



# APPLICATION COVER SHEET

WIN: [ ] EMAIL mortgageapplications@macquarie.com

## Referrer details

Group	<input type="text"/>	Phone	( <input type="text"/> ) <input type="text"/>
Referrer	<input type="text"/>	Fax	( <input type="text"/> ) <input type="text"/>
Loan consultant	<input type="text"/>	Email	<input type="text"/>
Australian Credit Licence number	<input type="text"/>	BDM	<input type="text"/>

## Application details

Applicant 1	<input type="text"/>	Proposed settlement date	<input type="text"/> / <input type="text"/> / <input type="text"/>
Applicant 2	<input type="text"/>	Loan amount	<input type="text"/>
<b>Application type</b>		Loan Product	<input type="text"/>
<input type="checkbox"/> Construction	<input type="checkbox"/> Family Guarantee	LVR	<input type="text"/> %
<input type="checkbox"/> Trust	<input type="checkbox"/> Vacant Land	LMI/LDF to be capitalised to the loan amount	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has an upfront valuation been ordered?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Valex reference number	<input type="text"/>

## Application notes (Please use separate page if necessary)

**Loan purpose, Borrower(s) objectives and needs:**

**Employment and financial situation (SMSF members):** For **PAYG Borrower(s)** where <12mths in current role, please detail employment history including role & status. For **Self employed Borrower(s)** show break-down of income calculations and comment if Assets and Liabilities position does not match income level/employment length, where there is any employment/income instability or any other items likely to affect serviceability.

**Credit history:** Comment on any known credit enquiries or defaults in the past 12 months and provide details of the outcome.

### \*\*\*\*\* PLEASE DELETE ALL TAX FILE NUMBERS \*\*\*\*\*

**IMPORTANT:** You must hold an Australian Credit Licence (ACL) or be appointed as a credit representative of an ACL holder in order to assist a customer into, or suggest or offer to a customer, a consumer credit product and Macquarie Bank will not accept any consumer credit application from an unlicensed person unless an appropriate exemption applies.

Except for Macquarie Bank Limited (MBL) (Australian Credit Licence (ACL) 237502) ABN 46 008 583 542, any Macquarie entity referred to on this page is not an authorised deposit taking institution for the purposes of the Banking Act 1959 (Cth). That entity's obligations do not represent deposits or other liabilities of MBL. MBL does not guarantee or otherwise provide assurance in respect of the obligations of that entity, unless noted otherwise.

## Referrer declarations

**I have:**

<input type="checkbox"/> conducted a face-to-face interview with the above borrower(s) and any guarantor(s). If not, specify the reason for exception below.	<input type="checkbox"/> completed the VOI and AML/CTF form in the application form.	<input type="checkbox"/> established each borrower and guarantor speak English sufficiently to understand the nature of the transaction.	<input type="checkbox"/> deleted all tax file numbers in loan documentation.
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FRM3354 07/17

## Responsible Lending

- Made reasonable enquiries about my client's financial situation, their requirements and objectives and taken reasonable steps to verify their financial situation, made a preliminary assessment about whether the credit contract is "not unsuitable" and have provided all information I feel is relevant for the Lender to make an assessment.
- Where a Macquarie credit card has been applied for, I have provided the borrower(s) with a copy of the current Macquarie Bank Credit Card Key Facts Sheet or have provided the borrower(s) with the opportunity to read and review the current Macquarie Bank Credit Card Key Facts Sheet.
- For interest only loan applications, the nominated interest only period aligns with the borrower's requirements and you have discussed the following with the applicant(s):
  - interest only loan repayments will not pay off any principal during the interest only term;
  - the repayments required to pay out the loan will increase after the interest only period ends to cover both principal and interest; and
  - the applicant(s) may pay more over the life of their loan than if there was no interest only term.

Signature  Date  /  /

## IMPORTANT: Loan application and supporting documentation checklist

### All loans

- Macquarie serviceability sheet included with the loan application.
- Fully completed VOI and AML/CTF form with copies of correctly certified identification documents.
- Loan application has been fully completed (including client phone numbers), dated and signed by all borrowers and guarantors.
- "Yes/No" questions completed in the employment and financial position section in regards to any foreseeable changes.
- Correct number and age of dependent(s) captured (if relying on family tax A and B benefits children must be under 11 years).
- Authorisation provided to employer for Macquarie Bank to perform employment verification via telephone.

### First home owners grants (FHOG)

- Where FHOG is applicable, a fully completed FHOG application form has been provided with relevant documentation attached.

### PAYG – Income evidence

Where relying on base income solely for servicing provide any one form of evidence from this group

- Two of the three most recent computer generated payslips containing borrower name, employer's name and ABN, and YTD figure
- Letter from employer on company letterhead stating occupation/role, length of employment and current base income and breakdown of salary package (including allowances and overtime). Must be less than 60 days old.
- Three months statements from a financial institution evidencing regular salary credits with the name of the employer evident
- A copy of an executed employment contract (mandatory for contract workers), detailing employment term, commencement date and breakdown of income

Where relying on overtime, commission, allowances or bonus income for servicing provide one form of evidence from this group in addition to the above base income requirement

- Most recent financial year PAYG summary or tax assessment notice
- The tax return from the most recent financial year

### Self employed, company borrowers and company directors

- Last two years individual tax returns (with accountant/tax agent details) and most recent ATO assessment notice.
- Last two years company/business/trust tax returns (with accountant/tax agent details) and most recent ATO assessment notice.
- Last two years company/trust financial statements (balance sheet, and profit and loss).

### Rental income (please provide one of the following for each property)

- Latest rental statement issued by a real estate agent showing the name of the owner and property address.
- Latest tax return showing gross rental income received for the property.
- Letter from real estate agent advising the expected rent to be received and the address of the property (note: rental appraisals can only be received for purchase of investment property or construction of new investment property).

### Purchase

- Fully signed contract showing no evidence of non-arms length transactions (must include a third party agent's details).
- Evidence of deposit or funds to complete for loans above 80% LVR.
- Evidence of genuine savings or equity in residential property (minimum 5%) – minimum 10% for investment loan where LVR > 85%.
- Where a gift is used to complete transaction, a written confirmation has been provided from the donor of the funds confirming the amount and that funds are not repayable. Where a loan is used to complete transaction, a written confirmation has been provided from the lender confirming the amount, any conditions and repayment terms.
- NRAS - Copy of the consortium agreement (the consortium must be on the Lender's approved panel).

### Refinance or debt consolidation

- Recent six months loan statements for all loans being refinanced (3 months for credit cards), showing the full name of the borrower(s) and account number. Statements to have running balances and transaction history. Any arrears, late payments or default fees to have a satisfactory explanation from the applicant and addressed in application notes.

### Family guarantee

- Guarantors to provide a full separate loan application with supporting income and financial documentation.
- Completed family guarantee calculator with pledge amount.
- Macquarie serviceability sheet for guarantors (including pledge commitment).

### Construction

- Construction is ready for immediate commencement after land settlement.
- "Fixed price", "fixed term", industry standard building contract with progress draw schedule (or fully detailed tender).
- Copy of plans and specifications.

**Note: The above information acts as a summary only, please refer to the appropriate Home Loans Lending Guidelines or your Business Development Manager for full details and complete list of supporting documentation requirements.**

# APPLICATION FORM

## Personal details

Applicant 1

### Applicant type

- Borrower  
 Guarantor

### Please tick if applicable

- Company director  
 Trustee of trust

Title

- Mr  Mrs  Miss  Ms

Other

Gender

- Male  Female

MAC ID (for existing clients only)

Surname

First name

Middle name/s

Any other names known by

Date of birth

Driver's licence no.

Expiry date

Marital status

Spouse's name

No. of dependants

Ages

Residential address (not PO box)

Suburb

State

Postcode

Years living there

Do you

- own  rent/board  mortgage

Previous address (if less than 3 years)

Suburb

State

Postcode

Years living there

Mailing address after settlement (if different from above)

Suburb

State

Postcode

Mobile number

Other phone number

Email

Country of citizenship

## Personal details

Applicant 2

### Applicant type

- Borrower  
 Guarantor

### Please tick if applicable

- Company director  
 Trustee of trust

Title

- Mr  Mrs  Miss

Other

Gender

- Male  Female

MAC ID (for existing clients only)

Surname

First name

Middle name/s

Any other names known by

Date of birth

Driver's licence no.

Expiry date

Marital status

Spouse's name

No. of dependants

Ages

Residential address (not PO box)

Suburb

State

Postcode

Years living there

Do you

- own  rent/board  mortgage

Previous address (if less than 3 years)

Suburb

State

Postcode

Years living there

Mailing address after settlement (if different from above)

Suburb

State

Postcode

Mobile number

Other phone number

Email

Country of citizenship

**Employment details** (if applicable) Applicant 1
 Full time    Part-time    Casual    Contract work

 Name of current employer      Occupation  
      

 Gross annual income      Length of service  
 \$       
*If less than 3 years service with current employer*
 Name of previous employer      Occupation  
      

 Length of service  

**Employment details** (if applicable) Applicant 2
 Full time    Part-time    Casual    Contract work

 Name of current employer      Occupation  
      

 Gross annual income      Length of service  
 \$       
*If less than 3 years service with current employer*
 Name of previous employer      Occupation  
      

 Length of service  

**Self employment details** (if applicable)
 Registered business name  


 Business activity      Years trading  
      

 ACN/ABN      Principal place of business  
      

 Accountant's firm  


 Mobile      Phone  
      

 Accountant name      Accountant phone  
      

 Email  


 Accountant email  

**Trust details** (if applicable) Trustees of a trust must also complete either the Personal or Corporate details section
 Full name of trust  


 Full business name of the trustee (if applicable)  


 Type of trust (eg. family trust)      Country where trust was established      Trust's business activity/purpose  
            

 Name and license number of regulator (eg. ATO)      Is Trust regulated?      Name of settlor  
       Yes    No      

 Full name of each beneficiary **or** provide details of the membership class/es (if there are more beneficiaries provide details on a separate sheet)

 1.       3.   
 2.       4. 

If other than the trustees, please provide details for the individual(s) who controls the trust.

 Full name      Residential address (not PO Box)      Date of birth  
             / /

 Full name      Residential address (not PO Box)      Date of birth  
             / /

 Full name      Residential address (not PO Box)      Date of birth  
             / /

**Corporate details** (if applicable) Complete if loan is to be in company name or is a corporate trustee

Corporate trustees and corporate borrowers must also complete the personal details section for each and every director.

Applicant type  Borrower  Guarantor      Type of company  Ltd  Pty Ltd Other

Full name registered with ASIC       Business activity       ACN/ABN

Phone       Email

Registered address       Suburb       State       Postcode

Principal place of business (if different from registered address)       Suburb       State       Postcode

**Beneficial ownership details**

Are the individuals captured as a guarantor or company director, also shareholders of 25% or more through one or more share holdings?

Yes  if there are other individuals, please provide details below

No  please provide the names of the individuals who ultimately own 25% or more of the company's issued share capital (through direct or indirect share holdings).

Shareholder 1 full name	Residential address (not PO Box)	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Shareholder 2 full name	Residential address (not PO Box)	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Shareholder 3 full name	Residential address (not PO Box)	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

If there are no individuals who meet the above, please provide the names, full address, date of birth and role of the individuals who directly or indirectly control\* the company.

Full name	Residential address (not PO Box)	Date of birth	Role (such as Managing Director)
<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>
Full name	Residential address (not PO Box)	Date of birth	Role (such as Managing Director)
<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>
Full name	Residential address (not PO Box)	Date of birth	Role (such as Managing Director)
<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>

\* Includes exercising control through the capacity to determine decisions about financial or operating policies; or by means of trusts, agreements, arrangements, understanding and practices; voting rights of 25% or more; or power of veto. If no such person can be identified then the most senior managing official(s) of the company (such as the managing director or directors who are authorised to sign of the company's behalf).

## Financial position Completion is mandatory for all applicants, except guarantors

Every section of this statement must be completed. If a particular section is not applicable, write 'nil'. Use a separate sheet if necessary.

Assets		Liabilities					
	Value	Monthly income		Maximum loan limit	Monthly payments	Financial institution	Tick if refinancing
Existing property (home)	\$		Existing mortgage (home)	\$	\$		<input type="checkbox"/>
Rental property 1	\$	\$	Rental property 1	\$	\$		<input type="checkbox"/>
Rental property 2	\$	\$	Rental property 2	\$	\$		<input type="checkbox"/>
Rental property 3	\$	\$	Rental property 3	\$	\$		<input type="checkbox"/>
Savings and deposits	\$		Personal loan	\$	\$		<input type="checkbox"/>
Motor vehicle/s and boats	\$		Hire purchase	\$	\$		<input type="checkbox"/>
Home contents	\$		Leases and car loans	\$	\$		<input type="checkbox"/>
Investments (eg. funds, shares)	\$		Other debts (eg. store account, taxes, HECS)	\$	\$		<input type="checkbox"/>
Super	\$		Total credit card limits	\$	\$		<input type="checkbox"/>
Other assets	\$		Margin/term/other loans	\$	\$		<input type="checkbox"/>
			Current rent paid		\$		
			Child maintenance		\$		
<b>TOTAL</b>	<b>\$</b>	<b>\$</b>	<b>TOTAL</b>	<b>\$</b>	<b>\$</b>		

## Living expenses Completion is mandatory - combined position of all applicants

### Basic Living Expenses (per month)

Clothing and personal care	\$
Groceries	\$
Transport	\$
Owner occupied property utilities, rates etc.	\$
Other	\$

### Discretionary Living Expenses (per month)

Childcare	\$
Education	\$
Insurance	\$
Medical and health	\$
Investment property utilities, rates etc	\$
Recreation and entertainment	\$
Telephone, internet, pay TV and media streaming subscriptions	\$
Other	\$

**TOTAL BASIC LIVING EXPENSES:** \$

**TOTAL DISCRETIONARY LIVING EXPENSES:** \$

## Applicant declaration authority and acknowledgement

1. Do you foresee any changes to your income that will **decrease** your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. pending retirement, return to study, family circumstances)  Yes  No
2. Has legal action been instituted against you or the co-applicant for default under any credit contract within the last 5 years?  Yes  No
3. Have you, or the co-applicant, ever had a judgement entered against you, been bankrupt, insolvent, assigned your estate for the benefit of creditors or entered into a scheme of arrangement with your creditors?  Yes  No
4. Are you a Guarantor for any other loan?  Yes  No
5. *If self-employed*  
Do you foresee any material changes to your expenses that will **decrease** your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. pending retirement, return to study, family circumstances)  Yes  No

Remote area – please tick if any applicant lives more than 250km from the nearest urban centre with a population of more than 2,500

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

## Security property details First property

### Property purpose

- Investment  
 Owner occupied

### Property is

- New  
 Established

### Property type

- Detached  Townhouse  Unit  Land  
 Duplex  Semi detached  Unit<50m<sup>2</sup>  Other

Street address

Suburb

State

Postcode

Purchase price (for purchases)

\$

OR

Estimated market value (for refinances)

\$

Land size (if>2ha)

Name/s to be placed on title

### Contact details to arrange valuation/access

Name

Phone

Email

### For construction only

Construction contract amount

\$

Additional construction costs

\$

Total construction costs

\$

## Security property details Second property

### Property purpose

- Investment  
 Owner occupied  
 Family guarantee<sup>1</sup>

### Property is

- New  
 Established

### Property type

- Detached  Townhouse  Unit  Land  
 Duplex  Semi detached  Unit<50m<sup>2</sup>  Other

Street address

Suburb

State

Postcode

Purchase price (for purchases)

\$

OR

Estimated market value (for refinances)

\$

Land size (if>2ha)

Name/s to be placed on title

### Contact details to arrange valuation/access

Name

Phone

Email

### For construction only

Construction contract amount

\$

Additional construction costs

\$

Total construction costs

\$

## Solicitor/conveyancer details

Firm name

Contact name

DX number

Phone number

Fax

Email

Mailing address

Suburb

State

Postcode

Settlement date

 /  / 

Finance due date

 /  / 

<sup>1</sup> Applicable to Basic and Offset Home Loan products with limited guarantee. This feature is limited to variable P&I repayments. Loan and loan to value (LVR) limitations apply. Maximum LVR 85%



## Loan amount Complete all sections in full where applicable

### Funds required

Property purchase price \$

Refinance mortgage \$

Select original loan purpose

Home loan  Property investment loan

Business loan  Other investment loan

What is the reason for this refinance?

Refinance debt 1 \$

Specify the original loan purpose and the reason for this refinance

Refinance debt 2 \$

Specify the original loan purpose and the reason for this refinance

Total construction costs \$

Your total construction costs from page 4

Property improvement \$

Miscellaneous property investment \$

Stamp duty or legal \$

Other \$

Please provide details

**Total funds required (a)** \$

### Funds available

Genuine savings (evidence to be provided) \$

For example personal savings, equity from real estate or sale of shares/equities.

First home owners grant \$

Deposit paid/equity \$

Other contributions (evidence to be provided) \$

Source of funds

**Total funds available (b)** \$

### Loan required

**Net loan required (a-b)** \$

Estimated Lenders Mortgage Insurance or Low Deposit Fee<sup>2</sup> (if applicable) \$

Would you like to capitalise Lenders Mortgage Insurance or Low Deposit Fee into your loan amount?

Yes  No

**Total loan required** \$

<sup>2</sup> Only applicable to loans where the LVR is above 80%.

## Loan types

Please select one of the two options below. Selecting more than one product will result in delays to your application process.

Basic Home Loan<sup>3</sup>       Offset Home Loan<sup>3</sup>

Account 1 set up	Account 2 set up (if applicable)	Offset account
<b>Limit for account 1</b> <input type="text" value="\$"/>	<b>Limit for account 2</b> <input type="text" value="\$"/>	<b>Link your offset account to one account below:</b> <input type="checkbox"/> Account 1 <input type="checkbox"/> Account 2  Only available on variable rate accounts on Offset Home Loans.
<b>Select one interest rate</b> <input type="checkbox"/> variable rate <input type="checkbox"/> 1 year fixed rate <input type="checkbox"/> 4 years fixed rate <input type="checkbox"/> 2 years fixed rate <input type="checkbox"/> 5 years fixed rate <input type="checkbox"/> 3 years fixed rate	<b>Select one interest rate</b> <input type="checkbox"/> variable rate <input type="checkbox"/> 1 year fixed rate <input type="checkbox"/> 4 years fixed rate <input type="checkbox"/> 2 years fixed rate <input type="checkbox"/> 5 years fixed rate <input type="checkbox"/> 3 years fixed rate	
<b>Please select one repayment type</b> <input type="checkbox"/> principal and interest <input type="checkbox"/> Interest only for <input type="text" value=""/> years (available for 1 to 5 year terms)	<b>Please select one repayment type</b> <input type="checkbox"/> principal and interest <input type="checkbox"/> Interest only for <input type="text" value=""/> years (available for 1 to 5 year terms)	
<b>Reason for Interest Only repayments (if applicable)</b> If you have elected <i>Interest Only</i> repayments, please provide the reason by ticking one or more of the following categories and provide a brief explanation:		
<input type="checkbox"/> Temporary reduction in income:	<input type="text"/>	
<input type="checkbox"/> Large non-recurring expenses:	<input type="text"/>	
<input type="checkbox"/> Variable income:	<input type="text"/>	
<input type="checkbox"/> Maximise cash flow:	<input type="text"/>	
<input type="checkbox"/> Create funds for investment purposes:	<input type="text"/>	
<input type="checkbox"/> Principal reductions in an offset facility:	<input type="text"/>	
<input type="checkbox"/> Taxation, financial or accounting reasons:	<input type="text"/>	
<input type="checkbox"/> Plan to convert to investment property:	<input type="text"/>	
<input type="checkbox"/> Other reason (please provide):	<input type="text"/>	

Select your product options	Available on
<b>Qantas Frequent Flyer<sup>4</sup></b> <input type="checkbox"/> Yes, I would like to select the Macquarie Bank Flyer Home Loan option to earn Qantas Points <sup>5</sup> for the life of my loan.	All home loans
<b>Optional credit card</b> <input type="checkbox"/> Yes, I would like to request a Macquarie credit card. You do not need to select this option if you are applying for a Offset home loan.	Basic Home Loan
<b>Family guarantee<sup>1</sup></b> <input type="checkbox"/> I would like to use an immediate family member's equity in their own property as a limited guarantee for security against my loan.	Basic Home Loan Offset Home Loan
<b>Construction<sup>6</sup></b> <input type="checkbox"/> Yes, I require funds to build on new or existing land, or to renovate an existing building.	Basic Home Loan Offset Home Loan

<sup>3</sup> Additional sub accounts are available for all home loans after settlement. Please note that a fee may be payable. Refer to the specific product guide for details.

<sup>4</sup> Not available during the construction period of a loan. Terms, conditions and limitations apply.

<sup>5</sup> Qantas Points, offered by Macquarie Securitisation Limited (MSL) (Australian Credit Licence 237863) ABN 16 003 297 336 ("Macquarie"), accrue and will be credited to your Qantas Frequent Flyer account in accordance with the 'Macquarie Bank Flyer Home Loan Terms and Conditions'. You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points and to qualify for a Macquarie Bank Flyer Home Loan. A joining fee usually applies. However, Macquarie has arranged for this to be waived if you take out a Macquarie Bank Flyer Home Loan. Membership and the earning and redemption of Qantas Points are subject to the Qantas Frequent Flyer terms and conditions available at [qantas.com/terms](http://qantas.com/terms). You will not receive any Qantas Points while you have defaulted on a loan repayment on your loan account and this amount remains outstanding for 60 days or more. Macquarie is not responsible for the administration of the Qantas Frequent Flyer program. Qantas Airways Limited remains at all times solely responsible for the administration of the Qantas Frequent Flyer program.

<sup>6</sup> Loan repayments will be interest only during the construction period and will revert to principal and interest for the remainder of the loan term. Fixed rates and offset accounts are not available during the construction period. Additional fees and charges are applicable.

## Cashcards for Offset Home Loan

If you select this product, we will automatically send you a Cashcard. You may opt out of receiving the Cashcard on the *Repayment, direct debit and transaction authority* form provided with your loan documents before settlement.

### Provide additional information for product options

#### If you selected Qantas Frequent Flyer

- **If you have a Qantas Frequent Flyer account, please provide details below:**

*We can only credit Qantas Points to a Qantas Frequent Flyer account set up in the name of Applicant 1. The details provided below must match the Qantas Frequent Flyer account of Applicant 1.*

Qantas Frequent Flyer membership number

Qantas Frequent Flyer account name (eg. Mr T Smith)

Alternatively, please provide a copy of your Qantas Frequent Flyer card.

- **If you don't have a Qantas Frequent Flyer account, you can apply at: [qantas.com/joinffmacquarieflyer](http://qantas.com/joinffmacquarieflyer)**

#### If you would like to take out an optional credit card with your Basic Home Loan

The credit card will be issued in the name of Applicant 1.

Please consider if you would like to provide your consent below. Important information relating to these consents is below.

I consent to receiving credit limit increase invitations relating to my account<sup>7</sup>

I consent to be charged a fee if the balance of my account exceeds my credit limit<sup>8</sup>

Mother's maiden name

#### Preferred credit card limit<sup>9</sup>

*Minimum credit limits apply for rewards credit cards, being \$6,000 for the Macquarie Platinum Card and \$15,000 for the Macquarie Black Card. Your maximum eligible limit will be assigned to you if left blank.*

\$

Would you like to add an additional card for Applicant 2 to your credit card account<sup>10</sup>?

Yes  No

Do you have an existing Macquarie Bank credit card?

Yes  No

By signing this application, you're consenting to receive credit card communications such as, statements, notices and other documents electronically. Your electronic communications (e.g. your email and SMS) must be regularly checked and you may withdraw your consent at any time by calling us.

<sup>7</sup> By consenting to receive Credit Limit increase invitations relating to your Account, you acknowledge and accept that: 1. if you opt in to receive Credit Limit increase invitations, you still retain the discretion whether or not to apply for any increase of your Credit Limit; 2. Macquarie Card Services retains absolute discretion to grant or decline any increase of your Credit Limit; and 3. you may withdraw your consent to receive Credit Limit increase invitations or contact Macquarie Card Services to request a change in your Credit Limit at any time.

<sup>8</sup> By consenting to be charged a fee for exceeding your credit limit, you acknowledge and accept that; 1. you will be charged \$30 per statement period when you exceed your credit limit, debited to your account at the time you exceed your credit limit; 2. the fee described above may increase at any time, in accordance with your Account Conditions of Use, and 3. you may withdraw your consent at any time.

<sup>9</sup> Minimum credit limits apply. Actual credit limit granted will be determined by Macquarie Card Services based on Macquarie Card Services credit criteria.

<sup>10</sup> Additional cardholder fees may apply.

## Joint borrower nomination

Each borrower is entitled to receive a copy of any notice or other document under the National Credit Code. However, you can nominate one of you to receive this information on behalf of all of you. **You can cancel your nomination at any time in writing.**

**Do you wish to nominate one borrower to receive a copy of your notices or other documents (eg. account statements)?**

No – go to next question       Yes – provide details below:

I/we nominate:

Full name of nominated borrower

Mailing address

Suburb

State

Postcode

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

## Loan document delivery

**How do you wish to receive your loan documents?**

Regular post       Electronically

**Please send all copies of loan documents for execution to:**

Borrower/s       Your solicitor       Other recipient – provide details below:

Other recipient's name

Other recipient's email address

Other recipient's mailing address

Suburb

State

Postcode

- guarantors are not covered by this nomination and will receive their own copy of the loan documents
- by nominating email delivery, you acknowledge that you have given up the right to receive the loan documents by regular mail
- you should check your nominated email address regularly to ensure that the loan documents have been delivered
- you may withdraw your consent at any time

## Authorise a third party to access your loan

**Do you wish to authorise the third party named below with view-only access to your loan via phone and internet banking?**

Third parties will have no ability to make changes or transact on your account.

No – go to next question       Yes – I/we authorise the third party named below with view-only access to my/our loan

*Third party to complete details below*

Authorised third party full name

of IFA/Aggregator group

Date of birth

Existing MAC (if applicable)

Work number

Mobile number

Occupation of third party

Broker - go to next section

Other (eg. financial advisor) – please provide further details below:

Occupation details

Residential address (no PO boxes)

Signature

Acting reasonably, the Lender in its sole discretion, may refuse to allow the operation of the account and/or refuse the authorised third party access to my/our account should any dispute arise between me/us and the authorised third party (or for any other reason) until the dispute between the parties or investigation by the Lender has been resolved to the Lenders satisfaction. The Lender will not be liable for any loss or damage to me/us from this refusal to allow the operation and/or authorised third party access to my/our account.

# Privacy Consent

The “Lender” of your mortgage account is the lender as will be named in your loan contract (and may be any other financier who at any time provides or has any interest in the credit). Perpetual Limited ACN 000 431 827 is the Lender for home loans. Macquarie Securitisation Limited (“MSL”) ABN 16 003 297 336 (Australian Credit Licence 237863) is the servicer of your home loan. Macquarie Bank Limited ABN 46 008 583 542, Australian Credit Licence 237502 (“Macquarie”) is the issuer of your credit card account.

“Lender Parties” means the parties described above and each of their agents, introducers, dealers, brokers, service providers (as described below), and any other financier who at any time provides or has any interest in the credit (including other entities involved in any securitisation or other financing of the credit provided to you).

“I” means the Borrowers and Guarantors for the proposed loan, both together and separately

“Credit Information” includes information such as the type and amount of credit provided to you; “repayment history information”; “default information” (including details of overdue payments); information about new payment arrangements; and in specified circumstances that (in the opinion of credit provider) you have committed a serious credit infringement.

“Personal Information” means any information or an opinion from which your identity is apparent or reasonably ascertained.

**I consent and agree to the Lender Parties and LMIs (where applicable) collecting, using, holding and disclosing my Personal and Credit Information and exchanging with each other (now or in the future, within or outside Australia) including for the following purposes:**

- 1. Collect consumer and commercial Credit Information** and use information about me (including Credit Information and information derived from Credit Reporting Bodies (“CRBs”)) to:
  - assess an application by me for consumer credit or commercial credit;
  - manage my loan and related funding arrangements, and assess hardship applications;
  - assess an application to be a guarantor in relation to credit;
  - review my credit on a periodic basis or in connection with changes (e.g. credit limit) as though assessing a new application;
  - collect overdue payments;
  - create assessments and ratings of my credit worthiness.
- 2. Exchange information with CRBs** including my Personal and Credit Information for the purposes described above and to allow the CRB to maintain information about my credit worthiness (before, during or after the provision of credit). The information may be included in reports that the CRBs give other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders. The CRBs that we may disclose your personal information and Credit Information to are Equifax Pty Ltd (<https://www.equifax.com.au/privacy/>); Experian ([www.experian.com/privacy/](http://www.experian.com/privacy/)) and Dun & Bradstreet (Australia) Pty Ltd ([www.dnb.com.au/Header/About\\_Us/Legal/Privacy\\_policy/index.aspx](http://www.dnb.com.au/Header/About_Us/Legal/Privacy_policy/index.aspx))
- 3. Exchange information with other credit providers**, including my Personal and Credit Information for any purposes permitted by law including:
  - assessing my applications for credit (or to be a guarantor), hardship or to assess my credit worthiness (during or after the life of a credit arrangement);
  - determining or confirming the status of my credit (including any defaults);
  - to give or obtain an opinion on me about my credit worthiness; and
  - to investigate fraud.
- 4. (if applicable) Disclose information to Lender’s Mortgage Insurers (“LMIs”)** to enable LMIs to assess the risk of providing mortgage insurance. Where permitted by the Privacy Act 1988, the LMIs may disclose your personal information and Credit Information to us and to third parties including: the CRBs listed above; rating agencies; related entities of the LMIs, service providers, agents, contractors and external advisors; reinsurers, other insurers and mercantile agents; payment system operators, other financial institutions and credit providers; other parties for the purposes of securitisation and fraud prevention; your guarantor or proposed guarantor; your referees and advisers; government and other regulatory bodies; and other entities. Where permitted by the Privacy Act 1988, the LMIs may seek and obtain commercial and Credit Information from a CRB including (but not limited to) information concerning your credit worthiness or credit history; and information about overdue payments. Where permitted by the Privacy Act 1988, the LMIs will hold, use and disclose your personal information and Credit Information for the purposes of securing and administering lenders’ mortgage insurance for your mortgage, including: assessing whether to provide insurance,

including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability; managing and varying the insurance; dealing with claims, enforcing a mortgage and recovering the proceeds of sale; assessing hardship; conducting risk assessment and management involving securitisation; for fraud prevention; for credit scoring, portfolio analysis and reporting; to comply with regulatory requirements; to verify personal information and Credit Information provided to it; or for any purpose required or permitted under the insurance contract, the Insurance Contracts Act 1984 (Cth) and the Privacy Act 1988. If the personal information and Credit Information is not disclosed to the LMIs, it will not be possible for the LMIs to process the credit provider’s request for insurance and we may not be able to arrange finance for you or provide other services.

The privacy policies and credit reporting policies of the LMIs contain information about how they collect, use, hold and disclose your personal information and Credit Information, how you may access the information those entities hold about you, how to seek correction of that information, how you may complain about a breach of your privacy, and how that complaint will be dealt with.

- 5. Report to and/or Exchange information**, including Personal and Credit Information, with my brokers, advisers and my other representatives, guarantors, originators, credit enhancers, any industry body, regulators (including the Reserve Bank of Australia), tribunal, court or external dispute resolution scheme, funders, ratings agencies, any party acting in connection with funding credit by means of any funding arrangement including securitisation, insurers, and any other entity where we are required by law to do so. Other disclosures of Personal Information include disclosures to my referees, past and present employers, next of kin, account holders (including additional credit card account holders and disclosure of information relating to any additional cardholders to the principal cardholder) and operators, retailers and card scheme organisations participating in the operation and administration of your credit card account, mail houses for the delivery of statements, valuers, conveyancing and identity verification service providers, valuers and debt collection agencies.
- 6. General account management and administration**, including processing this and any future applications, communication and monitoring, auditing and evaluating products and services provided, model and test data, improving and developing products and services, conducting credit scoring, securitisation or other funding activity, research, risk management, portfolio analysis, providing and administering any related rewards program and dealing with any complaints or enquiries.

**I acknowledge that the Lender Parties:**

- **(Information Collection)** collect Personal Information from me through my application for credit, interactions with me and my nominated adviser(s) or broker (including telephone calls, email or online), and from third parties including information brokers. Without this information, the Lender Parties may not be able to process my application or provide me with and manage credit.
- **(Compliance)** collects and may disclose my Personal Information under various laws including the Anti-Money Laundering and Counter-Terrorism Financing Act and the National Consumer Credit Protection Act.
- **(Sensitive Information)** collects sensitive information for specific purposes (e.g. information regarding my health to enable the assessment of a hardship relief application), and may use and disclose such information for those purposes and seek such information from my health providers.
- **(Service Providers)** and the Lender Parties and LMIs may disclose my personal information and Credit Information with their related companies, other funders, loan managers and service providers that assist in the management of my credit (including relating to any associate rewards program and other types as described in Macquarie’s Privacy Policy). Some third parties may be located outside of Australia (including locations in The Philippines, India, USA, Canada, Ireland or the United Kingdom and the countries specified in Macquarie’s Privacy Policy). Where this occurs, the Lender Parties takes steps to protect information against misuse or loss.

- **(Marketing)** Macquarie, MSL and the Lender and their related companies may use my Personal Information to contact me on an ongoing basis by telephone, email, online and other means to offer me products or services that may be of interest, unless I change my marketing preferences by telephoning Macquarie as set out below or visiting [www.macquarie.com.au/optout-bfs](http://www.macquarie.com.au/optout-bfs).

Under the Privacy Act, I understand that I may request access to and correction of the Personal Information that a Lender Party holds about me. I may also request a copy of the Lender Parties' privacy policies and (where applicable) credit reporting policies which contain further details about their handling of Personal and Credit Information, other "notifiable matters" as set out in the Privacy Act, how I may access and seek correction of that information, how I can complain about a breach of my privacy and how that complaint will be dealt with. Macquarie's Privacy Policy and Credit Information Policy can be found via [www.macquarie.com.au](http://www.macquarie.com.au).

#### Contact details

Macquarie (Privacy Officer) on 1800 806 310 or [privacy@macquarie.com](mailto:privacy@macquarie.com); Perpetual Limited (Privacy Officer) on 1800 022 033;

"**Lender's Mortgage Insurers**" includes QBE Lenders' Mortgage Insurance Limited ABN 70 000 511 071 (who can be contacted and a copy of their privacy policy and credit reporting policy obtained on 1300 367 764 or [qbelmi.com](mailto:qbelmi.com)) and Genworth Financial Mortgage Insurance Pty Limited ACN 106 974 305 (who can be contacted and a copy of their privacy policy and credit reporting policy obtained on 1300 655 422 or [genworth.com.au](http://genworth.com.au)), and any other lender's mortgage insurer specified in Macquarie's Credit Information Policy from time to time.

## Applicant's signature

Acknowledgement and applicants' declaration

By signing below, you acknowledge and agree that:

- the details you have supplied in this application are true and correct and provided for the purpose of enabling Macquarie, MSL and the Lender to determine whether to grant you a loan and you are aware that Macquarie, MSL and the Lender is relying on the information you provide;
- you are obliged to notify Macquarie, MSL and the Lender if any information in your Application Record is not true or correct;
- the submission of this application does not imply any acceptance by Macquarie, MSL or the Lender to grant you a loan and a decision to make a loan is at Macquarie, MSL and the Lenders discretion;
- if Macquarie, MSL or the Lender approves your application for credit and the Lender's Mortgage Insurers approve the application for insurance, this agreement and privacy consent remains in force until the credit facility covered by the borrowers' application ceases;
- Macquarie, MSL and the Lender may verify the statements made in this application from any source named in this application;
- you must not knowingly do anything to put the Lender, MSL or Macquarie in breach of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, rules and other subordinate instruments (AML/CTF Laws). You undertake to notify the Lender, MSL or Macquarie if you are aware of anything that would put the Lender or Macquarie in breach of AML/CTF Laws;
- if requested, you will provide additional information and assistance and comply with all reasonable requests to facilitate the Lender, MSL or Macquarie's compliance with AML/CTF Laws in Australia or an equivalent overseas jurisdiction;
- you are not aware and have no reason to suspect that:
  - the money used to fund the loan is derived from or related to money laundering, terrorism financing or similar activities (Illegal Activities); and
  - proceeds of investment made in connection with this loan will fund illegal activities;
- if you have provided your email, telephone or mobile phone details, Macquarie, MSL or the Lender may communicate with you electronically including providing updates, reminders and marketing information;
- If a name has been completed in the "Joint Borrower Nomination" section, you acknowledge and agree to make this nomination;
- you have read and agree to the Privacy Consent and authorise Macquarie, MSL, the Lender and the Lender's Mortgage Insurer to collect, use and exchange your information in the ways indicated, including direct marketing;
- if you have applied for a credit card account:
  - Applicant 1 is liable for all debts incurred by any additional cardholder on the credit card account;
  - Applicant 2 is able and willing to meet the repayment obligations of the credit card account and the assessment of Applicant 1's capacity to repay depends on the availability of Applicant 2's income;
  - this application is for personal use;
  - Macquarie (as credit card issuer) will assess your credit card request and issue you with a Black, Platinum or RateSaver credit card based on your final approved credit limit.
- you do not know of any changes, other than those disclosed above that are likely to occur in the reasonably foreseeable future, that would have a negative impact on your financial position or credit rating, or affect your ability to meet your obligations under the loan contract and/or credit card (if applicable).
- **you declare that all of the information provided as part of this application is true and correct even if the information is not in your handwriting.**

Dated the day of

 /  / 

Applicant 1 name

Applicant 1 signature

Guarantor 1 name

Guarantor 1 signature

Applicant 2 name

Applicant 2 signature

Guarantor 2 name

Guarantor 2 signature

To be signed by each Applicant and each Guarantor. Attention is drawn to the fact that if any false information or statements have been made in this application, the applicants may be made subject to: (i) A penalty of imprisonment and/or fine (ii) Requirement to pay the full loan amount immediately on demand. Except for Macquarie Bank Limited ABN 46 008 583 542 (MBL) (Australian Credit Licence 237502), any Macquarie entity referred to on this page is not an authorised deposit-taking institution for the purposes of the Banking Act 1959 (Cth). That entity's obligations do not represent deposits or other liabilities of MBL. MBL does not guarantee or otherwise provide assurance in respect of the obligations of that entity, unless noted otherwise. The disclaimer on this page applies to all pages of this document in whole or in part.

# Verification of Identity (VOI) and AML/CTF Form

## Before you begin, please check and ensure that:

- Client has genuine originals of each ID document (photocopies not acceptable)
- All documents are current and not expired (except for an expired Australian Passport which has not been cancelled and was current within the preceding 2 years)
- Name is identical to the loan application and is consistent across all documents and any Marriage or Change of Name Certificate has been provided
- Client appears to be the same person shown in the photo ID documents (eyes, nose, mouth, cheekbones etc)

Referrer group:

Referrer name:

Referrer address:

## Qualified witness certification

By signing this document, you certify you have had a face-to-face interview with the following person:

Full name of client:

D.O.B of client:

Residential address of client:

Date, time and location of interview:

List all of the original current identification documents that were sighted by you and of which you have attached signed, dated and endorsed true copies to this form.

*Please refer to Guides, 'Categories of Identification Documents' for the minimum document requirements and 'How to provide Certified Documents' for more information.*

1.
2.
3.
4.

I certify that all of the information on this form is true and correct and that this verification of identity has been conducted in accordance with the Verification of Identity standard in the ARNECC Model Participation Rules and with paragraph 4.2.11 of the Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1).

Name of qualified witness:

Signature of qualified witness:

Date:

## Client certification

I confirm that I have been identified today using the original identification documents which are listed on this form and were presented by me.

Name of client:

Signature of client:

Date:

## Guide 1: Categories of Identification Documents

Category	Minimum document requirements
1	Australian passport or foreign passport <u>plus</u> an Australian drivers licence or Photo Card <u>plus</u> change of name or marriage certificate if necessary
2	Australian passport or foreign passport <u>plus</u> full birth certificate or citizenship certificate or descent certificate <u>plus</u> Medicare or Centrelink or Department of Veterans' Affairs card <u>plus</u> change of name or marriage certificate if necessary
3	Australian drivers licence or Photo Card <u>plus</u> full birth certificate or citizenship certificate or descent certificate <u>plus</u> Medicare or Centrelink or Department of Veterans' Affairs card <u>plus</u> change of name or marriage certificate if necessary
4	(a) Australian Passport or foreign passport <u>plus</u> another form of government issued photographic identity Document <u>plus</u> change of name or marriage certificate if necessary  (b) Australian Passport or foreign passport <u>plus</u> full birth certificate <u>plus</u> another form of government issued identity Document <u>plus</u> change of name or marriage certificate if necessary

### For Persons who are not Australian citizens or residents

5	(a) Foreign passport <u>plus</u> another form of government issued photographic identity Document <u>plus</u> change of name or marriage certificate if necessary  (b) Foreign passport <u>plus</u> full birth certificate <u>plus</u> another form of government issued identity Document <u>plus</u> change of name or marriage certificate if necessary.
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## Guide 2: How to provide Certified Documents

To complete the customer identification process under Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF), certified copies of customer identification documents must be provided. In order for documents to meet the certification requirements, a copy must be clearly authorised as a true copy of the original by an appropriate person. Each certified copy document must be certified separately and must show clearly:

- the words "certified true copy of the original";
- the signature of the certifying officer; and
- the name, address, contact telephone number, provider/registration number (if applicable) and profession of the certifying officer, legibly printed below the signature.

### Persons who may certify documents for the Lender include:

- |   |   |
|---|---|
| (1) a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described);             | (11) an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955);   |
| (2) a judge of a court;   | (12) an officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993);                  |
| (3) a magistrate;   | (13) a finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993);        |
| (4) a chief executive officer of a Commonwealth court;  | (14) an officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees. |
| (5) a registrar or deputy registrar of a court;   | (15) a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.           |
| (6) a Justice of the Peace;   | (16) Limited agents specifically appointed by the Lender to verify identity on behalf of the Lender.  |
| (7) a notary public (for the purposes of the Statutory Declaration Regulations 1993);   |   |
| (8) a police officer;   |   |
| (9) an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;  |   |
| (10) a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public; |   |