

Applicant Name

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## Part A ↻ About Your Proposed Loan

As a responsible lender, Auswide Bank wants to make sure that we do not provide a loan that is unsuitable for you and will meet your loan objectives and requirements. To do this we ask that you tell us about your loan needs. This information is important as it will form the first part of your loan application and will help determine our subsequent approval of and offer of credit to you.

### Purpose of the Loan

**I/We are seeking ↻**

- 
- A New Loan**
- 
- An Increase on an existing Auswide Bank Loan**

**I/We are First Home Buyers ↻**

- 
- Yes
- 
- No

**The purpose of the loan is to ↻**
 **Purchase ↻**

- 
- A House
- 
- For Me/Us to live in
- 
- Vacant Land/Acreage
- 
- 
- A Unit/Townhouse
- 
- For Investment/Rental

Property Address

Town/City   State   Postcode

Contract Price

 \$ 
**Estimated cost of purchase/refinance**

 \$ 
 **Construct ↻**

- 
- A House
- 
- For Me/Us to live in
- 
- House + Land Package
- 
- 
- A Unit/Townhouse
- 
- For Investment/Rental
- 
- Yes
- 
- No

Name + Company of Builder

Contract Price

Property Address

Town/City   State   Postcode

 \$ 
 **Consolidate My/Our other Loans and Debts ↻**

Loan Type	Original Loan Purpose	Lender/Financier	Loan Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

 \$ 
 **Fund Home Improvements/Renovations/Extensions ↻**


 \$ 
 **Fund My/Our Business or a type of investment other than Real Estate ↻**


 \$ 
 **Fund other worthwhile purposes (eg car, holiday etc) ↻**


Personal   Business

 \$ 
**Plus the loan is to cover the ↻**
 Establishment Fee/Package Fee

 \$ 
 Legal and Professional Charges

 \$ 
 Rate Lock

 \$ 
 Other Fees and Charges ↻


 \$ 
 Stamp Duty

 \$ 
**● Total estimated cost to purchase/refinance**

 \$

## Amount of the Loan

My/Our contribute to the purchase or refinance comprises of ↻

<input type="radio"/> Net proceeds from pending sale of real estate	Estimated Value
<input type="radio"/> Deposit already paid	\$ [ ]
<input type="radio"/> Cash savings	\$ [ ]
<input type="radio"/> Existing equity	\$ [ ]
<input type="radio"/> Gift (specify source) ↻ [ ]	\$ [ ]
<input type="radio"/> Other funds (eg First Home Owners Grant) ↻ [ ]	\$ [ ]
<b>Total applicant/s' contribution</b>	\$ [ ]

To be apportioned as	Account
\$ [ ]	[ ]
\$ [ ]	[ ]
\$ [ ]	[ ]



For line-of-credit accounts only

DEDUCTED FROM

From page 1 ● **Total estimated cost to purchase/refinance** \$ [ ]

**= Estimated LOAN AMOUNT REQUIRED** \$ [ ]

PLUS

Refer lending declaration 4 on page 11 **Mortgage repayment insurance premium** (if applicable) \$ [ ]

**= MAXIMUM LOAN AMOUNT** \$ [ ]

PLUS

Refer lending declaration 3 on page 11 **Lenders' mortgage insurance premium** (if applicable) \$ [ ]

**= TOTAL AMOUNT of CREDIT or TOTAL CREDIT LIMIT SOUGHT** \$ [ ]

Auswide Bank will use this amount to determine if you are eligible for credit. Following approval your Credit Contract will be prepared on this basis. However please note that this amount is subject to change when you subsequently provide us with instructions to amend any of the above such as when you indicate to Auswide Bank that you wish to fund additional amounts which were unascertainable at the time of application (eg some government fees and charges).

## Property(s) Offered as Security

Note: A valuation fee for each property is payable prior to application processing.

Property Address  
[ ]  
[ ]

Town/City [ ] State [ ] Postcode [ ]

**Title particulars**  
Lot [ ] on [ ] County [ ] Parish [ ]

Title reference [ ] Area [ ]

Name/s to appear on title  
[ ]  
[ ]

Anything you wish to add about this security property:  
[ ]

**Zoned as**  Residential  Commercial  Rural **1**

**Type of Property**  House  Unit  Vacant land  Acreage

Unencumbered  No  Yes ↻ [ ]

Mortgage Type (eg first) [ ]

**Valuation**  
Estimate of value \$ [ ] Source (eg sale price, client estimate) [ ]

Contact person to arrange valuer's access  
 RE Agent  Seller  Builder  Applicant  Tenant

Contact's Name [ ] Company (if applicable) [ ]

Contact's phone/s [ ]

**Property(s) offered as security continued...**

Property Address  
  
  
 Town/City State Postcode  
**Title particulars**  
 Lot on County Parish  
     
 Title reference Area  
   
 Name/s to appear on title  
  
  
 Anything you wish to add about this security property:

**Zoned as**  Residential  Commercial  Rural **2**  
**Type of Property**  House  Unit  Vacant land  Acreage  
 Unencumbered  No  Yes  Mortgage Type (eg first)   
**Valuation**  
 Estimate of value Source (eg sale price, client estimate)  
 \$    
 Contact person to arrange valuer's access  
 RE Agent  Seller  Builder  Applicant  Tenant  
 Contact's Name Company (if applicable)  
   
 Contact's phone/s

Property Address  
  
  
 Town/City State Postcode  
**Title particulars**  
 Lot on County Parish  
     
 Title reference Area  
   
 Name/s to appear on title  
  
  
 Anything you wish to add about this security property:

**Zoned as**  Residential  Commercial  Rural **3**  
**Type of Property**  House  Unit  Vacant land  Acreage  
 Unencumbered  No  Yes  Mortgage Type (eg first)   
**Valuation**  
 Estimate of value Source (eg sale price, client estimate)  
 \$    
 Contact person to arrange valuer's access  
 RE Agent  Seller  Builder  Applicant  Tenant  
 Contact's Name Company (if applicable)  
   
 Contact's phone/s

**Loan Interest and Repayment**

**My/Our preferred loan features are**

<p><b>Loan Type</b></p> <p><input type="radio"/> A term loan with redraw  <input type="radio"/> A line of credit</p>	<p>The loan is structure over a fixed period (maximum term 30 years)                  A continuing credit loan</p>	<p>Is this loan part of a <b>Freedom Package</b> <small>Benefits Page 4</small></p> <p><input type="radio"/> No <input type="radio"/> Yes</p>
<p><b>Interest Rate Type</b></p> <p><input type="radio"/> Discount variable (if available)  <input type="radio"/> Standard Variable  <input type="radio"/> Fixed for <input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 years</p>	<p>The standard variable interest rate is discounted for an agreed period                  The interest rate decreases or increases in line with general rate changes                  The interest rate remains unchanged for an agreed number of years</p>	
<p><b>Repayment Type</b></p> <p><input type="radio"/> Principal and Interest (P/I)  <input type="radio"/> Interest only ( I/O)  <input type="radio"/> Interest only for start-up</p>	<p>You make regular payments to cover the interest on the loan as well as the principal amount borrowed                  You make a monthly repayment of the interest charged on the loan                  I/O for <input type="text"/> months then P/I for <input type="text"/> months</p>	

**Loan Term**  months **Commencement Interest Rate**  % pa **Initial Payment Commencing at \$**  per month

**My/Our preferred method/s of loan payment are**

Electronic transfer from an Auswide Bank account^  
 Electronic Transfer from an account at another Financial Institution^  
 Deposit or transfer at an Auswide Bank branch^  
 Transfer from an Auswide Bank account using internet/mobile/phone banking^  
 Payment using Bank@Post with an Auswide Bank cashcard^  
 Other method

**Branch Use Only**

Operator No.  Branch No.   
 Client phoned on   
 Processing completed for  
 Internal EPP  Direct Debit  
 I/M/P banking  Cash Card

^A regular/ongoing **automatic** arrangement    ^Manually done by you each time  
 Auswide Bank will contact you to arrange your preferred payment method/s and you may be required to complete and sign additional forms for these services.

## Other lending objectives

I/We also have the following other requirements or objectives in relation to My/Our loan ↻

I/We also seek these additional loan features ↻

I/We are interested in the following loan-related banking and insurance services to help Me/Us manage My/Our loan and protect My/Our investment/s ↻



- |  |  |
|--|--|
| <input type="radio"/> An additional <b>line of credit</b> with my/our term home loan             | <input type="radio"/> <b>Mortgage Repayment Insurance</b> cover for death, disability and unemployment |
| <input type="radio"/> A <b>100% mortgage interest offset account</b> for my/our everyday banking | <input type="radio"/> Home <b>building, contents and landlord insurance</b> cover                      |
| <input type="radio"/> Another type of <b>transaction or savings</b> account                      | <input type="radio"/> <b>Car and/or Boat insurance</b> cover   |
| <input type="radio"/> <b>Internet, Mobile</b> and/or Phone banking                               | <input type="radio"/> A <b>Credit Card</b>   |
| <input type="radio"/> <b>Bank@Post</b> access for loan repayments at an Australia Post outlet    | <input type="radio"/> A <b>VISA Debit card</b>   |
|  | <input type="radio"/> <b>Business</b> banking  |

## Freedom Package Benefits

Along with loan discounts, the Auswide Bank Freedom Package also offers you savings on banking credit cards and insurance. Please carefully read our documents 'Freedom Package - Schedule of Package Benefits and Terms & Conditions' with 'Home Loan Accounts Fees & Charges' for the full details and our service team can arrange their application with you.

**The following benefits are offered with your Freedom Package** ↻




### EVERYDAY BANKING

-  Open one of these everyday transacting and savings accounts...
  - Mortgage Offset (S8)
  - Everyday Access (S10)and pay no Account Service fee plus **no transaction fees** on withdrawals via Auswide Bank branches, 'Auswide Bank' and 'Westpac' branded ATM's, EFTPOS, internet/mobile/phone banking, BPAY, personal cheques, direct debits and periodical payments.
-  Get a VISA Debit Card and **pay no Card Access or Account Service fee** on your linked Visa Debit Account.


**FREEDOM  
PACKAGE**

### INSURANCE

**We will provide you with a quote at the time of application.**

-  Receive **up to 90 days free** Home Building Insurance when purchasing an existing residential property financed through Auswide Bank.
-  **Save up to 15%** on your combined Home Building and Home Contents premium.
-  Protect your private motor vehicles with Car Insurance and **save up to 5%** on your premium.

### CREDIT CARD

-  As part of the Freedom Package you are entitled to apply for an Auswide Bank 'Platinum' MasterCard and you will **pay no annual fee.**

## Part B About You

Now that you have told us about your loan needs, objectives and requirements - the second step that ensures that Auswide Bank does not provide a loan that is unsuitable for you is to tell us more about yourself. This information is important as it will form the second part of your loan application and will help determine our subsequent approval of and offer of credit to you.

### Personal details

**1**  Applicant  Guarantor  Director/Trustee/Sharholder

Existing Auswide Bank Client No. (if applicable)  Australian Citizen/Permanent Resident  Yes  No

Mr  Mrs  Ms  Miss  Other

First Name  Middle Name/s

Surname  Date of Birth

Driver's Licence No.  No.+ Age/s of Financial Dependants

Marital Status  Single  Defacto  Married  Divorced  Widowed

Current Residential Status  Owner  Paying Mortgage  Renting  Boarding  With Parents

Other (please specify)  Mthy Mtge/Rent/Board \$

Current Residential Address  For (Y/M)

Town/City  State  Postcode

Daytime contact Phone and/or Mobile No.

Email

Previous Residential Address  For (Y/M)

Town/City  State  Postcode

Residential/Mailing address after Loan Settlement   As current

Town/City  State  Postcode

Details of nearest living relative not living with you (non-applicant) Name  Relationship to you

Address

Town/City  State  Postcode

Relative's Phone  Mobile

Anything you wish to add regarding your personal details:

**2**  Applicant  Guarantor  Director/Trustee/Sharholder

Existing Auswide Bank Client No. (if applicable)  Australian Citizen/Permanent Resident  Yes  No

Mr  Mrs  Ms  Miss  Other

First Name  Middle Name/s

Surname  Date of Birth

Driver's Licence No.  No.+ Age/s of Financial Dependants

Marital Status  Single  Defacto  Married  Divorced  Widowed

Current Residential Status  Owner  Paying Mortgage  Renting  Boarding  With Parents

Other (please specify)  Mthy Mtge/Rent/Board \$

Current Residential Address  For (Y/M)

Town/City  State  Postcode

Daytime contact Phone and/or Mobile No.

Email

Previous Residential Address  For (Y/M)

Town/City  State  Postcode

Residential/Mailing address after Loan Settlement   As current

Town/City  State  Postcode

Details of nearest living relative not living with you (non-applicant) Name  Relationship to you

Address

Town/City  State  Postcode

Relative's Phone  Mobile

Anything you wish to add regarding your personal details:

## Employment details

### Current Employment Status

Salary/Contract
  Wage Based
  Full Time
  Perm. Part Time
  Casual

Self-Employed
  Home Duties
  Retired
  Social Benefits
  Worker Comp.

Current Occupation

For (Y/M)

Current Employer (If applicable)

For (Y/M)

Phone/s

Address

### Current Employment Status

Salary/Contract
  Wage Based
  Full Time
  Perm. Part Time
  Casual

Self-Employed
  Home Duties
  Retired
  Social Benefits
  Worker Comp.

Current Occupation

For (Y/M)

Current Employer (If applicable)

For (Y/M)

Phone/s

Address

Complete this section if you currently have a second job

Second Job Occupation

Part Time
  Casual/Temp
  Contract

Second Employer

For (Y/M)

Phone/s

Complete this section if you currently have a second job

Second Job Occupation

Part Time
  Casual/Temp
  Contract

Second Employer

For (Y/M)

Phone/s

Previous Occupation

For (Y/M)

Previous Employer

For (Y/M)

Address

Anything you wish to add regarding your employment details:

Previous Occupation

For (Y/M)

Previous Employer

For (Y/M)

Address

Anything you wish to add regarding your employment details:

## Solicitor and Accountant details

Your Solicitor

Self-acting

Name

Firm

Phone

Fax

Email

Street Address



Town/City

State

Postcode

Postal Address

As Above

Town/City

State

Postcode

Your Accountant

Not applicable

Name

Firm

Phone

Fax

Email

Street Address



Town/City

State

Postcode

Postal Address

As Above

Town/City

State

Postcode

## Personal Income

**1** **1st Applicant's GROSS ANNUAL Income** \$

PAYG	NET Monthly Income
Base Wages or Salary*	\$ <input type="text"/>
Regular Overtime	\$ <input type="text"/>
Second Job Income	\$ <input type="text"/>
Car/Travel Allowance^	\$ <input type="text"/>
Full Maintained Car # <input type="text"/>	
<b>Other</b>	
Family Tax Benefits (part A+B)	\$ <input type="text"/>
Child Maintenance <sup>+</sup>	\$ <input type="text"/>
Investment Earnings <sup>~</sup>	\$ <input type="text"/>
Director/Trustee/Beneficiary Fees	\$ <input type="text"/>
Existing Rental Income <small>Disclose details on page 8.</small>	\$ <input type="text"/>
Proposed Rental Income	\$ <input type="text"/>
Other > <input type="text"/>	\$ <input type="text"/>
<b>1st Applicant's Total NET Monthly Income</b>	<b>\$ <input type="text"/></b>

**2** **2nd Applicant's GROSS ANNUAL Income** \$

PAYG	NET Monthly Income
Base Wages or Salary*	\$ <input type="text"/>
Regular Overtime	\$ <input type="text"/>
Second Job Income	\$ <input type="text"/>
Car/Travel Allowance^	\$ <input type="text"/>
Full Maintained Car # <input type="text"/>	
<b>Other</b>	
Family Tax Benefits (part A+B)	\$ <input type="text"/>
Child Maintenance <sup>+</sup>	\$ <input type="text"/>
Investment Earnings <sup>~</sup>	\$ <input type="text"/>
Director/Trustee/Beneficiary Fees	\$ <input type="text"/>
Existing Rental Income <small>Disclose details on page 8.</small>	\$ <input type="text"/>
Proposed Rental Income	\$ <input type="text"/>
Other > <input type="text"/>	\$ <input type="text"/>
<b>2nd Applicant's Total NET Monthly Income</b>	<b>\$ <input type="text"/></b>

- \* Includes wages/salary paid to you by your own business
- ^ Paid to you by your employer to cover vehicle running costs or time travelling to your work site
- # A fully maintained vehicle provided by your employer in addition to \$ remuneration
- + Must be court-ordered
- ~ eg share dividends, term deposit interest etc
- > eg commission, bonuses etc - please specify

**Applicants' COMBINED total NET Monthly Income** \$   
 MINUS  
**Liabilities \$ payment per month** \$   
Obtain this amount from total liabilities on page 8  
**= Your Monthly disposable PERSONAL Income** \$   
Excepting household and personal living expenses

## Household Living Expenses

**Note:** Our assessment includes your ability to repay the proposed loan without financial hardship. Please provide an estimate of your monthly living expenses.

**I/We estimate My/Our household living expenses as per the table below and warrant that these are a reasonable reflection of the actual costs for My/Our household.**

	NET Monthly Income
Housing	\$ <input type="text"/>
Food and Groceries	\$ <input type="text"/>
Medical	\$ <input type="text"/>
Utilities	\$ <input type="text"/>
Transport	\$ <input type="text"/>
Education	\$ <input type="text"/>
Personal	\$ <input type="text"/>
Other	\$ <input type="text"/>
<b>Total Monthly Living Expenses</b>	<b>\$ <input type="text"/></b>

### Suggestions

You should include items such as house and contents insurance, rates, strata fees, home contents replacements and house maintenance. Do not include your current rent, board or mortgage payments. You should include all food and grocery bills including takeaway and restaurant costs.

This includes health insurance, chemists and all other medical costs.

This includes an average monthly amount of your electricity, gas, heating etc. Telephone, mobile/s, internet and cable T V are included in this area.

This should include fuel, insurance, registration, licence and maintenance.

If you don't have a car please include average public transport costs.

This includes all education costs including school fees, text books and sports. Pre-school and child minding should be added here.

This section includes grooming, entertainment, movie hire, cigarettes etc.

If you have regular additional superannuation contributions they should be included here along with special project savings.

If you require further assistance visit ASIC's consumer website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

# Assets and Liabilities

## Your Assets ↻

### Property(s)

1. Address

Rent/wk (If applicable) Insurer Month Due

\$

2. Address

Rent/wk (If applicable) Insurer Month Due

\$

3. Address

Rent/wk (If applicable) Insurer Month Due

\$

Total Rent per week

\$  x 52 and ÷ 12 =

**Total Rent Income per month** \$

Should equal amount in page 7

### Cars, Boats, Caravans etc

Year/Model Insurer Month Due

### Cash

Auswide Bank Ltd Accounts

Other Institution's Accounts

### Contents and Personal Valuables

Insured Value Insurer Month Due

\$

### Other Assests

### Life and Superannuation (s/a) Cover

Insured Insurer Type Total Benefit

Life  s/a \$

Life  s/a \$

Life  s/a \$

**Total of your Assets**

Estimated Value

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

## Your Liabilities ↻

Lender

Approved Loan

### Existing Mortgages

\$

Cover by Mortgage Repayment Insurance?  Yes  No

\$

Cover by Mortgage Repayment Insurance?  Yes  No

\$

Cover by Mortgage Repayment Insurance?  Yes  No

### Personal Loans

\$

\$

\$

### Business Loans

\$

\$

### Credit Cards

Lender + Type eg Visa Limit

\$

\$

\$

\$

\$

\$

### Guarantees Given

\$

### Contingent Liability

eg Guaranteed Debt

\$

### Other Ongoing Liabilities

eg Child Maintenance, Student Loan, Outstanding Tax Debt, Rent

MINUS **Total of your Liabilities**

**= Your Surplus Assets**

Amount Owning

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

Payment per month

\$

\$

\$

\$

\$

\$

\$

\$

\$

Current Minimum Payment

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

Should equal amount entered 'personal income' on page 7



## Finance History and Additional Information

### I/We have ↻

- Yes  No
- Yes  No
- Yes  No
- Yes  No

If you have answered 'yes' to any of the above, please provide details:

## Related Loan Accounts

I/We advise that the following related loan accounts\* are held by My/Our close relation/s or associate/s ↻

Not applicable

Account No.	Account Name
<input type="text"/>	<input type="text"/>
Account No.	Account Name
<input type="text"/>	<input type="text"/>

\* related loan accounts may include:

- a) They are your business partner/s
- b) They are your spouse, parent or child
- c) One is a trustee(s) or beneficiary of the same trust as you
- d) One is a body corporate or other entity (either inside or outside Australia) and the other is a director or member of the governing body of the body corporate or other entity
- e) One is a body corporate or other entity (either inside or outside Australia) and the other is a person who has a legal or equitable interest in 5% or more of the share capital of the body corporate or other entity
- f) They are a related body/s corporate
- g) A relationship of a prescribed kind exists between them
- h) A chain of relationships can be traced between them under any one or more of the above.

Complete the following 2 sections if applying in the name of a Company, Business or Trust ↻

## Company/Business/Trust Details

Company/Business/Trust Name			Status		
<input type="text"/>			<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Trustee
Nature of Business			ABN No.		
<input type="text"/>			<input type="text"/>		
Business Address			Registered Office (if different from Business Address)		
<input type="text"/>			<input type="text"/>		
<input type="text"/>			<input type="text"/>		
Town/City	State	Postcode	Town/City	State	Postcode

## Company/Business/Trust Income

	LAST Financial Year	PREVIOUS Financial Year
Profit distributed to all borrowers/guarantors/trustees	\$ <input type="text"/>	\$ <input type="text"/>
Net profit before tax - excluding dividends paid	\$ <input type="text"/>	\$ <input type="text"/>
Add back depreciation on fixed assets (land + building only)	\$ <input type="text"/>	\$ <input type="text"/>
Add back interest on debts refinanced/repaid	\$ <input type="text"/>	\$ <input type="text"/>
Add back interest on debts refinanced/repaid	\$ <input type="text"/>	\$ <input type="text"/>
Other add back/s (eg non-recurring expenses)	\$ <input type="text"/>	\$ <input type="text"/>
<b>Total income of Company/Business/Trust</b>	\$ <input type="text"/>	\$ <input type="text"/>

***Please refer to the revised  
privacy act declaration (12 March 2014)  
on pages 11–12 of this application.***

## Privacy Act Declaration Consent (Lending)

### Overview

Auswide Bank Ltd ABN 40 087 652 060 ('we', 'us', 'our') collects information about you for the purposes you agree to in this Privacy Act Declaration Consent. When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use and exchange credit and personal information about you for those purposes.

### Privacy act declaration consent

We are collecting credit and personal information (information) about you, as applicable:

- To provide you, or a company of which you are a director, with:
  - Consumer credit for personal, household, domestic or residential investment purposes; or
  - Commercial credit for business purposes; or
  - Other services stated in this Privacy Act Declaration Consent; or
- In relation to a guarantee you will provide.

We require the information we collect from you, or your broker on your behalf, to:

- Comply with Australian laws requiring or authorising the collection of personal information including (a) the National Consumer Credit Protection Act; (b) the Anti-Money Laundering and Counter-Terrorism Financing Act; and (c) the Income Tax Assessment Act.
- Assess your credit or guarantor application or the credit application of a company of which you are a director, source any required insurances and to manage any credit contract that results. If you do not provide the information sought we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.
- Provide increased standards of service through customer relationship management programs.
- Identify and send information about our products and services if we believe this information may be of interest to you or may help us develop and improve our financial services. You have a right at any time to stop us from contacting you for this purpose by contacting us using the contact details contained within this statement. You acknowledge that if you do not advise us in this regard, we will assume that you consent to the use of your information for this purpose. You understand that we will continue to send you information relating to or associated with the financial services you have selected – such as statements and statement inserts or offers to upgrade these services.
- Issue, maintain and manage any rewards, discounts or other benefits or other such programs associated with the credit/financial service product you select.
- Support securitisation, loan funding mechanisms and commercial transactions (including risk assessment, due diligence, audit and portfolio analysis).

### Your information – collection and credit reporting body disclosures

When we collect information from you in the credit application process, we use that information in a number of ways to assess your credit application and to manage any credit contract that results. We may:

- Disclose your information to credit reporting bodies (CRB). We currently disclose information to Veda Advantage (Veda);
- Use information the CRB provides to assist us assess your credit or guarantor application;
- Disclose your credit information to your introducer to assist

in the application process;

- Notify the CRB of any overdue payments, provided they are more than 60 days overdue, we have attempted to collect the payment and we have notified you of our intention to do so;
- Notify the CRB of a serious credit infringement if we have reasonable grounds to believe you fraudulently obtained, or attempted to obtain, credit from us or that you have shown an intention to evade your obligations under the contract with us. We will only do this if we have not been able to contact you over a 6 month period; and
- Ask the CRB to assess your eligibility to receive direct marketing material from us.

The CRB may include your information in reports to other credit providers to assist them in assessing your credit worthiness.

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

### Your rights

You have the right to ask us:

- to provide you with all the information we hold about you;
- to correct the information we hold if it is incorrect
- for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email);
- the CRB not to use your information for direct marketing assessment purposes, including prescreening;
- the CRB not to use, or disclose, your information if you have reasonable grounds to believe you have, or will be, a fraud victim; and
- the CRB to provide you with a copy of the information it holds about you.

You can gain access to the information we hold about you by contacting our Privacy Officer at the contact details below. In some cases an administration fee may be charged to cover the cost of providing the information.

The Privacy Officer, Auswide Bank Ltd  
 Reply Paid 1063, Bundaberg Qld 4670  
 Telephone: 1300 138 831  
 Email: [auswide@auswidebank.com.au](mailto:auswide@auswidebank.com.au)

Our Privacy Policy is available on our website at

[www.auswidebank.com.au](http://www.auswidebank.com.au) or we will provide you with a copy if you ask us. The Privacy Policy contains information about:

- how you may access the personal information, including credit information, we hold about you and seek the correction of such information;
- how you can make a complaint about a breach of the Privacy Act 1988 (including the Australian Privacy Principles) or any registered privacy code that binds us in respect of your information; and
- how we will deal with such a complaint

Contact details for the CRB Veda Advantage are:

Veda – Customer Resolutions,  
 PO Box 964, North Sydney NSW 2059  
 Phone: 1300 762 207  
 Email: [corrections@veda.com.au](mailto:corrections@veda.com.au)  
 Website: [www.mycreditfile.com.au](http://www.mycreditfile.com.au)

### Overseas Disclosures

We do not disclose or store your information overseas. If we do send your information outside Australia we will take reasonable steps to ensure that it complies with Australian privacy laws including credit reporting laws or we will seek your consent to the disclosure.

Some of our third party services providers to whom we may disclose your information may store or disclose your information overseas. Our Privacy policy on our website [www.auswidebank.com.au](http://www.auswidebank.com.au) contains links to the websites of relevant service providers to enable identification of their policies regarding disclosure or storage of information overseas and the relevant countries.

### Disclosure and Consent

By signing below, you agree we may:

- Use your personal and credit information:
  - To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director;
  - To manage or better service your, or the company's, account and any future needs;
  - To assist you to manage your debts or the company's debts or collect any amounts you or the company owes; and
  - As the law authorises or requires;
- Obtain from, and disclose to, any third party, including your introducer, referees, employer, legal and financial advisers, insurers, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assess, arrange, provide or administer your credit application or guarantee and any insurance requirements;
- Provide credit information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with offers or information of other goods or services we, or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;
- Disclose your personal and credit information to other organisations that provide us with services, such as contractors, agents, printers, mail houses, marketing consultants, mercantile agents, payment system operators, other financial institutions and credit providers, auditors, lawyers, parties for the purpose of fraud prevention, document custodians, ratings agencies, securitisers and computer systems consultants or providers, so they can perform those services for us; and
- Disclose your personal information to any other organisation

that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

You also agree that we may, as appropriate:

- Where you are a consumer credit applicant, notify a CRB you as an individual (not as a director of a company) have applied for credit with us, the amount of the credit required, the contract details, including the amount financed, your status under the contract (borrower / co-borrower / guarantor) and commencement and termination dates;
- Provide your identification details to the CRB;
- Exchange your credit information with the CRB, any credit provider named in your credit report or in your application and with any introducer assisting you with the application;
- Obtain information about your consumer credit or commercial activities, or commercial credit worthiness, where relevant, from a CRB; and
- When you are a prospective guarantor, obtain a credit report about you to assess whether to accept you as a guarantor.
- You also agree and consent to, as appropriate:
  - A CRB disclosing consumer credit information to us for considering your consumer or commercial credit or guarantor application, and/or assessment a credit application by a company of which you are a director;
  - When you are a prospective guarantor, us using that information to assess your suitability as a guarantor;
  - Us disclosing your credit information to a guarantor, or a prospective guarantor; and
  - Another credit provider, disclosing to us for a particular purpose, information it holds about you. Where the applicant, or guarantor, is a company of which you are a director, you specifically acknowledge and agree you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

Where the applicant, or guarantor, is a company of which you are a director, you specifically acknowledge and agree you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

Signed:

Name:

Date:

**Applicant 1 or Company Director 1**

Signed:

Name:

Date:

**Applicant 2 or Company Director 2**

Signed:

Name:

Date:

**Guarantor**

Signed:

Name:

Date:

**Guarantor**

## Lending Declarations

1. I/We understand that this application is not an offer to lend or a formal disclosure statement. If my/our application is successful, you will make a Formal Offer to Lend. If the application is accepted I/We will agree to be bound by your Terms and Conditions provided with your formal offer to lend.
  2. I/We agree to pay any Fees or Charges required by you to process my/our credit application. I/We understand that while every attempt has been made by you to accurately calculate and disclose fees and charges, loan repayments and insurance premiums applicable to the loan - these amounts are estimates only and may change between the date of this application and when you offer to advance the loan. I/We understand that your formal offer to lend will advise me/us of the amounts payable by me/us in association with the loan. I/We understand that if this credit application is not approved by you or is withdrawn by me./us, that you will retain any application, establishment, documentation (including any search fees, stamp duty or other legal outlays ) and any valuation fees paid. I/We understand that I/We will still have an obligation to pay any outstanding application, establishment, documentation (including any search fees, stamp duty or other legal outlays) and any valuation fees that I/We may have requested you to capitalise into the amount of My/Our loan application or have drawn on the advance funds at settlement, and I/We agree to pay you immediately upon request in these circumstances.
  3. I/We understand that Mortgage Property Insurance (ie Car) is compulsory for the term of the loan for all properties mortgaged by you. I/We understand that it is my/our responsibility to arrange this insurance with an insurer of my/our choice. I/We understand that you may offer me/us Mortgage Property Insurance in your capacity as an agent of Allianz Australia Insurance Ltd ABN 15 000 122 850 (AFS Licence No: 234708) ("Allianz") of 2 Market Street, Sydney NSW 2000. I/We understand that CCI (Loan Cover Insurance) is not compulsory and I am/we are not obliged to purchase this cover. I/We understand that you may offer me/us CCI in your capacity as an agent of Allianz Australia Insurance Ltd ABN 15 000 122 850 (AF S Licence No: 234708) ("Allianz") of 2 Market Street, Sydney NSW 2000. Allianz Australia Insurance Limited (AFS Licence No: 234708) ABN 15 000 122 850 (Allianz) is the insurer of the "Disability" and "Unemployment" covers available on this policy. Allianz Australia Life Insurance Limited (AFS Licence No: 296559) ABN 27 076 033 782 (Allianz Life) is the insurer of the "Death Cover" available on this policy - Allianz acts as Allianz Life's agent in offering "Death Cover ":
- I/We understand that, upon request, you will inform me/us of the amount of the premium in a printed insurance quotation. I/We understand that to make an informed decision about whether to acquire an Allianz Insurance product through you, I/we should read your Financial Services Guide - which also discloses remuneration and/or commissions you will receive from Allianz. I/We understand that in arranging this insurance that you do not provide advice about these insurance covers based on any consideration of my/our personal objectives, financial situation or needs and that to decide if they are right for me/us that I/we should read the relevant Product Disclosure Statement.
4. I/We acknowledge that we have read and understood the Privacy Declaration and acknowledge and consent to your policies and procedures for the handling of my/our personal information. I/We acknowledge this consent will continue until Auswide Bank accepts my/our revocation of it in writing to the address above. I/We acknowledge that such acceptance may be subject to me/us having met any outstanding contractual obligations on my/our credit/financial services relationship.
  5. I/We confirm that any original Valuer's Report shall remain in your possession and be your exclusive property.
  6. I/We understand that from time to time Auswide Bank offers discounts, benefits or rewards which may have special eligibility criteria. I/We understand that, unless offered to me/us as part of this application, I am/we are not eligible for these special offers.

## Nomination for Notices

This is optional. It may be completed where **there is more than one applicant** for a loan which is for personal purposes and all applicants want to nominate one of the applicants to receive notices and documents (eg statements, interest rate adjustment notices on their behalf

I have/each of us (whether debtor, mortgagor or guarantor) has the right to receive a copy of any notice or other document under the National Consumer Credit Protection Act directly from Auswide Bank.

By executing this loan application, unless nominated, I am/we are giving up the right to be provided with information from Auswide Bank directly.

Full Name of person nominated

I/we nominate:

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

I/we consent to notices and other documents under the National Consumer Credit Protection Act being sent to us at:

Town/City

State

Postcode

I/we acknowledge that each of us has the right to cancel his/her nomination by advising Auswide Bank Ltd in writing at any time.

## Purposes of which credit is provided

### Loans for business/investment (other than investment in residential property)

I/we need the loan wholly or predominantly for ↻

Personal - or investment in - residential property

↻ Do not sign this declaration - proceed to the next section

Business - investment purposes **other than** investment in residential property.

↻ Please read, sign and date the Declaration of Purpose section below

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

### 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 Consumer Credit Protection Act.**

Signature of Person 1

Signature of Person 2

Date

Date

## Execution

I/we declare that there are no circumstances within my/our knowledge, in addition to those declared by me/us in this credit application, which might make me/us unable to repay the loan in accordance with the terms and conditions that have been explained to me.

The information in this Credit Application is correct and complete to the best of my/our knowledge and belief. I/we agree that you may cancel this Credit Application if any information is found to be false.

By signing this Declaration, I/we acknowledge that I/we have read, understood and accept the Declaration and Acknowledgements in this Credit Application.

### A. Individual

Signature of Applicant/Guarantor

Full Name of Applicant/Guarantor

Date

Signature of Applicant/Guarantor

Full Name of Applicant/Guarantor

Date

### B. Company

Signature of Applicant/Guarantor

Full Name of Director

Date

Signature of Applicant/Guarantor

Full Name of Director

Date

# Five Year Mortgage Repayment Insurance Proposal



Mortgage Repayment Insurance is **not compulsory** and you are not obliged to purchase this cover

Please complete all questions Print information and indicate by a  where applicable.

Note any words defined in the Five Year Mortgage Repayment Insurance Product Disclosure Statement and Policy Document PDS and used in this document have the same meaning as that defined in the PDS.

Policy No.

Financial Institution



## First Insured - Personal Details

Mr  Mrs  Ms  Miss  Other

Surname  First Name

Gender  Male  Female Date of Birth

Postal Address

Occupation  Postcode

## Second Insured - Personal Details

Mr  Mrs  Ms  Miss  Other

Surname  First Name

Gender  Male  Female Date of Birth

Postal Address

Occupation  Postcode

## First Insured - Selection of Cover

Death, Disability + Unemployment  Disability + Unemployment  Disability only  Death + Disability  Death only

## Second Insured - Selection of Cover

Death, Disability + Unemployment  Disability + Unemployment  Disability only  Death + Disability  Death only

## Proposed Policy Details

Effective Date\*  Expiry Date\*  Loan Amount \$  Total Premium^ \$  Premium Funded in Loan  Yes  No

\* If the loan amount is not funded until a date after the effective date above, the effective date will be amended to start from the date your loan money is advanced (the settlement date of your loan) and the expiry date will be extended by the same number of days.

^ The premium shown includes the applicable amounts payable in respect of GST and Stamp Duty.

Loan Agreement No.  Repayment Amount \$

## Personal Statement

In the last 10 years have you ↻

	First Insured	Second Insured
<b>A</b> Received medical advice or had treatment for blood pressure, cholesterol, chest pain, a heart condition, stroke, diabetes, tumour, cancer (including skin cancer), lung, kidney or liver disease?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
<b>B</b> Received medical advice or had treatment for any back/neck problem, asthma, epilepsy, brain or nervous system disorder, mental illness, stress, depression, chronic fatigue syndrome, blood disorder or disease (including hepatitis) or the Human Immunodeficiency Virus (HIV)?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
<b>C</b> Had a medical condition (not already mentioned above) for which you are currently receiving treatment from a medical practitioner or health professional, or for which you were admitted to hospital, and/or taking medication prescribed by a doctor?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

## Eligibility Criteria

You are eligible to apply for cover if:

- You are aged more the 16 years, and not yet turned 60; • and you are applying for or have a loan; and • you are a permanent resident of Australia; and
- Your total combined current cover for all consumer credit insurance policies issued by us, including this application, is less than \$750,000.

For Disability and Unemployment cover, you must be permanently employed and working (see the PDS 'Words with special meanings'). This requires you (amongst other things) to be employed for at least 15 hours per week. It does not include payments from carers or disability pensions, or employment entitlements such as workers compensation. To apply for Unemployment cover you cannot be self employed or employed on a seasonal, temporary or non-renewable contract nature.

## Your Duty Of Disclosure

Before you enter into the policy with us, the Insurance Contracts Act 1984 (the Act) requires you to provide us with the information we need to enable us to decide whether and on what terms your application for insurance is acceptable and to calculate how much premium is required for your insurance.

When you enter into the policy with us for the first time you will be asked various questions when you apply. When you answer these questions, you must: give us honest and complete answers; tell us everything that you know; and tell us ever ything that a reasonable person in the circumstances could be expected to tell us.

If you do not comply with your duty of disclosure, we may cancel the policy and/or reduce the amount we pay if you make a claim. If fraud is involved, we may treat the policy as if it never existed, and pay nothing.

## Declaration

I/we hereby declare that I/we:

- Have received, read and understood this document, the PDS and any other policy documents we give you;
- Meet the application Eligibility criteria specified above;
- Understand there are terms, conditions, exclusions and limitations that apply to this cover. This includes (amongst other things) that we will not pay a claim for Death, Disability or Unemployment cover that is caused by, arises from, or is in any way connected with a pre-existing condition (see the PDS 'Words with special meanings' for the definition);
- Have read and understood the Privacy Notice as detailed in Section C of the PDS and consent to and invite the collection, storage, use and disclosure of personal and sensitive information in accordance with that notice;
- Am/Am not applying for this insurance to cover a business related loan;
- Have personally completed this proposal form fully and accurately or, if it has been completed by somebody else, I/we have checked that the questions have been fully and accurately answered;
- Have complied with our Duty of Disclosure as explained in this proposal;
- Understand any cover the insurer agrees to provide is in accordance with the relevant terms and conditions of the PDS and the relevant Schedule;
- Authorise the insurers to obtain and use for the purpose of this insurance:
  - Any information (including medical certificates, clinical records, records from relevant government authorities, reports of physical examinations, certificates of unemployment) that we may reasonably ask for; and
  - Details of my/our loan from my financial institution to confirm the information supplied.

**Important:** You must only sign below if you can make the declaration in relation to all of the matters specified in the declaration above. If not, we cannot proceed with your application and you have no cover. These cannot be amended or waived by the financial institution or the agent. A false declaration may allow the insurer to refuse to pay any claim. All insureds must sign.

Next steps - issue of interim or final cover: You will receive Loan settlement cover in accordance with the terms of the PDS (see 'Loan Settlement Cover') from the loan settlement cover start date (see 'Words With Special Meanings' in the PDS).

**Final cover:** If ALL insureds answer 'No' to all of the personal statement questions above, make declaration above and submit this proposal to us - we (or our agent) will provide a schedule confirming final cover from the effective date noted above.

**Interim cover:** Where ANY insured has answered 'Yes' to any of the personal statement questions above, this insured must complete a medical questionnaire and submit this questionnaire to us together with this proposal within 14 days of this proposal being signed by all insureds. At this time, none of the insureds will receive final cover. Instead, all insureds will receive Interim cover in accordance with the terms of the PDS (see 'Interim Cover') from the effective date stated above. We will provide an Interim cover schedule. On receipt of the completed medical questionnaire, the insurer will consider whether it is prepared to issue final cover or not and if any additional exclusions will be applied to your final cover. Final cover is only confirmed by the insurer sending you a schedule. The pre-existing condition exclusion in the PDS will still apply to disclosed conditions.

Signature of **First Assured**

Date

Signature of **Second Assured**

Date

The Disability and Unemployment cover is provided by Allianz Australia Insurance Limited AFS Licence No. 234708 ABN 15 000 122 850 (Allianz) 2 Market Street Sydney NSW 2000

The Death cover is provided by Allianz Australia Life Insurance Limited AFS Licence No. 296559 ABN 27 076 033 782 (Allianz Life) 2 Market Street Sydney NSW 2000

## Confirmation of Consent or Non-consent for Cover

### Five Year Mortgage Repayment Insurance (MRI) for Death Disability + Unemployment ↻

First Applicant's Name

Second Applicant's Name

Loan Account No./s

Date

Please ✓ MRI option for each applicant

**Applicant has requested MRI cover**

please also ensure the proposal is completed

I/we confirm that the benefits of the Death, Disability + Unemployment protection for my/our loan repayments have been explained and understood by me/us.

I/we confirm that we understand that the MRI premium included in my total loan amount will be charged interest over the term of the loan.

I/we understand that the Mortgage Repayment Insurance policy will have a maximum term of 5 years and that at the end of the term Auswide Bank will contact me to discuss my options for future cover

I/we understand that the Mortgage Repayment Insurance is optional and not a requirement of my our loan with Auswide Bank

I/we have received a copy of Auswide Bank's Financial Services Guide and a copy of the MRI Product Disclosure Statement.

Signature of First Applicant

Signature of Second Applicant

**Applicant has declined MRI cover**

I/we confirm that the benefits of the Death, Disability + Unemployment protection for my/our loan repayments have been explained and understood by me/us.

I/we have decided not to take advantage of the protection offered and understand that our loan repayments must continue to be met in the event of either Death, Disability or Unemployment occurring.

Signature of First Applicant

Signature of Second Applicant

**Unable to offer MRI at this time**

I/we declare that the reasons for not being able to offer this product to me/us have been explained to me/us.

I/we have been advised that while this product is not available it may be beneficial to seek similar coverage with another insurer - albeit this is not a requirement of the loan approval.

Signature of First Applicant

Signature of Second Applicant

#### Branch Use Only

Branch No.

Date Received

By Operator No.

Source

 New Add On Prosper Updated

Client Declined MRI cover (NS) ↻ Reason

Outside Auswide Bank Policy ↻

LVR

 %

Outside Allianz Guidelines ↻

Reason



The Manager


Dear Sir/Madam

Re: Loan and/or Credit Card Account/s

Loan/Credit Card Type	Account No.

I/We

--

- Advise that we have instructed Auswide Bank Ltd to payout our existing debt with yourselves and thereby release us from any further obligations.
- That we have instructed Auswide Bank Ltd to:
  - Payout and close the above credit card account on my/our behalf.
  - Reduce my/our current credit limit from \$  to \$
- Authorise request and direct that you produce the relevant Certificate of Title the subject of your existing Mortgage at the Titles Office to enable a second Bill of Mortgage in favour of Auswide Bank Ltd to be registered.
- Authorise request and direct that you produce the relevant Certificate of Title, (the subject of your existing Mortgage) at the offices of Auswide Bank Ltd at 16-20 Barolin Street Bundaberg Q 4670 to enable registration of the release of the said Mortgage to Auswide Bank Ltd.

I we also authorise and direct you to provide Auswide Bank Ltd or its Lawyers any information concerning our existing Mortgage Debt as and when they may request.

I we hereby undertake to pay your reasonable costs associated with this request.

Yours faithfully


---

Full Name	Date


---

Full Name	Date

## Part F → Things to do checklists

### Application and Supporting Documents

#### Required for ALL Loan Applications

- Tax File Numbers have been DELETED/REMOVED from ALL supporting documents
- Loan Application has been fully completed
- Customer has signed all relevant Authorities including Privacy Act and Consent
- Evidence of funds to complete is attached
- Current transaction statements covering **1 month** for non Auswide Bank salary credit accounts, mortgage debts and credit cards
- Current Rates Notices for all properties owned are attached
- Serviceability calculations are attached
- Customer identification process has been completed (refer to requirements on page 14)

#### Supporting Documents Required

Check the appropriate boxes to confirm the necessary supporting documents have been provided:

##### PURCHASE applications

- Fully **signed** contract of sale
- Evidence of deposit paid (payment receipt from agent)
- Evidence of where deposit came from (bank statement etc)
- First home owners grant application (if applicable)

##### CONSTRUCTION Applications

- Copy of proposed building plans/council approved plans
- Detailed building specifications
- Copy of **signed** building contract with a **licensed builder** including the quote and payment schedule
- Copy of builder's insurance policy (required prior to any progress payments)

##### REFINANCE Applications

- Last **6 months** consecutive statements for all **home loans/personal loans** being refinanced
- Last **3 months** consecutive statements for all **credit cards/store accounts** being refinanced

##### MORTGAGE INSURANCE Applications

- Evidence of 5% 'genuine savings' pattern/history covering a minimum **3 months** in the borrower's name
- Lump sums eg. gifts, inheritance, term deposits held for a minimum **6 months** in an account in the borrower's name

#### Income Verification

**PAYG Applicants – provide at least ONE of the following:**

- 2 pay slips (less than 2 months old) detailing year-to-date income history of 3 months or more showing:
  - Borrower's name, employer's name and ABN/ACN (if applicable)
  - Breakdown of allowances and deductions paid
  - Gross/net income and tax paid for the pay period
- 3 months transaction statements from borrower's financial institution showing salary credits/employer's name
- 1 pay slip OR Employment Contract OR basic letter from employer PLUS either their PAYG payment summary OR Tax Assessment Notice
- A detailed letter from the borrower's employer on the employer's letterhead and signed by either the Payroll Officer, Director, Manager or Proprietor stating:
  - The borrower's name and occupation
  - Type of employment (full time, part time, casual etc)
  - Length of employment or date commenced
  - Gross salary including year-to-date amounts and breakdown of any allowance, penalty rates, overtime and deductions

**SELF EMPLOYED Applicants – provide ALL of the following:**

- Last 2 years tax returns for both business and personal income
- Last 2 years tax of fice assessment notices for business and personal income
- Last 2 years business financial statements (balance sheet and profit & loss accounts)

**RENTAL Income – provide at least ONE of the following:**

- Copy of current tenancy agreement signed by all parties
- Current rental agent's statements detailing actual rent received
- Copy of bank statements showing rent being deposited
- Letter from real estate agent detailing current or expected rent
- Market rental opinion as stated in a valuation on the property being purchased or refinanced

**OTHER Income (Centrelink payments, share dividends etc)**

- Recent Centrelink statement showing current benefit type, frequency and amount
- Copy of bank statements covering past 3 months showing benefit being deposited with detailed narrative
- Detailed listing or copy of certificates for shares/investments held
- Last 2 years tax returns and tax assessment notices verifying amount and consistency of interest/dividend income

## Identification Requirements

### All Individuals (including guarantors/ trustees)

- Required for Anti Money Laundering & Counter Terrorism Financing Act 2006 Completion by each individual of an Identity Verification Form and provision of acceptable ID. This should be arranged at an Auswide Bank branch - or if unable to visit a branch, please request an Australia Post Identity Verification Form. (not required if applicant is an existing Auswide Bank customer)
- Required for State Titles Offices (*this is in addition to the above Identity Verification Form*) Provision to Auswide Bank Ltd with this application of **original certified copy (must be clear and legible)** of acceptable ID as follows:

**1 primary photo ID + 2 secondary.**

#### Primary Photo ID

*Alternatively originals can be presented at an Auswide Bank branch for copying and certifying*

- Driver's Licence (current)
- Driver's Learner Permit (current)
- Passport (not expired more than 2 years)
- Proof of Age Card OR NSW Photo Card (current and Government issued)

#### Secondary ID

- Credit card
- Recent Electricity/Gas Bill
- Recent Rates Notice
- Centrelink card
- Medicare card
- Tax Assessment Notice (last financial year)
- Current bank statement

**Secondary ID not required if CERTIFIED copies of these documents are already being supplied as supporting documentation for this application as on page 13**

### Incorporated Entities/Trusts etc

- required for Anti Money Laundering & Counter Terrorism Financing Act 2006 AND State Titles Offices provision to Auswide Bank Ltd with this application of original or certified copy of relevant identifying document - eg Certificate of Incorporation, Certificate of Registration, Trust Deed etc.

## Upfront Fee Payment

- Loan establishment costs paid to 'Auswide Bank Ltd'

↻ Establishment Fee	Valuation Fee/s
<input type="radio"/> Not Applicable	<input type="radio"/> Not Applicable
<input type="radio"/> Financed in Loan	<input type="radio"/> Cheque
<input type="radio"/> Cheque	<input type="radio"/> Electronic Credit
<input type="radio"/> Electronic Credit	
↓	↓
BSB: 656400 Account No.: 102832862	
Reference: 'EST Applicant Name' (eg EST Smith)	
or: 'VAL Applicant Name' (eg VAL Smith)	