



# Personal details

## Applicant 1

Existing Adelaide Bank customer number (if applicable):

Title (Mr/Mrs/Miss/Ms/Dr):

Gender:

Male

Female

Given name(s):

Last name:

Previous last name (if applicable):

Date of birth:

 /  / 

Marital status:

Drivers licence number:

Permanent Australian resident?:

Yes

No

No. adults in household:

No. of dependants:

Ages of dependants:

Residential address:

  
  
 Postcode:

At current address since:

 Month  Year

Current residential status: **Please tick applicable box (✓)**

Rent

Home owned

Home mortgaged

Board

Other:

Previous address (if current less than 2 years):

  
 Postcode:

Time at previous address:

 Years  Months

Postal address (if different from above):

  
  
 Postcode:

Home telephone:

 ( ) 

Silent:

Yes

No

Work telephone:

 ( ) 

Mobile:

Email address:

Have you ever been declared bankrupt or had any judgements of defaults issued against you by a Court or Tribunal?

Yes

No

If Yes, what was your bankruptcy discharge date?

 /  / 

If Yes, please provide details in the Broker Notes.

## Applicant 2

Existing Adelaide Bank customer number (if applicable):

Title (Mr/Mrs/Miss/Ms/Dr):

Gender:

Male

Female

Given name(s):

Last name:

Previous last name (if applicable):

Date of birth:

 /  / 

Marital status:

Drivers licence number:

Permanent Australian resident?:

Yes

No

No. adults in household:

No. of dependants:

Ages of dependants:

Residential address:

  
  
 Postcode:

At current address since:

 Month  Year

Current residential status: **Please tick applicable box (✓)**

Rent

Home owned

Home mortgaged

Board

Other:

Previous address (if current less than 2 years):

  
 Postcode:

Time at previous address:

 Years  Months

Postal address (if different from above):

  
  
 Postcode:

Home telephone:

 ( ) 

Silent:

Yes

No

Work telephone:

 ( ) 

Mobile:

Email address:

Have you ever been declared bankrupt or had any judgements of defaults issued against you by a Court or Tribunal?

Yes

No

If Yes, what was your bankruptcy discharge date?

 /  / 

If Yes, please provide details in the Broker Notes.

**Details of nearest relative (living in Australia but not with you)**

Nearest relative name:

Relationship to applicant:

Address:  
  
 Postcode:

Telephone number:

**Details of nearest relative (living in Australia but not with you)**

Nearest relative name:

Relationship to applicant:

Address:  
  
 Postcode:

Telephone number:

**Employment details**

**Applicant 1**

Employer:

With current employer since:  
 Month  Year

Occupation:

Address:  
  
 Postcode:

Telephone number:

Annual gross income:  
 \$

Secondary occupation:

Secondary income:  
 \$

Other gross income: e.g. rental (annual)  
 \$

**Total income**  \$

**Applicant 2**

Employer:

With current employer since:  
 Month  Year

Occupation:

Address:  
  
 Postcode:

Telephone number:

Annual gross income:  
 \$

Secondary occupation:

Secondary income:  
 \$

Other gross income: e.g. rental (annual)  
 \$

**Total income**  \$

Previous occupation (if current less than 2 years):

Previous employer:

Time with previous employer:  
 Years  Months

Previous occupation (if current less than 2 years):

Previous employer:

Time with previous employer:  
 Years  Months

## Assets and liabilities

What do you own? Description:	Asset Value:	What do you owe? (include available redraw amounts)	Monthly payment:	Institution:	To clear?	Interest only?
Owner occupied property (house/unit/land): Address: <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment/Other property/Land at: Address: <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Address: <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Address: <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Motor vehicle/Boat/Caravans: <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	
<b>Description:</b> Credit cards/store accounts/hire purchase:		<b>Limit:</b>	<b>Monthly payment:</b>	<b>Institution:</b>		
		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	
		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	
		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	
Other liabilities (personal loan(s)/rent/board/guarantor/child maintenance/HECS): <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	
<b>What do you own?</b> <b>Description:</b>	<b>Asset value:</b>	<b>Institution:</b>				
<b>Savings:</b>	\$ <input type="text"/>	<input type="text"/>				
	\$ <input type="text"/>	<input type="text"/>				
	\$ <input type="text"/>	<input type="text"/>				
<b>Superannuation:</b>	\$ <input type="text"/>	<input type="text"/>				
Other assets (if applicable i.e. shares/managed funds): <input type="text"/>	\$ <input type="text"/>	<input type="text"/>				
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>				

## Monthly Living Expenses

Provide a breakdown of the household living expenses into the below categories.

Owner occupied property utilities, rates and related costs	\$ <input type="text"/>	Telephone, internet, pay TV and media streaming subscriptions	\$ <input type="text"/>
Investment property utilities, rates and related costs	\$ <input type="text"/>	Recreation and entertainment	\$ <input type="text"/>
Groceries	\$ <input type="text"/>	Insurance	\$ <input type="text"/>
Clothing and personal care	\$ <input type="text"/>	Education	\$ <input type="text"/>
Transport	\$ <input type="text"/>	Childcare	\$ <input type="text"/>
Medical and health	\$ <input type="text"/>	Other: <input type="text"/>	\$ <input type="text"/>

## Loan details

Loan amount (excluding LMI):

Loan amount (excluding LMI):

Loan amount (excluding LMI):

Go-between end debt (if applicable):

Go-between end debt (if applicable):

Go-between end debt (if applicable):

Capitalised LMI:  Yes  No

Capitalised LMI:  Yes  No

Capitalised LMI:  Yes  No

Loan term (years):

Loan term (years):

Loan term (years):

Rate:

 %

Rate:

 %

Rate:

 %

### Loan Type

#### Fully verified

- Variable SmartFit
- Variable SmartSaver
- SmartFix (select fixed rate term below)
- SmartSaver Fixed (select fixed rate term below)

Fixed (years)

 1  2  3  4  5

#### Lo Doc

- Variable SmartDoc
- Variable SmartDoc Plus
- SmartDocFix (select fixed rate term below)

Fixed (years)

 1  2  3  4  5

### Repayment Type

- Principal and interest
- Interest only  period (years)

### Purpose of Loan

- Buy an owner occupied home/unit
- Investment purchase/purposes
- Refinance existing loan
- Consolidate debts
- Home improvements
- Other (please specify below)

### Loan Type

#### Fully verified

- Variable SmartFit
- Variable SmartSaver
- SmartFix (select fixed rate term below)
- SmartSaver Fixed (select fixed rate term below)

Fixed (years)

 1  2  3  4  5

#### Lo Doc

- Variable SmartDoc
- Variable SmartDoc Plus
- SmartDocFix (select fixed rate term below)

Fixed (years)

 1  2  3  4  5

### Repayment Type

- Principal and interest
- Interest only  period (years)

### Purpose of Loan

- Buy an owner occupied home/unit
- Investment purchase/purposes
- Refinance existing loan
- Consolidate debts
- Home improvements
- Other (please specify below)

### Loan Type

#### Fully verified

- Variable SmartFit
- Variable SmartSaver
- SmartFix (select fixed rate term below)
- SmartSaver Fixed (select fixed rate term below)

Fixed (years)

 1  2  3  4  5

#### Lo Doc

- Variable SmartDoc
- Variable SmartDoc Plus
- SmartDocFix (select fixed rate term below)

Fixed (years)

 1  2  3  4  5

### Repayment Type

- Principal and interest
- Interest only  period (years)

### Purpose of Loan

- Buy an owner occupied home/unit
- Investment purchase/purposes
- Refinance existing loan
- Consolidate debts
- Home improvements
- Other (please specify below)

## Reason(s) for Interest Only (if applicable)

Please indicate, by ticking one or more of the following, the reason for selecting an interest only product and provide a brief explanation.

- Temporary reduction in income
- Large non-recurring expenses
- Variable income
- Maximise cash flow
- Create funds for investment purposes
- Principal reductions in an offset facility
- Taxation, financial or accounting reasons
- Plan to convert to investment property
- Other reason (requires comment line)


TOTAL BORROWING: \$

DEPOSIT PAID/EQUITY: \$

## VISA request

**Visa type required**  
Up to 55 days interest free  
Not available for lo doc applications

**Nominated credit limit**

\$   
**(Maximum of \$20,000)**

## Accounts to be paid out

Institution name:

Account number:

Institution name:

Account number:

Institution name:

Account number:

Institution name:

Account number:

## Details of security offered

Security address:   
 Postcode:

Certificate of title:  Purchase price/estimated value: \$

Name(s) on the title:

Inspection contact (owner/real estate agent/property manager):

Inspection contact numbers (home, work or mobile):

Security address:   
 Postcode:

Certificate of title:  Purchase price/estimated value: \$

Name(s) on the title:

Inspection contact (owner/real estate agent/property manager):

Inspection contact numbers (home, work or mobile):

Security address:   
 Postcode:

Certificate of title:  Purchase price/estimated value: \$

Name(s) on the title:

Inspection contact (owner/real estate agent/property manager):

Inspection contact numbers (home, work or mobile):

## Land agent / Conveyancer / Solicitor details

Land agent:	Sales person:	Telephone number:
<input type="text"/>	<input type="text"/>	( <input type="text"/> ) <input type="text"/>
If you wish to authorise the Bank to disclose limited information about the progress and result of this application to the agent named above, please tick here. <input type="checkbox"/>		
Conveyancer/Solicitor:		Telephone number:
<input type="text"/>		( <input type="text"/> ) <input type="text"/>
Email address:		Fax number:
<input type="text"/>		( <input type="text"/> ) <input type="text"/>
Deliver documentation to:	<input type="text"/>	

## Privacy disclosure statement

### 1. Collection of your personal information and credit-related personal information

We, Adelaide Bank, collect your personal information and credit-related personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to us or our related entities. If you are a guarantor we collect your personal information and credit-related personal information to assess whether to accept you as a guarantor for credit applied for, or provided to, the borrower. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.

### 2. Collection of personal information and credit-related personal information about third parties

We may need to collect personal information and credit-related personal information about a third party from you as part of this application. If we do this, you agree you will advise that person that we have collected their information and that in most cases they can access and seek correction of the information we hold about them.

### 3. Use and disclosure of your personal information and credit-related personal information

We may use your personal information and credit-related personal information to perform our business functions (for example internal audit, operational risk, product development and planning). We may also use your personal information to confirm your details (for example contacting your employer to confirm your employment and income details).

We treat your personal information and credit-related personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include joint account holders, account operators and account applicants, Credit Reporting Bodies (as defined below), insurers, intermediaries, valuers, debt collection agencies and government authorities. Your information may also be disclosed to entities related to Adelaide Bank and our Bendigo and Adelaide Bank Limited group of companies, where its confidentiality is maintained at all times.

### 4. Disclosure of personal information and credit-related personal information to overseas organisations

Some of the organisations we disclose your personal information and credit-related personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.

### 5. Access to and correction of your personal information and credit-related personal information

In most cases you can gain access to and seek correction of your personal information and credit-related personal information. Should you wish to do so, or if you have any queries about your information, please contact us on 1300 652 220.

### 6. Direct marketing

We may use your personal information and credit-related personal information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These may be products and services provided by us, our related entities or other entities we are associated with.

If you do not wish to receive offers from us unrelated to your Adelaide Bank products and services, please tick here

### 7. Collection, use and disclosure of your credit-related personal information

By signing this application you agree that we can do all of the following:

#### a. Commercial credit-related personal information

Seek and use commercial credit-related personal information to assess an application for consumer credit or commercial credit.

#### b. Consumer credit-related personal information

Seek and use consumer credit-related personal information to assess an application for consumer credit or commercial credit.

#### c. Collection of overdue payments

Seek and use a credit report provided by a credit reporting body to collect overdue payments.

#### d. Exchange of information between credit providers

Seek from and use or give to another credit provider (including a credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity.

#### e. Exchange of information with intermediaries

Seek from and use any consumer or commercial credit-related information from or disclose that information to, any introducer, financial adviser, accountant, mortgage manager, lawyer, or other intermediary (including any intermediary mentioned on the front page of this application form) acting in connection with any credit applied for or provided.

#### f. Provide credit information to credit reporting bodies

In this privacy disclosure statement, the "Credit Reporting Body" means each of the following organisations (whether acting individually or together):

Veda Advantage Public Access Division  
PO Box 964  
North Sydney NSW 2059  
Public Enquiries: 1300 762 207  
Website: [www.mycreditfile.com.au](http://www.mycreditfile.com.au)

Dun & Bradstreet Australia  
PO Box 7405  
St. Kilda Road  
Melbourne VIC 3004  
Public Enquiries: 1300 734 806  
Website: [www.checkyourcredit.com.au](http://www.checkyourcredit.com.au)

We give credit information to a Credit Reporting Body. Credit information is defined in the Privacy Act and includes, to the extent applicable:

- identification information;
- consumer credit liability information;
- repayment history information;
- a statement that an information request has been made in relation to you by us, or a mortgage insurer or trade insurer;
- the type of consumer credit or commercial credit, and the amount of credit, sought in an application;
- that has been made by you to us; and
- in connection with which we have made an information request in relation to you;
- default information;
- payment information;
- new arrangement information;
- court proceedings information;
- personal insolvency information;
- publicly available information:
  - that relates to your activities in Australia or the external Territories and your credit worthiness; and
  - that is not court proceedings information about you or information about you that is entered or recorded on the National Personal Insolvency Index;
- in our opinion that you have committed, in circumstances specified by us, a serious credit infringement in relation to consumer credit provided by us to you.

The Credit Reporting Body may include the information given by us in reports provided to other credit providers to assist them to assess your credit worthiness. The Credit Reporting Body has a policy for managing your credit-related personal information that you may access by contacting them.

In some cases a Credit Reporting Body may use your information for pre-screening your eligibility to receive direct marketing from us or other credit providers. If you do not want a Credit Reporting Body to do this contact the Credit Reporting Body.

Where you believe on reasonable grounds that you have been or are likely to be a victim of fraud you may request a Credit Reporting Body not to use or disclose your information.

**g. Provide information for securitisation**

Disclose any report or information to another person in connection with funding by means of an arrangement involving securitisation.

**h. Provide information to guarantors**

Disclose any information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.

**8. Providing your personal information and credit-related information to a mortgage insurer**

In this privacy disclosure statement, the "Insurer" means each of the following organisations (whether acting individually or together):

QBE Lenders' Mortgage Insurance Limited (ABN 70 000 511 071)  
82 Pitt Street, Sydney NSW 2000  
Phone: 1300 367 764  
Contact: Privacy Officer  
Email: [compliance.manager@qbe.com](mailto:compliance.manager@qbe.com)  
Website: [www.qbelmi.com](http://www.qbelmi.com)

Genworth Financial Mortgage Insurance Pty Limited (ABN 60 106 974 305)  
Level 26, 101 Miller Street, North Sydney NSW 2060  
Phone: 1300 655 422  
Website: [www.genworth.com.au](http://www.genworth.com.au)

We may disclose your personal information and credit-related personal information when we apply to the Insurer for lenders mortgage insurance (LMI). By you signing this application, the Insurer can do the following:

Where permitted by the Privacy Act 1988, the Insurer may seek and obtain from a credit reporting body commercial credit information concerning your credit worthiness or history; consumer information; and collection of overdue payments information.

The Insurer collects your information for the purposes of assessing our application and securing and administering LMI for your mortgage, including dealing with claims and recovery of proceeds.

The information collected by the Insurer is required under the Insurance Contracts Act 1984 (Cth) and is necessary for the Insurer to undertake its business. If you do not provide any of the information requested of you then the Insurer will not be able to issue insurance. As a result, we may not be able to provide the mortgage to you.

The Insurer may use your information to assess the risk of providing LMI to us, you defaulting on your obligations to us and you being unable to meet a liability arising under a guarantee in respect of mortgage finance given (or to be given) by us to another person.

The Insurer may also use your information to verify your details provided by us, administer or vary any LMI cover provided (including for securitisation and hardship applications, dealing with claims, recovery of proceeds and enforcing the mortgage in the place of us), to conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery, to comply with any regulatory requirements including under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time, and for any other LMI purpose relating to you or under the insurance policy issued by the Insurer to us in respect of your credit with us or as may be permitted by the Privacy Act 1988.

The Insurer may disclose your information to its related companies; us; your guarantor or potential guarantor; other insurers; claims assessors and investigators; parties for the purposes of securitisation; re-insurers; underwriters; loan servicers; trust managers; trustees and security trustees; organisations involved in surveying or registering a security property or which otherwise have an interest in a security property; ratings agencies; credit reporting bodies; its service providers (including marketing companies, data consultants and IT contractors); its agents, contractors, and external advisers; your referees, including your employer; your legal and financial advisers; brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager; organisations that are involved in debt collecting or in purchasing debts; mercantile agents if you default on your obligations to us; payment system operators; parties involved in fraud prevention (including organisations such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct); other financial institutions and credit providers; and government and other regulatory bodies (e.g. the Insurance Council of Australia, ASIC and the ATO).

Where permitted by the Privacy Act 1998 the Insurer may disclose your information to organisations located overseas (including in the USA, Canada, the United Kingdom or the Philippines) such as its related companies, re-insurers, service providers (including but not limited to data consultants and IT contractors), its agents, contractors and external advisers and government and other regulatory bodies. Overseas organisations may be required to disclose information shared with them with relevant foreign authorities under a foreign law. In those instances the Insurer is not responsible for that disclosure.

The Insurer may also, to the extent permitted by the Privacy Act 1988, disclose information about you to a credit reporting body for any purpose set out in this consent. The credit reporting body gives other organisations (such as other credit providers) information to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other credit providers.

The Insurer may need to exchange your information with credit providers and advisors during the course of the mortgage insurance policy for any purpose set out in this consent.

The Insurer may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this consent and the Insurer's Privacy Policy and Credit Reporting Policy apply to the collection, use and disclosure of that information.

The Insurer may store your information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security, however, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

Each Insurer has a Privacy and Credit Reporting Policy which contains information about:

- a. how you can access and seek correction of your information held by the Insurer;
- b. how you can complain about a breach of the Privacy Act 1988 (including any applicable privacy principles) or any registered privacy code that binds the insurer in respect of your personal or credit information (as appropriate); and
- c. how the Insurer will deal with a complaint.

Each policy available on the Insurer's website or by contacting them.

#### 9. Privacy Policy and Credit Reporting Policy

You should also read our Privacy Policy and Credit Reporting Policy.

Our Privacy Policy contains information about:

- a. how you can access and seek correction of your personal information;
- b. how you can complain about a breach of the privacy laws by us and how we will deal with a complaint;
- c. if we will disclose personal information to overseas entities, and where practicable, which countries those recipients are located in.

Our Privacy Policy is available on our website [www.adelaidebank.com.au](http://www.adelaidebank.com.au) or by telephoning 1300 652 220.

Our Credit Reporting Policy contains information about:

- a. how you can access and seek correction of your credit eligibility information;
- b. how you can seek correction of your credit information;
- c. how you can complain about a breach of the credit reporting laws by us and how we will deal with a complaint;
- d. if we disclose your credit information or credit eligibility information to overseas entities, and where practicable, which countries those recipients are located in.

Our Credit Reporting Policy is available on our website [www.adelaidebank.com.au](http://www.adelaidebank.com.au) or by telephoning 1300 652 220.

## Nomination of notices

### Nomination of address for notices (regulated loans only - complete only on request of debtors/guarantors)

Each debtor/guarantor is entitled to receive a copy of any notice or other document under the National Credit Code. If you are a joint debtor or guarantor and do **not** require notices and documents to be forwarded to each debtor or guarantor **individually**, please complete the nomination section below. (Note: Guarantors cannot nominate a debtor). By signing this nomination you are giving up the right to be individually provided with information direct from the credit provider (unless you are the person nominated). Any person who has signed this nomination can advise the credit provider at any time in writing that they wish to cancel their nomination. This means they will, from the date of cancelling the nomination, receive a personal copy of any notice or other document under the National Credit Code. Notices and documents will be sent to your current residential or business address. It is your responsibility to advise us of any change of address.

#### Debtors

I/We nominate

(full name of person nominated) to receive notices and other documents under the National Credit Code on behalf of me/all of us.

#### Guarantors

I/We nominate

(full name of person nominated) to receive notices and other documents under the National Credit Code on behalf of me/all of us.

## Declaration and authorisation

In this application a reference to “the Bank” means Adelaide Bank a Division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178.

### The applicant(s) and the guarantor(s):

1. Declare that to the best of their knowledge and belief, the facts, information and statements set out in this application are true and complete, and that no information which might affect the decision of the Bank has been withheld.
2. Undertake to supply to the Bank any information or facts relevant to this application which may become available or arise after the completion of this application.
3. Understand and acknowledge that approval of this application may be withdrawn should any false or misleading information have been given in this application.
4. Authorise the Bank to provide information about the progress and result of this application to the builder and/or the conveyancer/solicitor named in this application;
5. Understand and acknowledge that: (a) any valuation or inspection report obtained by the Bank in relation to any security offered to the Bank is for the Bank’s benefit, not the applicant’s nor the guarantor’s benefit, and it is the Bank’s choice as to whether to make any such report available to the applicant(s) or the guarantor(s); (b) neither the applicant(s) nor the guarantor(s) may rely upon any such report obtained by the Bank, whether such report is disclosed to the applicant(s) or the guarantor(s) or not; (c) neither the applicant(s) nor the guarantor(s) should assume that any such report is based upon a detailed inspection of the security offered; (d) any such report is not to be taken as implying that there are no defects other than those mentioned or, where the report relates to building works, that the works have been completed to a particular standard; (e) the Bank does not accept any liability for the contents or accuracy of any such report.
6. The applicant(s) agree to pay the application fee(s) referred to in this application and agree that such amount(s) shall be retained by the Bank whether the Bank approves or declines this application or any part of it.
7. Warrant that none of them is an undischarged bankrupt and that there is no outstanding judgment(s) or claim(s) against any of them.
8. Understand and acknowledge that this is an application only and as such does not imply that credit will be offered to the applicant(s) by the Bank.
9. Understand and acknowledge that the Bank recommends that each applicant seek independent legal or other financial advice prior to entering into any credit contract that the Bank may offer to the applicant(s) as a result of this application or any related guarantee.
10. Understand and acknowledge that any approval of this application by the Bank will be on such terms and conditions (including conditions as to interest rates) as the Bank shall choose.
11. Authorise and consent to the Bank confirming details provided in this application with any person or persons who may reasonably be expected to confirm such details (e.g. an employer);
12. Understand and acknowledge that if this application is for an amortising line of credit product then the account is required to be fully drawn at settlement.
13. The Applicant(s)/Debtor(s) and Guarantor(s) acknowledge and agree that they have read, understood and agree with each and every part of this application (including the Declaration and Authorisation, Privacy Disclosure Statement, Privacy Act Authorisation, and the Nomination of Address for Notices (if completed)).

### Applicant 1

APPLICANT(S)  
SIGN HERE  
(MANDATORY)

Signature:

Date:  /  /

### Applicant 2

Signature:

Date:  /  /

### Guarantor 1

APPLICANT(S)  
SIGN HERE  
(IF APPLICABLE)

Signature:

Date:  /  /

### Guarantor 2

Signature:

Date:  /  /

### Purpose declaration (complete only if the following statement is correct)

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.

### Applicant 1

APPLICANT(S)  
SIGN HERE

Signature:

Date:  /  /

### Applicant 2

Signature:

Date:  /  /

# Responsible Lending - Additional Application Data



**AdelaideBank**  
it's personal

## Foreseeable change in circumstance

**Applicant 1:**

Has the borrower identified anything that may adversely affect their ability to meet current and future obligations?

Yes

No

Description:

Temporary decrease in income     Permanent decrease in income     Anticipated large expenditure

Estimated Start:     End:

How will the foreseeable change to circumstance be mitigated?

My application reflects these changes     Reducing expenditure

Securing additional income     Using savings

**Applicant 2:**

Has the borrower identified anything that may adversely affect their ability to meet current and future obligations?

Yes

No

Description:

Temporary decrease in income     Permanent decrease in income     Anticipated large expenditure

Estimated Start:     End:

How will the foreseeable change to circumstance be mitigated?

My application reflects these changes     Reducing expenditure

Securing additional income     Using savings

## Customer requirements and objectives

1. Customers borrowing requirements and objectives and resulting benefits (e.g. refinance at a lower interest rate to reduce loan payments)

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2. Specific features requested, and any associated risks or costs (e.g. fixed rate, offset account)

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3. How does the product meet the customer's requirements and objectives? (e.g. 3 year fixed rate provides repayment stability and access to offset for budgeting flexibility)

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## Refinance reasons

Loan Purpose:

- Refinance Reasons:
- Consolidate financials     Quality of service
- Cost reduction             Specific features
- Convenience / flexibility

## Estimated refinance costs

[ Example: Bank credit card ]

Liability:  Est. exit costs:

Liability:  Est. exit costs:

Liability:  Est. exit costs:

## Credit assistance provider declaration

I confirm that:

1. The income and expense information provided within the application are those obtained from the applicant/s during my preliminary assessment.
2. I collected the individual documents and verified the identity of the applicant/s. I also confirm that copies of all documents sent to the Bank are held by us. We will retain these documents and will make them available to the Bank if requested. We are aware this application will be audited by the Bank.
3. I have made reasonable enquiries and based on the information provided to me by the applicant/s the recommended product is **NOT UNSUITABLE** on the basis that it is consistent with the applicant/s requirements and objectives and the applicant can comply with their financial obligations without substantial hardship.
4. For interest only term loans and line of credit:
  - a. The interest only period aligns with the applicant/s requirements.
  - b. I have explained the following additional risks and costs of an interest only term to the applicant/s: interest only repayments will not pay off any principal during the interest only term; the repayments required to pay out the loan will increase after the interest only period ends to cover both interest and principal reductions; and the applicant/s may pay more over the life of their loan than if there was no interest only term
5. The applicant/s is not disadvantaged by any conflict of interest in relation to any incentives or commissions that I may receive for writing this loan.
6. No conflicts of interest exist between the applicant/s and myself (e.g. the transaction is at arm's length and the applicant/s is not a friend, partner or family member).

If a conflict exists please provide details below:

  

Broker Name:

Date Identification document(s) verified:

 /  / 

Date:

 /  / 

Place Identification document(s) verified:

Signature:

# Supporting Document Checklist

Please return the evidence applicable to your application as outlined on the checklist below.

## Evidence of Income

<p><b>PAYG applicants</b> includes full time, permanent part time, casual, contract workers</p>	<p><input type="checkbox"/> 2 current payslips less than 60 days old, containing YTD figures, borrower name and employer name</p> <p><b>Or any two of the following:</b></p> <p><input type="checkbox"/> 1 current payslip less than 60 days old, containing YTD figures, borrower name and employer name</p> <p><input type="checkbox"/> Letter, less than 60 days old, from employer stating start date of employment, gross weekly or annual pay, gross year to date pay, and terms of employment (on company letterhead with ABN, signed and dated)</p> <p><input type="checkbox"/> Most recent PAYG Payment Summary</p> <p><input type="checkbox"/> Copy of current employment contract</p> <p><input type="checkbox"/> Most recent ATO Notice of Assessment</p> <p><input type="checkbox"/> Most recent 3 month's bank statements showing regular salary credits evidencing name of employer</p> <p><input type="checkbox"/> Most recent ATO tax return</p> <p><b>PAYG applicants employed by family will require:</b></p> <p><input type="checkbox"/> Most recent ATO Notice of Assessment</p> <p><b>and either</b></p> <p><input type="checkbox"/> Most recent ATO tax return <b>OR</b></p> <p><input type="checkbox"/> Most recent PAYG payment summary</p>
<p><b>Self Employed</b> Must be self-employed for more than 2 years</p>	<p><b>Partnership/Company Directors</b></p> <p><input type="checkbox"/> 2 current individual taxation returns and Notices of Assessment <b>AND</b></p> <p><input type="checkbox"/> 2 current business taxation returns and supporting financials reflecting 2 years trading activity. Where the tax return is not prepared by an accountant a Notice of Assessment must also be provided.</p> <p><b>Sole Traders</b></p> <p><input type="checkbox"/> 2 years individual taxation returns and Notices of Assessment</p>
<p><b>Salary Benefits</b> Permanent Overtime, Bonus, Commission, Permanent Allowances Overtime must be permanent, a condition of employment and evident as regular for a minimum period of 12 months. Commission and/or Bonus must be a permanent part of income and have been constant for at least 2 years with the current employer.</p>	<p><input type="checkbox"/> Payslip less than 60 days old <b>OR</b></p> <p><input type="checkbox"/> Most recent PAYG payment summary <b>OR</b></p> <p><input type="checkbox"/> Letter from employer stating that this is condition of employment <b>OR</b></p> <p><input type="checkbox"/> Most recent ATO tax return</p> <p>Note: It is accepted that overtime and shift allowances for essential services such as ambulance, fire, police, nurse etc. is a condition of employment and ongoing, therefore no further verification from the employer is required.</p>
<p><b>Salary Deductions</b> Voluntary Superannuation payments above the legislative requirements, other salary sacrifices</p>	<p><input type="checkbox"/> Payslip less than 60 days (confirming pre-tax super deduction) <b>OR</b></p> <p><input type="checkbox"/> Most recent PAYG payment summary <b>OR</b></p> <p><input type="checkbox"/> Most recent ATO tax return (confirming pre-tax super deductions) <b>OR</b></p> <p><input type="checkbox"/> Letter of Offer / Letter of Employment</p>
<p><b>Austudy, Centrelink long term pensions, Family tax benefit A &amp; B, Child care benefits</b></p>	<p><input type="checkbox"/> Statement of benefit from Centrelink dated within the last 60 days</p>
<p><b>Child support / maintenance</b></p>	<p><input type="checkbox"/> Child Support Agency assessment notice <b>AND</b></p> <p><input type="checkbox"/> 6 months bank statements confirming regular payments</p>

<b>Rental Income</b>	<p><b>Any 1 of the following current documents:</b></p> <p><b>Untenanted</b></p> <p><input type="checkbox"/> Rental appraisal from a real estate agent or licensed valuer</p> <p><input type="checkbox"/> Current valuation by a registered valuer stating the market rent</p> <p><b>Commercial</b></p> <p><input type="checkbox"/> Current formal lease agreement with minimum 12 months to expiry.</p>	<p><b>Tenanted</b></p> <p><input type="checkbox"/> Current tenancy agreement</p> <p><input type="checkbox"/> Current rental statement or rent receipts</p> <p><input type="checkbox"/> Current valuation by a registered valuer stating the actual rent</p> <p><input type="checkbox"/> 6 month's statements showing regular payments</p> <p><input type="checkbox"/> Current ATO tax return</p>
<b>Lo Doc applicants</b>	<p><input type="checkbox"/> Lo Doc declaration and accountant's verification form signed and dated</p> <p>Note: Any joint applicants earning PAYG income must also provide supporting PAYG verifications as per above</p>	
<b>Share dividends from a public listed company</b>	<p><input type="checkbox"/> Confirmation of ASX200 listing</p> <p><b>AND any one of the following:</b></p> <p><input type="checkbox"/> Copy of statements from investment manager or broker showing past earnings and current holdings <b>OR</b></p> <p><input type="checkbox"/> Current ATO tax return</p>	
<b>Royalties, interest, annuities and distributions from property trusts, and other sustainable investment income</b>	<p><b>Any 1 of the following:</b></p> <p><input type="checkbox"/> Copy of statements from investment manager or broker showing past earnings and current holdings</p> <p><input type="checkbox"/> Current ATO tax return</p> <p><input type="checkbox"/> Letter from accountant stating net benefits and period of benefits</p>	
<b>Managed Super Fund</b>	<p><input type="checkbox"/> A current superannuation fund statement (less than 12 months old)</p> <p><b>AND</b></p> <p><input type="checkbox"/> 6 months bank statements (no greater than 30 days old) showing regular income from the superannuation investment</p>	
<b>Self-Managed Super Fund</b>	<p><input type="checkbox"/> Audited Financial Statements (including Profit &amp; Loss and Balance Sheet) and ATO Tax Return(s), (no greater than 18 months old)</p> <p><b>AND</b></p> <p><input type="checkbox"/> 6 months bank statements (no greater than 30 days old) showing regular income from the superannuation investment</p>	

## Evidence by Applicant Type

<b>Power of Attorney</b>	<input type="checkbox"/> Power of Attorney document, registered with the Lands Title Office in the state it was created
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## Application Requirements

<b>Application Form</b>	<p><input type="checkbox"/> Fully completed application form with signed declaration and authorisation by all applicants and guarantors (dated less than 60 days old)</p> <p><input type="checkbox"/> Signed purpose declaration (if applicable)</p>
<b>Applicant History</b>	<p><b>Standard loan only: Term loan, Line of Credit or Personal Loan/Hire Purchase/Lease debt(s) not being refinanced</b></p> <p>Any one of the following documents:</p> <p><input type="checkbox"/> Most recent loan statement covering a minimum of 1 month, no older than 6 months; <b>OR</b></p> <p><input type="checkbox"/> Internet transaction listing covering a minimum of 1 month; <b>OR</b></p> <p><input type="checkbox"/> Letter from Bank confirming contracted repayments or limit and current interest rate no older than 6 months</p> <p><b>Lo Doc loan only: Term loan, Line of Credit, Personal Loan/Hire Purchase/Lease or Credit Card debt(s) not being refinanced</b></p> <p><input type="checkbox"/> Most recent 3 months statements on all external debt(s)</p>

<b>New purchase applications</b>	<input type="checkbox"/> Purchase contract – fully signed by both parties, including conditions/annexures pages (even if blank) <input type="checkbox"/> Evidence of savings/deposit/equity/funds to complete: statements must have the Bank/Institutions Name on them, your name, the account number; or Statutory Declaration for gifted funds <input type="checkbox"/> First Home Owners Grant Application form – completed if applicable
<b>Refinance/Debt Consolidation application</b> Limit and repayment amount for all debt(s) must be verified to statements	<input type="checkbox"/> Discharge intention – completed and signed by applicants <input type="checkbox"/> Where LMI is required - last 6 months statement for mortgage loan, last 6 months statements for personal loan/hire purchase/lease and 3 months statements for all other debts being refinanced <input type="checkbox"/> Where LMI is not required - last 3 months statements for all debt(s) being refinanced (for both Standard and Lo Doc applications) (most recent statement must be dated within the last 30 days; internet statements are acceptable where they show name and account details)
<b>Bridging applications</b>	<input type="checkbox"/> Go-Between calculator
<b>All applications</b>	<input type="checkbox"/> Net Surplus calculator
<b>Insurance</b>	<input type="checkbox"/> Certificate of Currency on your home building insurance noting Bendigo and Adelaide Bank Limited as interested party for all properties. Required prior to your loan settling.

## Identification Documents

Copies of sighted identification documents. <input type="checkbox"/> One document from section A or <input type="checkbox"/> One document from section B and one document from section C	
<b>Section A: Primary photographic documents</b> <input type="checkbox"/> Drivers licence – Australian <input type="checkbox"/> Passport – Australian <input type="checkbox"/> Proof of Age Card - Australian State of Territory <input type="checkbox"/> National identity Card – Foreign <b>Section B: Primary non-photographic documents</b> <input type="checkbox"/> Birth Certificate – Australian <input type="checkbox"/> Birth Certificate - Foreign <input type="checkbox"/> Citizenship Certificate - Australian <input type="checkbox"/> Citizenship Certificate - Foreign <input type="checkbox"/> Pension Card (Centrelink) <input type="checkbox"/> Birth extract issued by an Australian State or Territory <input type="checkbox"/> Health Care Card issued by Centrelink or Department of Veterans affairs	<b>Section C: Secondary identification documents</b> <input type="checkbox"/> Benefits notice issued by government which contains name and residential address less than 12 months old <input type="checkbox"/> ATO notice which contains name and residential address less than 12 months old <input type="checkbox"/> Notice issued by local government or utilities provider which contains name and address less than 3 months old

# Credit Guide

1 June 2017

## About this Credit Guide

This document is the Credit Guide of Adelaide Bank, a division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 (Bendigo and Adelaide Bank).

Bendigo and Adelaide Bank is a credit provider and a holder of Australian Credit Licence number 237879.

In this Credit Guide "we", "our" or "us" means Bendigo and Adelaide Bank.

"entering into a contract" means entering into a credit contract or consumer lease, or increasing the credit limit of an existing credit contract or consumer lease.

This Credit Guide has been designed to provide you with key information so you are informed and aware of necessary matters prior to deciding to use the credit services of Bendigo and Adelaide Bank.

This Credit Guide may be provided to you by a Mortgage Broker or a Mortgage Manager or a solicitor acting on our behalf as soon as practicable after it becomes apparent that we are likely to enter into a contract with you.

A Mortgage Manager is a licensee that has an arrangement with us to manage the relationship with you whilst following our procedures. Loan documentation may be branded or co-branded with the name of the Mortgage Manager, however, we are the lender of record.

## Contact details

You can contact us at our office:

- Adelaide Bank, GPO Box 1048, Adelaide SA 5001
- Alternatively you can phone us 7 days a week on 1300 652 220: 8am–8pm weekdays (CST) 9am – 4pm weekends (CST)
- Or visit [www.adelaidebank.com.au](http://www.adelaidebank.com.au)

## Credit Assessment of your loan application

Before entering into a contract, Bendigo and Adelaide Bank will perform a credit assessment.

This assessment will include making enquiries about:

- your objectives and requirements including the purpose of the credit; and
- your financial situation.

We will also take reasonable steps to verify your financial information.

The purpose of the credit assessment is to ensure, based on the information provided, that the proposed contract, is not unsuitable for you.

The contract is unsuitable to you, if at the time the contract is entered into:

- it is likely that you will not be able to comply with the financial obligations under the contract or you could only comply with substantial hardship; or
- the contract does not meet your objectives and requirements.

The contract will create a substantial hardship if you would only be able to meet the requirements of the contract by selling your principal place of residence.

We cannot enter into a contract which is unsuitable for you. This is a legal requirement for Bendigo and Adelaide Bank.

It is important that the information that you provide for this assessment regarding your financial situation, objectives and requirements is complete and accurate and includes any likely future changes that will impact your ability to repay the contract.

## Final Assessment

If your contract is assessed as not unsuitable and you will enter or have already entered into the contract with us, you have a right to ask us for a written copy of the Final Assessment.

The Final Assessment will contain the factual information which we used to assess the contract as not unsuitable including:

- the record of financial information you have given us;
- the information about your objectives and requirements;
- the enquiries we have undertaken to verify your financial situation;
- details of a contract we have offered to you.

You should notify us immediately if the information in the Final Assessment is not correct or has changed.

You can request a copy of the Final Assessment at any time before entering into the contract. If you make such a request, we have to provide you a written copy of the Final Assessment before entering into the contract. We cannot enter into the contract, until we provide you with a copy of the Final Assessment.

You are also able to request a written copy of the Final Assessment at any time up until seven years after the contract was entered into. If you request the Final Assessment within two years of the contract being entered into, the assessment must be supplied to you within seven business days. If you request the Final Assessment beyond two years but less than seven years, the assessment must be supplied to you within 21 business days. There is no charge for the supply of the Final Assessment.

## Resolving complaints

If you have any problem concerning your contract or credit services we provide, please let us know immediately because we may be able to fix it for you. We will attend to your concern promptly and courteously.

You can raise your concern or complaint with us by:

- Telephoning the Customer Advocate Office on 1300 361 911 8.30am to 6.00pm (Victorian time) Monday to Friday;
- Faxing us on 1300 367 615;
- Emailing [feedback@bendigoadelaide.com.au](mailto:feedback@bendigoadelaide.com.au);
- Writing to the Customer Advocate Office , Bendigo and Adelaide Bank Ltd., Reply Paid 480, Bendigo 3552.

We do not anticipate a situation where we cannot resolve a concern or complaint to your satisfaction, however, should this happen, you have the option of referring the matter to our external dispute resolution scheme – the Financial Ombudsman Service Australia. The Ombudsman's role is to investigate matters after customers have fully exhausted our established complaint procedures.

You may obtain further information about this free service by contacting the Ombudsman at:

Financial Ombudsman Service Australia

GPO Box 3

Melbourne Vic 3001

Telephone: 1800 FOS AUS (1800 367 287)

Fax: (03) 9613 6399

Email: [info@fos.org.au](mailto:info@fos.org.au)

## Financial Difficulty

We understand there may be times when your personal circumstances change unexpectedly. Perhaps you have lost your job, suffered an illness, been affected by a natural disaster or are experiencing a reduction in your income.

If you are experiencing difficulty in meeting your obligations under your contract, we encourage you to contact our dedicated team as soon as possible.

We will work with you to understand your own unique circumstances, and to identify how we may be able to best assist you.

In most instances a suitable arrangement can be made quickly and efficiently over the phone. Alternatively we may require evidence of financial difficulty and completion of a statement of financial position to assist us in considering your circumstances.

If you would like to apply for assistance, including a request for postponement of enforcement proceedings, please contact our Mortgage Help team:

- Telephone: 1300 650 259 between 8.30am and 5.00pm (CST) Monday to Friday
- Fax: (08) 8300 6958
- Email: [mortgagehelpadelaide@bendigoadelaide.com.au](mailto:mortgagehelpadelaide@bendigoadelaide.com.au)

If you are not satisfied with the outcome of your request for assistance, you may choose to contact our external dispute resolution provider, the Financial Ombudsman Service Australia (refer section titled 'Resolving complaints' for details).