

AMP Bank Home Loan application form

What sections of the form do I complete?

Please complete Part A and Part B. Your Broker or Adviser will complete Part C.

A **Company** or **Trust**, complete the relevant parts as **above** plus a **Company and Trust additional application form**.

A **Self Managed Super Fund (SMSF)**, do not complete this form, only complete the **Start your AMP SuperEdge Loan application form**.

All applicants must sign the application on page 13. A checklist is attached at the back of the form for further information.

Please print in CAPITAL LETTERS and place a cross ☒ in any applicable boxes.

Part A

1. Your details (to be completed by individuals, guarantors or directors/trustees where applicant is a company/trust)

Number of applicants Type of borrower: ☐ Individual or joint account ☐ Company ☐ Trust (non-SMSF)

Applicant 1

- ☐ Borrower ☐ Guarantor ☐ Trustee
☐ Director (if more than one director), or
☐ Sole Director and company secretary

Account number – if existing AMP Bank customer

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Surname

First name

Middle name(s)

Other/Previous names (attach certified copies of documents)

Date of birth

☐ Male ☐ Female

Driver's licence number

Marital status

Number of dependants

Ages

Contact phone number

 ()

Mobile number

Email

Applicant 2

- ☐ Borrower ☐ Guarantor ☐ Trustee
☐ Director (if more than one director), or
☐ Sole Director and company secretary

Account number – if existing AMP Bank customer

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Surname

First name

Middle name(s)

Other/Previous names (attach certified copies of documents)

Date of birth

☐ Male ☐ Female

Driver's licence number

Marital status

Number of dependants

Ages

Contact phone number

 ()

Mobile number

Email

1. Your details (continued)

Applicant 1 (continued)

Current residential address (must not be a PO Box)

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

☐ Owner/mortgage ☐ Renting ☐ Other (Please specify)

Date moved there (Month/Year)

Previous residential address – if fewer than two years at current

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

Date moved there (Month/Year)

Current postal address – if different from current residential

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

Current employment details

☐ Full-time ☐ Casual ☐ Self-employed
☐ Part-time ☐ Contractor ☐ Other (Please specify)

Current occupation/job title Date started (Month/Year)

Employer/business name (if self-employed)

Employer/business/company registered address

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

Previous employment details – if fewer than two years at current

☐ Full-time ☐ Casual ☐ Self-employed
☐ Part-time ☐ Contractor ☐ Other (Please specify)

Previous occupation/job title Date started (Month/Year)

Date finished (Month/Year)

Employer

Applicant 2 (continued)

Current residential address (must not be a PO Box)

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

☐ Owner/mortgage ☐ Renting ☐ Other (Please specify)

Date moved there (Month/Year)

Previous residential address – if fewer than two years at current

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

Date moved there (Month/Year)

Current postal address – if different from current residential

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

Current employment details

☐ Full-time ☐ Casual ☐ Self-employed
☐ Part-time ☐ Contractor ☐ Other (Please specify)

Current occupation/job title Date started (Month/Year)

Employer/business name (if self-employed)

Employer/business/company registered address

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

Previous employment details – if fewer than two years at current

☐ Full-time ☐ Casual ☐ Self-employed
☐ Part-time ☐ Contractor ☐ Other (Please specify)

Previous occupation/job title Date started (Month/Year)

Date finished (Month/Year)

Employer

1. Your details (continued)

Applicant 1 (continued)

If self-employed

ABN (Australian business number)

Industry/nature of business

Accountant name

Accountant phone number

Applicant 2 (continued)

If self-employed

ABN (Australian business number)

Industry/nature of business

Accountant name

Accountant phone number

2. Financial details

Applicant 1: Annual income (before tax)

Applicant 2: Annual income (before tax)

2.1 Assets (combined for all applicants)

What you own	Address or details	Value	Monthly income
Existing property (home)		\$	\$
Rental property 1		\$	\$
Rental property 2		\$	\$
Savings accounts		\$	
Motor vehicles (combined)		\$	
Other assets			
Home contents		\$	
Superannuation		\$	
Shares		\$	
Other		\$	
Rental on new property		\$	
Total assets		\$	\$

2.2 Liabilities (combined for all applicants)

What you owe	Balance	Monthly payments	Limit	Financier	Indicate if debt to be repaid prior to or on settlement
Mortgage on your home	\$	\$	\$		<input type="checkbox"/>
Mortgage on rental property 1	\$	\$	\$		<input type="checkbox"/>
Mortgage on rental property 2	\$	\$	\$		<input type="checkbox"/>
Other loan 1	\$	\$	\$		<input type="checkbox"/>
Other loan 2	\$	\$	\$		<input type="checkbox"/>
Credit card 1	\$	\$	\$		<input type="checkbox"/>
Credit card 2	\$	\$	\$		<input type="checkbox"/>
Store card 1	\$	\$	\$		<input type="checkbox"/>
Store card 2	\$	\$	\$		<input type="checkbox"/>
Current rent/board		\$			
Child maintenance	\$	\$			
HECS and other debt	\$	\$			
Monthly living expenses		\$			
Total liabilities	\$	\$			

2. Financial details (continued)

2.3 Funds Position (Complete this if you are purchasing a property to estimate your total costs and loan amount)

What buying a property will cost

Purchase price	\$
Bank fees	\$
Legal fees	\$
Lender's mortgage insurance	\$
Stamp duty	\$
Other (moving costs, insurance, etc)	\$
(a) Total	\$
Total estimated loan required (a – b)	\$

What you have available to purchase a property

Own savings	\$
Gifts	\$
First Home Owner Grant	\$
Deposit already paid	\$
(b) Total	\$

3. Your loan details

3.1 Purpose of Loan

Personal purposes

	Owner occupied	OR	Investment	Amount	Existing customers only	
					To be added to existing account number	OR New Split facility required
Purchase	<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>
Refinance	<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>
Improvements	<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>
Construction	<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>
Debt consolidation – Details:	<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>
Other personal (holiday etc.) – Details:	<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>
Other non real estate (shares etc.) – Details:	<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>

Business purposes

Business use			<input type="checkbox"/>
Purchase or refinance investment property for business purposes			<input type="checkbox"/>
Construction or improvements to investment property for business purposes			<input type="checkbox"/>

Note: Total loan amount is the total amount applied for including all split facilities. Must not exceed total loan amount.

3. Your loan details (continued)

3.2 Loan structure (if more than six split facilities/sub accounts requested, please copy this section and submit with application. Maximum of 10 split/ sub-accounts available.)

You can apply for an AMP Bank transaction account at amp.com.au. A transactional account is included as part of your Professional Package, Affinity Package or Select Package. You can also apply for a transaction account if you have applied for any other loan product.

	Split 1	Split 2	Split 3
Product or package name			
Variable, Fixed or Line of Credit			
Fixed period (years)	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 5	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 5	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 5
Repayment type			
– Principal and Interest	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
– Interest only (years) (maximum IO period is 5 years, except line of credit loans which have a maximum of 10 years)			
Amount (\$) (minimum split is \$10,000)	\$	\$	\$
Loan term (years) – all splits must be the same term for each loan (If Line of Credit included, a minimum loan term of 20 years applies)	<input type="checkbox"/> 10 <input type="checkbox"/> 15 <input type="checkbox"/> 20 <input type="checkbox"/> 25 <input type="checkbox"/> 30	<input type="checkbox"/> 10 <input type="checkbox"/> 15 <input type="checkbox"/> 20 <input type="checkbox"/> 25 <input type="checkbox"/> 30	<input type="checkbox"/> 10 <input type="checkbox"/> 15 <input type="checkbox"/> 20 <input type="checkbox"/> 25 <input type="checkbox"/> 30
Transaction account access Complete this section if you require an AMP Visa Debit card on your transaction account (if you wish to have an AMP Visa Debit Card on an offset account, only complete at section 10.) You can link a maximum of two accounts per card. You will be required to activate your card(s) after your loan has settled. Not available on AMP Essential Home Loans.	AMP Visa Debit – Transaction account <input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	AMP Visa Debit – Transaction account <input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	AMP Visa Debit – Transaction account <input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2
Deposit Book	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cheque Book (Only available for Line of Credit loans)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Split 4	Split 5	Split 6
Product or package name			
Variable, Fixed or Line of Credit			
Fixed period (years)	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 5	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 5	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 5
Repayment type			
– Principal and Interest	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
– Interest only (years)			
Amount (\$) (minimum split is \$10,000)	\$	\$	\$
Loan term (years) – all splits must be the same term for each loan (If Line of Credit included, a minimum loan term of 20 years applies)	<input type="checkbox"/> 10 <input type="checkbox"/> 15 <input type="checkbox"/> 20 <input type="checkbox"/> 25 <input type="checkbox"/> 30	<input type="checkbox"/> 10 <input type="checkbox"/> 15 <input type="checkbox"/> 20 <input type="checkbox"/> 25 <input type="checkbox"/> 30	<input type="checkbox"/> 10 <input type="checkbox"/> 15 <input type="checkbox"/> 20 <input type="checkbox"/> 25 <input type="checkbox"/> 30
Transaction account access Complete this section if you require an AMP Visa Debit card on your transaction account (if you wish to have an AMP Visa Debit Card on an offset account, only complete at section 10.) You can link a maximum of two accounts per card. You will be required to activate your card(s) after your loan has settled. Not available on AMP Essential Home Loans.	AMP Visa Debit – Transaction account <input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	AMP Visa Debit – Transaction account <input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	AMP Visa Debit – Transaction account <input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2
Deposit book	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cheque book (Only available for Line of Credit loans)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you wish to apply for an AMP Bank Offset Deposit Account please complete details in section 10.

3.3 Master Limit (primary account for Master Limit must be a Line of Credit)

Master Limit is only available on the following package types: Professional Package, Classic Club, Affinity Package, Select Package and AMP First Home Loan. **Note:** AMP First Home Loans, Affinity packages and Select packages available to selected customers only.

☐ I/We request a Master Limit of \$ for a term of ☐ 5 ☐ 10 years (Maximum term available is 10 years)

3.4 Lenders Mortgage Insurance (LMI)

☐ Pay the LMI premium out of loan proceeds at settlement, or ☐ Capitalise the LMI premium to my loan at settlement

3. Your loan details (continued)

3.5 Secure Rate Guarantee

Would you like a Secure Rate Guarantee (SRG) for your Fixed Rate Loan? ☐ Yes ☐ No (See checklist at the end of the form for details of what an SRG is.)

Calculate your SRG fee. Fixed Rate Loan amount \$ x 0.15% = \$

Payment for this fee must be submitted with your completed application. Payment details to be completed in section 12.1. The interest rate on your Fixed Rate Loan will be held for 90 days from the date the SRG fee is received (also referred to as the 'Fixed Rate quoted date').

4. Property offered as security for your loan (if more than two security properties, please copy this section and submit with application.)

☐ **Pre-approval request** – security property details to follow when available.

Security property 1

Exact name(s) to appear on Title

Address

Suburb

State

Postcode

Property usage

☐ Owner occupied ☐ Investment

Property type

☐ House/Villa ☐ Unit ☐ Townhouse

☐ Vacant land ☐ Other

Purchase price or **Estimated value**
(If purchasing) (For all other loans)

\$

\$

Contact name and phone number (to enable valuation)

Anticipated settlement date

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

Security property 2

Exact name(s) to appear on Title

Address

Suburb

State

Postcode

Property usage

☐ Owner occupied ☐ Investment

Property type

☐ House/Villa ☐ Unit ☐ Townhouse

☐ Vacant land ☐ Other

Purchase price or **Estimated value**
(If purchasing) (For all other loans)

\$

\$

Contact name and phone number (to enable valuation)

Anticipated settlement date

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

5. Your solicitor's/conveyancer's contact details (complete section 6 if you are a Guarantor)

☐ **Acting for self**

Name of firm

Address

Suburb

State

Postcode

Contact name

Phone number

Fax number

()

6. Guarantors – additional information

6.1 Guarantors solicitor details

Please provide the details for the guarantors' solicitor(s). Guarantors' solicitors may not be the same solicitors as the Borrower's. (If more than two guarantors, please copy this section and attach to the application.)

Solicitor details for Guarantor 1

Name of firm

Contact name

Address

Suburb

State

Postcode

Contact phone number

Fax

Solicitor details for Guarantor 2 (complete only if not the same as Guarantor 1 Solicitor details left)

Name of firm

Contact name

Address

Suburb

State

Postcode

Contact phone number

Fax

7. Source of wealth

We will not be able to process your application if this section is not completed.

Applicant 1

Please select how you have built your overall wealth. Select the one response most relevant.

- ☐ Income from employment (regular and/or bonus)
- ☐ Investment income (eg rent, dividends, pension)
- ☐ Business income
- ☐ One-off payment (eg matured investment, court settlement, redundancy, inheritance)
- ☐ Sale of assets (eg shares, property)
- ☐ Windfall (eg gift, lottery winnings, gambling)

Applicant 2

Please select how you have built your overall wealth. Select the one response most relevant.

- ☐ Income from employment (regular and/or bonus)
- ☐ Investment income (eg rent, dividends, pension)
- ☐ Business income
- ☐ One-off payment (eg matured investment, court settlement, redundancy, inheritance)
- ☐ Sale of assets (eg shares, property)
- ☐ Windfall (eg gift, lottery winnings, gambling)

8. Communications

8.1 Statement delivery method

Statement delivery method (please cross ☒ one box only)

If you are an existing AMP Bank customer:

- your selection will apply to statements for all accounts, and
- if you do not cross one of the options below, your standing instructions will remain unchanged for all accounts.

☐ Online ☐ Paper

Note: By choosing online statements, your statements will be available to you on Internet Banking. You will be able to download the PDF and/or print the statements. You will receive email notification when your statement is added to Internet Banking. You will have to check your emails regularly and provide and update your email address if it changes. You can switch to paper statements at any time via Internet Banking or by calling us on 13 30 30.

8.2 Electronic Communications

Electronic Communication – Selecting Yes below allows you to submit information via Electronic Communication, as described in Part E of the Account Access and Operating Terms and Conditions. Information you can submit includes application forms, supporting documentation, transaction and account maintenance requests. You agree that we may respond to your Electronic Communication via the same means.

☐ Yes, I/we would like to operate and transact by Electronic Communication

Internet Banking – You will be able to register for Internet Banking after your loan has settled at amp.com.au.

Part B

9. Further details

This additional information is required under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*. Please complete all applicable sections below and any additional forms, as indicated. If this information is not provided we may not be able to process your application.

9.1 Applicant names (only complete if Part A has not been completed. If completed part A proceed to section 9.2)

Additional forms to be completed for each applicant if more than two applicants.

Applicant 1

(name is not required if full name completed in Part A section 1)

First name

Middle name(s)

Surname

Applicant 2

(name is not required if full name completed in Part A section 1)

First name

Middle name(s)

Surname

9.2 Additional personal information required (all applicants to complete)

Are You commonly known by any other names? ☐ Yes ☐ No

If Yes – please provide details

Occupation industry/Nature of business

Country of residence

☐ Australia ☐ Other

If Other, please specify

Country of citizenship

☐ Australia ☐ Other

If Other, please specify

For Sole Traders only

Full business name

Principal place of business (PO Box is not acceptable)

ABN

Are You commonly known by any other names? ☐ Yes ☐ No

If Yes – please provide details

Occupation industry/Nature of business

Country of residence

☐ Australia ☐ Other

If Other, please specify

Country of citizenship

☐ Australia ☐ Other

If Other, please specify

For Sole Traders only

Full business name

Principal place of business (PO Box is not acceptable)

ABN

9.3 Requirements of your loan

Please rank from 1–5 (where 1 is the most important, 5 is the least important or N/A if not acceptable) the following requirements in order of importance to you in your application.

☐

Reduce my loan as quickly as possible

☐

Minimise my loan repayments

☐

Have certainty of knowing what my repayments will be for a set time

☐

Access any available funds when required

☐

Other: Please let us know if you have any other requirements and objectives that are not detailed above:

Note: At least one option must be numbered for your application to be assessed.

9.4 For Home Loan applications in a company or trust name

The Additional Application Form for Company and Trust must be completed and submitted for each company/trust applicant. Forms may be obtained from your Broker, Adviser or at **amp.com.au**.

10. Offset Deposit Account applications (section must be completed if you wish to apply for an offset)

You can apply for Offset Deposit Accounts in 10.1 and/or a Bett3r Offset Account in 10.2

10.1 Offset account details

Up to 10 Offset Deposit Accounts can be linked to each loan split. An Offset Deposit Account may be opened in one, some or all of the applicant(s)' names. Offset Deposit Accounts are not available on Fixed Rate Loans, AMP Essential Home Loan, Lines of Credit, Construction Loans or Land Loans.

Offset account 1

Link to loan split	1	2	3	4	5	6
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Account holders	AMP Visa Debit Card	Cheque book	Deposit book			
<input type="checkbox"/> Applicant 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/> Applicant 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			

Offset account 2

Link to loan split	1	2	3	4	5	6
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Account holders	AMP Visa Debit Card	Cheque book	Deposit book			
<input type="checkbox"/> Applicant 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/> Applicant 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			

Offset account 3

Link to loan split	1	2	3	4	5	6
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Account holders	AMP Visa Debit Card	Cheque book	Deposit book			
<input type="checkbox"/> Applicant 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/> Applicant 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			

Offset account 4

Link to loan split	1	2	3	4	5	6
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Account holders	AMP Visa Debit Card	Cheque book	Deposit book			
<input type="checkbox"/> Applicant 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/> Applicant 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			

Offset account 5

Link to loan split	1	2	3	4	5	6
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Account holders	AMP Visa Debit Card	Cheque book	Deposit book			
<input type="checkbox"/> Applicant 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/> Applicant 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			

Offset account 6

Link to loan split	1	2	3	4	5	6
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Account holders	AMP Visa Debit Card	Cheque book	Deposit book			
<input type="checkbox"/> Applicant 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/> Applicant 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			

If selected, an AMP Visa Debit Card will be issued per applicant, per offset. If you do not require an AMP Visa Debit Card for each offset, leave the AMP Visa Debit Card box blank. You can request an AMP Visa Debit Card at a later date if required. Please copy this page and attach if you require more than six Offset Deposit Accounts.

10.2 Bett3r Offset Account details

Personal Customers and Sole Traders only

A Bett3r Offset is made of three offset accounts linked together under Bett3r. An applicant may only have one Bett3r Account at any time. By default, a Visa Debit Card will be issued for all account holders and linked to the Bett3r Spend Account. Please refer to amp.com.au/bett3r for the account terms and conditions.

Bett3r Offset	<input type="checkbox"/>					
Link to loan split	1	2	3	4	5	6
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

10.3 Additional tax details

This section must be completed if you have completed section 10.1 and 10.2 to open an Offset Account.

Personal Customers and Sole Traders

Are you a foreign tax resident?

Applicant 1 ☐ Yes ☐ No

Applicant 2 ☐ Yes ☐ No

If you are a foreign tax resident and also a taxpayer in Australia, you should answer Yes. All foreign tax residents and US citizens and resident alien individuals (ie green card test and substantial presence test) should answer Yes.

The ATO website provides residency test calculators to help you determine your tax residency, and information on CRS and FATCA. Additional information about CRS and FATCA can be found on the OECD and IRS websites (oecd.org and irs.gov)

10. Offset Deposit Account applications (section must be completed if you wish to apply for an offset) (continued)

10.3 Additional tax details (continued)

If you are a foreign tax resident, please provide details below. If you are unable to provide a Tax Identification Number (TIN), you must select reason A, B or C as listed below. A tax identification number is an identifying number used for tax purposes, normally issued by the local tax authority in a country – eg in Australia, the ATO issues a Tax File Number (TFN).

Applicant 1

Country

TIN

- ☐ A. The country of tax residence does not issue TINs
- ☐ B. The country of tax residence issues a TIN but I cannot provide it
- ☐ C. The country of tax residence does not require TIN to be disclosed

Applicant 2

Country

TIN

- ☐ A. The country of tax residence does not issue TINs
- ☐ B. The country of tax residence issues a TIN but I cannot provide it
- ☐ C. The country of tax residence does not require TIN to be disclosed

Please copy and attach this page if you are a tax resident in more than one foreign country. You must provide details of each country, and each TIN (or reason A, B, or C for not having a TIN) on this form.

Companies and Trusts

Companies and trusts applying for an Offset Account must complete the 'Additional tax details' section in the 'Company and Trust additional application form'.

11. Directors of a corporate borrower (not sole directors)

Directors providing guarantees in their personal capacities have the right to receive certain financial information about the Borrower (Borrower Financial Information) before the guarantee is taken.

Borrower Financial Information includes but is not limited to copy(ies) of:

- any credit report from a credit reporting agency obtained by us for the purposes of this loan application, and
- any financial accounts or statement of financial position given to us by the applicant(s) for the purposes of this loan application, and
- a list of all loan conditions that have been previously met by the applicant(s) and that will not be shown in any final loan offer, and
- the latest statement of account of the existing loan (if this application is to increase that loan).

Cross the box below if you do not wish to receive the Borrower Financial Information.

- ☐ No. The information is not required.

If at any time you wish to receive some or all of the Borrower Financial Information please contact us on 13 30 30.

Guarantor 1 Signature

X

Date

Guarantor 2 Signature

X

Date

12. Fee payment details

12.1 Payment of upfront fees (if applicable) including Secure Rate Guarantee and additional valuation fees

Payment for Secure Rate Guarantee Fee must be submitted with the application. These fees are refundable if the application is declined. These fees are not refundable if the application is withdrawn. These details may also be used for any valuation fees incurred.

Details of fees submitted with application to be deducted from my card:

- ☐ Visa ☐ Visa Debit ☐ MasterCard ☐ MasterCard Debit ☐ American Express

Credit card number

Name on the card

Expiry date (Month/Year)

Amount

\$

Signature

X

13. Privacy Disclosure Statement

AMP Bank Limited (we/us/our) ABN 15 081 596 009, Australian credit licence 234517, AFSL No. 234517 obtains, uses and discloses personal information and credit information as set out below.

Our Policies

Privacy Policy

Personal information is treated in accordance with the AMP Privacy Policy. This policy explains how you may:

- access your personal information held by AMP
- seek correction of that information
- make a complaint about a breach of the Australian Privacy Principles or about how AMP deals with such complaints.

The AMP Privacy Policy may be obtained by visiting our website at **amp.com.au** or by contacting us on 13 30 30.

Credit Reporting Policy

Credit information is treated in accordance with the AMP Bank Credit Reporting Policy. This policy explains:

- how we manage your credit-related personal information,
- how you may:
 - access your credit eligibility information held by us,
 - seek correction of your credit information or credit eligibility information held by us, and
 - complain about a failure by us to comply with the credit reporting provision of the Privacy Act or the Credit Reporting Code and how we will deal with such complaints, and
 - whether it is likely that AMP Bank will disclose your credit information or credit eligibility information to entities that do not have an Australian link and, if so, the countries in which those entities are likely to be located.

The AMP Bank Credit Reporting Policy may be obtained by visiting our website at **amp.com.au** or by contacting us on 13 30 30.

Collection of information

We collect personal information from the applicant(s) named in this application (You), including information obtained in this form. Personal information:

- is required to assess your application for a loan and if You are successful, to enable us to establish and manage any loan or facilitate the provision of a loan to You, and
- is required to be collected under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

We collect personal information and credit eligibility information from credit reporting bodies (CRB) listed on our website **amp.com.au** and other credit providers named in this application. This collection:

- is for the purpose of assessing this application for consumer or commercial credit and for future management of the customer or commercial loan, including collection of overdue payments, and
- is authorised under the *Privacy Act 1988* (Cth).

If we are unable to collect your personal or credit information, we may be unable to process your application.

Disclosure of information

We may disclose your personal information to:

- any person named in this application, including your employer, estate agent, referee or accountant
- our related bodies corporate
- property valuers
- joint venture partners, business partners, associates, advisers, market researchers and service providers both here and overseas. From March 2014, a list of countries where these providers are likely to be located can be accessed via the AMP Privacy Policy.

We may disclose your personal information and credit eligibility information to:

- a financial adviser or broker named in this application
- Credit reporting bodies listed on our website **amp.com.au**
- Credit Providers named in this application or named in a credit report issued by a credit reporting body
- persons involved in securitisation arrangements with us
- a Guarantor or proposed Guarantor named in this application
- Mortgage insurers.

Information provided to credit reporting bodies

We provide information to credit reporting bodies (CRB). The information that we provide may be used by a CRB to include in reports provided to credit providers to assist them to assess your credit worthiness. If you fail to meet payment obligations in relation to consumer credit or if you commit a serious credit infringement, we may be entitled to disclose this to the CRB. You have the right to request a CRB not to use your credit reporting information for the purposes of pre-screening of direct marketing by a Credit Provider. You have the right to request the CRB not to use or disclose credit reporting information about you, if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

Marketing and other purposes

In addition to the purposes stated above we may use your personal information for marketing and research purposes. To opt out of direct marketing from AMP Bank, to obtain further information about how AMP handles your personal information or to request access to the personal information AMP holds about you, call 13 30 30 or write to:

AMP Bank, Locked Bag 5059, PARRAMATTA NSW 2124

13. Privacy Disclosure Statement (continued)

Agreement

By submitting this application you agree that:

- you have read the Privacy Disclosure Statement,
- we may collect, use and disclose your personal information, credit information, credit eligibility information and credit reporting body information, as disclosed above,
- you consent to us obtaining credit reporting information from a credit reporting body for consumer credit related purposes and for commercial credit related purposes,
- unless you have opted out, that we may use your personal information for marketing or research purposes,
- we may act on facsimile instructions if it appears to us the instructions have been appropriately authorised,
- we may refuse to act on any facsimile instruction for any reason, or refuse to act until we receive confirmation of the instructions from You by other means,
- we may communicate with You by email for the purposes of the loan and for marketing purposes, and
- you have obtained the consent of any individual whose personal information you have disclosed in this application and you have informed the individual of the information in this Privacy Disclosure Statement.

14. Declaration

I/We declare that I/we:

1. Understand that an AMP Bank Home Loan will be available only on AMP Bank's approval of this application based on AMP Bank's standard lending guidelines.
2. Understand that for Line of Credit, unless I have advised otherwise, the name on the cheque book will be the first and second initials followed by my/our surname, eg XY and AB Smith.
3. Authorise that my/our AMP Bank Home Loan may be operated by offset and other transaction accounts. (If you require the AMP Bank Home Loan to be operated by more than one account owner or signatory, specify this in a **Change Account Signing Authority** form).
4. Authorise AMP Bank to arrange a valuation of the security property(ies) by an AMP Bank approved licensed valuer.
5. Am/Are fully aware of my/our financial position under my/our proposed loan(s) and any Master Limit with AMP Bank.
6. Am/Are satisfied that my/our additional financial commitment to AMP Bank will not adversely impact on my/our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due.
7. Confirm that I/we can comfortably afford all repayments resulting from my/our loans including up to any Master Limit without incurring substantial financial hardship.
8. Acknowledge that you recommend that I/we take independent legal and financial advice in regard to my/our loan(s) and the Master Limit.

14. Declaration (continued)

9. Am/Are not aware of any factors, for example, a possible claim made against me/us involving payment of an amount of money, ill health or disability, or any other factor which may result in a decrease in income or increase in expenditure, which may affect my/our ability to make repayments or which may cause substantial hardship to me/us making repayments.
10. Acknowledge that AMP Bank is relying on this statement in considering whether to approve my/our loan application and application for any Master Limit.
11. Confirm and declare that the information set out here is true, accurate and complete and that I am/we are not commonly known by any other names different to those in this application form, unless I have disclosed otherwise to AMP Bank Limited. I/We also undertake to advise AMP Bank if any change occurs which makes the information untrue, inaccurate or incomplete before I/we drawdown the loan or access the Master Limit.
12. Acknowledge that AMP Bank reserves the right to obtain further financial and/or other documentation from me/us at any time before or after the loan(s) and any Master Limit have been approved by AMP Bank.
13. Understand and acknowledge that if, I/we have requested a Master Limit, assessment of whether Lender's Mortgage Insurance (LMI) will be payable will be based on the loan to value ratio calculated by dividing the full approved Master Limit amount by the approved valuation amount (or sum of the approved valuation amounts) of the property(ies) offered as security.
14. Acknowledge that stamp duty is payable on the Master Limit. If I/we do not fully utilise my/our Master Limit, or if my/our Master Limit expires, there will be no refund of stamp duty.
15. Understand and acknowledge that, no warranties or representations are provided by AMP Bank regarding the tax effectiveness or taxation treatment of any borrowing made by me/us under a Master Limit, as a result of any restructure of sub-accounts under any Master Limit, or of the nomination of all or any of the borrowers as the holders of any sub-account under a Master Limit.
16. If I/we have instructed AMP Bank to open the offset deposit account(s) as indicated in section 10, I/we can obtain information of the terms and conditions for this account and its access methods by reading the Terms and Conditions brochure at amp.com.au.
17. That where I/we have provided any information about one or more other persons I/we have obtained any such person's consent to the disclosure and have informed them:
 - of AMP Bank's identity,
 - why their information has been collected by AMP Bank and how it will be used and to whom it may be disclosed by AMP Bank, and
 - that they may obtain access to their information and how to contact AMP Bank.

14. Declaration (continued)

18. Acknowledge that it may be a criminal offence to knowingly provide false or misleading information or documents in connection with this application.
19. Consent to AMP Bank providing information held about the account(s) being applied for and the account holder(s) to a financial adviser, broker or originator named in this application, and/or to joint venture partners, business partners and related party and third party service providers for the purposes of those parties,
- providing the information to the financial adviser, broker or originator named in this application, or
 - providing administration services to the account holder(s).
20. Understand that I/we must notify AMP as soon as is possible when my/our tax residence, or that of the entity or the entity's controlling persons, changes.
- If a third party is signing this application on my/our behalf, the last three declarations are also given by and bind the third party in the third party's personal capacity.
- Such information may comprise customer information (including personal information), account documentation and account information (including account balance, and current and historical account and transactional information).

Applicant 1

Applicant 2

- | | | | | |
|-------------------------------|--------------------------------|-------------------------------|--------------------------------|---|
| <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> True | <input type="checkbox"/> False | I have not made a debt agreement under Part IX of the <i>Bankruptcy Act 1966</i> . |
| <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> True | <input type="checkbox"/> False | I have not been declared bankrupt or insolvent, or executed deed of arrangement under Part X of the <i>Bankruptcy Act 1966</i> . |
| <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> True | <input type="checkbox"/> False | I have not been a director or officer of a company to which a manager, receiver, controller administrator or liquidator has been appointed. |
| <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> True | <input type="checkbox"/> False | I have not been a director of a company in the last five years. |
| <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> True | <input type="checkbox"/> False | I have not defaulted under any credit contract in the last five years. |

Please note: If you answered false to any of the above questions, please attach separate details.



Joint statements

Each of you is entitled to receive a copy of any statement, notice or other document under the National Credit Code. By signing the consent you are giving up the right to be provided with information separately from us.

We consent to statements, notices and other documents under the National Credit Code being sent jointly to us at the address below (leave blank if you do not consent to this):

Any of you can cancel this consent by advising us in writing.

By signing below:

- I make the declarations under the heading **Declaration** above,
- I acknowledge that I have read the Privacy Disclosure Statement above and that I consent to the use and disclosure of my personal information set out in that statement,
- I consent to statements, notices and other documents under the National Credit Code being sent jointly to the address above (if completed above), and
- that the information I have provided in, and in connection with, this application is true and correct.

Signature of applicant 1

Date

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

Signature of applicant 2

Date

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

The signature(s) will be retained by AMP Bank as your specimen signature(s).

15. Declaration of purposes for which credit provided

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 purposes, or
- investment purposes other than investment in residential property.

Important

You should **only** sign this declaration if this loan is wholly or predominantly for:

- business purposes, or
- investment purposes other than investment in residential property.

By signing this declaration you may **lose** your protection under the National Credit Code.

Signature of applicant 1

X

Date

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

Signature of applicant 2

X

Date

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

Where to send this form

Send this completed form to:

If using a Broker or Adviser – return to your relevant
Broker or Adviser

If applying directly – return to your AMP Direct
representative or mail to:

AMP Bank Limited
Locked Bag 5059
PARRAMATTA NSW 2124

End of Part B

Part C: Loan Originator use only

16. Loan Originator use only

- ☐ I have explained Secure Rate Guarantee to the applicant (if applicable).
- ☐ I have included the Business Summary (explanation of the loan).
- ☐ I have included the Auto Assessment Worksheet.

Credit Licence Declaration:

By signing below you make the following declarations.

I (the Loan Writer) declare that:

- ☐ I hold an Australian Credit Licence under the *National Consumer Credit Protection Act 2009*,

OR

- ☐ I am an Authorised Credit Representative or employee of an Australian Credit Licensee under the *National Consumer Credit Protection Act 2009*.

An Australian Credit Licence holder and an Australian Credit Licensee includes a person or entity registered to hold an Australian Credit Licence.

Loan Originator

Name

Email

Signature

X

Phone number

Fax number

()

ID code

Referrer

Name

Email

ID code

17. Identification

Identification to be verified by one Primary Photographic Document. If you are unable to provide a Primary Photographic Document, please provide one Primary Non-photographic Document AND one Secondary Identification Document. A list of persons who can certify documents can be found at amp.com.au/identification.

Where any document relied on as part of the procedure is in a language that is not English, it must be accompanied by an English translation prepared by an accredited translator.

Complete relevant sections below based on security property locations:

- Section 17.1 – Security property(ies) in NSW, SA, VIC & QLD
- Section 17.2 – Security property(ies) in WA
- Section 17.3 – Security property(ies) in NT, ACT & TAS

17.1 Security property(ies) in New South Wales, South Australia, Victoria or Queensland

Complete either section 17.1.1 OR 17.1.2

17.1.1 Appointment as agent of AMP Bank for identification verification

AMP Bank appoints the accredited Loan Writer as its agent for the purpose of undertaking identification verification below. By completing the identification verification, the Loan Originator accepts this appointment **and** confirms that he/she has professional indemnity insurance for an amount of at least \$1.5 million per claim.

Identification verification declaration: (where security property(ies) is/are in New South Wales, South Australia, Victoria or Queensland)

I certify that for each Applicant for whom copies of identification documentation is attached:

- ☐ I met with the Applicant face to face and performed a Verification of Identity in accordance with the New South Wales, South Australia, Victoria and Queensland land titles offices' policies (NSW, SA, VIC & QLD VOI) as follows:
- i. I sighted the original identification documentation selected below.
 - ii. The identification documentation appeared to be genuine originals and copies are attached.
 - iii. The Applicant appeared to have similar facial characteristics to the person in the photographs included in the original identity documents.

AND

The Verification of Identity took place in Australia at

on

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

Minimum document requirements for verification of identity in terms of NSW, SA, VIC & QLD VOI – mark set of sighted documents with (X)

- | | | | | | | |
|--|----|---|----|---|-----------------|---|
| <input type="checkbox"/> Current Australian Passport or a foreign passport including an Australian Resident Visa label (if issued before 01/09/15) PLUS current Australian Driver's Licence or Australian Proof of Age Card with photo PLUS change of name or marriage certificate if necessary. | OR | <input type="checkbox"/> Current Australian Passport or a foreign passport including an Australian Resident Visa label (if issued before 01/09/15) PLUS full Birth Certificate, Citizenship Certificate or Descent Certificate PLUS Medicare, Centrelink or Department of Veterans' Affairs card PLUS change of name or marriage certificate if necessary. | OR | <input type="checkbox"/> Current Australian Driver's Licence or Australian Proof of Age Card with photo PLUS full Birth Certificate or Citizenship or Descent Certificate PLUS Medicare, Centrelink or Department of Veterans' Affairs (DVA) card PLUS change of name or marriage certificate, if necessary. | OR ¹ | <input type="checkbox"/> Current foreign passport PLUS another form of government issued photographic identity document PLUS change of name or marriage certificate if necessary. |
|--|----|---|----|---|-----------------|---|

1 For persons who are not Australian citizens or residents.

OR

17.1.2 Verification of Identity by Australia Post

- ☐ I am unable to perform the NSW, SA, VIC & QLD VOI for the Applicants named in this document and have advised them:
- i. to complete the required identification through Australia Post,
 - ii. to use the correct bar-coded Australia Post form (available at amp.com.au/homeloanforms or by calling AMP Bank at 13 30 30) when having their identity(ies) verified by Australia Post, and
 - iii. Australia Post may charge fees for this service.

17. Identification (continued)

17.2 Security property(ies) in Western Australia

Complete either section 17.2.1 OR 17.2.2

17.2.1 Appointment as agent of AMP Bank for identification verification

AMP Bank appoints the accredited Loan Writer as its agent for the purpose of undertaking identification verification below. By completing the identification verification, the Loan Originator accepts this appointment.

Identification verification declaration: (where security property(ies) is/are in Western Australia)

I certify that for each Applicant for whom copies of identification documentation is attached:

- ☐ I met with the Applicant face to face and performed a Verification of Identity in accordance with the Western Australian Registrar and Commissioner of Titles Joint Practice: Verification of Identity (VOI) as follows:
- I sighted the original identification documentation selected below.
 - The identification documentation appeared to be genuine originals and copies are attached.
 - The Applicant appeared to have similar facial characteristics to the person in the photographs included in the original identity documents.

AND

The Verification of Identity took place in Australia at on

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

Minimum document requirements for verification of identity in terms of WA VOI – mark set of sighted documents with (X)

- | | | | | | | |
|---|----|---|----|--|-----------------|---|
| <input type="checkbox"/> Current Australian Passport PLUS current Australian Driver's Licence or Australian Proof of Age Card with photo | OR | <input type="checkbox"/> Current Australian Passport PLUS Birth or Citizenship or Descent Certificate or Resident Visa (with change of name or marriage certificate if necessary) PLUS Medicare or Centrelink or Department of Veterans' Affairs (DVA) Card | OR | <input type="checkbox"/> Current Australian Driver's Licence or Australian Proof of Age Card with photo PLUS Birth or Citizenship or Descent Certificate or Resident Visa (with change of name or marriage certificate if necessary) PLUS Current Medicare or Centrelink or Department of Veterans' Affairs (DVA) Card | OR ¹ | <input type="checkbox"/> Current foreign passport PLUS Visa PLUS current Rates Notice for the property issued by the local government and Driver's Licence (if verification conducted in Australia) |
|---|----|---|----|--|-----------------|---|

1 For foreign nationals residing in Australia who cannot meet either of the options above.

OR

17.2.2 Verification of Identity by Australia Post

- ☐ I am unable to perform the VOI for the Applicants named in this document and have advised them:
- to complete the required identification through Australia Post,
 - to use the correct bar-coded Australia Post form (available at amp.com.au/homeloanforms or by calling AMP Bank at 13 30 30) when having their identity(ies) verified by Australia Post, and
 - Australia Post may charge fees for this service.

17. Identification (continued)

17.3 Security property(ies) in Northern Territory, ACT or Tasmania

17.3.1 Identification verification declaration

Identification verification declaration: (where security property(ies) is/are in Northern Territory, ACT or Tasmania)

☐ I have collected the KYC information on the online application form and on this form, and

☐ I have sighted the original identification documentation and copies are attached

OR

☐ I have received certified copies of the identification documentation and these are attached.

17.3.2 Security property(ies) in Northern Territory, ACT or Tasmania (complete if information is not being entered on Apply Online)

(1) Primary photographic document		(2) Primary non-photographic document		(2) AND Secondary identification document	
Original sighted or certified copy?	Original <input type="checkbox"/> Certified <input type="checkbox"/>	Original <input type="checkbox"/> Certified <input type="checkbox"/>		Original <input type="checkbox"/> Certified <input type="checkbox"/>	
Document type/description		Document type/description			
Person to whom it relates (name as shown)		Person to whom it relates (name as shown)			
Date of birth (If shown)	DDMMYYYY	Date of birth (If shown)	DDMMYYYY	Date of birth (If shown)	DDMMYYYY
Place of residence (if shown)		Place of residence (if shown)			
Document number		Document number			
Date of issue	DDMMYYYY	Date of issue	DDMMYYYY	Date of issue	DDMMYYYY
Place/Office of issue		Place/Office of issue			
Expiry date	DDMMYYYY	Expiry date	DDMMYYYY	Expiry date	DDMMYYYY
Original sighted or certified copy?		Original <input type="checkbox"/> Certified <input type="checkbox"/>		Original <input type="checkbox"/> Certified <input type="checkbox"/>	
Document type/description		Document type/description			
Person to whom it relates (name as shown)		Person to whom it relates (name as shown)			
Date of birth (If shown)	DDMMYYYY	Date of birth (If shown)	DDMMYYYY	Date of birth (If shown)	DDMMYYYY
Place of residence (if shown)		Place of residence (if shown)			
Document number		Document number			
Date of issue	DDMMYYYY	Date of issue	DDMMYYYY	Date of issue	DDMMYYYY
Place/Office of issue		Place/Office of issue			
Expiry date	DDMMYYYY	Expiry date	DDMMYYYY	Expiry date	DDMMYYYY

Where to send this form

Send this completed form to:

Originator use only:

amp@applyonlinedocs.com (individual applicants)
new_business@amp.com.au (for companies)

End of Part C

Checklist – you do not need to submit this with your application

AMP Bank home loan checklist

1. All applicants

- ☐ Identification completed and documents attached for all applicants.
- ☐ Application form completed and signed by all applicants.
- ☐ All Tax File Numbers are deleted from supporting documentation.

2. More than two applicants (if not applicable go to 3)

- ☐ Sections 1, 2, 10.2, 10.3, 13 and 14 (if applicable) of the application form should be photocopied and completed if there are more than two applicants.

3. PAYG applications (if not applicable go to 4)

- ☐ Two consecutive computer generated payslips (latest, not more than one month old) confirming at least three months' YTD income,

OR (where above not available)

- ☐ Two consecutive computer generated payslips (latest, not more than one month old) with less than three months' YTD income **plus** one of the following:
 - ☐ Latest year's group certificate
 - ☐ Last computer generated payslip from last financial year showing at least three months YTD income
 - ☐ Employment contract, signed and dated, with employment conditions
 - ☐ Employment letter (not more than one month old) with employment conditions
 - ☐ Latest year's tax return and notice of assessment.

When payslips are not provided by the employer:

- ☐ Employment letter (not more than one month old) with employment conditions **plus**
- ☐ Three months' bank statements (latest not more than one month old) showing salary credits that match employment letter.

4. Self-employed or company director applications (if not applicable go to 5)

- ☐ Tax returns from the past two years and a minimum of one year's Tax Assessment Notice (**personal and partnerships if applicable**).
- ☐ Balance sheets and P&L statements for two years (if applicable).

5. Company/Trust applications (if not applicable go to 6)

- ☐ Every Director/Trustee must complete a separate Financial Details section on the application form. If there are more than two Directors/Trustees the application form should be photocopied and completed by all Directors/Trustees. See also Checklist item 2 above.
- ☐ Guarantor(s) must complete section 6 for Guarantor solicitor's details and section 14 Declaration.
- ☐ Company/Trust balance sheets, P&L statements and tax returns from the past two years with an ATO Assessment notice.
- ☐ Tax returns from the last two years with a minimum of one year's Tax Assessment notice for all directors.
- ☐ A completed **Company and Trust** application form.

6. New purchase applications (if not applicable go to 7)

- ☐ A copy of Sale and Purchase Agreement for the property you are purchasing.
- ☐ A copy of Sale and Purchase Agreement for your current property, if it is being sold.
- ☐ Bank statements/fixed investment certificates/share certificates from the past three months to confirm your deposit where LMI is applicable.

7. Investment property applications (if not applicable go to 8)

- ☐ Current Tenancy Agreement

OR

- ☐ Current Rental Statement from the managing real estate agent

OR

- ☐ An estimate of achievable rental income to be confirmed in writing by a licensed real estate agent independent of the agent involved in any related sale.

8. Refinance applications (if not applicable go to 9)

- ☐ Home loan statements for the last six months for all loans being refinanced, latest not more than one month old.
- ☐ Last three statements for all personal loans, overdraft accounts or credit cards etc being refinanced, latest not more than one month old.

9. Fixed Rate applications

- ☐ If applicable, include a Secure Rate Guarantee Fee at section 3.5 and 12.1

A Secure Rate Guarantee Fee is payable if you choose to lock in the Fixed Rate to provide you with certainty until settlement of your loan.

The Fixed Rate will be held for 90 days from receipt of this fee. Payment must be made with your application.

10. Offset Account applications

- ☐ Complete section 10 as required. Refer to your home loan specialist for support.
- ☐ Details of the tax residency of all applicants and where applicable individuals who control an entity applicant, including the foreign tax identification numbers.

100% Mortgage offset

- Offset is available on variable rate loans excluding AMP Essential Home loan, Construction and Land loans, Lines of Credit and fixed rate loans.

Note: All supporting documents specified in applicable sections are mandatory requirements. For a prompt decision please ensure that all documents are submitted with your application.

Please retain this information sheet for your records. Do not return it with your completed form(s).

More important information to note:

Master Limit

- Line of Credit must be the primary split for all Master Limit loans.
- Assessment based on full Master Limit amount.
- LMI (if applicable) is payable on the full Master Limit amount.
- Loan to valuation ratio limits with LMI apply.

First Home Owner Grant (FHOG)

Original FHOG application plus supporting documentation required.

Direct Debit Information

- For loan repayments made by direct debit, provide a copy of the bank statement of the account being debited to ensure that the account and BSB are correct, along with a **Direct Debit Authority** form.

Additional AMP Bank products

A transactional account is included as part of your Professional Package, Basic Package, Affinity Package, Select Package or Low Doc Package. You can also apply for a transaction account if You have applied for any other loan product.

You can apply online at amp.com.au or download an application form from amp.com.au and return it to us.

National Relay Service registration

An Australian Government initiative, the National Relay Service is a telephone access service providing phone solutions for people who are deaf or have a hearing or speech impediment. For more information go to relayservice.gov.au.

If you wish to register for National Relay Service please visit amp.com.au/nationalrelayserviceform.

Please retain this information sheet for your records. Do not return it with your completed form(s).