

Home Loan Application Form



Home Loan Application Form

Please complete your details and return to BOQ Specialist
GPO Box 2539, Sydney, NSW, 2001 or fax to 1300 131 400

Products and services are provided by BOQ Specialist - a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian credit licence No. 244616 ("BOQ Specialist").

Please use **BLOCK LETTERS**

When using this form, please complete the sections listed below:

Clients: Please complete sections 1 - 16. If you are a company or trust please also complete the "Non-Individual Entity Addendum". This document together with the Non-Individual Entity Addendum, collectively will form your application. If you are a company or a corporate trustee, two directors or a sole director and company secretary are to complete their individual details under Client 1 and Client 2 and sign this application. Any individual trustee(s) are to complete their individual details under Client 1 and Client 2 and sign this application. Any individual who completes their details under Section 1 will be an authorised signatory to the loan(s) and account(s) subject to this application.

Consultants: Please complete sections 19 - 21

Introducer details Consultant name

Borrowing name/entity

SECTION 1 INDIVIDUALS

Client 1 Borrower Guarantor

Please indicate in what capacity you are executing this application form

Individual Director Trustee

Title

Given names, including middle names

Last name

Previous names (if applicable)

Date of birth

/ /

Gender

Male Female

Marital status

Occupation/qualification

Date of qualification

/ /

Medical, Dental and other Professional Associations

AMA ADA CA AVA RACGP

State of issue (if applicable)

Membership number

Residency status (if applicable)

Australian Resident Temporary Resident
 Foreign applicant

Number of dependents

Ages

Residential address (PO BOX is not acceptable)

Suburb

State

Postcode

Client 2 Borrower Guarantor

Please indicate in what capacity you are executing this application form

Individual Director Trustee

Title

Given names, including middle names

Last name

Previous names (if applicable)

Date of birth

/ /

Gender

Male Female

Marital status

Occupation/qualification

Date of qualification

/ /

Medical, Dental and other Professional Associations

AMA ADA CA CPA RACGP

State of issue (if applicable)

Membership number

Residency status (if applicable)

Australian Resident Temporary Resident
 Foreign applicant

Number of dependents

Ages

Residential address (PO BOX is not acceptable)

Suburb

State

Postcode

Time at current address
[] Years [] Months

If under 3 years please provide previous address
(PO BOX is not acceptable)

[]

Suburb [] State [] Postcode []

[]

Mailing address (if same as residential leave blank)

[]

Suburb [] State [] Postcode []

[]

Current residential status

Own home Mortgaged Renting Boarding

Live with family Other []

Email address

[]

Telephone work

([]) []

Telephone home

([]) []

Facsimile work

([]) []

Mobile number

[]

Preferred daytime contact number

Home Work Mobile

Please provide copies of and details for at least two (2)
of the following identification documents

Drivers licence number [] State of issue []

[]

Medicare card number []

Medicare card individual reference number []

Medicare card expiry date [] / []

Passport Number []

Passport Country of issue []

Country of Birth []

City of Birth []

Have you ever been declared personally bankrupt?

Yes No

Have you ever been insolvent or assigned
your estate for the benefit of your creditors? Yes No

Have you had a default or judgement in
reference to credit provided? Yes No

If yes is selected for any questions above, please provide details separately.

Time at current address
[] Years [] Months

If under 3 years please provide previous address
(PO BOX is not acceptable)

[]

Suburb [] State [] Postcode []

[]

Mailing address (if same as residential leave blank)

[]

Suburb [] State [] Postcode []

[]

Current residential status

Own home Mortgaged Renting Boarding

Live with family Other []

Email address

[]

Telephone work

([]) []

Telephone home

([]) []

Facsimile work

([]) []

Mobile number

[]

Preferred daytime contact number

Home Work Mobile

Please provide copies of and details for at least two (2)
of the following identification documents

Drivers licence number [] State of issue []

[]

Medicare card number []

Medicare card individual reference number []

Medicare card expiry date [] / []

Passport Number []

Passport Country of issue []

Country of Birth []

City of Birth []

Have you ever been declared personally bankrupt?

Yes No

Have you ever been insolvent or assigned
your estate for the benefit of your creditors? Yes No

Have you had a default or judgement in
reference to credit provided? Yes No

Security Questions

Your mother's maiden name

Your mother's maiden name

Your father's date of birth

Your father's date of birth

Name of your High School

Name of your High School

SECTION 2 YOUR EMPLOYMENT DETAILS

Client 1

Employment Status

PAYG employee Self employed Full time
 Part time Casual Not employed
 Other

Employment sector or nature of business

Employer/Company name

Employer/Company address

Suburb State Postcode

Employer telephone work

()

Time at current employment

Years Months

Average hours per week (if casual or part time)

Secondary occupation (if applicable)

Client 2

Employment Status

PAYG employee Self employed Full time
 Part time Casual Not employed
 Other

Employment sector or nature of business

Employer/Company name

Employer/Company address

Suburb State Postcode

Employer telephone work

()

Time at current employment

Years Months

Average hours per week (if casual or part time)

Secondary occupation (if applicable)

If employed or in business for less than 2 years, please provide previous employment details.

Previous occupation and industry (if different from current)

Previous occupation and industry (if different from current)

Previous employment status

Previous employment status

Previous employer/company name

Previous employer/company name

Previous employer/company address

Previous employer/company address

Suburb State Postcode

Suburb State Postcode

Time at previous employment

Years Months

Time at previous employment

Years Months

SECTION 3 INCOME AND EXPENSES

Client 1 - Income

	Annual gross	Monthly net
Base income/salary	\$	\$
Bonuses	\$	\$
Rental income	\$	\$
Investment income	\$	\$
	\$	\$
	\$	\$
SUBTOTAL (1)		\$

Current Monthly loan repayments/rent

Rent	\$
Existing home loan	\$
Existing investment loan	\$
Credit cards/store cards	\$
Personal loan	\$
Other loans	\$
CURRENT MONTHLY REPAYMENTS (B)	\$

*Subtotal of all current expenditure marked as continuing after settlement

Current monthly living expenses

Food/housekeeping (phone, Internet)	\$
Insurance (house, life, health, car)	\$
Utilities and Rates	\$
Transport (registration, Maintenance)	\$
Education	\$
Dependants support	\$
Other	\$
TOTAL (E)	\$
TOTAL CURRENT MONTHLY EXPENDITURE (B+E) = (G)	\$
TOTAL CURRENT MONTHLY SURPLUS (A-G)	\$

Do you expect any significant change to your financial situation over the next 3 years that would ADVERSELY impact your ability to meet your loan repayment? Yes No

If yes, what is the nature of the expected change?

- Temporary decrease in disposable income
- Permanent decrease in disposable income
- Anticipated large expenditure

Provide details of any expected changes between current and future living expenses, and how these changes will be overcome.

Client 2 - Income

	Annual gross	Monthly net
Base income/salary	\$	\$
Bonuses	\$	\$
Rental income	\$	\$
Investment income	\$	\$
	\$	\$
	\$	\$
SUBTOTAL (2)		\$
TOTAL MONTHLY AFTER TAX INCOME (1+2) = (A)		\$

Will this expenditure continue after Settlement?

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

FUTURE MONTHLY REPAYMENTS* (C) \$

REPAYMENT FOR PROPOSED LOAN (D) \$

FUTURE MONTHLY REPAYMENTS (D+E) = (F) \$

TOTAL FUTURE MONTHLY EXPENDITURE (C+F) = (H) \$

TOTAL FUTURE MONTHLY SURPLUS (A-H) \$

Do you expect any significant change to your financial situation over the next 3 years that would ADVERSELY impact your ability to meet your loan repayment? Yes No

If yes, what is the nature of the expected change?

- Temporary decrease in disposable income
- Permanent decrease in disposable income
- Anticipated large expenditure

SECTION 4 ASSETS AND LIABILITIES

Properties		Use (Home / Investment)	Value	Rent (Per Week)	Ownership %	
Property (Full Address)					Client 1	Client 2
1			\$	\$		
2			\$	\$		
3			\$	\$		
4			\$	\$		
5			\$	\$		
Totals			\$	\$		

Loans		Balance owing / Limit	Monthly Repayment	Interest Rate	Remaining Loan Term (Mth)	Remaining Int only Term (Mth)	Refinance Y/N	Ownership %	
Current Lender								Client 1	Client 2
1		\$	\$						
2		\$	\$						
3		\$	\$						
4		\$	\$						
5		\$	\$						
Totals		\$	\$						

All other assets and liabilities		Limit	Balance Owing	Monthly Payment	Refinance Y/N	Ownership %	
Credit Cards (financial institution)						Client 1	Client 2
		\$	\$	\$			
		\$	\$	\$			
		\$	\$	\$			
		\$	\$	\$			

Motor vehicles/Other eg Shares/Managed Funds		Value	Balance Owing	Monthly Payment	Current Lender	Refinance Y/N	Ownership %	
							Client 1	Client 2
		\$	\$	\$				
		\$	\$	\$				
		\$	\$	\$				
		\$	\$	\$				
		\$	\$	\$				

Savings (financial institution)	Value	Rent / Maintenance	Monthly payment
	\$		\$
	\$		\$
	\$		\$

Superannuation	Value	HECS / HELP / Other	Balance
	\$		\$
	\$		\$

Contents	Value	Outstanding Tax Liability	Balance
	\$		\$
	\$		\$

SECTION 5 ACCOUNTANT DETAILS

Accountant firm

Contact name

Address

STATE

POSTCODE

Email address

Telephone

()

SECTION 6 SOLICITOR DETAILS

Solicitor company

Contact name

Email address

Telephone

()

SECTION 7 YOUR REQUIREMENTS AND OBJECTIVES (FACT FIND)

For example: *purchase home, buy land, building, investment property, refinance, renovate, relocation, debt consolidation, study, holiday, car, boat, extra cash, etc.*

What are the primary reasons for seeking credit (how will the funds be used) or the reasons for a review of an existing credit contract?

1.	<input type="text"/>	\$ <input type="text"/>
2.	<input type="text"/>	\$ <input type="text"/>
3.	<input type="text"/>	\$ <input type="text"/>

Additional notes:

Amount of credit sought:

\$

Term of credit sought:

Years

If **purchasing property**, how long are you looking to retain the property for?

<2 years 2-5 years 6-10 years 10 years plus

Please provide reasons below.

If refinancing or consolidating debts, please provide details of the debts that are being refinanced or consolidated and the resulting benefit to you (eg: better interest rate, consolidate debts, reduce overall commitments)

SECTION 8 YOUR PREFERRED LOAN FEATURES

Features	Required			Loan 1	Loan 2	Loan 3
Fixed rate/repayments It is important to have certainty about the interest rate and/or repayment amount for a fixed time.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Optional <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interest only It is important to make interest only repayments for a specified term.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Optional <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fixed and variable It is important to have a loan with a combination of fixed and variable interest rates.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Optional <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pay off quickly/additional payments It is important that the loan is paid off quickly and that additional payments are allowed without penalty.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Optional <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Split account/offset It is important to have more than one loan sub account/s, or a separate account for savings/investment funds, for tax, accounting or personal expense purposes.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Optional <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Re-draw It is important to have access to additional repayment funds should it be required.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Optional <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Line of credit It is important to have a revolving facility that allows you to draw to a limit.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Optional <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overdraft It is important to have access to additional funds	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Optional <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Product flexibility It is important to have the ability to switch between a lender's mortgage products.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Optional <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transaction capability It is important to be able to access available funds via EFTPOS, ATM, internet or cheque.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Optional <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Portability It is important to have the option to transfer the loan to an alternative property to save money and time.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Optional <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other features sought	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Optional <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Additional comments (client to set out any other loan related issues that are important to them when considering a loan. These might relate to fees, packaging options, security and guarantees, break costs, exit fees or other refinancing costs.)

Summary of client's objectives and requirements

SECTION 9 IF YOU'RE PURCHASING

Loan Purpose

Owner occupied
 Investment
 Refinance (see section 10)
 Consolidate debts
 Home improvements
 Business loan
 Bridging loan/go between
 Other

PURCHASE AND LOAN COSTS (ESTIMATES)

Purchase price	\$ <input type="text"/>
Lender application/ valuation fees	\$ <input type="text"/>
Transfer stamp duty	\$ <input type="text"/>
Legal and registration fees	\$ <input type="text"/>
TOTAL COST (A)	\$ <input type="text"/>
LOAN AMOUNT REQUESTED (B)	\$ <input type="text"/>
OWN FUNDS REQUIRED (A-B)=C	\$ <input type="text"/>

AVAILABLE FUNDS

Deposit paid	\$ <input type="text"/>
Cash savings	\$ <input type="text"/>
Sale proceeds	\$ <input type="text"/>
Gift	\$ <input type="text"/>
First Home Owners Grant	\$ <input type="text"/>
Others	\$ <input type="text"/>
TOTAL OWN FUNDS (D)	\$ <input type="text"/>
OWN FUNDS REQUIRED (A-B)=C	\$ <input type="text"/>
SURPLUS/SHORTFALL (D-C)	\$ <input type="text"/>

SECTION 10 REFINANCING

Name of Bank/lender <input type="text"/>	Refinance loan balance loan 1	\$ <input type="text"/>
Name of Bank/lender <input type="text"/>	Refinance loan balance loan 2	\$ <input type="text"/>
Name of Bank/lender <input type="text"/>	Refinance loan balance loan 3	\$ <input type="text"/>
	Legal fees	\$ <input type="text"/>
	Discharge costs	\$ <input type="text"/>
	Other exit fees	\$ <input type="text"/>
	SUBTOTAL REFINANCE AND LOAN COSTS (E)	\$ <input type="text"/>
	ADDITIONAL LOANS FUNDS SOUGHT (F)	\$ <input type="text"/>
	TOTAL LOAN AMOUNT (E+F)	\$ <input type="text"/>

SECTION 11 ONLINE SERVICES

Your accounts are enabled for Online Banking. Do you wish to receive your statements online?

Yes - You will need to activate Online Banking No - You will receive paper based statements

SECTION 12 TRANSACTIONAL ACCOUNT

It is compulsory to have a BOQ Specialist Transactional Account to pay your Home Loan Repayments.

If you have an existing One Account and wish to link this account for home loan repayments please supply your existing account number

Existing One Account Number

If you do not wish to apply for an additional One Account or Offset Account please proceed to section 13.

Source of Funds (mandatory)

Please indicate the source of funds used to open this account and provide a brief description (for example salary, savings or investment income, sale of asset or superannuation savings.)

12.1 TAX FILE NUMBER

Client 1

Do you have a Tax File Number (TFN)?

Yes, insert TFN No, state Exemption Category

Client 2

Do you have a Tax File Number (TFN)?

Yes, insert TFN No, state Exemption Category

Provision of a TFN is not mandatory. If you do not quote your TFN or claim an exemption, tax may be deducted from the interest paid to you at the highest tax rate plus the Medicare Levy.

Are you a US Citizen, or a US resident for tax purposes?

Yes No

If yes, please specify your US Taxpayer Identification Number (TIN)

Are you a US Citizen, or a US resident for tax purposes?

Yes No

If yes, please specify your US Taxpayer Identification Number (TIN)

Signing instructions

Please indicate the signing instructions for your Transactional Account/s and Home Loan Account/s. If this section is left blank or incomplete, the Account/s will be deemed to be operated by any one signatory.

Any one signatory Any two of the signatories All the signatories

Other instructions

12.2 ONE ACCOUNT (WITH OPTIONAL DEBIT CARD)

Please tick to open

Client 1

Would you like a debit card to be issued in conjunction with your transactional account? Yes No

Name to appear on card

Client 2

Would you like a debit card to be issued in conjunction with your transactional account? Yes No

Name to appear on card

12.3 OPTIONAL OFFSET TRANSACTIONAL ACCOUNT (WITH OPTIONAL DEBIT CARD)

Please tick to open

Client 1

Would you like a debit card to be issued in conjunction with your transactional account? Yes No

Name to appear on card

Client 2

Would you like a debit card to be issued in conjunction with your transactional account? Yes No

Name to appear on card

Important: If you have not elected an Offset Account in the Application Form, one will not be opened for you. If you subsequently require an Offset Account to be opened, please contact BOQ Specialist.

Line of credit: If you are applying for a line of credit, your signing instructions will be the same as your One Account and/or Offset Account. If you would like to set up alternative signing instructions please complete an Amendment to Account Signatories Form available by calling 1300 160 160.

SECTION 13 BANKING PACKAGE

13.1 ARE YOU APPLYING FOR A BANKING PACKAGE?

- Yes ► *Please go to 13.2.*
- No ► *Please go to Section 14.*

IMPORTANT: To be eligible for a Banking Package, you must hold all Home Loan split accounts in the name of the borrower(s) or associated persons (defined as a company or company trustee where the Directors are the same as the borrower(s)). Any home loan account to be provided in names other than the borrower(s) or associated persons names, must apply for a separate Home Loan outside the Banking Package as well as linked Transactional Account and any optional additional products offered under this Application Form. Different fees, charges and interest rates may apply to a Home Loan, Transactional Account and other optional products that are not within a Banking Package.

For more information regarding eligibility, benefits, fees and charges applicable to the Banking Package and what applies to products that fall outside the Banking Package, please see the Banking Package Terms and Conditions, the Fees and Charges Booklet and the specific product Terms and Conditions.

13.2 WHAT ADDITIONAL OPTIONAL PRODUCTS WOULD YOU LIKE TO INCLUDE IN YOUR BANKING PACKAGE?

- Overdraft Account ► *Please complete Section 14 below.*
- Credit Card ► *Please go to Section 15.*

SECTION 14 OVERDRAFT (OPTIONAL)

Please tick if you wish to apply for an Overdraft Facility.

- Overdraft (\$95 annual fee) Requested credit limit
- Please link my overdraft to: Offset account selected above OR One account

15.1 EXISTING CREDIT CARD IN BANKING PACKAGE

If you are an existing BOQ Specialist credit card holder and want to include this credit card as part of your Banking Package please tick below.

Please include my existing Platinum or Signature credit card as part of my Banking Package
u *Go to section 18*

15.2 NEW CREDIT CARD

Please indicate which card you would like to apply for.

I wish to apply for a BOQ Specialist:

Platinum credit card (annual fee waived with Banking Package*) minimum credit limit \$6,000

Signature credit card (\$250 discounted annual fee with Banking Package*) minimum credit limit \$15,000

* Please note that different fees, charges and interest rates may apply to Credit Cards held within a Banking Package, to those held outside a Banking Package. Please see the Fees and Charges Booklet for more information.

Please nominate the applicant who will be the primary cardholder (please note: there can only be one primary cardholder)

Name to appear on card

Default is title, first name, last name.
Limited to 20 characters (including spaces)

Requested credit limit* (minimum credit limits apply)

You are eligible to earn rewards points with your BOQ Specialist credit card. Please select your preferred rewards program (one only).

Qantas Frequent Flyer Velocity Frequent Flyer

You must be a member of your nominated rewards program to earn rewards points.**

If you are already a member, please complete your membership number:

Qantas Frequent Flyer Velocity Frequent Flyer

For your complimentary membership to the Qantas Frequent Flyer program, please visit qantas.com/joinffboqspecialist

For membership to the Velocity Frequent Flyer program, please visit velocityfrequentflyer.com/join

Alert and Notifications

A primary cardholder can receive notifications via SMS and/or email.

Tick multiple boxes if applicable

How would you like to receive alerts? SMS Email None

Notify me for transactions over \$ (min value \$100)

Notify me when I am within \$ of my credit limit

Notify me when I am over my limit

Limit Increases

By ticking this box. I;

- Consent to receiving any written credit limit increase invitations that BOQ Specialist may, from time to time, make to me;
- Acknowledge that I have absolute discretion whether or not to apply for any credit limit increase pursuant to the invitation;
- Acknowledge that BOQ Specialist has a discretion whether to grant any increase I apply for; and
- Acknowledge that I may withdraw this consent at any time

Additional card for joint applicant (OPTIONAL)

To apply for an additional card for a non Banking Package applicant, please complete separate additional cardholder form located at www.boqspecialist.com.au

Name to appear on card

Default is title, first name, last name.
Limited to 20 characters (including spaces).

Type of authority for additional cardholder (OPTIONAL)

Please refer to Access Authorities for Additional Cardholders section 16.8 a.

- Access to online banking***
 Enquiry authority
 Authority to maintain account

You will need to contact the Client Service Centre to register for online banking once you receive your card.

An additional cardholder can receive notifications via SMS and/or email.

How would you like to receive alerts? SMS Email None

Notify me for transactions over \$ (min value \$100)

Please tick this box if you do not wish to receive offers about Our products and services.

* Please note, your approved credit limit will be determined by your desired credit limit, BOQ Specialist's credit policy and product mandates.

** Points and membership are subject to the relevant program terms and conditions, available at boqspecialist.com.au/card

*** This additional cardholder will have the equivalent Online Banking access rights as the primary cardholder.

16.1 BOQ Specialist General Declarations – All Applicant(s) and Guarantor(s)

By signing this application:

- I/we the Applicant(s) and Guarantor(s):
 - request BOQ Specialist to make an assessment of my/our credit worthiness to provide a credit facility (home loan, credit card and/or overdraft) (“Credit Facility”) on terms and conditions;
 - request BOQ Specialist to open a Transactional Account for me/us;
 - declare that all information provided to BOQ Specialist is true and correct and not misleading in any respect; and
 - confirm that I/we have read, acknowledged and agree to the Privacy Declaration in section 17 of this Application Form.
 - confirm receipt of the credit guide attached to this application form.
- I/we the Applicant(s) warrant that in opening your account and/or credit facility I/we have complied with all relevant legislation;
- I/we the guarantor(s), confirm that should a Credit Facility be approved by virtue of requesting the first drawdown under the proposed Credit Facility, I/we have received and understand the terms and conditions of the facility and agree to be bound by them.
- In respect of your Credit Facility, I/we the Applicant(s) and any Guarantor(s):
 - acknowledge that BOQ Specialist will rely on this information and any information obtained from a credit reporting agency to make a decision as to whether to offer me/us a Credit Facility.
 - warrant to BOQ Specialist that I/we are not an undischarged bankrupt or have not been bankrupt in the last five (5) years and that there are no outstanding judgement(s) or claim(s) against me or any of us.
 - confirm that my/our current financial position will enable me/us to meet the minimum repayment on any requested credit limit.
- confirm that we understand and agree that any Home Loan, Transaction Account (including Offset or Overdraft), and Credit Card that falls outside the Banking Package, may be subject to different fees, charges and interest rates (refer to section 15 for more information).

16.2 Electronic Communications Consent

I/we consent to receiving by electronic communication any pre-contractual information, notices and other documents relating to the banking and lending products that BOQ Specialist are required to give me/us. BOQ Specialist will rely on this consent to communicate with me/us by electronic mail (“e-mail”) to the e-mail address that I/we have notified to us. By giving this consent, I/we acknowledge that BOQ Specialist is no longer required to send you pre-contractual information, notices and other documents relating to the banking and lending products in paper form.

You must ensure that you check your email regularly for pre-contractual information, notices and other documents from BOQ Specialist and notify us of any changes to your email address. You should also ensure that emails from us to your email address are not blocked. You may withdraw this consent at any time and change to receiving the paper document to your nominated mail address, by notifying us through email.

16.3 Direct marketing opt-out

Please tick this box if you do not wish to receive offers about our products and services and products and services of our related entities.

16.4 Home Loan Declarations

The Applicant(s) and the Guarantor(s): in relation to the residential Home Loan:

1. Declare that to the best of my/our knowledge and belief, the facts, information and statements set out in this application are true and complete, is an accurate summary of my/our objectives and requirements for finance, and that no information which might affect the decision of the Credit Provider has been withheld;
2. Understand all that was discussed at this interview;
3. Declare that I/we understand each of the terms and concepts used in this document and the questions I/we have been asked to answer;
4. Undertake to supply to the Credit Provider any information or facts relevant to this application which may become available or arise after the completion of this application;
5. Understand and acknowledge that approval of this application may be withdrawn should any false or misleading information have been supplied by me/us in this application;
6. Authorise the Credit Provider to provide information about the progress and result of this application to the Land Agent/ Builder and/or Conveyancer/ Solicitor and/or Introducer/ Broker named;
7. Understand and acknowledge that:
 - a. neither the Applicant(s) nor the Guarantor(s) may rely upon any such report obtained by the Credit Provider, whether such report is disclosed to the Applicant(s) or the Guarantor(s) or not;
 - b. neither the Applicant(s) nor the Guarantor(s) should assume any such report is based upon a detailed inspection of the security offered;
 - c. 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;
 - d. the Credit Provider does not accept any liability for the contents or accuracy of any such report;
 - e. this is an application only and as such does not imply that credit will be offered to the Applicant(s) by the Credit Provider;
 - f. the Credit Provider recommends that each of us seeks independent legal and financial advice prior to entering into any credit contract that the Credit Provider may make an offer to the Applicant(s) as a result of this application or any related guarantee;
 - g. I/we have not relied on any warranty or representation in relation to this product and that I/we have obtained your own advice in relation to this product.
 - h. any approval of this application by the Credit Provider will be on such terms and conditions (including conditions as to interest rate) as the Credit Provider shall choose.
 - i. if this application is for an amortising line of credit product then the account is required to be fully drawn at settlement.

16.5 One Account and Offset Account (with optional Overdraft) – Warranty and Acknowledgement – Applicant(s) and Guarantor(s)

By signing below, you, as Applicant and if applicable, Guarantor, warrant and acknowledge that:

- you agree that the Terms and Conditions for the Transactional Account and optional Overdraft Facility, your application form, the Direct Debit Request-Service Agreement if applicable, Special Terms and Conditions and Debit Card Conditions of Use (if applicable) (“Transactional Disclosure Documents”), shall form the basis of your deposit;
- you have received, read and understood the Transactional Disclosure Documents and agree to be bound thereby as well as any further or other conditions we may formulate in respect of your account from time to time;

- you confirm that if BOQ Specialist approves your Transactional Account Application and Overdraft Credit Limit, BOQ Specialist will send you a BOQ Specialist Overdraft Schedule offering to enter into a contract with you for an Overdraft Account and that you will be bound by the Transactional Disclosure Documents plus Overdraft Schedule. With respect to the Overdraft Account, where you accept the offer as set out in the Overdraft Schedule you may be required to accept the terms of the Overdraft Account by signing and returning a specified document or we may allow you to accept the terms in some other way;
- you acknowledge that where a debit card is issued, your activation of a debit card, and/or first use of the debit card constitutes your acceptance of the Debit Cards Conditions of Use.
- **specifically for Guarantors:**
 - you have received and read the Guarantee and Indemnity Terms and Conditions, and agree, in submitting your information in this application, to be bound thereby;
 - you have made sufficient enquiries about the Account Holder’s character, credit worthiness and financial position;
 - you should consider obtaining financial advice;
 - you should consider obtaining independent legal advice;
 - if the National Credit Code does not apply to the Overdraft and no Special Terms and Conditions apply to the Account

Holder you are giving your guarantee which makes you individually and personally liable for the repayment of the facility provided to the Account Holder together with all reasonable costs and expenses of enforcing the guarantee and indemnity

- if the National Credit Code does apply – you will give your guarantee by signing a form called the Overdraft Schedule which will confirm further details relating to the facility.
- if the Account Holder cannot pay and you are unable to pay you could lose everything you own; and
- failure to meet your obligations under the guarantee may result in an adverse credit rating being recorded with an external credit rating agency.

16.6 Authority to provide information and verify information with third party

By ticking this box I authorise BOQ Specialist to speak with and confirm details provided by me/us in this application form from, my/our legal or financial adviser, accountant, conveyancer, land agent or builder, introducer or broker, employer and anyone else who may reasonably be expected to confirm such details in your application form. I/we authorise BOQ Specialist to provide information about the progress and result of this application to any of those third parties as appropriate.

16.7 In the event that your home loan application does not proceed with BOQ Specialist. Please supply account details below to recover any Valuation Cost/s incurred.

Account name

BSB

-

Account number

- I authorise any valuation or legal fees, to be debited from my/our account in the event my/our home loan application does not proceed.
- I/we understand this fee covers the actual cost/s of the valuation/s and or reasonable legal fees and expenses reasonably incurred by BOQ Specialist and understand that these fees and charges may apply to any Home Loan that does not fall within a Banking Package.
- I/we understand that if my/our application does proceed, valuation fees up to a cumulative total of \$1000 plus GST will be covered as part of the Banking Package. All valuation fees in excess of this amount will be collected from settlement proceeds. I understand that legal fees may also be covered as part of the Banking Package (refer to Banking Package Terms and Conditions and Fees and Charges Booklet). I/we understand that legal fees incurred in excess of legal fees covered as part of the Banking Package will be included in the details section of the Loan agreement and are payable by me/us.
- I understand that the valuation report is addressed to BOQ Specialist in confidence. It is not an independent valuation to determine market value and BOQ Specialist is unable to provide me with a copy of the valuation.

Client 1

Signature of Client 1

Name of Client 1

Date

 / /

Guarantor 1

Signature of Guarantor 1

Name of Guarantor 1

Date

 / /

Client 2

Signature of Client 2

Name of Client 2

Date

 / /

Guarantor 2

Signature of Guarantor 2

Name of Guarantor 2

Date

 / /

Note for companies:

- This application form is to be executed by at least two directors of the company, or a director and the company secretary (or as required by the constitution or rules of the company). If the company has a sole director who is also the company secretary, that director must sign this application form.
- If there are any guarantors for the BOQ Specialist One Account with the overdraft facility, please make sure they have completed and executed sections 1 and 16.

16.8 Application

In this Section of the Application “we” or “our” can be BOQ Specialist - a division of Bank of Queensland Limited (“**BOQ Specialist**”).

BOQ Specialist is a member of Visa. If you are eligible for one of BOQ Specialist’s credit cards as part of your home loan application, you may apply for such a credit card, and this Section (including sub-section 6 and all other sub-sections) applies to the primary cardholder and any additional cardholder.

The credit card application is for a credit facility to enable you (and each additional cardholder named in this application or later nominated by you if any) to purchase goods and services on credit and obtain cash advances (Credit Card Facility).

If we accept your credit card application (which we may do so in our sole discretion), you will be sent an offer to enter into a contract and other disclosure information (collectively referred to as the Contract) by BOQ Specialist. That Contract will govern the Credit Card Facility and you agree to be bound by the terms of that Contract.

If you apply for a credit card, you confirm that you are an Australian resident and are 18 years of age or over, and that you are financially solvent and able to pay all your debts as they fall due. If your financial details change, including annual income and regular expenses, you acknowledge that you must give BOQ Specialist prompt notice of such changes. You acknowledge that BOQ Specialist relies on this information being kept up to date and complete.

a. Access authorities for additional cardholders

If you apply for an additional card you acknowledge that;

- Any additional cardholder authorities will take effect on the date that BOQ Specialist amends its records to note the appointment and continues until you inform BOQ Specialist in writing to cancel or change this authority. In the event of the death of an account holder, the authority given under this form will automatically terminate.

- By selecting the ‘online banking’ option, you give the additional cardholder authority to register for online banking in relation to your card account and to view your transaction history and statements. The additional cardholder will be subject to the online banking terms and conditions as amended from time to time.
- By selecting the ‘enquiry authority’ option, you give the additional cardholder the authority to request information relating to your card account and have access to and be provided with information relating to your card account and its operation, including your account balance, the amount of credit available, the minimum payment due, transactions history and statements. BOQ Specialist will act on a request made by the additional cardholder to disclose such information.
- By selecting the ‘authority to maintain account’ option, you authorise the additional cardholder to have access to the information about your card account and to maintain your card account, including notifying BOQ Specialist of changes to your address and/or contact details and requesting the issuance of replacement credit cards.

b. Acknowledgement and consent for nominating additional cardholders

- By nominating a person to be an additional cardholder, you consent to that person using your card account.
- You will be liable for all transactions incurred by an additional cardholder.
- The way in which you can cancel or stop secondary cards, and the consequences of doing so, are set out in the BOQ Specialist Credit Card Conditions of Use.

Unless the context requires otherwise, “application” is a reference to the Home Loan, One Account and if selected, Credit Card, Offset Account and Overdraft Account each separately, or together where applicable or selected as part of the Banking Package (“Banking Package”) applications. You acknowledge and agree that the information provided in this application is true and correct and you have disclosed to BOQ Specialist all matters that are material to enable BOQ Specialist to assess your creditworthiness.

SECTION 17 PRIVACY DECLARATION

This Privacy Declaration explains how we collect, use and disclose your personal information, including credit information. By signing and submitting this application, you agree that we may handle your personal information as detailed in this Privacy Declaration.

Collection

BOQ Specialist collects, uses and discloses your personal information:

- a. to enable it to assess the application for a Credit Facility, or your eligibility to be a guarantor in relation to a Credit Facility, including in assessing your credit worthiness;
- b. to review the Credit Facility on a periodic basis or in connection with changes (e.g. credit limit), as though assessing a new application at that time;
- c. to verify your identity and carry out other checks as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and the National Consumer Credit Protection Act 2009 (Cth);
- d. if your application is successful, for the subsequent administration of the Credit Facility (including portfolio analysis, security, risk management, collecting overdue repayments and complying with BOQ Specialist’s obligations at law);
- e. to enable it to undertake planning, product development, data mining or research;

- f. to produce its own assessments and ratings in respect of your credit worthiness;
- g. in connection with any potential or actual acquisition of an interest in BOQ Specialist and its related entities;
- h. for the investigation and prevention of crime, fraud and illegal conduct;
- i. to assist you in managing your debts and collect overdue payments; and
- j. to provide you with information about other products and services in which you may be interested.

In certain circumstances, BOQ Specialist may also be required to collect sensitive information about you, for example, when you make an application for assistance during periods of financial hardship caused by illness or injury. BOQ Specialist may collect this information from third parties, for example, a doctor or hospital.

You acknowledge that not providing the personal information may result in your application being rejected.

If you provide personal information about any other person, you will need to inform any third parties that their information is being collected by us and by signing this Application, you agree to give that person a copy of this Privacy Declaration.

Exchange generally

You understand and agree that we may exchange your personal information, including credit information, to the extent permitted by law, with:

- persons with whom you make a joint application or another person (if any) authorised to operate any Credit Facility;
- other financial institutions and credit providers for purposes including (i) assessing your application(s) for credit; (ii) notifying other credit providers of defaults; (iii) exchanging information about your credit status where you are in default with BOQ Specialist or another credit provider; (iv) assessing your credit worthiness at any time during or after the life of your credit arrangement; and (v) any other purpose authorised by law;
- BOQ Specialist's subsidiaries, related bodies corporate and other members of BOQ and its related bodies corporate;
- its agents, credit managers and related service providers who assist BOQ Specialist in the management and administration of your application and the Credit Facility;
- its other agents and service providers (including, without limitations to organisations providing debt collection, mailing house, legal, accounting, business and financial consulting, loan management, archival, auditing, banking, marketing, advertising, delivery, recruitment, customer contact, information technology, research, utility, valuation, insurance (including lenders' mortgage insurance), data processing, data analysis, investigation or security services);
- your agents and representatives (including, without limitations to referees, brokers, guarantors and prospective guarantors, executors, administrators, trustees, guardians, attorneys or financial or legal advisors);
- anyone who introduces you to BOQ Specialist (such as a mortgage broker);
- partner organisations, including professional associations, organisations providing benefits to BOQ Specialist clients (e.g. Qantas, Priority Pass etc.) and suppliers of products or services requested by you but not provided by BOQ Specialist;
- Experian Insurance Services and its subsidiaries for the purpose of contacting you about their insurance services, unless you opt out;
- other entities to whom BOQ Specialist is, by law, required or permitted to provide information about you, including law enforcement authorities, government authorities, regulatory bodies, courts, external dispute resolution schemes and government registries, such as the Personal Property Securities Register;
- any guarantor or potential guarantor for the Credit Facility, in order for them to consider whether or not to act as guarantor or provide security and
- other entities that are authorised by you.

Some of the parties with which we exchange your personal information may be located outside Australia, in countries including South Africa, the United Kingdom, New Zealand, Philippines, India, Singapore and the United States of America and other countries. By signing and submitting this application, you consent to overseas disclosures on this basis.

If I have selected the Qantas Frequent Flyer program or Velocity Frequent Flyer program, I further acknowledge and authorise Qantas Airways Limited (ABN 16 009 661 901) ("**Qantas**") or Velocity Frequent Flyer Pty Ltd (ACN 601 408 824) ("**Velocity**") and BOQ Specialist to exchange my personal information (including my name, address, email address, date of birth and Frequent Flyer membership number). I acknowledge that the exchange of this information is necessary and will be limited to the extent required to ensure that I can earn Qantas or Velocity Points under and subject to these terms and conditions and the Qantas Frequent Flyer Program terms and conditions (available at qantas.com/frequentflyer) or Velocity Frequent Flyer Program terms and conditions (available at velocityfrequentflyer.com/termsandconditions) and that I can be provided with the benefits of the Frequent Flyer Program including information on it and available rewards.

Exchange - credit reporting bodies

BOQ Specialist may exchange your personal information with credit reporting bodies (CRBs) in order to, for example, obtain a credit report about you for the purposes of assessing an application for consumer or commercial credit, disclose any failure by you to meet your payment obligations in relation to any Credit Facility, the fact that you have committed fraud or other serious credit infringement, and considering whether or not to accept you as a guarantor or security provider.

CRBs may include information that BOQ Specialist has provided them to other credit providers to assist them to assess your creditworthiness. You can ask a CRB not to disclose the credit information that it holds about you without your consent for a "ban period" of 21 days if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud. If a ban period is active at the time you submit your application, or any time during the life of your account, you consent to BOQ Specialist accessing your credit information from a CRB.

CRBs may use your credit information to respond to requests from credit providers to "pre-screen" you for marketing. You can ask a CRB not to do this, although BOQ Specialist may still (unless you request otherwise) provide you with direct marketing.

The credit reporting bodies BOQ Specialist uses may include:

- Veda Advantage, whose privacy policy and contact details are available at www.veda.com.au/contact-us
- Dun & Bradstreet, whose privacy policy and contact details are available at www.dnb.com.au
- Experian, whose privacy policy and contact details are available at www.experian.com.au
- Tasmanian Collection Service, whose privacy policy and contact details are available at www.tascol.com.au

Marketing

Unless you opt out, you consent to BOQ Specialist using and sharing information about you with its related corporations to contact you on an ongoing basis by any means including telephone, email and other electronic message, to provide you information about BOQ Specialist's other products and services which BOQ Specialist thinks might be of interest to you. You acknowledge that you have the option to call BOQ Specialist at any time if you no longer want to receive such information.

Notifications

You also acknowledge that BOQ Specialist may send you Short Messaging Service (SMS) for any purpose related to your application or facility, if approved. You acknowledge that BOQ Specialist will send these SMSs to any mobile phone number it has on record for you and that you need to contact BOQ Specialist if you want to nominate a different mobile number to be used.

Recording

You acknowledge that BOQ Specialist may keep records of communications including emails and telephone calls for purposes including training and verification.

Further information

If you have any questions, concerns or feedback about privacy, you may contact BOQ Specialist's Privacy Officer at GPO Box 2539, Sydney NSW 2001; privacy@boqspecialist.com.au; or by calling 1300 160 160. Where you raise any concerns that BOQ Specialist has interfered with your privacy, BOQ Specialist will respond to let you know who will be handling your matter and when you can expect a further response.

You understand that you can access BOQ Specialist's Privacy Policy via www.boqspecialist.com.au or on request. The Privacy Policy contains further details about how BOQ Specialist handles personal information and credit reporting information, and matters such as website privacy, credit reporting bodies used and your access, correction and complaint rights in relation to BOQ Specialist and those credit reporting bodies.

BOQ Specialist - a division of Bank of Queensland Limited
GPO Box 2539, Sydney, NSW, 2001
ABN 32 009 656 740

BOQ Specialist is a division of the credit provider Bank of Queensland Limited ABN 32 009 656 740 (Australian Credit Licence Number 244616) (we or us). We provide in this Credit Guide information relevant to credit provided by us and credit assistance provided by us in connection with credit contracts with third party financiers.

Credit provided by us

The following types of credit are provided by us to one or more individuals or strata title corporations:

- loans, lines of credit, credit cards, overdrafts and lease facilities provided for personal, domestic or household purposes;
- loans and lines of credit provided so that the customer can purchase, renovate or improve residential property for investment purposes (or to refinance such a loan or line of credit), except where the loan or line of credit is provided for the purpose of investment in multiple residences and the amount of credit provided exceeds \$5 million.

These types of credit provided by us are referred to below as **Relevant Products**.

Inquiries, verification and assessments

Prior to providing to you any Relevant Product (or a credit limit increase for a Relevant Product) we will:

- make inquiries about your requirements and objectives in relation to the Relevant Product (or the credit limit increase) and your financial situation;
- take steps to verify the information you provide regarding your financial situation; and
- make an assessment on whether the Relevant Product (or credit limit increase) is not unsuitable for you.

The Relevant Product (or credit limit increase) will be assessed as unsuitable for you if:

- it will not meet your requirements or objectives;
- it is likely you will not be able to comply with the resulting financial obligations; or
- it is likely you would only be able to comply with the resulting financial obligations with substantial hardship.

We are prohibited by law from providing a Relevant Product (or credit limit increase) if it is assessed to be unsuitable for you.

It is therefore important that all the information you provide is complete and accurate. If you request a copy of the assessment made in relation a Relevant Product (or credit limit increase) which you have applied for or which has been provided to you, we are required by law to provide that copy without charge:

- prior to entering into the contract with you for the Relevant Product (or increasing the credit limit), if the copy is requested prior to the contract being entered into (or the credit limit increased);
- within 7 business days, if the copy is requested within 2 years of the day on which the contract for the Relevant Product is made (or the credit limit increased); or
- within 21 business days, if the copy is requested more than 2 years, but within 7 years, of the day on which the contract for the Relevant Product is made (or the credit limit increased).

We are not required to provide you with a copy of the assessment if the application for credit (or an increase in credit) or lease facility has been declined, or if the credit contract or lease facility your request relates to was entered into before 1st January 2011.

Credit assistance provided by us

We source finance from a panel of financiers (Panel).

Our current Panel comprises of the financiers listed below:

- Adelaide Bank.
- St George Bank, Bank of Melbourne and Bank SA.
- National Australia Bank.
- Commonwealth Bank of Australia.

St George Bank, Bank of Melbourne and Bank SA are divisions of Westpac. The lender of record for these loans (i.e. the name which will appear on your credit contract and your mortgage) is Westpac Banking Corporation.

We market Adelaide Bank (ABL) loans. These loans are structured and managed by us. The lender of record for ABL loans is Bendigo and Adelaide Bank Ltd.

We will help you choose finance which is suitable for your purposes.

Responsible lending conduct for our credit assistance services

We have obligations under our credit assistance relationship.

Prior to providing credit assistance by suggesting that you apply (or assisting you to apply) for a credit contract (or an increase in a credit limit of a credit contract) or lease facility we will:

- make inquiries about your requirements and objectives in relation to the credit contract (or the credit limit increase) or lease facility and your financial situation;
- take steps to verify the information you provide regarding your financial situation; and
- make a preliminary assessment on whether the credit contract (or credit limit increase) or lease facility is not unsuitable for you.

The credit contract (or credit limit increase) or lease facility will be assessed as unsuitable for you if:

- it will not meet your requirements or objectives;
- it is likely you will not be able to comply with the resulting financial obligations; or
- it is likely you would only be able to comply with the resulting financial obligations with substantial hardship.

We are prohibited by law from providing credit assistance by suggesting that you apply (or assisting you to apply) for a credit contract (or an increase in a credit limit of a credit contract) or lease facility where the contract is unsuitable for you.

It is therefore important that all the information you provide is complete and accurate.

If you request a copy of the preliminary assessment made in relation to the credit assistance you have applied for or which has been provided to you, we are required by law to provide that copy without charge:

- prior to you entering into the credit contract (or increasing the credit limit) or lease facility, if the copy is requested prior to the credit contract or lease facility being entered into (or the credit limit increased);
- within 7 business days, if the copy is requested within 2 years of the day on which the credit contract or lease facility is made (or the credit limit increased); or
- within 21 business days, if the copy is requested more than 2 years, but within 7 years, of the day on which the credit contract or lease facility is made (or the credit limit increased).

Fees Payable By You in connection with our credit assistance services

In Panel finance transactions we do not charge you for our services because we are paid commission by the Panel financier. However a Panel financier may require you to pay an application fee, valuation fee, and/or other fees.

Commissions Received By Us in connection with our credit assistance services

We may receive commissions from Panel financiers who provide a loan or lease facility to you as our customers. These are not fees payable by you. You can obtain from us information about a reasonable estimate of the commissions likely to be received, directly or indirectly, by us and how the commission is worked out.

Commissions Payable By Us in connection with our credit assistance services

From time to time we may pay a fee for the referral of business to us by third parties such as industry associations and/or third party brokers. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you. You may, on request, obtain details of any fees that we may pay and how the amount was calculated.

Things You Should Know about our credit assistance services

If we arrange a loan for you to purchase or refinance real estate, remember you must make your own enquiries about the value of the real estate and its potential for future growth. Although we may obtain a valuation, that is for our own use and you should not rely on it.

We don't make any promises about the value of any property you finance with us or its future prospects. You should always rely on your own enquiries.

We don't provide legal or financial advice. It is important you understand your legal obligations under the loan or lease facility, and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter any finance contract.

If you have a problem or dispute

(a) Our service commitment

At BOQ Specialist we are committed to providing our customers with innovative banking solutions and the best customer service experience. Resolution of problems is a priority for us. If at any time our service does not meet your expectations we would like you to let us know.

(b) How to contact us about a problem or dispute

Contact our Complaints Department via:
E-mail: complaints@boqspecialist.com.au
Telephone: 1300 160 160
Mail: Complaints Officer
BOQ Specialist
GPO Box 2539
Sydney, NSW, 2001

How will your complaint be handled?

If we cannot solve your problem on the spot, we will let you know within 48 hours who is handling your complaint and how long it is likely to take for it to be resolved. We aim to resolve all complaints within 5 business days. If this is not possible we will keep you informed of our progress.

Please note we comply with the ePayments Code complaint investigation and resolution procedures in connection with electronic transactions to which that Code applies.

If your complaint cannot be resolved promptly, our Complaints Officer will take responsibility and work with you to resolve the matter.

(c) What to do if you feel your complaint has not been resolved

If you remain dissatisfied with the outcome and you would like an independent review of the complaint and the result, you can refer your complaint to the Financial Ombudsman Service (FOS)

Telephone: 1300 780 808
Fax: (03) 9613 6399
Internet: www.fos.org.au
Mail: GPO Box 3
Melbourne VIC 3001

The Australian Securities and Investments Commission (ASIC) also has an information line: 1300 300 630. You can use this number to make a complaint and obtain further information about your rights.

(d) Further information

For further information on solving problems and disputes please visit our website www.boqspecialist.com.au

How can you contact us?

You can contact us by:

- calling us on 1300 160 160
- e-mailing us on client.services@boqspecialist.com.au
- writing to us at BOQ Specialist, GPO Box 2539, Sydney, NSW, 2001

SECTION 19 SECURITY DETAILS

Owner/s of property 1

[Empty text box for owner name]

Address of security property 1 to be offered

[Empty text box for address]

Value of property

\$ [Empty text box for value]

Contact name to gain access

[Empty text box for contact name]

Contact number to gain access

[Empty text box for contact number]

Type of property House Unit Land Year built (approx) [Empty text box] Living area [Empty text box] m² Land [Empty text box] m²

Lot and D.P No. [Empty text box] No. of living rooms [Empty text box] No. of bedrooms [Empty text box] No. of bathrooms [Empty text box] Other [Empty text box]

Current building insurance details Policy number Due date Cover amount

[Empty text box for insurance details] [Empty text box for policy number] [Empty text box for due date] / [Empty text box] / [Empty text box] \$ [Empty text box for cover amount]

Owner/s of property 2

[Empty text box for owner name]

Address of security property 2 to be offered

[Empty text box for address]

Value of property

\$ [Empty text box for value]

Contact name to gain access

[Empty text box for contact name]

Contact number to gain access

[Empty text box for contact number]

Type of property House Unit Land Year built (approx) [Empty text box] Living area [Empty text box] m² Land [Empty text box] m²

Lot and D.P No. [Empty text box] No. of living rooms [Empty text box] No. of bedrooms [Empty text box] No. of bathrooms [Empty text box] Other [Empty text box]

Current building insurance details Policy number Due date Cover amount

[Empty text box for insurance details] [Empty text box for policy number] [Empty text box for due date] / [Empty text box] / [Empty text box] \$ [Empty text box for cover amount]

Owner/s of property 3

[Empty text box for owner name]

Address of security property 2 to be offered

[Empty text box for address]

Value of property

\$ [Empty text box for value]

Contact name to gain access

[Empty text box for contact name]

Contact number to gain access

[Empty text box for contact number]

Type of property House Unit Land Year built (approx) [Empty text box] Living area [Empty text box] m² Land [Empty text box] m²

Lot and D.P No. [Empty text box] No. of living rooms [Empty text box] No. of bedrooms [Empty text box] No. of bathrooms [Empty text box] Other [Empty text box]

Current building insurance details Policy number Due date Cover amount

[Empty text box for insurance details] [Empty text box for policy number] [Empty text box for due date] / [Empty text box] / [Empty text box] \$ [Empty text box for cover amount]

SECTION 20 LOAN DETAILS

Please tick applicable box [OFFICE USE ONLY]

LOAN AND BANKING PACKAGE SET UP CHECKLIST

Fact find Completed: Face to face Telephone Interview (approval required)

Date completed: / / Time completed: HH / MM

Loan 1 details:

Regulated Unregulated New Increasing existing

Product: Term loan Line of credit Plus loan Construction

Loan amount Loan term (years) Rate (%p.a.) Loan type (eg. fixed or variable) Interest only period
 \$

Interest: P&I Interest only Interest only capitalised Settlement date / /

Package Details:

Credit Card: Issue new Platinum Package existing card Finesse App Number
 Signature

One Account: Issue new Issue Debit Card/s Use existing Account Number
 Issue New Debit Card/s

Offset Account Issue new Issue Debit Card/s
 (not applicable for Fixed, Plus Loans or Line of Credit):

Overdraft: One Account Offset Account

Additional notes:

Please tick applicable box [OFFICE USE ONLY]

Loan 2 details:

Regulated Unregulated New Increasing existing

Product: Term loan Line of credit Plus loan Construction

Loan amount Loan term (years) Rate (%p.a.) Loan type (eg. fixed or variable) Interest only period
 \$

Interest: P&I Interest only Interest only capitalised Settlement date / /

Offset Account Issue new Issue Debit Card/s
 (not applicable for Fixed, Plus Loans or Line of Credit):

Additional notes:

Please tick applicable box [OFFICE USE ONLY]

Loan 3 details:

Regulated Unregulated New Increasing existing

Product: Term loan Line of credit Plus loan Construction

Loan amount Loan term (years) Rate (%p.a.) Loan type (eg. fixed or variable) Interest only period
 \$

Interest: P&I Interest only Interest only capitalised Settlement date / /

Offset Account Issue new Issue Debit Card/s
 (not applicable for Fixed, Plus Loans or Line of Credit):

Additional notes:

SECTION 21

Please note that failure to provide the required information may result in delays

Compulsory items (all loans)

- Net surplus calculator/go-between calculator
- Loan application fully completed (including Privacy Act and all declarations signed)
- Know your customer information - Trust

Identification documents

Identification documents as per the Account Opening Documentation Requirements

Income for self employed applicants (all required)

- Last two (2) year's business taxation returns
- Last two (2) year's financial statements (profit & loss & balance sheet)
- Last two (2) year's personal taxation returns
- Last two (2) year's personal taxation assessment notices

Note: Please ensure TFN's are removed from all scanned documents

Company or Trust Applications (all required)

- Last two (2) year's financial statements for Trust or Company
- Last two (2) year's personal taxation returns for all Borrowers, Guarantors (including adult beneficiaries of a Trust) and Directors
- Signed and certified copy of Trust Deeds
- Certificate of registration issued by ASIC or an ASIC database search for a company

Income for PAYG applicants (tick and provide two of the following)

- Copy of tax return prepared by an accredited accountant and tax assessment notice (most recent)
- Current payslips (two (2) must be provided - no more than sixty (60) days old)
- A written contract or letter from the employer on company letterhead
- Group certificates (most recent)
- Tax assessment notice (most recent) also to be provided if applicable
- Current statement of benefit from relevant government department as evidence of pension benefit allowance, entitlement

Other

- Account access form
- Valuation report or request form

Additional information required

Purpose - related items

- six (6) months of bank statements if refinancing
- Copy of purchase/sales contract (for purchase and sale)
- Building contract or tender, plans and specifications (if construction)

Proof of rental income

- Rent appraisal/lease agreement/management statement

Verification of assets

- Copy of bank statements confirming deposit
- Statutory declaration for gifted funds
- Copy of title/rates notice for unencumbered property

Servicing history

- Copy of six (6) months savings history (if required)
- Copy of current credit card and loan statements (if consolidating)


Clearance of ahead amounts

- Authority to clear ahead amounts request signed by all parties

All items required to assess this loan application have been supplied

Loan consultant name

Signature of loan consultant

 Sign Here

Date

 / /

Account Opening Documentation Requirements

Everyone who opens a new account and all signatories to and beneficial owners of the account are required by law to be identified. In the event that we are unable to identify you electronically, the below table outlines the identification documents you will be required to provide.

INDIVIDUAL / SOLE TRADER AND JOINT APPLICANTS

Two (2) A documents	(A+ A)
One (1) A documents AND one (1) B document	(A + B)
One (1) A documents AND one (1) C document	(A + C)
Two (2) B documents	(B + B)
One (1) B documents AND two (2) C documents	(B + C + C)

Category "A" Documents – Primary Photographic

- Original Certified Copy of Australian or Foreign Drivers Licence
- Original Certified Copy of Passport
- Original Certified Copy of Proof of Age Card
- Original Certified Copy of a National Identity Card

Category "B" Documents – Primary Non-Photographic

- Original Certified Copy of Birth Certificate or Birth Extract
- Original Certified Copy of Citizenship Certificate
- Original Certified Copy of Australian Pensioner Concession Card, Health Care Card or Seniors Health Card

Category "C" Documents – Secondary Documents

- Original Certified Copy of Australian government issued Medicare Card
- Original Certified Copy of Debit or Credit Card
- Original Certified Copy of Student Photo Identification Card (issues by Australian higher education provider or Institution or TAFE)
- Original Certified Copy of Australian Government Notice of Assessment (<12 months old)
- Original Certified Copy of Australian Bank statement (<12 months old)
- Original Certified Copy of rental agreement
- Original Certified Copy of Australian Working with Children Check or Blue Card
- Original Certified Copy of Australian Defence Force Identification Card
- Original Certified Copy of Utility Bill (water or electricity or council rates bill (<3 months old))

The following parties can certify documents: legal practitioner, judge, magistrate, Justice of the Peace, police officer, permanent employee of the Australian Postal Corporation with 2 or more years of service, finance company director / partner with 2 or more years of service, an officer with or an authorised representative of a holder of an Australian Financial Services Licence, member of the Institute of Chartered Accountants in Australia, CPA Australian or the National Institute of Accountants with 2 or more years continuous membership, Dentist, Chiropractor, Medical Practitioner, Nurse, Pharmacist, Optometrist, Patent Attorney, Physiotherapist, Psychologist, Trade Marks attorney, Veterinary surgeon, Bailiff, Marriage celebrant, Australian Consular Official or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955) and all other persons prescribed by Regulation 4 of the Statutory Declarations Regulations.

Key Facts Sheet

Key facts about this credit card

Correct as at: 31 October 2015

This information sheet is an Australian Government requirement under the National Consumer Credit Protection Act 2009

Description of credit cards

Product name	Signature Credit Card	Platinum Credit Card
Minimum credit limit	\$15 000	\$6 000
Minimum repayments	<i>You must pay the minimum payment due shown on each monthly credit card statement on or before the due date, giving due consideration to processing times for each payment method. However, if that day is not a business day, it is due on the next business day. The minimum amount owing is calculated as the greater of \$20 or 2% of the closing balance (rounded to the nearest 2 decimal points). If the closing balance is less than \$20, then the minimum payment due is equal to the closing balance. In addition, you must pay any amount in excess of the credit limit and any amount shown on the monthly credit card statement as overdue. These amounts are due and payable immediately.</i>	<i>You must pay the minimum payment due shown on each monthly credit card statement on or before the due date, giving due consideration to processing times for each payment method. However, if that day is not a business day, it is due on the next business day. The minimum amount owing is calculated as the greater of \$20 or 2% of the closing balance (rounded to the nearest 2 decimal points). If the closing balance is less than \$20, then the minimum payment due is equal to the closing balance. In addition, you must pay any amount in excess of the credit limit and any amount shown on the monthly credit card statement as overdue. These amounts are due and payable immediately.</i>
Interest on purchases	20.50%	20.50%
Interest-free period	There is an interest free period on <i>your</i> card account of up to 55 days on <i>purchases</i> and other debits other than <i>cash advances and balance transfers</i> .	There is an interest free period on <i>your</i> card account of up to 55 days on <i>purchases</i> and other debits other than <i>cash advances and balance transfers</i> .
Interest on cash advances	20.50%	20.50%
Balance transfer interest rate	20.50%	20.50%
Annual fee	\$400	\$150
Late payment fee	\$0	\$0

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to these credit cards can be obtained from boqspecialist.com.au/card.

For more information on choosing and using credit cards visit the ASIC consumer website at moneysmart.gov.au

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting boqspecialist.com.au/card.

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