



Home Loan Application Form

Tick boxes as appropriate

INTERVIEW DATE: DD | MM | YY

This form is to be completed for each individual loan applicant, including Guarantors, Directors and Trustees.

- If the borrower is a **Company** or a **Trustee of a Trust**, the *Home Loan Application – Company and Trust Annexure* will also need to be completed and will form part of this application. *Please note – Directors of a Company loan party are required to be Guarantors to the loan.*
- **If there is insufficient room to capture all details, or if there are more than 2 applicants, please complete and attach extra pages of the form.**

Is the loan purpose for investment on behalf of a Self Managed Super Fund? Yes No *If the answer is Yes, the application cannot proceed.*

SECTION 1: LOAN PARTY INDIVIDUAL DETAILS

APPLICANT 1

Existing customer Yes No *If yes, Account #:*

Borrower; or Guarantor

Title First Name

Middle Name

Surname

Are you known by any other names? Yes No

If yes, specify all names, including maiden, previous married and abbreviated names:

Date of Birth Male Female

Australian Permanent Resident Yes No

First Home Buyer Yes No

Marital Status

Spouse (*If applicable*): Co-Applicant; or Non-Loan Party

For security purposes, we recommend you don't use a shared email address or mobile phone number for your myRAMS account.

Phone

Mobile Driver's Lic #

Email Address

Number of dependants *Specify ages:*

CURRENT RESIDENTIAL ADDRESS (not a PO Box)

Street:

Suburb/Town: State: PCode:

Date commenced living at address:

Own home Rent free Renting Boarding

POST SETTLEMENT RESIDENTIAL ADDRESS (not a PO Box)

Street:

Suburb/Town: State: PCode:

PREVIOUS ADDRESS – if less than 3 years at current address

Street:

Suburb/Town: State: PCode:

Date commenced living at address:

Own home Rent free Renting Boarding

POSTAL ADDRESS

Street:

Suburb/Town: State: PCode:

FOREIGN TAX RESIDENCY – INDIVIDUAL

Are you a tax resident of any country other than Australia? Yes No
If Yes, complete details below:

Country ¹	Tax Identification Number (TIN) ²	OR TIN Not Applicable Reason
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Not issued OR <input type="checkbox"/> Pending
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Not issued OR <input type="checkbox"/> Pending
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Not issued OR <input type="checkbox"/> Pending
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Not issued OR <input type="checkbox"/> Pending
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Not issued OR <input type="checkbox"/> Pending

¹ Excluding Australia ² One TIN per country

NOTE: Tax residency refers to the country(ies) in which an individual or entity has an obligation to file a tax return, irrespective of whether they are actually liable to pay tax. If you are a foreign tax resident, you are required to provide your TIN details.

APPLICANT 2

Existing customer Yes No *If yes, Account #:*

Borrower; or Guarantor

Title First Name

Middle Name

Surname

Are you known by any other names? Yes No

If yes, specify all names, including maiden, previous married and abbreviated names:

Date of Birth Male Female

Australian Permanent Resident Yes No

First Home Buyer Yes No

Marital Status

Spouse (*If applicable*): Co-Applicant; or Non-Loan Party

For security purposes, we recommend you don't use a shared email address or mobile phone number for your myRAMS account.

Phone

Mobile Driver's Lic #

Email Address

Number of dependants *Specify ages:*

CURRENT RESIDENTIAL ADDRESS (not a PO Box)

Street:

Suburb/Town: State: PCode:

Date commenced living at address:

Own home Rent free Renting Boarding

POST SETTLEMENT RESIDENTIAL ADDRESS (not a PO Box)

Street:

Suburb/Town: State: PCode:

PREVIOUS ADDRESS – if less than 3 years at current address

Street:

Suburb/Town: State: PCode:

Date commenced living at address:

Own home Rent free Renting Boarding

POSTAL ADDRESS

Street:

Suburb/Town: State: PCode:

FOREIGN TAX RESIDENCY – INDIVIDUAL

Are you a tax resident of any country other than Australia? Yes No
If Yes, complete details below:

Country ¹	Tax Identification Number (TIN) ²	OR TIN Not Applicable Reason
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Not issued OR <input type="checkbox"/> Pending
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Not issued OR <input type="checkbox"/> Pending
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Not issued OR <input type="checkbox"/> Pending
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Not issued OR <input type="checkbox"/> Pending
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Not issued OR <input type="checkbox"/> Pending

¹ Excluding Australia ² One TIN per country



Home Loan Application Form

SECTION 2: EMPLOYMENT

APPLICANT 1

PAYG: Full Time Casual
 Part Time Contract On Probation

Self Employed ABN

Not employed → Receives income; or No income
 On benefits Student Home duties Retired Pensioner

CURRENT EMPLOYMENT

Occupation:
 Start date:
 Employer name:
 Employer contact: Phone:
 Employment address:

PREVIOUS EMPLOYMENT – if less than 6 months in current PAYG job (12 months for contract/casual), or less than 2 years if self employed

Occupation:
 Start date: End date:
 Employer name:
 Employer contact: Phone:
 Employment address:

ADDITIONAL EMPLOYMENT – if applicable

Occupation:
 Start date: End date:
 Employer name:
 Employer contact: Phone:
 Employment address:

APPLICANT 2

PAYG: Full Time Casual
 Part Time Contract On Probation

Self Employed ABN

Not employed → Receives income; or No income
 On benefits Student Home duties Retired Pensioner

CURRENT EMPLOYMENT

Occupation:
 Start date:
 Employer name:
 Employer contact: Phone:
 Employment address:

PREVIOUS EMPLOYMENT – if less than 6 months in current PAYG job (12 months for contract/casual), or less than 2 years if self employed

Occupation:
 Start date: End date:
 Employer name:
 Employer contact: Phone:
 Employment address:

ADDITIONAL EMPLOYMENT – if applicable

Occupation:
 Start date: End date:
 Employer name:
 Employer contact: Phone:
 Employment address:

SECTION 3: INCOME

APPLICANT 1

PAYG

Gross salary \$ p.a.
 Gross regular overtime \$ p.a.
 Bonus \$ p.a.
 Commission \$ p.a.
 Work Allowance \$ p.a.
 Car Allowance \$ p.a.

Company Car

Self Employed

Business Income before tax (excludes rental income/loss)
 Current Fin'l Yr Yr \$ p.a.
 Previous Fin'l Yr Yr \$ p.a.

Unemployed or Retired Income Source/Benefits

Type \$ p.a.
 Type \$ p.a.

Rental Income

Type \$ p.a.

Other Income

Type \$ p.a.
 Type \$ p.a.

Total annual income \$

APPLICANT 2

PAYG

Gross salary \$ p.a.
 Gross regular overtime \$ p.a.
 Bonus \$ p.a.
 Commission \$ p.a.
 Work Allowance \$ p.a.
 Car Allowance \$ p.a.

Company Car

Self Employed

Business Income before tax (excludes rental income/loss)
 Current Fin'l Yr Yr \$ p.a.
 Previous Fin'l Yr Yr \$ p.a.

Unemployed or Retired Income Source/Benefits

Type \$ p.a.
 Type \$ p.a.

Rental Income

Type \$ p.a.

Other Income

Type \$ p.a.
 Type \$ p.a.

Total annual income \$



Home Loan Application Form

SECTION 4: ASSETS AND LIABILITIES

REAL ESTATE ASSETS

Property 1 Usage Owner Occupied Investment Property Valuation Estimate \$

Property Address

Ownership All Applicants; or % Applicant 1 % Applicant 2 % Guarantor

MORTGAGE Lender Name: Limit \$ Current Balance \$

Account number A/C Number: Monthly ongoing repayments \$

Are you clearing this debt? No Yes - If yes: Clearing from this loan Clearing from another source

Property 2 Usage Owner Occupied Investment Property Valuation Estimate \$

Property Address

Ownership All Applicants; or % Applicant 1 % Applicant 2 % Guarantor

MORTGAGE Lender Name: Limit \$ Current Balance \$

Account number A/C Number: Monthly ongoing repayments \$

Are you clearing this debt? No Yes - If yes: Clearing from this loan Clearing from another source

Property 3 Usage Owner Occupied Investment Property Valuation Estimate \$

Property Address

Ownership All Applicants; or % Applicant 1 % Applicant 2 % Guarantor

MORTGAGE Lender Name: Limit \$ Current Balance \$

Account number A/C Number: Monthly ongoing repayments \$

Are you clearing this debt? No Yes - If yes: Clearing from this loan Clearing from another source

NON REAL ESTATE ASSETS

Type	Details	Ownership	Value
Savings		<input type="checkbox"/> All Applicants; or: <input type="text"/> % Applicant 1 <input type="text"/> % Applicant 2 <input type="text"/> % Guarantor	\$
Deposit already paid		<input type="checkbox"/> All Applicants; or: <input type="text"/> % Applicant 1 <input type="text"/> % Applicant 2 <input type="text"/> % Guarantor	\$
Superannuation		<input type="checkbox"/> All Applicants; or: <input type="text"/> % Applicant 1 <input type="text"/> % Applicant 2 <input type="text"/> % Guarantor	\$
Effects/contents		<input type="checkbox"/> All Applicants; or: <input type="text"/> % Applicant 1 <input type="text"/> % Applicant 2 <input type="text"/> % Guarantor	\$
Car 1	Type: Year: Model:	<input type="checkbox"/> All Applicants; or: <input type="text"/> % Applicant 1 <input type="text"/> % Applicant 2 <input type="text"/> % Guarantor	\$
Car 2	Type: Year: Model:	<input type="checkbox"/> All Applicants; or: <input type="text"/> % Applicant 1 <input type="text"/> % Applicant 2 <input type="text"/> % Guarantor	\$
Other		<input type="checkbox"/> All Applicants; or: <input type="text"/> % Applicant 1 <input type="text"/> % Applicant 2 <input type="text"/> % Guarantor	\$
Other		<input type="checkbox"/> All Applicants; or: <input type="text"/> % Applicant 1 <input type="text"/> % Applicant 2 <input type="text"/> % Guarantor	\$
Other		<input type="checkbox"/> All Applicants; or: <input type="text"/> % Applicant 1 <input type="text"/> % Applicant 2 <input type="text"/> % Guarantor	\$



Home Loan Application Form

SECTION 4: ASSETS AND LIABILITIES CONTINUED

LIABILITIES (eg Credit Cards, Store Cards, Overdraft, HECS, Hire Purchase, Personal Loans, Lease)

Type	Lender	Name of Owner	Monthly Repayment	Limit	Current Balance	Clearing from this loan	Cancel at settlement
			\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Total Monthly Liability Repayments			<input type="text" value="\$"/>				

EXPENSES

Type	Description	Monthly Repayment	Continuing after settlement
Ongoing Rent/Board (after loan is drawn)		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Basic Living Expenses (eg groceries, transport, petrol, rates, clothing, utilities)		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Education Expenses (public or private education, university, tuition fees)		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Childcare Fees (any fees incurred for care of children, excluding maintenance)		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Child Maintenance		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Insurance (including building, contents, car, CTP, life, disability, income protection, and any other insurance)		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Discretionary Expenses (eg home phone, mobile, internet, Pay TV)		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other Household Expenses (eg holidays, entertainment, gym membership, cleaning, gardening services)		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Total Monthly Expenses		<input type="text" value="\$"/>	



Home Loan Application Form

SECTION 5: LOAN DETAILS

LOAN REQUIREMENTS SUMMARY

Total loan amount required \$ Loan Term Years

Predominant purpose of this loan Owner Occupied Investment Business

For the loan amount being applied for, will all or the majority of interest payable be claimed as a tax deduction related to an investment from the date the funds are fully advanced? Yes No

Approximate value of loan security property/properties \$ Deposit \$

Please Note – You will need to review and confirm your loan requirements with a RAMS representative.

SECURITY 1 Owner Occupied Investment Property

PRE-APPROVAL (where 'contract for sale' not held) No Yes (if yes, and there are no other security properties, proceed to next section)

Property Address Confirm address listed in Section 4:

Property Value (estimate) \$ (includes on-completion for Construction Loans)

If the property is a PURCHASE, Purchase Price \$ Contract Date DD | MM | YY

Ownership All Applicants; or % Applicant 1 % Applicant 2 % Guarantor

Title: Torrens/Freehold Strata (including Building Unit or Group) Leasehold: ACT; or Excluding ACT
 Old System Other Specify:

Zoning Residential Rural Residential Rural Other

Property Type (eg house, apartment, vacant land, unit, townhouse, duplex, villa, high density unit):

Ownership type Sole Joint Tenants Tenants in Common

Contact for valuation access: Name: Owner Agent Tenant Mobile/Phone

SECURITY 2 Owner Occupied Investment Property

PRE-APPROVAL (where 'contract for sale' not held) No Yes (if yes, and there are no other security properties, proceed to next section)

Property Address Confirm address listed in Section 4:

Property Value (estimate) \$ (includes on-completion for Construction Loans)

If the property is a PURCHASE, Purchase Price \$ Contract Date DD | MM | YY

Ownership All Applicants; or % Applicant 1 % Applicant 2 % Guarantor

Title: Torrens/Freehold Strata (including Building Unit or Group) Leasehold: ACT; or Excluding ACT
 Old System Other Specify:

Zoning Residential Rural Residential Rural Other

Property Type (eg house, apartment, vacant land, unit, townhouse, duplex, villa, high density unit):

Ownership type Sole Joint Tenants Tenants in Common

Contact for valuation access: Name: Owner Agent Tenant Mobile/Phone

SECURITY 3 Owner Occupied Investment Property

PRE-APPROVAL (where 'contract for sale' not held) No Yes (if yes, and there are no other security properties, proceed to next section)

Property Address Confirm address listed in Section 4:

Property Value (estimate) \$ (includes on-completion for Construction Loans)

If the property is a PURCHASE, Purchase Price \$ Contract Date DD | MM | YY

Ownership All Applicants; or % Applicant 1 % Applicant 2 % Guarantor

Title: Torrens/Freehold Strata (including Building Unit or Group) Leasehold: ACT; or Excluding ACT
 Old System Other Specify:

Zoning Residential Rural Residential Rural Other

Property Type (eg house, apartment, vacant land, unit, townhouse, duplex, villa, high density unit):

Ownership type Sole Joint Tenants Tenants in Common

Contact for valuation access: Name: Owner Agent Tenant Mobile/Phone

SECTION 6: PURPOSE DECLARATION (if applicable)

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

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

IMPORTANT:

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

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

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

Applicant 1

Full Name

Signature

Date

Applicant 2

Full Name

Signature

Date

If there are more than two applicants, please attach another copy of this page with the additional applicant's completed purpose declaration.

SECTION 7: SETTLEMENT INFORMATION

Will the applicant be representing themselves? Yes No Solicitor Name:

Solicitor address:

Contact name: Tel: Email:

 Proceed to *Section 8 – Privacy Consent and Disclosure Statement*

SECTION 8: PRIVACY CONSENT AND DISCLOSURE STATEMENT

PRIVACY STATEMENT

PERSONAL INFORMATION

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

If you are a proposed guarantor, we collect your personal information in order to assess you as a guarantor, take a guarantee from you and administer that guarantee. If you do not provide all the information we request, we may be unable to accept you as a guarantor.

We may disclose your personal information to other members of the Westpac Group, RAMS franchisees, anyone we engage to do something on our behalf, lender's mortgage insurers, your broker or any other person acting on your behalf, other loan parties, rewards program administrators and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in the RAMS Privacy Policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in the RAMS Privacy Policy.

The RAMS Privacy Policy is available at RAMS.com.au or by calling **13 7267**. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update the RAMS Privacy Policy from time to time.

CREDIT INFORMATION

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- obtain information about your commercial activities or commercial credit worthiness from a business which provides information about commercial credit worthiness;
- exchange credit information and other personal information about you with:
 - RAMS franchisees
 - a broker or intermediary

if you have made your application or have been introduced to us through them. We may also communicate with them directly in relation to your application instead of communicating with you;

- disclose credit information and other personal information about you to a guarantor or to a proposed guarantor (for the purpose of them considering whether to offer to act as guarantor);
- give or obtain a banker's opinion about you.

If you are a proposed guarantor, we may obtain credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

The privacy page of the RAMS website RAMS.com.au includes a 'Statement of Notifiable Matters'. These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about the RAMS Credit Reporting Policy.

You can call **13 7267** or visit any RAMS Home Loan Centre for a hard copy of the Statement of Notifiable Matters.

INFORMATION ABOUT PRODUCTS AND SERVICES

RAMS and its franchisees would like to be able to contact you or send you information, including electronically, regarding other products and services offered by the Westpac Group or its preferred suppliers. If you do not wish to receive these communications please notify us by writing to RAMS Privacy Officer, Locked Bag 5001, Concord West, NSW 2138, or call **13 7267** or visit any RAMS Home Loan Centre.

AUTHORITY TO ACCESS CREDIT ELIGIBILITY INFORMATION

If you have made your application or have been introduced to us through a RAMS franchisee or broker/intermediary ("your representative"), you authorise your representative to request and have access from us to credit eligibility information. This includes information from your credit report and any credit score we make using that information. If your application is referred for further assessment, you request us to disclose credit eligibility information about you to your representative.

OTHER ACKNOWLEDGEMENTS AND CONSENTS

- We may confirm the details of the information provided in this application which includes contacting your employer to confirm salary, address or other personal details.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.
- This application form is not an offer or acceptance of credit.

APPLICANT ACKNOWLEDGMENT AND AUTHORITY

Each person signing this application:

- Agrees that they may be automatically registered for myRAMS after settlement of the home loan using his/her valid email address and mobile number (excluding company and trust applicants);
- Applies for the loan secured over the property, as specified in this application;
- Consents to RAMS seeking verification of any of the statements contained herein;
- Agrees to provide, at the person's expense, a valuation of the specified property to be conducted by a qualified valuer nominated by RAMS;



Home Loan Application Form

SECTION 8: PRIVACY CONSENT AND DISCLOSURE STATEMENT CONTINUED – If more than two applicants, please attach another copy of this page with the additional applicant's completed declaration and signature.

- Understands that general insurance cover must be obtained on the mortgaged property for an amount not less than the replacement value of the property including improvements, and from an insurer acceptable to RAMS;
- Authorises his/her solicitor agent to accept notices on his/her behalf;
- Confirms that all statements made in this application are true and are made for the purpose of obtaining a loan;
- Authorises RAMS to give a copy of the Loan Agreement to any guarantor of the loan;
- Confirms that he/she is over the age of 18;
- Acknowledges that accompanying additional information form(s) (if any) form a part of this application;
- Acknowledges that this form is not to be regarded as an offer or acceptance of credit under any legislation relating to the provision of credit. The information provided in this form will not become part of any contract for credit which may come into existence between any applicant and RAMS; and
- Understands that only RAMS can decide whether this application is approved and that any person who may have introduced them to RAMS (including a broker) has no authority to give that approval or otherwise to act on behalf of RAMS in any capacity.

DECLARATION – Applicant 1

Have you or your spouse ever been declared bankrupt or insolvent, or had your estate assigned for the benefit of creditors? Yes No

Have you or your spouse ever been a shareholder or the officer of a company of which a manager, receiver, and/or liquidator has been appointed? Yes No

Is there any unsatisfied judgement entered in any court against you, your spouse, or any company with which you or your spouse are or were a shareholder or officer? Yes No

Have you or your spouse, or any company with which you or your spouse are or have been associated, had a property foreclosed upon or sold by a mortgagee exercising power of sale? Yes No

Have you or your spouse ever been in default on any loan agreements or had any defaults listed against you or your spouse on your credit reference? Yes No

FIXED RATE LOCK-IN

Each person selecting Fixed Rate Lock-in:

1. Agrees to pay the Fixed Rate Lock-in fee equal to 0.15% of the total fixed loan amount (including any RAMS Risk fee, or lender's mortgage insurance premium, if applicable) on or before the settlement date, even if they subsequently tell us that they wish to select a different interest rate.
2. Acknowledges that payment of the Fixed Rate Lock-in fee ensures that the fixed rate notified will apply to the loan provided that settlement occurs within 90 days from the date the application is received by RAMS.
3. Acknowledges that if the loan settles at any time after 90 days from the date the application is received by RAMS, the fixed rate being offered by RAMS at the date of settlement for the nominated fixed rate period will be applied to the loan and the Fixed Rate Lock-in fee will not be refunded.

DEFINITIONS

"We", "our", "us" means RAMS Financial Group Pty Ltd and Westpac Banking Corporation. "RAMS" means RAMS Financial Group Pty Ltd. "Westpac Group" means Westpac Banking Corporation and its related bodies corporate.

DECLARATION – Applicant 2

Have you or your spouse ever been declared bankrupt or insolvent, or had your estate assigned for the benefit of creditors? Yes No

Have you or your spouse ever been a shareholder or the officer of a company of which a manager, receiver, and/or liquidator has been appointed? Yes No

Is there any unsatisfied judgement entered in any court against you, your spouse, or any company with which you or your spouse are or were a shareholder or officer? Yes No

Have you or your spouse, or any company with which you or your spouse are or have been associated, had a property foreclosed upon or sold by a mortgagee exercising power of sale? Yes No

Have you or your spouse ever been in default on any loan agreements or had any defaults listed against you or your spouse on your credit reference? Yes No



Home Loan Application Form

SECTION 8: PRIVACY CONSENT AND DISCLOSURE STATEMENT CONTINUED – If more than two applicants, please attach another copy of this page with the additional applicant's completed declaration and signature.

RAMS OFFSET ACCOUNT – APPLICANT ACKNOWLEDGMENT AND CONSENT

Each person applying for a RAMS deposit account to be linked to a RAMS home loan as part of an offset facility:

For electronic communication:

- Consents to RAMS contacting them via email and SMS for any purpose related to their application to open an account and for account management purposes;
- Agrees to receive notices electronically; and
- Understands the implications of making this election.

For other acknowledgements and consents:

- Acknowledges that if their application for a RAMS home loan is approved, they will receive a copy of the RAMS Deposit Account Terms and

Conditions Booklet and Interest Rate Flyer with their loan documentation, and understands that they should retain these documents for future reference;

- Agrees to be bound by the terms and conditions which apply from time to time to the account;
- Agrees that RAMS may charge the RAMS deposit account or any other account they may conduct with RAMS or recover from them any bank fees, government charges, taxes or duties imposed on transactions on, or which relate to, the RAMS deposit account;
- Agrees to check their account statement and notify RAMS of any errors or unusual transactions within 3 months of receiving each account statement; and
- Agrees that the RAMS deposit account number will appear on each borrower's RAMS home loan account statement, even if a borrower is not a joint RAMS deposit account holder with the applicant for the RAMS deposit account.

NOTE: It is an offence under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 Requirements to knowingly provide false or misleading information or knowingly produce a false or misleading document. The penalty is imprisonment for 10 years.

SIGNATURES This applies to all of the application sections not separately signed by each applicant (with the exception of the *Purpose Declaration* on page 6, if applicable).

Applicant 1

Full Name

Signature Date

Applicant 2

Full Name

Signature Date