



## Supporting Documentation Checklist

All required supporting documentation must be supplied from all relevant sections with submission of application.  
**PLEASE NOTE: Tax File Numbers must be deleted prior to submission.**

**PAYG INCOME** (ONE of the following is required per applicant) MUST be dated no older than 6 weeks

- A  1 year to date pay slip covering a minimum of 2 pay cycles
- B  2 recent consecutive pay slips
- C  Letter from employer detailing: Base Net Income, Base Gross Income, Length of Service, Mode of Employment (must be signed, dated and on company letterhead)
- D  Latest Group Certificate
- E  Last 2 printed pay envelopes
- F  Bank statements/passbooks with detailed narrative covering 2 recent pay periods

**If loans are subject to Mortgage Insurance:**

- A  1 year to date pay slip covering a minimum of 2 pay cycles, detailing base salary
- B  2 recent consecutive pay slips detailing base salary
- C  Letter from employer detailing: Base Net Income, Base Gross Income, Length of Service, Mode of Employment (must be signed, dated and on company letterhead). The letter is to be supported by a payslip or latest Group Certificate, which validates the employer and income figures in the letter.

**SELF EMPLOYED INCOME** (ALL documentation listed below is required per applicant)

- A  Last 2 years Tax Returns (Individual and Business)
- B  Last 2 years Business Financials (Balance Sheet & Profit and Loss Statement)
- C  Last 2 years Tax Assessment Notice (Individual)
- D  Completed worksheet for calculating Self-employed Applicant's Income (**refer 'Serviceability' below**)
- E  Borrowers Income Declaration (for Low Doc loans only)  
*Self Employed Fast Track is available to Non-Mortgage Insured Loans – Supply C & D only*

**RENTAL INCOME** (ONE of the following is required per rental property, including new purchase property)

- A  Current Lease Agreement
- B  Letter from Real Estate Agent (no older than 3 months)
- C  Real Estate Agent's Statement (no older than 3 months)
- D  Bank statement with detailed narrative (min 6 months and no older than 6 weeks)

**BENEFITS** (Documentation no older than 3 months)

- A  Letter from relevant government department, fund manager or provider confirming benefit amount and payment frequency

**OTHER INCOME** (ie Interest/Dividends – Refer to Introducer Policy Manual)

**MORTGAGE INSURED LOANS** (Must confirm minimum 5% genuine savings over 6 months)

- A  Bank statements confirming a savings pattern over 6 months or funds held for 6 months (latest statement no older than 1 month) *Internet statements are not acceptable*
- B  Share Certificates confirming holdings and value (must confirm held for 6 months)
- C  Other documentation evidencing accumulation of minimum 5% deposit

**REFINANCE OTHER FINANCIAL INSTITUTIONS DEBT** (Documentation no older than 6 weeks)

- A  Secured Loans: Last 6 months statements. Confirming a satisfactory conduct
- B  Unsecured Loans: Latest statement (Credit Cards, Personal Loans and Store cards). Confirming a satisfactory conduct

**PROPERTY PURCHASE**

- A  Full, signed Purchase Contract/Offer (front page NSW only) including title details

**CONSTRUCTION/PROGRESSIVELY DRAWN LOANS**

- A  Council approved Plans and Specifications
- B  Building Contract or tender signed and dated by applicant(s) and builder
- C  Schedule of payments (may be included in building contract)
- D  Quotes for additional work signed, accepted and dated by applicant(s) and provider

**SERVICEABILITY (MANDATORY REQUIREMENT)**

- Complete and attach Serviceability Spreadsheet (available on Introducer Net – 'Form' Section)

**BROKER VERIFICATION**

I certify that I have sighted the original documents provided to me by our client(s) and confirm that the documents forwarded to you are true copies of the originals.

Name of Broker (please print)

Signature of Broker

Date

PACKAGE/PROMOTION:  PREMIER ADVANTAGE  1st HOME PAC  OTHER (describe) .....

PURPOSE:  PURCHASE  REFINANCE  REFINANCE USING PRIORITY REFINANCE (XRO)  OTHER (describe) .....

PRODUCT SELECTION WORKSHEET	TICK OPTION REQUIRED						LOAN SECURITY SUMMARY						
	Decision Required (AIP or FULL)	Loan Amount	Term (YRS)	INTEREST ONLY (YRS) max 5 yrs	Initial Fixed Term (YRS)	Fixed Rate Lock-in (Fee Applies)	Prog Draw	Redraw	Repay Holiday	Smart Pay	Chq Book	Properties Securing this Loan (eg. Prop 1, 2, 3 etc from App.)	Borrowers for this Loan (eg. 1, or 1 & 2)
<b>OWNER OCCUPIED HOME LOANS</b>													
Premium Option Home Loan													
Premium Option - Low Doc													
Premium Option 1yr G'tee													
First Option Home Loan													
Fixed Rate Home Loan													
Equity Access (up to 2 EAL's in Combo)	1)												
	2)												
Equity Access - Low Doc	1)												
	2)												
Bridging Loan													
Rocket Repay Home Loan (Min. Core Loan \$50k)	1)												
Rocket Access Equity	2)												
Rocket Access Equity	3)												
<b>INVESTMENT PROPERTY LOANS</b>	Decision Required (AIP or FULL)	Loan Amount	Term (YRS)	INTEREST ONLY (YRS) max 5 yrs	Initial Fixed Term (YRS)	Fixed Rate Lock-in (Fee Applies)	Prog Draw	Redraw	Repay Holiday	Smart Pay	Chq Book	Properties Securing this Loan (eg. Prop 1, 2, 3 etc from App.)	Borrowers for this Loan (eg. 1, or 1 & 2)
Variable Rate Investment Property Loan													
Variable Rate Investment Property Loan - Low Doc													
Variable Rate Investment Property Loan 1yr G'tee													
First Option Investment Loan													
Fixed Rate Investment Property Loan													
Equity Access (up to 2 EAL's in Combo)	1)												
	2)												
Equity Access - Low Doc	1)												
	2)												
Rocket Repay Investment Loan (Min. Core Loan \$50k)	1)												
Rocket Access Equity	2)												
Rocket Access Equity	3)												

\*Repayment Holiday (on Equity Access loans) allows interest Capitalisation. \*First Option Loan - selection of options incur a Activation Fee (excludes Redraw).

# Loan Application

For Home Loans, Investment Property Loans and Equity Loans

**Before you sign this form, please read the section titled 'Protection of your Privacy' shown in the Declarations and Authorities section on page 10 and 11**

Office Use Only

Z no.

App. no.

## Personal Details – Person 1

Title (eg Mr, Ms) Family name

First name Middle name(s)

Date of birth Gender Driver's licence no.  
 /  /   M  F

Marital status  
 Single  Married  De facto  
 Separated  Divorced  Widowed

No. & age of dependants, excluding spouse

Existing customer? If Yes: for how long? Provide any BSB/account no.  
 Yes  No

My current residential address is:  
  
 Postcode     
 Country (if not Australia)  
 Date moved there (specify month and year) /

My current residential status is:  
 Home has mortgage  Rent/Board  
 Own home  Live with parents/relatives

First home buyer?  Yes  No

Resident of (if not Australia)

Home phone number Mobile phone number  
 ( ) ( )

Postal address (leave blank if the same as your residential address)  
  
 Postcode     
 Country (if not Australia)

Previous residential address (complete if you have been at your current address for less than 3 years – full 3 year history required)  
  
 Postcode     
 Country (if not Australia)  
 Date moved there From / / To / /

My previous residential status was:  
 Home has mortgage  Rent/Board  
 Own home  Live with parents/relatives

## Personal Details – Person 2

Guarantors must use application from Introducer Net (Forms Section)

Title (eg Mr, Ms) Family name

First name Middle name(s)

Date of birth Gender Driver's licence no.  
 /  /   M  F

Marital status  
 Single  Married  De facto  
 Separated  Divorced  Widowed

No. & age of dependants, excluding spouse

Existing customer? If Yes: for how long? Provide any BSB/account no.  
 Yes  No

My current residential address is:  
  
 Postcode     
 Country (if not Australia)  
 Date moved there (specify month and year) /

My current residential status is:  
 Home has mortgage  Rent/Board  
 Own home  Live with parents/relatives

First home buyer?  Yes  No

Resident of (if not Australia)

Home phone number Mobile phone number  
 ( ) ( )

Postal address (leave blank if the same as your residential address)  
  
 Postcode     
 Country (if not Australia)

Previous residential address (complete if you have been at your current address for less than 3 years – full 3 year history required)  
  
 Postcode     
 Country (if not Australia)  
 Date moved there From / / To / /

My previous residential status was:  
 Home has mortgage  Rent/Board  
 Own home  Live with parents/relatives

# Authority for Employer/Accountant to Disclose Details

To be completed by Persons 1 & 2

Full name of **Person 1**

## Employment Details – Person 1

Give details of your main job only. Attach details of additional jobs.

The title of my job is:

Self employed?

 Yes  No

My employment is:

<input type="checkbox"/> Full-time	<input type="checkbox"/> Part-time	<input type="checkbox"/> Temporary
<input type="checkbox"/> Casual	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Social Security Recipient
<input type="checkbox"/> Student	<input type="checkbox"/> Home duties	<input type="checkbox"/> Family business
<input type="checkbox"/> Retired	<input type="checkbox"/> Other	<input type="text"/>

Employer's name

Employer's address

<input type="text"/>								
				Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Country (if not Australia)								

Contact name

Contact number

 (  )

Work phone number

 (  )

Time at current employment

From  /  / 

## Accountant's Details – Person 1

Accountant's name (leave blank if you do not have an accountant)

Accountant's address

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

Accountant's phone number

 (  )

Accountant's fax number

 (  )

## Declaration – Person 1

I authorise my employer or accountant to disclose any salary, employment or financial details to the Lender to assist in the assessment of this application. I also acknowledge that the Lender will provide a copy of this authority to my employer or accountant if they ask for details of the Lender's authority to obtain that information, but not any other part of the credit application.

## SIGN HERE – PERSON 1

Signature of **Person 1**

 X

Date

 /  / 

Full name of **Person 2**

## Employment Details – Person 2

Give details of your main job only. Attach details of additional jobs.

The title of my job is:

Self employed?

 Yes  No

My employment is:

<input type="checkbox"/> Full-time	<input type="checkbox"/> Part-time	<input type="checkbox"/> Temporary
<input type="checkbox"/> Casual	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Social Security Recipient
<input type="checkbox"/> Student	<input type="checkbox"/> Home duties	<input type="checkbox"/> Family business
<input type="checkbox"/> Retired	<input type="checkbox"/> Other	<input type="text"/>

Employer's name

Employer's address

<input type="text"/>								
				Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Country (if not Australia)								

Contact name

Contact number

 (  )

Work phone number

 (  )

Time at current employment

From  /  / 

## Accountant's Details – Person 2

Accountant's name (leave blank if you do not have an accountant)

Accountant's address

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

Accountant's phone number

 (  )

Accountant's fax number

 (  )

## Declaration – Person 2

I authorise my employer or accountant to disclose any salary, employment or financial details to the Lender to assist in the assessment of this application. I also acknowledge that the Lender will provide a copy of this authority to my employer or accountant if they ask for details of the Lender's authority to obtain that information, but not any other part of the credit application.

## SIGN HERE – PERSON 2

Signature of **Person 2**

 X

Date

 /  /



## Assets (What I Own) – All People

### Complete for ALL people applying for the loan

List all assets individually or jointly owned – attach details if there is insufficient space

**My real estate property assets are:** (do not include properties being purchased with this transaction)

Address of the property	Property description <i>e.g. house, unit, etc</i>	Situation	Property ownership (%)	Market value	Property used as security?
Property 1		<input type="checkbox"/> Owner occupied	Person 1 %	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		<input type="checkbox"/> Rented – specify monthly rent \$	Person 2 %		
			Other %		
Property 2		<input type="checkbox"/> Owner occupied	Person 1 %	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		<input type="checkbox"/> Rented – specify monthly rent \$	Person 2 %		
			Other %		
Property 3		<input type="checkbox"/> Owner occupied	Person 1 %	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		<input type="checkbox"/> Rented – specify monthly rent \$	Person 2 %		
			Other %		

\* Other – please attach a list describing the arrangement, including the percentage of ownership.

**My cheque, savings, term deposit and other accounts are:**

Name of institution <i>e.g. name of bank, building society, etc</i>	Account type <i>e.g. cheque, savings, etc</i>	Owner	Current balance
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$

**My investments, including superannuation, life insurance, shares, unit trusts, etc are:**

Name of institution <i>e.g. name of super fund, insurance company, etc</i>	Investment type <i>e.g. super, insurance, shares, etc</i>	Owner	Current cash balance
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$

**My motor vehicles are:**

Make and model	Year built	Owner	Market value
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$

**My other assets, including household items and personal effects, cash, boats, tools of trade, etc are:**

Brief description of other assets <i>Do not provide a detailed list of assets</i>	Owner	Market value
Personal effects and household items (including furniture, electrical goods, clothing, jewellery, etc)	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$

## Liabilities (What I Owe) – All People

### Complete for ALL people applying for the loan

List all liabilities whether individually or jointly liable – attach details if there is insufficient space

#### My housing loans, overdrafts and other loans (including those from my business company) that are secured by mortgages are:

Address of security property	Name of lender and account number	Interest rate per annum	Minimum monthly repayment	Borrower	Amount owing or limit	Clearing from this loan?
Property 1		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
Property 2		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
Property 3		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

#### My credit cards, store cards, unsecured overdrafts, etc are:

Include details of credit cards, store cards, etc even if you have a nil balance

Name of lender <i>e.g. name of bank, store, etc</i>	Credit type <i>e.g. MasterCard, Visa, etc</i>	Credit limit	Minimum monthly repayment	Borrower	Amount owing	Clearing from this loan?
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

#### My other loans, including personal loans, vehicle leases, hire purchase, etc are:

Name of lender <i>e.g. name of bank, finance company</i>	Credit type <i>e.g. personal loan, lease, HP</i>	Minimum monthly repayment	Borrower	Amount owing	Clearing from this loan?
		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

#### My other liabilities, including provisional taxation, HECS, guarantees on loans/leases, etc are:

Brief description of other liabilities	Minimum monthly repayment	Debtor/ Guarantor	Amount owing	Clearing from this loan?
	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

## Loan Security – First Property

### Detail of property to be mortgaged

If more than one security property, give details of the additional properties on a separate form.

Existing WBC security?

Yes  No

Address of the property

				Postcode				

Market value of property

\$

Property type, e.g. house, villa, land

Type of title

Freehold  Leasehold  Strata  Company  Old system

Title particulars/number if known

Approximate land area

m<sup>2</sup>/ha

Will you rent out the property?

No  Yes > specify rental per month \$

Who will own the property?

Person 1 only  Person 2 only  Persons 1 & 2 jointly  
 Other, specify

### Restricted Assessment Valuation Details

Age of property	yrs	Main walls (e.g. bricks)
Roof (e.g. tile)		Approx. floor area m <sup>2</sup>
No. bedrooms		No. bathrooms
Renovations/additions to the property?	<input type="checkbox"/> N <input type="checkbox"/> Y > Year completed	

Car accommodations/detached buildings

Garage  Carport  Other (specify)

### Valuation Access

Who can the Lender contact to arrange access to the property so that a valuation can be obtained?

Agent  Seller  Tenant  Applicant

Name of contact

Daytime phone number

( )

Mobile phone number

## Loan Security – Second Property

**Note:** for more securities attach further copy of this page

### Detail of property to be mortgaged

If more than one security property, give details of the additional properties on a separate form.

Existing WBC security?

Yes  No

Address of the property

				Postcode				

Market value of property

\$

Property type, e.g. house, villa, land

Type of title

Freehold  Leasehold  Strata  Company  Old system

Title particulars/number if known

Approximate land area

m<sup>2</sup>/ha

Will you rent out the property?

No  Yes > specify rental per month \$

Who will own the property?

Person 1 only  Person 2 only  Persons 1 & 2 jointly  
 Other, specify

### Restricted Assessment Valuation Details

Age of property	yrs	Main walls (e.g. bricks)
Roof (e.g. tile)		Approx. floor area m <sup>2</sup>
No. bedrooms		No. bathrooms
Renovations/additions to the property?	<input type="checkbox"/> N <input type="checkbox"/> Y > Year completed	

Car accommodations/detached buildings

Garage  Carport  Other (specify)

### Valuation Access

Who can the Lender contact to arrange access to the property so that a valuation can be obtained?

Agent  Seller  Tenant  Applicant

Name of contact

Daytime phone number

( )

Mobile phone number

### Solicitor/Conveyancer's Details

Who will be your solicitor or conveyancer for this purchase?

Name of company (write 'self' if you are self conveyancing)

Address of solicitor/conveyancer

				Postcode				

Phone number

( )

Fax number

( )

### House/Building Insurance Details

Give details of your house/building insurance policy. Complete this section ONLY if you **already own** the property to be mortgaged.

Name of insurance company

Insured amount

\$

Policy number

# Declarations & Authorities – All People

## PROTECTION OF YOUR PRIVACY

### PRIVACY ACT 1988 (*Commonwealth*)

#### PERSONAL INFORMATION

I agree that Westpac Banking Corporation and any other member of the Westpac Group (the “Parties”) may exchange with each other any information about me including:

- any information provided by me in this document;
- any other personal information I provide to any of them or which they otherwise lawfully obtain about me; and
- transaction details or transaction history arising out of my arrangements with Westpac Banking Corporation.

If the Parties engage anyone (a “Service Provider”) to do something on their behalf (for example a mailing house or a data processor) then I agree the Parties and the Service Provider may exchange with each other any information referred to above.

Westpac Banking Corporation might give any information referred to above to entities other than the Parties and the Service Providers where it is required or allowed by law or where I have otherwise consented (this includes the consents I have provided below).

I agree that any information referred to above can be used by the Parties and any Service Provider to assess my application for the products I have selected, and for account administration, planning, product development and research purposes.

I understand that I can access most personal information that the Parties hold about me (sometimes there will be a reason why that is not possible, in which case I will be told why).

I understand that if I fail to provide any information requested in this form, or do not agree to any of the possible exchanges or uses detailed above, my application may not be accepted by Westpac Banking Corporation.

To find out what sort of personal information the Parties have about you, or to make a request for access, please contact: 132032.

The Westpac Group means Westpac Banking Corporation and its related bodies corporate.

#### CREDIT INFORMATION

The Lender means Westpac Banking Corporation, any manager, any servicing company or any authorised agent of the Lender who for the purposes of the Privacy Act is a credit provider.

#### Notice that credit information may be given to a credit reporting agency

The Privacy Act (1988) allows the Lender to give a credit reporting agency certain personal information about me which I authorise the Lender to do. This information includes:

- my identification;
- that credit has been applied for and the amount;
- that the Lender is a current credit provider to me;
- details of payments which become overdue for more than 60 days and for which collection action has commenced;
- that payments are no longer overdue;
- details of cheques drawn by me which have been dishonoured more than once;
- that in the Lender’s opinion I have committed a serious credit infringement; and
- that the credit provided to me by the Lender has been paid or discharged.

#### Authority to obtain certain credit information

To enable the Lender to assess my application for personal or commercial credit I authorise the Lender to obtain:

- from a credit reporting agency, a credit report containing personal or commercial information about me in relation to personal or commercial credit provided to me; and

- from a business which provides information about the commercial credit worthiness of persons, information about my commercial activities or commercial credit worthiness.

#### Authority to exchange credit information with other credit providers

I authorise the Lender to give to and obtain from other credit providers named either in this application or in a credit report issued by a credit reporting agency any information about my credit worthiness, credit standing, credit history or credit capacity.

This information may be used to:

- assess my application for credit and/or my credit worthiness;
- assist me to avoid defaulting on my credit obligations; and
- notify other credit providers of a default by me.

#### Authority to disclose certain information to joint applicants

I understand that if the Lender declines my credit application due to adverse information on my personal credit file, then each applicant for the credit may be notified that the application has been declined wholly or partly on information derived from a personal credit report relating to me.

#### Authority to exchange credit information for securitisation purposes (if applicable)

I authorise the Lender to give to and obtain from 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.

#### Banker’s Opinion

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

#### Authority for Mortgage Insurers (if applicable)

I authorise a mortgage insurer to obtain my credit report containing personal or commercial information about me from a credit reporting agency and for the Lender to disclose a report or information to a mortgage insurer:

- to assess whether to insure;
- to assess the risk of insuring the Lender and the risk of default by me of the mortgage credit given to me;
- for any other purpose in connection with the contract of mortgage insurance between the Lender and the mortgage insurer.

In connection with my application for mortgage finance insurance, I acknowledge that the Lender may provide personal information about me to mortgage insurance companies. Should I wish to obtain details of the identity of these organisations and how to contact them, the Lender, will provide me with such details.

I acknowledge that my personal information is collected by these organisations for the purposes set out above, as well as any variation or claim under the insurance policy and other risk, internal management and compliance purposes. In this respect, these organisations may disclose your personal information to their related companies, service providers and advisers, credit reporting agencies, reinsurers and government and regulatory bodies.

If my personal information is not provided to these organisations, I acknowledge that the Lender may not be in a position to provide the mortgage finance requested.

**Declarations & Authorities continued – All People**

**OTHER ACKNOWLEDGEMENTS AND CONSENTS**

- I acknowledge that the Lender has the right to confirm the details of the information provided in an application for credit made by me.
- I consent to the Lender giving to any guarantor(s) or indemnitor(s) all information, including credit reports and copies of documents, which the Lender sees fit concerning me, the credit provided to me and any security.
- I consent to the Lender exchanging information concerning my financial affairs with any person acting on my behalf, including my agent, accountant, solicitor or broker.
- I have read, understand and agree to the acknowledgements and consents relating to the protection of my privacy.

**Members of the Westpac Group would like to be able to contact you or send you information regarding other products and services. Your terms and conditions document will explain what action to take should you not wish to receive this information.**

**Authority and Disclosure Acknowledgement**

I/We refer to the enquiry for finance ('Loan Application') to be referred to you by the Broker named in the 'Introducer Application Pack' and confirm and acknowledge the following:

1. I am/We are the borrower(s) as stated in the Loan Application and have authorised the Broker (including the Broker's permitted agents, substitutes, successors or assigns) to be my/our authorised agent, with full authority to do all things in connection with giving and receiving information relevant to the Loan Application. This may include, without limitations, receiving any notice or communication or reports on my/our behalf in connection with, or related to, credit worthiness. This authority will not be revoked unless I/we have first given the Lender seven days notice in writing.
2. The Broker has no authority to act on behalf of the Lender in any capacity.
3. The Lender may, in its absolute discretion, communicate or otherwise deal with me/us directly in relation to any matter concerning the Loan Application.
4. Prior to signing the Loan Application, the Broker informed me/us that the Lender would pay the broker commission if the Loan application is approved and the loan drawn. The Broker also informed me/us that the amount of commission, to the extent that it is ascertainable, will be disclosed in my/our Loan Offer provided by the Lender. The Lender may periodically disclose to the Broker my loan account number and account balance for the purpose of allowing the Broker to verify commission which may be payable to the Broker in relation to my loan.

I/We would like a Lender representative to contact me/us to provide information regarding other products and services provided by the Lender. (Please delete clause if you do not wish to be contacted).

**FINANCIAL TRANSACTIONS REPORT ACT (1988) REQUIREMENTS – ALL PEOPLE**

I state that the account(s) will be held in the name(s) of a person(s) and will not be held in trust.

Is either Applicant 1 or Applicant 2 known by any other names?

Yes  No  If 'Yes', give details of other name(s)

Person 1
Person 2

**Note: It is an offence under the Financial Transaction Reports Act (1988) to make a false or misleading statement.**

**NOMINATION OF APPLICANT TO RECEIVE NOTICES**

*All applicants MUST reside at the same address*

**Each of us has the right to receive a copy of any notice or other document under the Consumer Credit Code directly from the Lender, however, by signing this nomination I am/we are giving up that right.**

I/We nominate: (specify full name of nominee)

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

**I/We acknowledge that any of us has the right to cancel his/her nomination by advising the Lender in writing at any time.**

**LOAN PURPOSE**

I need the loan wholly or predominantly for the following purposes:

<input type="checkbox"/> Personal	▶ Do not sign this declaration
<input type="checkbox"/> Business	▶ Please read, sign and date the 'Declaration of Purpose' section below
<input type="checkbox"/> Investment	

**DECLARATION OF PURPOSE**

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 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 **Person 1**

X

Date

/ /

Signature of **Person 2**

X

Date

/ /

**PREDISCLOSURE OF INFORMATION TO BE PROVIDED TO A GUARANTOR (if applicable)**

If a Guarantee is to be taken as security, the Lender is required to provide the Guarantor with information about you (including financial information), to assist the Guarantor make an informed decision on whether to guarantee your loan. You can preview the information that we will provide the Guarantor. Please indicate (below) if you wish to preview the information that will be provided to Guarantor.

I would like to preview the information that the Lender will provide the Guarantor.

No  Yes

**Note:** If you do not complete this section, the Lender will automatically provide the Guarantor with information about you (including financial information) without giving you the opportunity to preview the information.

**SIGN HERE – ALL PEOPLE**

Signature of **Person 1**

X

Date

/ /

Signature of **Person 2**

X

Date

/ /

**Thank you**

*for taking the time to apply for a loan with us.*

## Borrower Income Declaration

### For Low Doc Loans Only

**To: Westpac Banking Corporation (ABN 33 007 457 141) (Westpac)**

With reference to my/our loan application dated \_\_\_\_\_ *(insert date)*

for \_\_\_\_\_ *(insert amount)*.

- I/We confirm that the information contained in the loan application is in all respects complete and correct and is not, by omission or otherwise, misleading.
- I/We acknowledge that Westpac will rely on this information when making its decision whether to approve my/our application and will not independently verify the information relating to my/our [income, outgoings, assets or liabilities].
- I/We confirm that if this loan is approved and I/we draw it in full it will not adversely impact on my/our ability to meet my/our existing financial obligations (including living expenses) as and when they fall due.
- I/We confirm that if this loan is approved and I/we draw it in full I/we will be able to afford the loan repayments without incurring financial hardship

\_\_\_\_\_  
Borrower's signature

\_\_\_\_\_  
Borrower's name in full

\_\_\_\_\_  
Date