

Financial Position

Every section of this statement must be completed. If a particular section is not applicable, write 'nil'.
Use separate sheet if necessary.

Assets	Value	Monthly Income	Liabilities	Amount Owing	Monthly Payments	Financier
Existing property (<i>home</i>)	\$	\$	Existing mortgage (<i>home</i>)	\$	\$	
Rental property 1	\$	\$	Existing mortgage (<i>other properties</i>)	\$	\$	
Rental property 2	\$	\$	Existing mortgage (<i>other properties</i>)	\$	\$	
Savings (<i>account details</i>)	\$	\$	Personal loan or hire purchase	\$	\$	
	\$	\$		\$	\$	
Motor vehicle/s	\$	\$	Car lease	\$	\$	
	\$	\$		\$	\$	
Other assets (<i>furniture, boat, jewellery etc</i>)	\$	\$	Other debts (<i>store a/c, rates, taxes</i>)	\$	\$	
Investments (<i>super, shares etc</i>)	\$	\$	Credit card limit \$	\$	\$	
	\$	\$	Current rent paid (<i>if applicable</i>)	\$	\$	
TOTAL	\$	\$	TOTAL	\$	\$	

Are you a Guarantor for any other loan ? (If yes please provide details) Yes/No

Security Property Details

First Property

Investment Owner occupied

Title details if known (*lot and DP number or folio identifier*)

Detached house Duplex Townhouse
 Semi detached Unit Other

Purchase price (if purchase only) \$ _____

OR

Estimated market value (*if refinancing only*) \$ _____

Number of bedrooms Number of bathrooms

Address of property

State

Postcode

Name/s to be placed on title

Land size (*if > 2ha*)

Contact details to arrange valuation/access:

Name

Telephone ()

Second Property

Investment Owner occupied

Title details if known (*lot and DP number or folio identifier*)

Detached house Duplex Townhouse
 Semi detached Unit Other

Purchase price (if purchase only) \$ _____

OR

Estimated market value (*if refinancing only*) \$ _____

Number of bedrooms Number of bathrooms

Address of property

State

Postcode

Name/s to be placed on title

Land size (*if > 2ha*)

Contact details to arrange valuation/access:

Name

Telephone ()

Solicitor/Conveyancer Details

Firm name:

Contact name:

DX number:

Address:

State

Postcode

Telephone ()

Loan Details

Funds Available

Deposit saved \$

Other contribution \$

(a) Total contribution \$

Funds Required

Purchase price \$

Refinance value \$

Other (Stamp duty/Legal) \$

(b) Total costs \$

Total loan amount required (a - b) \$

Macquarie Mortgage Saver options

Please select option

- Standard
- Express (low doc)
- Express 70 (no doc)

Please select feature(s)

- Mortgage insurance to be capitalised
- Offset account (see below)

Total loan amount \$ _____

Account 1: Limit \$ _____

- Variable
- Fixed _____ yrs (max 5)

Repayment type:

- Principal and interest
- Interest only (max 5 years)

Payments to be made by:

- Salary crediting
- Direct debit

Account 2: Limit \$ _____

- Variable
- Fixed _____ yrs (max 5)

Repayment type:

- Principal and Interest
- Interest only (max 5 years)

Payments to be made by:

- Salary crediting
- Direct debit

Offset account (if applicable):

Please nominate which account the offset account is to be linked to:

- Account 1
- Account 2

Offset accounts can only be linked to one account and cannot be linked to fixed accounts.

Macquarie First Construction options

Please select option

- Standard
- Express (low doc)
- Express 70 (no doc)

Please select loan type

- Construction
- Land only

Total loan amount \$ _____

Payments to be made by:

- Salary crediting (land loans only)
- Direct debit
- Repayment holiday option (interest is capitalised)

Macquarie Executive options

Please select option

- Standard (full doc)
- Express (low doc)
- Express 70 (no doc)

Please select loan type

- Executive Plus
(line of credit and standard)
- Executive Choice
(line of credit only - not available
for Express options)

Please select feature

- Mortgage insurance to be capitalised

Total loan amount \$ _____

Account 1*: Limit \$ _____

- Variable (account 1 must be variable)

Repayment type:

- Interest only - 5 years
- Interest only - 10 years

Payments to be made by:

- Salary crediting
- Direct debit
- Interest to be capitalised

Interest to be transferred to (if applicable):

- Account 2

Macquarie Executive options continues next page

* Account 1 will be a line of credit account for both the Executive Plus and Executive Choice

Macquarie Executive options (cont.)

Account 2:** Limit \$ _____

- Variable
 Fixed _____ yrs (max 5)

Repayment type:

- Principal and Interest (Plus only)
 Interest only - 5 years
 Interest only - 10 years (Choice only)

Payments to be made by:

- Salary crediting
 Direct debit
 Interest to be capitalised

Interest to be transferred to (if applicable):

- Account 1

*** Account 2 will be a standard account for the Executive Plus or a line of credit account for the Executive Choice*

Chequebook:

Chequebook required?

Name on Chequebook: _____

Please nominate which account a cheque book is to be attached to:

Account 1

Account 2

Macquarie Premium Choice options

Please select option

- Standard
 Express (low doc)
 Express 70 (no doc)

Please select feature

- Mortgage insurance to be capitalised

Total loan amount \$ _____

Account 1: Limit \$ _____

Variable (account 1 must be variable)

Repayment type:

- Interest only - 5 years
 Interest only - 10 years
 Interest only - 20 years

Payments to be made by:

- Salary crediting
 Direct debit
 Interest to be capitalised

Interest to be transferred to (if applicable):

- Account 2
 Account 3

Account 2: Limit \$ _____

- Variable
 Fixed _____ yrs (max 5)

Repayment type:

- Interest only - 5 years
 Interest only - 10 years
 Interest only - 20 years

Payments to be made by:

- Salary crediting
 Direct debit
 Interest to be capitalised

Interest to be transferred to (if applicable):

- Account 1
 Account 3

Account 3: Limit \$ _____

- Variable
 Fixed _____ yrs (max 5)

Repayment type:

- Interest only - 5 years
 Interest only - 10 years
 Interest only - 20 years

Payments to be made by:

- Salary crediting
 Direct debit
 Interest to be capitalised

Interest to be transferred to (if applicable):

- Account 1
 Account 2

Macquarie Premium Choice options continues next page

Macquarie Premium Choice options (cont.)

Chequebook:

Chequebook required? Name on Chequebook: _____

Please nominate which account a cheque book is to be attached to:

Account 1

Account 2

Account 3

Features available on all accounts

Macquarie Mortgages deposit card(s)

If you would like a deposit card to make deposits to your loan at Australia Post outlets and via BPAY® please fill in this section.

Please nominate the account the card is to be linked to and the number of cards required on each account. The names of all borrowers will appear on each card. Please be aware that 1 card per borrower, per facility is free. Additional cards ordered will incur a fee.

Account 1 No.of cards: _____

Account 2 No.of cards: _____

Account 3 No.of cards: _____

mymortg@ge (internet banking) and Macquarie Phonelink (telephone banking)

I/We would like to be able to make transactions on the loan account via mymortg@ge and Macquarie Phonelink.

Please nominate account(s) to receive transfers, if you would like these accounts to appear automatically on Macquarie Phonelink. Please note you can nominate accounts to receive transfers from mymortg@ge at any time.

1. BSB: _____ Account No: _____ Name(s): _____

2. BSB: _____ Account No: _____ Name(s): _____

Features available on line of credit and offset accounts

Cash Card

If you would like a Cash Card for convenient access to your account(s) via ATM and EFTPOS please fill in the following section.

Cards to be issued to all borrowers Yes No

If no, cards to be issued to the following borrower(s) only:

1. _____ 2. _____

Please nominate the account(s) the card is to be linked to for ATM and EFTPOS access. For loans with line of credit account(s), a maximum of 2 accounts can be linked to each card. For Macquarie Mortgage Saver options with an offset account, the card can only be linked to the offset account.

Account 1

Account 2

Account 3

Offset account

Features available on line of credit accounts only

Macquarie Gold American Express Card (Separate application to be completed)

Name on card: _____

Please nominate the account(s) the card is to be linked to for ATM and EFTPOS access:

Account 1

Account 2

Account 3

Privacy Act and General Consent

Macquarie Mortgages Pty Limited -ABN 23 057 760 175 (The Manager)

The Applicant/s acknowledge that I/we have made an application for credit from the Manager.

The Guarantors, if applicable, acknowledge that I/we have offered to support the Applicants' application for credit.

I/We by signing below in "Borrower's Signature" agree that the Manager (and any other financier who at any time provides or has any interest in the credit) can do any of the following at any time.

1. Commercial credit information. Seek and use commercial credit information about me/us to assess an application for consumer credit or commercial credit.
2. Consumer information. Seek and use consumer credit information about me/us to assess an application for commercial credit or consumer credit.
3. Collection of overdue payments. Seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.
4. Provide information to a mortgage insurer. To assess the risk of providing mortgage insurance, to assess the risk of default, as well as any variation or claim under the mortgage insurance and any other risk, including risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery and complying with legislative and regulatory requirements. For these purposes, the mortgage insurer may disclose personal information about me/us to its related companies, The Manager, service providers, agents, contractors and external advisers, your referees including your employer, your legal and financial advisers, credit reporting agencies, rating agencies, payment system operators, reinsurers and government and regulatory bodies, other financial institutions, securitisers and credit providers.
5. Exchange of information between credit providers. Seek from and use or give to another credit provider (including any other credit provider who has lent money on the same security) any information about my/our credit worthiness, credit standing, credit history or credit capacity. In particular, the Manager may provide a reference on me/us.
6. Exchange of information with advisors. Seek from and use or give to any broker, financial consultant, accountant, lawyer, or other advisor acting in connection with any financing provided or proposed to be provided to me/us any consumer or commercial credit information.
7. Provide information to credit reporting agencies. Give to a credit reporting agency personal or commercial information about me/us. The information includes identity particulars; the fact that credit has been applied for and the amount; the fact that the Manager is a current credit provider to you; payments which become overdue more than 60 days, and for which collection has commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specific circumstances that in the opinion of the Manager, you have committed a serious credit infringement; and the credit provided to you by the Manager has been paid or otherwise discharged.
8. Provide information for securitisation. Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation.
9. Provide information to guarantors. Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us.
10. Provide information to a credit provider. If my/our application for credit is not approved the Manager may provide my/our information to another credit provider who may be able to approve my/our application for credit and who may contact me/us regarding an application for credit.

I/We also understand and agree that the Manager may be paid and retain fees, margins and commission in respect of the credit arranged by the Manager in consideration for its role as Mortgage Originator and Mortgage Manager.

Contact details for the mortgage insurers are as follows:

Provide information to Mortgage Insurers, who are listed as follows: GE Mortgage Insurance Pty Ltd ABN 60 106 974 305 at Level 23, 259 George Street SYDNEY NSW 2001 Tel: 02 9247 8677. PMI Mortgage Insurance Ltd ABN 70 000 511 071 & PMI Indemnity Limited ABN 49 000 781 171 at Level 23, 50 Bridge Street SYDNEY NSW 2000 Tel: 1300 367 764.

Collection Statement

If you complete this application you may supply us with information which is personal information subject to the Privacy Act.

You can contact us by telephoning us on 1800 007 722.

We collect your personal information to:

- assess your application and provide this product and related services to you.
- monitor, audit, evaluate and otherwise administer this product and related services
- offer products of a similar type which we expect may be of interest to you
- provide information about Macquarie Bank Limited ("Macquarie") products and services to you

Your personal information may be provided to other Macquarie group companies or to Macquarie's agents or contractors which provide services in connection with Macquarie products and related services for these purposes.

Your personal information may be provided to our funders and third party service providers which provide services in connection with this product and related services, including (but not limited to) mortgage insurers, mortgage managers, card and PIN producers, loan statement producers and ratings agencies.

The information you provide on this form may, from time to time, be used to provide information to you about products and services. If you would prefer not to receive information of this nature please call us on 1800 007 722.

If you do not provide us with all of the information required in this application form we may not be able to process or accept your application. Specifically, we are required to collect the information in the form entitled "Identification Record for Signatory to an Account - Reference from an Acceptable Referee" by the Financial Transaction Reports Act 1988. If you fail to provide this information you may not be able to make withdrawals from your loan account.

You can contact us on 1800 007 722 and request access to your personal information or the identity of any of the organisations listed here. In normal circumstances, we will give you full access to your personal information, however there may be some legal or administrative reason to deny you access, in which case we will tell you of our reason.

You can obtain a copy of our privacy statement by requesting it from us.

Applicant Declaration Authority and Acknowledgement (Please circle)

Has legal action been instituted against you or the co-applicant for default under any credit contract within the last 5 years? If YES, please provide details.

YES / NO

Have you, or the co-applicant, ever had a judgement entered against you, been bankrupt, insolvent, assigned your estate for the benefit of creditors or entered into a scheme of arrangement with your creditors? If YES, provide details

YES / NO

Borrower's Signature

I/We the undersigned:

- supply the details contained in this application for the purpose of enabling Macquarie Mortgages Pty Ltd (MM) to determine whether to grant me/us a loan.
- understand and acknowledge that the submission of this application does not imply any acceptance by MM to grant me/us a loan.
- understand that any decision of MM to accept this application is made in reliance on the information given by me/us in this application and that MM reserves the right to accept or refuse this application in its absolute discretion.
- authorise MM to make any inquiries in relation to this application MM considers necessary.
- hereby apply for the finance described herein to be secured by a mortgage on the property described herein and represent that all statements made in this application are true and made for the purpose of obtaining finance. Verification may be obtained from any source named herein.
- further acknowledge that any advisor, broker, agent or other person who introduces the Borrower to MM is not an agent of MM and does not have the authority to bind MM or to vary the terms of the loan.
- acknowledge that the establishment fee is to be paid on lodgement of the application for finance. If the loan does not proceed, the establishment fee less any costs incurred in assessing the application will be refunded.
- confirm and declare that all of the information provided as part of this application is true and correct even if the information is not in their own handwriting.

Dated the day of

Signed by Applicant (1)

Guarantor (1)

Signed by Applicant (2)

Guarantor (2)

To be signed by each Applicant and each Guarantor

Attention is drawn to the fact that if any false information or statements have been made in this application, the applicants may be made subject to:

- A penalty of imprisonment and/or fine
- Requirement to pay the full loan amount immediately on demand

Declaration as to Purpose of Credit (For Investment/Business Loans ONLY)

This declaration must be signed by all Borrowers for it to be effective.

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for investment or business purpose (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.

First borrower signature

First borrower name (please print)

Date / /

Second borrower signature

Second borrower name (please print)

Date / /

Joint Borrower Nomination Form

This form may be signed by joint Borrowers who reside at the same address who wish to nominate one of them as the person who will receive notices and other documents relating to the loan (so that they do not have to each receive their own copy of any notices and other documents).

Each borrower is separately entitled under the Consumer Credit Code to receive a copy of any notice or other document under the Consumer Credit Code.

By signing below, you give up the right to be provided with information direct from the credit provider or MM and nominate one of you to receive this information.

Nomination

We nominate _____ (full name of person nominated)

to receive notices and other documents under the Consumer Credit Code on behalf of all of us.

Please note the following:

1. Only sign below if you are both Borrowers who reside at the same address and both wish to nominate one of you.
2. Only a person who is a Borrower may be the person nominated.
3. Any Borrower who has signed this form can advise the credit provider or Macquarie Mortgages Pty Limited at any time in writing that they wish to cancel their nomination. Following any cancellation, the credit provider or Macquarie Mortgages Pty Limited will from then on provide each joint Borrower with their own separate copy of any notice or other document under the Consumer Credit Code.
4. This Nomination only applies to joint Borrowers. It will not apply to joint Guarantors.

The notices and documents are to be sent to the following mailing address:

Address

Postcode

Borrower signature

Date / /

Borrower signature

Date / /

Macquarie Mortgages Pty Limited ABN 23 057 760 175 is not an authorised deposit-taking institution for the purposes of the Banking Act (Cth) 1959, and Macquarie Mortgages' obligations do not represent deposits or other liabilities of Macquarie Bank Limited ABN 46 008 583 542. Macquarie Bank Limited does not guarantee or otherwise provide assurance in respect of the obligations of Macquarie Mortgages.