONTHLY REPAYMENT**\$ **LOAN 2**Loan Amount \$ Indicative Interest Rate % p.a.**Loan Type** (✓ selection)
 Principal & Interest
 Interest Only for months
 Fixed Rate Option for months
Product Type (✓ selection)
 Standard Variable
 Discount Variable
 Discount Split
 Budget
 Professionals
 Lo Doc
 Budget Blue
 Equity

 Equity INCREASE

Account No.	Remaining term	months	Rate	% p.a.
-------------	----------------	--------	------	--------

 Other (please specify)
Loan Term years

Consumer Credit Insurance required:

 Yes (Complete separate application form)
 No (Complete disclaimer form page 13)
Indicative Monthly Repayment \$ Indicative CCI/Monthly Premium \$ **TOTAL INDICATIVE MONTHLY REPAYMENT**\$ **LOAN 3**Loan Amount \$ Indicative Interest Rate % p.a.**Loan Type** (✓ selection)
 Principal & Interest
 Interest Only for months
 Fixed Rate Option for months
Product Type (✓ selection)
 Standard Variable
 Discount Variable
 Discount Split
 Budget
 Professionals
 Lo Doc
 Budget Blue
 Equity

 Equity INCREASE

Account No.	Remaining term	months	Rate	% p.a.
-------------	----------------	--------	------	--------

 Other (please specify)
Loan Term years

Consumer Credit Insurance required:

 Yes (Complete separate application form)
 No (Complete disclaimer form page 13)
Indicative Monthly Repayment \$ Indicative CCI/Monthly Premium \$ **TOTAL INDICATIVE MONTHLY REPAYMENT**\$

DETAILS OF YOUR LEGAL REPRESENTATIVE

Name

Address

Suburb or town Postcode

Phone number Fax number

() ()

E-mail

DETAILS OF YOUR AGENT/BUILDER

Name Builders Lic. No.

Address

Suburb or town Postcode

Phone number Fax number

() ()

E-mail

LENDER USE ONLY

IMB LEGAL REPRESENTATIVE DETAILS

Name Phone number Fax number

VALUATION DETAILS

Valuation request number Valuation ordered Valuation returned

Valuation fee Date collected Date debited to GL

(\$ (Deposit to GL VAL) (Zero Fee Loan GL ZERO/Fixed Fee GL VAL))

	Valuer's Name	Valuation/Contract Price	Date
Security 1	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Security 2	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Security 3	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Security 4	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
TOTAL VALUE OF SECURITIES		\$ <input type="text"/>	

NB. Security number MUST correspond to page 5 Details of security numbering.

MINIMUM INSURANCE REQUIRED

Security 1 \$ Security 3 \$

Security 2 \$ Security 4 \$

**PLEASE COMPLETE SERVICING WORKSHEET
 PROVIDED TO YOU ON EXCEL SPREADSHEET
 AND ATTACH COPY OF WORKSHEET HERE**

PRIVACY ACT CONSENT

You must read the information and acknowledgement following. They tell you how we may use information provided by you in this loan application and what information we may obtain about you.

a) Giving credit information to a credit reporting agency

I acknowledge that under Section 18E(8)(c) of the Privacy Act 1988 (Cth) IMB Ltd ("IMB") may give a credit reporting agency personal information relating to me retained in my credit information file kept by IMB. The information may include:-

- identity particulars;
- the fact that I have applied for credit and the amount;
- the fact that IMB is a current credit provider to me;
- payments which become overdue more than 60 days, and for which collection action has commenced;
- advice that payments are no longer overdue;
- in specified circumstances, that in the opinion of IMB, I have committed a serious credit infringement;
- that credit provided to me by IMB has been paid or otherwise discharged;
- cheques drawn by me which have been dishonoured more than once.

b) Obtaining credit information about you

If IMB thinks it necessary to:

- in the case of loan applicants, assess my application for credit;
- [in the case of proposed guarantors, assess whether to accept me as guarantor for the credit applied for];

and to conduct subsequent reviews, IMB can get reports about me from a credit reporting agency or other business that provides information about credit worthiness, containing:

- personal credit information if my application is for personal credit;
- commercial credit information if my application is for commercial credit;
- commercial credit information if my application is for personal credit;
- personal credit information if my application is for commercial credit.

c) Exchange of references between credit providers

I agree that to enable IMB to:

- in the case of loan applicants, assess my application for personal or commercial credit;
- [in the case of proposed guarantors, assess whether to accept me as guarantor(s) for the credit applied for]; and

to conduct subsequent loan reviews, I authorise IMB to give to and seek from any credit provider named in this credit application and any credit provider that may be named in a credit report issued by a credit reporting agency, information about my credit arrangement or standing.

I understand that this information may include any information about my 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.

- d) I understand the information obtained by IMB under (c) above may be used for the following purposes:
- to assess this application and subsequent loan reviews;
 - to notify other credit providers of a default by me;
 - to exchange information with other credit providers as to the status of this loan where I am in default with any other credit provider;
 - to assess my credit worthiness.

e) Exchange of information with insurers

I authorise a mortgage or trade insurer to obtain my credit report from a credit reporting agency and IMB to disclose a report or information to a mortgage or trade insurer to assess whether to insure IMB for the credit given to me or to assess the risk of default by me on the credit or for any purpose arising under the contract of mortgage or trade insurance between IMB and the insurer.

f) Confirmation of employment/income details

I authorise IMB to confirm my employment and income details from any employer, accountant, or tax agent named in this application.

g) Information to guarantors

If I am a loan applicant, I authorise IMB to give to the guarantor(s) or potential guarantor(s) of personal or commercial credit provided to me by IMB:

- personal information about my credit worthiness, credit standing, credit history, credit capacity or other relevant information relating to the credit facilities the subject of the guarantee(s);
- a copy of any agreement guaranteed or to be guaranteed by the guarantor (whether signed or unsigned);
- a copy of any notice sent to me (including a formal demand);
- if the guarantor requests, a copy of the latest statement for my credit or other facility which they guarantee.

h) Exchange of information with advisers

I authorise IMB to give to and seek from any broker, financial consultant, accountant, lawyer, or any other adviser acting in connection with my application for credit any personal or commercial credit information about me.

i) Exchange of information for securitisation purposes

I authorise IMB to give to and seek from any persons involved in securitisation arrangements, any report or information about me in relation to personal or commercial credit provided to me, including any information about my credit worthiness, credit standing, credit history or credit capacity. Securitisation arrangements may include purchasing, funding, managing or processing credit.

j) Duration

I agree that if IMB gives me the credit applied for in the application [or which I have agreed to guarantee, if I am the proposed guarantor], the previous acknowledgments and consents continue until the credit is repaid.

LENDERS MORTGAGE INSURANCE (LMI) PRIVACY CONSENT

Important Privacy Notice

This notice is relevant where the Lender will or may be seeking lenders mortgage insurance (LMI) from one or more insurers in respect of the repayment of any finance that the Lender may provide or 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.

Please 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 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 or 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 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 and 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.

By signing the acknowledgement below, you agree and consent to the Insurer using and disclosing the personal information it collects about you for the purposes set out above (subject to any restrictions imposed on the Insurer by Privacy Act 1988).

By signing the acknowledgement below, you agree and consent to:

- the Insurer obtaining information about your commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Insurer using that information in assessing the application of the Lender for lenders mortgage insurance;
- the Insurer giving to and receiving 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 obtaining a commercial and/or consumer credit report containing personal information about you from a credit reporting agency and to the Insurer using 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.

Subject to the provisions of the Privacy Act, 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.

I have read and now agree and consent to the matters set out above. Where this Notice is signed by two or more persons, it is to be read as given by each of us individually.

Signature of Applicant(s) / Guarantor(s)

Name

Signature

Date

Name

Signature

Date

Schedule

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

GE Mortgage Insurance Company Pty Ltd
Level 23/259 George Street
SYDNEY NSW 2001
ABN: 60 106 974 305
Telephone: 02 9247 8677

PMI Mortgage Insurance Limited
Level 23/50 Bridge Street
SYDNEY NSW 2000
ABN: 70 000 511 071
Telephone: 02 9231 7777

PRIVACY STATEMENT

IMB collects personal information about me. IMB is required to collect personal information about me under banking and finance legislation, industry codes and regulations.

IMB collects my personal information to assess my application, and if my application is successful, to provide me with the product I have requested. Without this information, I understand that IMB is not able to assess or process my application.

IMB and the mortgage insurer (if mortgage insurance applies to this loan) usually disclose some of my personal information to a variety of external organisations directly responsible for the administration of my loan application. They include related companies, insurers, re-insurers, credit reporting agencies, service providers, agents, contractors and external advisers, the referees nominated by me (including my employer) in this form, legal and financial advisers, government and regulatory bodies, ratings agencies, payment systems operators and other financial institutions, securitisers and credit providers.

IMB also collects my personal information to provide me with information about other products and services offered by IMB and offered by companies associated with IMB.

In most cases I can gain access to my personal information by contacting IMB and submitting my request. I can contact IMB by either telephoning IMB DIRECT or writing to IMB.

IMB PRODUCTS AND SERVICES

From time to time, we will approach you with special offers from IMB or other companies associated with IMB which we think may be of interest to you. If you do not wish to receive these offers, please tick this box.

REFERRING YOUR LOAN APPLICATION

If your loan application does not meet IMB's lending criteria, it may be declined. If this occurs, you can elect to have IMB refer your loan application (including the personal information provided by you in that application) to other lending institutions for re-assessment in accordance with the lending criteria of those other institutions. If you want IMB to refer your loan application and disclose your personal information to other lending institutions in the event that IMB declines your loan application, please indicate your consent by ticking this box.

Please be aware the products and services offered by other lending institutions may differ to the products and services offered by IMB. This may mean the product you have applied for with IMB may not be available at other lending institutions. As a result, if another institution offers you a product, it may differ from IMB's product.

IMPORTANT INFORMATION

If IMB declines your loan application and you consent to IMB referring your loan application and disclosing your personal information to other lending institutions, IMB **may** receive a commission for this referral.

NOMINATION TO RECEIVE NOTICES

I/we nominate (Full name of person nominated) to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us.

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

(address for service)

IMPORTANT

Each joint debtor / mortgagor / guarantor is entitled to receive a copy of any notice or other document under the Consumer Credit Code. By signing this form, you are giving up the right to be provided with information direct from the credit provider and instead it will go to the nominated person on behalf of each or all of you.

You can advise the credit provider at any time in writing that you wish to cancel this nomination.

APPLICANT(S) DECLARATION

I, the undersigned, hereby:-

- apply for membership of IMB;
- agree to be bound by the constitution of IMB and will pay all applicable fees and charges on demand;
- declare that I am over the age of eighteen years;
- provide the information in this application form to IMB to enable it to assess the request for credit;
- declare that I have never been bankrupt, insolvent, or assigned my estate for the benefit of creditors, nor is there any unsatisfied judgement against me;
- declare that I have not borrowed, nor intend to borrow, additional moneys to complete the purchase of the property or construction of the building;
- declare that I have read and understood the information in this application form concerning the Privacy Act, and agree to the authorisations contained therein;
- declare that the loan products and options requested have been explained in detail and to my satisfaction by an IMB representative, and I am comfortable with the chosen loan;
- declare that I have had adequate time to seek independent and expert advice concerning this loan;
- declare that at the time of signing this application, the information contained herein is correct and complete to the best of my knowledge, and
- consent to IMB using my personal information for the purposes set out above and disclosing my personal information to the entity/entities set out above.

Signature of Applicant(s) / Guarantor(s)

Name

Name

Signature

Signature

Date

Date

BUSINESS/ INVESTMENT PURPOSE DECLARATION

I/we declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for business and/or investment purposes (or for both purposes).

IMPORTANT

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

Signature of Applicant(s) / Guarantor(s)

Name

Name

Signature

Signature

Date

Date

(BROKER/LENDER use only)

Application Fee (payment by credit card)

(Please print clearly)

Name in full as on
the credit card

The sum of

\$

Application fee

*ALL

*PART

**tick applicable box*

Please debit my

*Bankcard

*Visa

*Mastercard

**tick applicable box*

Card number

Expiry date

Month

Year

e.g. 08 (Aug)

Cardholder's signature

(IMB LENDER use only)

IMPORTANT NOTICE Disclaimer - CREDIT PROTECTION

I acknowledge that the IMB Ltd representative has discussed with me the benefits of CREDIT PROTECTION.

I hereby declare that I do not wish to take CREDIT PROTECTION and confirm that if I am unable to meet my finance contract obligations due to accident, sickness, injury or involuntary unemployment, then I am still responsible for meeting this financial obligation.

In the event of my death, I also acknowledge that it will be my estate's responsibility to repay the loan.

Applicant ONE

(Please print name in full)

Signature:

Applicant TWO

(Please print name in full)

Signature:

Dated: