

# AMP Bank home loan application form

## What sections of the form do I complete?

Please complete Part A and Part B. Your broker or adviser will complete Part C.

For a **Company** or **Trust**, complete the relevant parts as **above** plus a **Company and Trust additional application form**.

**All applicants must sign the application on page 15.** A checklist is available at [amp.com.au](http://amp.com.au) and on the Distributor Centre for further information.

Please print in CAPITAL LETTERS and place a cross  in any applicable boxes.

## Part A

### 1. Your details (to be completed by individuals, guarantors or directors/trustees where applicant is a company/trust)

Number of applicants  Type of borrower:  Individual or joint account  Company  Trust

#### Applicant 1

Borrower  Guarantor  Trustee

Director (if more than one director), or

Sole Director and company secretary

Account number – if existing AMP Bank customer

Mr  Mrs  Miss  Ms  Other

Surname

First name

Middle name(s)



Other/Previous names (attach certified copies of documents)

Date of birth

Male  Female

Driver's licence number

Marital status

Number of dependants

Ages

Contact phone number

Mobile number

Email

#### Applicant 2

Borrower  Guarantor  Trustee

Director (if more than one director), or

Sole Director and company secretary

Account number – if existing AMP Bank customer

Mr  Mrs  Miss  Ms  Other

Surname

First name

Middle name(s)



Other/Previous names (attach certified copies of documents)

Date of birth

Male  Female

Driver's licence number

Marital status

Number of dependants

Ages

Contact phone number

Mobile number

Email

## 1. Your details (continued)

### Applicant 1 (continued)

Current residential address (must not be a PO Box)

  

Suburb State Postcode

  

Owner/mortgage  Renting  Other (Please specify)

Date moved there (Month/Year)

Previous residential address – if fewer than two years at current

  

Suburb State Postcode

  

Date moved there (Month/Year)

Current postal address – if different from current residential

  

Suburb State Postcode

  

### Current employment details

Full-time  Casual  Self-employed  
 Part-time  Contractor  Other (Please specify)

Current occupation/job title Date started (Month/Year)

 

Employer/business name (if self-employed)

Employer/business/company registered address

Suburb State Postcode

  

Previous employment details – if fewer than two years at current

Full-time  Casual  Self-employed  
 Part-time  Contractor  Other (Please specify)

Previous occupation/job title Date started (Month/Year)

 

Date finished (Month/Year)

Employer

### Applicant 2 (continued)

Current residential address (must not be a PO Box)

  

Suburb State Postcode

  

Owner/mortgage  Renting  Other (Please specify)

Date moved there (Month/Year)

Previous residential address – if fewer than two years at current

  

Suburb State Postcode

  

Date moved there (Month/Year)

Current postal address – if different from current residential

  

Suburb State Postcode

  

### Current employment details

Full-time  Casual  Self-employed  
 Part-time  Contractor  Other (Please specify)

Current occupation/job title Date started (Month/Year)

 

Employer/business name (if self-employed)

Employer/business/company registered address

Suburb State Postcode

  

Previous employment details – if fewer than two years at current

Full-time  Casual  Self-employed  
 Part-time  Contractor  Other (Please specify)

Previous occupation/job title Date started (Month/Year)

 

Date finished (Month/Year)

Employer

## 1. Your details (continued)

### Applicant 1 (continued)

#### If self-employed

ABN (Australian business number)

Industry/nature of business

Accountant name

Accountant phone number

### Applicant 2 (continued)

#### If self-employed

ABN (Australian business number)

Industry/nature of business

Accountant name

Accountant phone number

## 2. Financial details

**Applicant 1:** Annual income (before tax)

**Applicant 2:** Annual income (before tax)

### 2.1 Assets (combined for all applicants)

What you own	Address or details	Value	Monthly income	
Existing property (home)		\$	\$	
Rental property 1		\$	\$	
Rental property 2		\$	\$	
Savings accounts		\$		
Motor vehicles (combined)		\$		
<b>Other assets</b>				
Home contents		\$		
Superannuation		\$		
Shares		\$		
Other		\$		
Rental on new property				\$
<b>Total assets</b>		\$		\$

### 2.2 Liabilities (combined for all applicants)

What you owe	Interest tax deductible? (Yes/No)	Current interest rate	Loan term remaining (Yrs/Mths)	I/O term remaining (Yrs/Mths)	Balance	Monthly payments	Limit	Financier	Indicate if debt to be repaid prior to or on settlement
Mortgage on your home	<input type="checkbox"/> <input type="checkbox"/>	%	/	/	\$	\$	\$		<input type="checkbox"/>
Mortgage on rental property 1	<input type="checkbox"/> <input type="checkbox"/>	%	/	/	\$	\$	\$		<input type="checkbox"/>
Mortgage on rental property 2	<input type="checkbox"/> <input type="checkbox"/>	%	/	/	\$	\$	\$		<input type="checkbox"/>
Other loan 1					\$	\$	\$		<input type="checkbox"/>
Other loan 2					\$	\$	\$		<input type="checkbox"/>
Credit card 1					\$	\$	\$		<input type="checkbox"/>
Credit card 2					\$	\$	\$		<input type="checkbox"/>
Store card 1					\$	\$	\$		<input type="checkbox"/>
Store card 2					\$	\$	\$		<input type="checkbox"/>
<b>Total liabilities</b>					\$	\$			

## 2. Financial details (continued)

### 2.3 Monthly living expenses

Please declare in the below table the itemised basic and discretionary monthly living expenses for each applicant.

Living expenses	Monthly expense – Applicant 1	Monthly expense – Applicant 2
Childcare	\$	\$
Child and Spouse Maintenance	\$	\$
Clothing and Personal Care	\$	\$
Public or Government Primary and Secondary Education	\$	\$
Higher Education and Vocational Training (excluding HECS/HELP)	\$	\$
Private and Non-Government Education	\$	\$
Groceries	\$	\$
General Insurance (including Home and Contents on Primary O/Occ Residence and Health)	\$	\$
Personal Insurance (Life, Sickness and Personal Accident)	\$	\$
Other Insurances	\$	\$
Medical and Health (excluding Health Insurance)	\$	\$
Other Regular and Recurring Expenses	\$	\$
Recreation, Entertainment, and Pet Care	\$	\$
Telephone, Internet, Pay TV and Media Streaming Subscriptions	\$	\$
Transport	\$	\$
Investment Property Costs (including Insurance)	\$	\$
Primary Residence Costs (excluding Insurance)	\$	\$
Owner occupied Strata, Body Corporate, Land Tax	\$	\$
Secondary Residence and Holiday Home Costs (including Insurance)	\$	\$
Rent	\$	\$
Board	\$	\$
SMSF Management Expense	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>

### 2.4 Funds position (Complete this if you are purchasing a property to estimate your total costs and loan amount)

#### What buying a property will cost

Purchase price	\$
Bank fees	\$
Legal fees	\$
Lender's mortgage insurance	\$
Stamp duty	\$
Other (moving costs, insurance, etc)	\$
<b>(a) Total</b>	<b>\$</b>
Total estimated loan required (a – b)	<b>\$</b>

#### What you have available to purchase a property

Own savings	\$
Gifts	\$
First Home Owner Grant	\$
Deposit already paid	\$
<b>(b) Total</b>	<b>\$</b>

### 3. Your loan details

#### 3.1 Purpose of loan

Indicate in the below fields the itemised purposes for this application, where there are multiple options circle the applicable purpose/s. The sum of the loan purposes must not exceed the total loan amount.

Loan purpose	Owner occupied	Investment	Existing customers only	
			Increase existing loan account number	New loan OR
Purchase	\$	\$		<input type="checkbox"/>
Refinance home loan	\$	\$		<input type="checkbox"/>
Purchase/Refinance vacant land	\$	\$		<input type="checkbox"/>
Construction	\$	\$		<input type="checkbox"/>
Residential property improvements	\$	\$		<input type="checkbox"/>
Loan consolidation	\$	\$		<input type="checkbox"/>
Holiday	\$	\$		<input type="checkbox"/>
Purchase vehicle/Boat/Motorcycle	\$	\$		<input type="checkbox"/>
Personal expenses/Goods	\$	\$		<input type="checkbox"/>
Purchase shares/Other investments	\$	\$		<input type="checkbox"/>

#### 3.2 Loan structure (if more than six split facilities/sub accounts requested, please copy this section and submit with application. Maximum of 10 split/sub-accounts available.)

You can apply for an AMP Bank transaction account at [amp.com.au](http://amp.com.au). A transactional account is included as part of your Professional Package, Affinity Package or Select Package. You can also apply for a transaction account if you have applied for any other loan product.

	Split 1	Split 2	Split 3
Primary purpose (only one primary purpose may be selected per loan split)	<input type="checkbox"/> Owner occupied <b>OR</b> <input type="checkbox"/> Investment	<input type="checkbox"/> Owner occupied <b>OR</b> <input type="checkbox"/> Investment	<input type="checkbox"/> Owner occupied <b>OR</b> <input type="checkbox"/> Investment
Product or package name			
Variable, Fixed or Line of Credit			
Fixed period (years)	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 5	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 5	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 5
Repayment type			
– Principal and Interest	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
– Interest only (years) (maximum IO period is 5 years, except line of credit loans which have a maximum of 10 years)			
Amount (\$) (minimum split is \$10,000)	\$	\$	\$
Loan term (years) – all splits must be the same term for each loan (If Line of Credit included, a minimum loan term of 20 years applies)	<input type="checkbox"/> 10 <input type="checkbox"/> 15 <input type="checkbox"/> 20 <input type="checkbox"/> 25 <input type="checkbox"/> 30	<input type="checkbox"/> 10 <input type="checkbox"/> 15 <input type="checkbox"/> 20 <input type="checkbox"/> 25 <input type="checkbox"/> 30	<input type="checkbox"/> 10 <input type="checkbox"/> 15 <input type="checkbox"/> 20 <input type="checkbox"/> 25 <input type="checkbox"/> 30
<b>Transaction account access</b> Complete this section if you require an AMP Visa Debit Card on your transaction account (if you wish to have an AMP Visa Debit Card on an <b>offset</b> account, <b>only</b> complete section 9.) You can link a maximum of two accounts per card. You will be required to activate your card(s) after your loan has settled. Not available on AMP Essential Home Loans.	AMP Visa Debit – Transaction account <input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	AMP Visa Debit – Transaction account <input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	AMP Visa Debit – Transaction account <input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2
Deposit book	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cheque book (Only available for Line of Credit loans)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### 3. Your loan details (continued)

#### 3.2 Loan structure (if more than six split facilities/sub accounts requested, please copy this section and submit with application. Maximum of 10 split/sub-accounts available.) (continued)

	Split 4	Split 5	Split 6
Primary purpose (only one primary purpose may be selected per loan split)	<input type="checkbox"/> Owner occupied <b>OR</b> <input type="checkbox"/> Investment	<input type="checkbox"/> Owner occupied <b>OR</b> <input type="checkbox"/> Investment	<input type="checkbox"/> Owner occupied <b>OR</b> <input type="checkbox"/> Investment
Product or package name			
Variable, Fixed or Line of Credit			
Fixed period (years)	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 5	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 5	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 5
Repayment type			
– Principal and Interest	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
– Interest only (years)			
Amount (\$) (minimum split is \$10,000)	\$	\$	\$
Loan term (years) – all splits must be the same term for each loan (If Line of Credit included, a minimum loan term of 20 years applies)	<input type="checkbox"/> 10 <input type="checkbox"/> 15 <input type="checkbox"/> 20 <input type="checkbox"/> 25 <input type="checkbox"/> 30	<input type="checkbox"/> 10 <input type="checkbox"/> 15 <input type="checkbox"/> 20 <input type="checkbox"/> 25 <input type="checkbox"/> 30	<input type="checkbox"/> 10 <input type="checkbox"/> 15 <input type="checkbox"/> 20 <input type="checkbox"/> 25 <input type="checkbox"/> 30
<b>Transaction account access</b> Complete this section if you require an AMP Visa Debit Card on your transaction account (if you wish to have an AMP Visa Debit Card on an <b>offset</b> account, <b>only</b> complete section 9.) You can link a maximum of two accounts per card. You will be required to activate your card(s) after your loan has settled. Not available on AMP Essential Home Loans.	AMP Visa Debit – Transaction account <input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	AMP Visa Debit – Transaction account <input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	AMP Visa Debit – Transaction account <input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2
Deposit book	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cheque book (Only available for Line of Credit loans)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you wish to apply for an AMP Bank Offset Deposit Account please complete details in section 9.

#### 3.3 Master Limit (primary account for Master Limit must be a Line of Credit)

Master Limit is only available on the following package types: Professional Package, Classic Club, Affinity Package, Select Package and AMP First Home Loan. **Note:** AMP First Home Loans, Affinity packages and Select packages available to selected customers only.

I/We request a Master Limit of \$  for a term of  5  10 years (Maximum term available is 10 years)

#### 3.4 Lenders Mortgage Insurance (LMI)

Pay the LMI premium out of loan proceeds at settlement, or  Capitalise the LMI premium to my loan at settlement

#### 3.5 Fixed rate lock

Would you like a Fixed rate lock for your Fixed Rate Loan?  Yes  No (See important information to note at the end of the form for details of what a Fixed rate lock is.)

Calculate your fee. Fixed Rate Loan amount \$  x 0.20% = \$

Payment for this fee must be submitted with your completed application. Payment details to be completed in section 11.1. The interest rate on your Fixed Rate Loan will be held for 90 days from the date the fee is received (also referred to as the 'Fixed rate quoted date').

**4. Property offered as security for your loan** (if more than two security properties, please copy this section and submit with application)

**Pre-approval request** – security property details to follow when available.

**Security property 1**

Exact name(s) to appear on Title

  
  

Address

  

Suburb

State

Postcode

**Property usage**

Owner occupied     Investment

**Property type**

House/Villa     Unit     Townhouse

Vacant land

Other

**Purchase price**

or

**Estimated value**

(If purchasing)

(For all other loans)

Contact name and phone number (to enable valuation)

Anticipated settlement date

**Security property 2**

Exact name(s) to appear on Title

  
  

Address

  

Suburb

State

Postcode

**Property usage**

Owner occupied     Investment

**Property type**

House/Villa     Unit     Townhouse

Vacant land

Other

**Purchase price**

or

**Estimated value**

(If purchasing)

(For all other loans)

Contact name and phone number (to enable valuation)

Anticipated settlement date

**5. Your solicitor's/conveyancer's contact details** (complete section 6 if you are a Guarantor)

**Acting for self**

Name of firm

Address

  

Suburb

State

Postcode

Contact name

Phone number

Fax number

Email address

## 6. Guarantors – additional information

### 6.1 Guarantors' solicitor(s) details

Please provide the details for the guarantors' solicitor(s). Guarantors' solicitors may not be the same solicitors as the Borrower's. (If more than two guarantors, please copy this section and attach to the application.)

#### Solicitor details for Guarantor 1

Name of firm

Contact name

Address

  

Suburb

State

Postcode

Contact phone number

Fax

#### Solicitor details for Guarantor 2 (complete only if not the same as Guarantor 1 Solicitor details left)

Name of firm

Contact name

Address

  

Suburb

State

Postcode

Contact phone number

Fax

## 7. Source of wealth

We will not be able to process your application if this section is not completed.

#### Applicant 1

Please select how you have built your overall wealth. Select the one response most relevant.

- Income from employment (regular and/or bonus)
- Investment income (eg rent, dividends, pension)
- Business income
- One-off payment (eg matured investment, court settlement, redundancy, inheritance)
- Sale of assets (eg shares, property)
- Windfall (eg gift, lottery winnings, gambling)

#### Applicant 2

Please select how you have built your overall wealth. Select the one response most relevant.

- Income from employment (regular and/or bonus)
- Investment income (eg rent, dividends, pension)
- Business income
- One-off payment (eg matured investment, court settlement, redundancy, inheritance)
- Sale of assets (eg shares, property)
- Windfall (eg gift, lottery winnings, gambling)

End of Part A



# Part B: Privacy Declaration and other information

## 8. Further details

Please complete all applicable sections below and any additional forms, as indicated. If this information is not provided we may not be able to process your application.

### 8.1 Applicant names (only complete if Part A has not been completed. If Part A completed, proceed to section 8.2)

This additional information is required under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*. Additional forms to be completed for each applicant if more than two applicants.

#### Applicant 1

(name is not required if full name completed in Part A section 1)

First name  Middle name(s)

Surname

#### Applicant 2

(name is not required if full name completed in Part A section 1)

First name  Middle name(s)

Surname

### 8.2 Additional personal information required (all applicants to complete)

Are you commonly known by any other names?  Yes  No

If Yes – please provide details

Occupation industry/Nature of business

Country of residence  Australia  Other

If Other, please specify

Country of citizenship  Australia  Other

If Other, please specify

#### For Sole Traders only

Full business name

Principal place of business (PO Box is not acceptable)

ABN

Are you commonly known by any other names?  Yes  No

If Yes – please provide details

Occupation industry/Nature of business

Country of residence  Australia  Other

If Other, please specify

Country of citizenship  Australia  Other

If Other, please specify

#### For Sole Traders only

Full business name

Principal place of business (PO Box is not acceptable)

ABN

### 8.3 For home loan applications in a company or trust name

The Company and Trust additional application form must be completed and submitted for each company/trust applicant. Forms may be obtained from your broker, adviser or at [amp.com.au](http://amp.com.au).

## 9. Offset Deposit Account applications (section must be completed if you wish to apply for an offset)

You can apply for Offset Deposit Accounts in 9.1 and/or a Bett3r Offset Account in 9.2. You can also apply for an Offset Deposit Account after your loan settles through [amp.com.au](http://amp.com.au).

### 9.1 Offset account details

Up to 10 Offset Deposit Accounts can be linked to each loan split. An Offset Deposit Account may be opened in one, some or all of the applicant(s)' names. Offset Deposit Accounts are not available on Fixed Rate Loans, AMP Essential Home Loan, Lines of Credit, Construction Loans or Land Loans.

#### Offset account 1

Link to loan split    1    2    3    4    5    6  
                   

Account holders	AMP Visa Debit Card	Cheque book	Deposit book
<input type="checkbox"/> Applicant 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Applicant 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

#### Offset account 2

Link to loan split    1    2    3    4    5    6  
                   

Account holders	AMP Visa Debit Card	Cheque book	Deposit book
<input type="checkbox"/> Applicant 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Applicant 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

#### Offset account 3

Link to loan split    1    2    3    4    5    6  
                   

Account holders	AMP Visa Debit Card	Cheque book	Deposit book
<input type="checkbox"/> Applicant 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Applicant 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

#### Offset account 4

Link to loan split    1    2    3    4    5    6  
                   

Account holders	AMP Visa Debit Card	Cheque book	Deposit book
<input type="checkbox"/> Applicant 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Applicant 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

#### Offset account 5

Link to loan split    1    2    3    4    5    6  
                   

Account holders	AMP Visa Debit Card	Cheque book	Deposit book
<input type="checkbox"/> Applicant 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Applicant 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

#### Offset account 6

Link to loan split    1    2    3    4    5    6  
                   

Account holders	AMP Visa Debit Card	Cheque book	Deposit book
<input type="checkbox"/> Applicant 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Applicant 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If selected, an AMP Visa Debit Card will be issued per applicant, per offset. If you do not require an AMP Visa Debit Card for each offset, leave the AMP Visa Debit Card box blank. You can request an AMP Visa Debit Card at a later date if required. Please copy this page and attach if you require more than six Offset Deposit Accounts.

### 9.2 Bett3r Offset Account details

#### Personal Customers and Sole Traders only

A Bett3r Offset is made of three offset accounts linked together under Bett3r. An applicant may only have one Bett3r Account at any time. By default, a Visa Debit Card will be issued for all account holders and linked to the Bett3r Spend Account. Please refer to [amp.com.au/bett3r](http://amp.com.au/bett3r) for the account terms and conditions.

Open a Bett3r Offset Account   

Link to loan split    1    2    3    4    5    6  
                   

### 9.3 Additional tax details

This section must be completed if you have completed section 9.1 and/or 9.2 to open an Offset Account.

#### Personal Customers and Sole Traders

Are you a foreign tax resident?

**Applicant 1**     Yes     No

**Applicant 2**     Yes     No

If you are a foreign tax resident and also a taxpayer in Australia, you should answer Yes. All foreign tax residents and US citizens and resident alien individuals (ie green card test and substantial presence test) should answer Yes.

The ATO website provides residency test calculators to help you determine your tax residency, and information on CRS and FATCA. Additional information about CRS and FATCA can be found on the OECD and IRS websites ([oecd.org](http://oecd.org) and [irs.gov](http://irs.gov))

## 9. Offset Deposit Account applications (section must be completed if you wish to apply for an offset) (continued)

### 9.3 Additional tax details (continued)

If you are a foreign tax resident, please provide details below. If you are unable to provide a Tax Identification Number (TIN), you must select reason A, B or C as listed below. A tax identification number is an identifying number used for tax purposes, normally issued by the local tax authority in a country – eg in Australia, the ATO issues a Tax File Number (TFN).

#### Applicant 1

Country

TIN

- A. The country of tax residence does not issue TINs
- B. The country of tax residence issues a TIN but I cannot provide it
- C. The country of tax residence does not require TIN to be disclosed

#### Applicant 2

Country

TIN

- A. The country of tax residence does not issue TINs
- B. The country of tax residence issues a TIN but I cannot provide it
- C. The country of tax residence does not require TIN to be disclosed

Please copy and attach this page if you are a tax resident in more than one foreign country. You must provide details of each country, and each TIN (or reason A, B, or C for not having a TIN) on this form.

#### Companies and Trusts

Companies and trusts applying for an Offset Account must complete the 'Additional tax details' section in the 'Company and Trust additional application form'.

## 10. Director guarantors of corporate borrower (other than sole director)

Directors providing guarantees for company borrowings have the right to receive the documents listed in the table below. **These documents contain important information that may affect your decision to give a guarantee.** You may choose not to receive some or all of these documents.

#### I would like to receive:

##### Guarantor 1 Guarantor 2

- |                          |                          |  |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | all documents listed below   |
| <input type="checkbox"/> | <input type="checkbox"/> | none of the documents listed below   |
| <input type="checkbox"/> | <input type="checkbox"/> | some of the documents listed below (please make your selections by crossing the relevant boxes in the table) |

#### Documents:

##### Guarantor 1 Guarantor 2

- |                          |                          |   |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | any notice of demand we have made on the Borrower for any loan the Borrower has (or has had) with us, within the previous two years                   |
| <input type="checkbox"/> | <input type="checkbox"/> | the loan contract to be guaranteed  |
| <input type="checkbox"/> | <input type="checkbox"/> | a list of security contracts related to the loan to be guaranteed (eg mortgage, general security agreement)   |
| <input type="checkbox"/> | <input type="checkbox"/> | any related credit report from a credit reporting body  |
| <input type="checkbox"/> | <input type="checkbox"/> | any current credit-related insurance contract that is in our possession   |
| <input type="checkbox"/> | <input type="checkbox"/> | any financial accounts or statement of financial position the Borrower has given us in the previous two years for the purposes of the guaranteed loan |
| <input type="checkbox"/> | <input type="checkbox"/> | the latest statement of account relating to the guaranteed loan for a period in which a notice of demand was made by us (if any)                      |

We will also give you any other information we have about the guaranteed loan or related transaction that you reasonably request. Please list any additional information you would like to receive below. If you change your mind, you can contact us on 13 30 30 to request information.

Additional information (if any) requested by **Guarantor 1:**

Additional information (if any) requested by **Guarantor 2:**

Guarantor 1 Signature

Guarantor 2 Signature

Date

Date

## 11. Fee payment details

### 11.1 Payment of upfront fees (if applicable) including Fixed rate lock fee and additional valuation fees

Payment for Fixed rate lock fee must be submitted with the application. These fees are refundable if the application is declined. These fees are not refundable if the application is withdrawn. These details may also be used for any valuation fees incurred.

Details of fees submitted with application to be deducted from my card:

Visa    Visa Debit    MasterCard    MasterCard Debit    American Express

Credit card number

Expiry date (Month/Year)

Amount

Name on the card

Signature

## 12. Privacy Disclosure Statement

**AMP Bank Limited (we/us/our) ABN 15 081 596 009, AFSL and Australian credit licence 234517 obtains, uses and discloses personal information and credit information as set out below.**

### Our Policies

#### Privacy Policy

Personal information is treated in accordance with the AMP Privacy Policy. This policy explains how you may:

- access your personal information held by AMP,
- seek correction of that information, and
- make a complaint about a breach of the Australian Privacy Principles or about how AMP deals with such complaints.

The AMP Privacy Policy is available online at [amp.com.au/privacy](http://amp.com.au/privacy) or contact us on 13 30 30 for a copy.

#### Credit Reporting Policy

Credit information is treated in accordance with the AMP Bank Credit Reporting Policy. This policy explains:

- how we manage your credit-related personal information,
- how you may:
  - access your credit eligibility information held by us,
  - seek correction of your credit information or credit eligibility information held by us,
  - complain about a failure by us to comply with the credit reporting provision of the Privacy Act or the Credit Reporting Code and how we will deal with such complaints, and
  - whether it is likely that AMP Bank will disclose your credit information or credit eligibility information to entities that do not have an Australian link and, if so, the countries in which those entities are likely to be located.

The AMP Bank Credit Reporting Policy is available online at [amp.com.au/privacy](http://amp.com.au/privacy) or contact us on 13 30 30 for a copy.

### Collection of information

We collect personal information from the applicant(s) named in this application, including information obtained in this form. We also collect personal information and credit eligibility information from credit reporting bodies (CRBs) listed in our Credit Reporting Policy that is available online at [amp.com.au/privacy](http://amp.com.au/privacy) or contact us on 13 30 30 for a copy, and all credit providers named in this application. We may use this information, and if you are an existing customer, any other information we already hold about you for the purpose of:

- verifying the information provided in this application and assessing this application for consumer or commercial credit,
- facilitating the provision of a loan to the applicant(s), to enable us to establish and manage any consumer or commercial loan, including the collection of overdue payments.

Collection of this information is required under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and authorised under the *Privacy Act 1988* (Cth).

If we are unable to collect your personal or credit information, we may be unable to process your application.

### Disclosure of information

**We may disclose your personal information to:**

- any person named in this application, including your employer, estate agent, referee or accountant,
- our related bodies corporate,
- property valuers, and
- joint venture partners, business partners, associates, advisers, market researchers and service providers both here and overseas. A list of countries where these providers are likely to be located can be accessed via the AMP Privacy Policy.

## 12. Privacy Disclosure Statement (continued)

### Disclosure of information (continued)

#### We may disclose your personal information and credit eligibility information to:

- a financial adviser or broker named in this application
- CRBs listed in our Credit Reporting Policy that is available online at [amp.com.au/privacy](http://amp.com.au/privacy) or contact us on 13 30 30 for a copy,
- credit providers named in this application or named in a credit report issued by a credit reporting body (CRB),
- persons involved in securitisation arrangements with us,
- any applicant(s) (including a guarantor or proposed guarantor) named in this application, and
- mortgage insurers.

#### Information provided to credit reporting bodies

We provide information to CRBs. The information that we provide may be used by a CRB to include in reports provided to credit providers to assist them to assess your credit worthiness. If you fail to meet payment obligations in relation to consumer credit or if you commit a serious credit infringement, we may be entitled to disclose this to the CRB. You have the right to request a CRB not to use your credit reporting information for the purposes of pre-screening of direct marketing by a credit provider. You have the right to request the CRB not to use or disclose credit reporting information about you, if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

### Marketing and other purposes

In addition to the purposes stated above we may use your personal information for marketing and research purposes.

To opt out of direct marketing from AMP Bank, to obtain further information about how AMP handles your personal information or to request access to the personal information AMP holds about you, call 13 30 30 or write to:

**AMP Bank, Locked Bag 5059, PARRAMATTA NSW 2124**

### Agreement

By submitting this application you agree that:

- you have read the Privacy Disclosure Statement,
- we may collect, use and disclose your personal information, credit information, credit eligibility information and credit reporting body information, as disclosed above,
- you consent to us obtaining credit reporting information from a CRB for consumer credit related purposes and for commercial credit related purposes,
- unless you have opted out, we may use your personal information for marketing or research purposes,
- we may act on facsimile instructions if it appears to us the instructions have been appropriately authorised,
- we may refuse to act on any facsimile instruction for any reason, or refuse to act until we receive confirmation of the instructions from you by other means,
- we may communicate with you by email for the purposes of the loan and for marketing purposes, and
- you have obtained the consent of any individual whose personal information you have disclosed in this application and you have informed the individual of the information in this Privacy Disclosure Statement.

## 13. Declaration

I/We declare that I/we:

1. Understand that an AMP Bank home loan will be available only on AMP Bank's approval of this application based on AMP Bank's standard lending guidelines.
2. Understand that for Line of Credit, unless I have advised otherwise, the name on the cheque book will be the first and second initials followed by my/our surname, eg XY and AB Smith.
3. Authorise that my/our AMP Bank home loan may be operated by offset and other transaction accounts. (If you require the AMP Bank home loan to be operated by more than one account owner or signatory, specify this in a **Change Account Signing Authority** form).
4. Authorise AMP Bank to arrange a valuation of the security property(ies) by an AMP Bank approved licensed valuer.
5. Am/Are fully aware of my/our financial position under my/our proposed loan(s) and any Master Limit with AMP Bank.
6. Am/Are satisfied that my/our additional financial commitment to AMP Bank will not adversely impact on my/our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due.
7. Confirm that I/we can comfortably afford all repayments resulting from my/our loans including up to any Master Limit without incurring substantial financial hardship.
8. Acknowledge that you recommend that I/we take independent legal and financial advice in regard to my/our loan(s) and the Master Limit.
9. Am/Are not aware of any factors, for example, a possible claim made against me/us involving payment of an amount of money, ill health or disability, or any other factor which may result in a decrease in income or increase in expenditure, which may affect my/our ability to make repayments or which may cause substantial hardship to me/us making repayments.
10. Acknowledge that AMP Bank is relying on this statement in considering whether to approve my/our loan application and application for any Master Limit.
11. Confirm and declare that the information set out here is true, accurate and complete and that I am/we are not commonly known by any other names different to those in this application form, unless I have disclosed otherwise to AMP Bank Limited. I/We also undertake to advise AMP Bank if any change occurs which makes the information untrue, inaccurate or incomplete before I/we drawdown the loan or access the Master Limit.
12. Acknowledge that AMP Bank reserves the right to obtain further financial and/or other documentation from me/us at any time before or after the loan(s) and any Master Limit have been approved by AMP Bank.
13. Understand and acknowledge that if, I/we have requested a Master Limit, assessment of whether Lender's Mortgage Insurance (LMI) will be payable will be based on the loan to value ratio calculated by dividing the full approved Master Limit amount by the approved valuation amount (or sum of the approved valuation amounts) of the property(ies) offered as security.

### 13. Declaration (continued)

14. Understand and acknowledge that, no warranties or representations are provided by AMP Bank regarding the tax effectiveness or taxation treatment of any borrowing made by me/us under a Master Limit, as a result of any restructure of sub-accounts under any Master Limit, or of the nomination of all or any of the borrowers as the holders of any sub-account under a Master Limit.
15. If I/we have instructed AMP Bank to open the offset deposit account(s) as indicated in section 9, I/we can obtain information of the terms and conditions for this account and its access methods by reading the Terms and Conditions brochure at [amp.com.au](http://amp.com.au).
16. That where I/we have provided any information about one or more other persons I/we have obtained any such person's consent to the disclosure and have informed them:
- of AMP Bank's identity,
  - why their information has been collected by AMP Bank and how it will be used and to whom it may be disclosed by AMP Bank, and
  - that they may obtain access to their information and how to contact AMP Bank.
17. Acknowledge that it is a criminal offence to knowingly provide false or misleading information or documents in connection with this application.
18. Consent to AMP Bank providing information held about the account(s) being applied for and the account holder(s) to a financial adviser, broker or originator named in this application, and/or to joint venture partners, business partners and related party and third party service providers for the purposes of those parties,
- i. providing the information to the financial adviser, broker or originator named in this application, or
  - ii. providing administration services to the account holder(s).
- Such information may comprise customer information (including personal information), account documentation and account information (including account balance, and current and historical account and transactional information).
19. Understand that I/we must notify AMP as soon as is possible when my/our tax residence, or that of the entity or the entity's controlling persons, changes.
- If a third party is signing this application on my/our behalf, the last three declarations are also given by and bind the third party in the third party's personal capacity.
20. Have reviewed and accept the relevant Account Access and Operating Terms and Conditions and Fees and Charges Guide available at [amp.com.au/bankterms](http://amp.com.au/bankterms). I/We also acknowledge that I/we can call 13 30 30 to have copies of these documents sent to me/us.

#### Applicant 1

#### Applicant 2

- |                               |                                |                               |                                |   |
|-------------------------------|--------------------------------|-------------------------------|--------------------------------|---|
| <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> True | <input type="checkbox"/> False | I have not made a debt agreement under Part IX of the <i>Bankruptcy Act 1966</i> .  |
| <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> True | <input type="checkbox"/> False | I have not been declared bankrupt or insolvent, or executed deed of arrangement under Part X of the <i>Bankruptcy Act 1966</i> .            |
| <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> True | <input type="checkbox"/> False | I have not been a director or officer of a company to which a manager, receiver, controller administrator or liquidator has been appointed. |
| <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> True | <input type="checkbox"/> False | I have not been a director of a company in the last five years.   |
| <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> True | <input type="checkbox"/> False | I have not defaulted under any credit contract in the last five years.  |

**Please note:** If you answered False to any of the above questions, please attach separate details.

#### Consent to online verification of identification documents

We'll ask you to provide identification documents as part of the application process. Your identification documents will be treated in accordance with the Privacy Disclosure Statement above.

In addition, we may verify your identification documents online. This may include:

- checking your identity against personal information held by a credit bureau, and
- checking your identification information with the issuer or official record holder of the identification you provide.

By crossing this box, you authorise us to conduct online identification checks described above. If you do not provide this authorisation, we may not be able to verify your identification documentation and may not be able to process your application.

### 13. Declaration (continued)

#### **! Statement delivery and electronic communication**

If you are an existing AMP Bank customer:

- your selections below will apply to all accounts, and
- if you do not cross an option below, your standing instructions will remain unchanged for all accounts.

Statement delivery method (please cross  one box only)

Online  Post

Electronic Communication (please cross  one box only)

Yes, I'd/We'd like to receive information by electronic communication  No thanks, I/We prefer paper communications

#### **Things you need to know before you agree to online statements or electronic communication:**

- paper documents may no longer be given.
- online statements will be made available in My AMP and we'll notify you by email – we may also deliver other documents this way if you've agreed to electronic communications.
- you'll have to check regularly for electronic communications.
- you can change to statements by post or paper communications at any time in My AMP or by calling us on 13 30 30.

#### **If you choose statements by post, or paper communications:**

- some electronic communications will still be sent, like account updates and fraud alerts.
- electronic communications and online statements may still be used for any Bett3r account, as explained in the terms and conditions.

For terms that apply to communications about your accounts, see the Account Access and Operating Terms and Conditions, available at [amp.com.au/bankterms](http://amp.com.au/bankterms).

You will be able to register for **My AMP** after your loan has settled at [amp.com.au](http://amp.com.au).

#### **! Joint statements**

Each of you is entitled to receive a copy of any statement, notice or other document under the National Credit Code. By signing the consent you are giving up the right to be provided with information separately from us.

We consent to statements, notices and other documents under the National Credit Code being sent jointly to us at the address below (leave blank if you do not consent to this):

Any of you can cancel this consent by advising us in writing.

By signing below:

- I make the declarations under the heading **Declaration** above,
- I acknowledge that I have read the Privacy Disclosure Statement above and that I consent to the use and disclosure of my personal information set out in that statement,
- I consent to statements, notices and other documents under the National Credit Code being sent jointly to the address above (if completed above), and
- that the information I have provided in, and in connection with, this application is true and correct.

#### **Signature of applicant 1**

Date

#### **Signature of applicant 2**

Date

The signature(s) will be retained by AMP Bank as your specimen signature(s).

#### 14. Declaration of purposes for which credit provided

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.

##### Signature of applicant 1

X

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

##### Signature of applicant 2

X

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

#### Where to send this form

Send this completed form to:

If using a broker or adviser – return to your relevant broker or adviser

If applying directly – return to your AMP Direct representative or mail to:

AMP Bank Limited  
Locked Bag 5059  
PARRAMATTA NSW 2124

End of Part B



# Part C: Loan Originator Declaration and Verification of Identity

## 15. Loan Originator use only

- I have explained Fixed rate lock to the applicant (if applicable).
- I have included the Business Summary (explanation of the loan).
- I have included the Auto Assessment Worksheet.

### Credit Licence Declaration:

By signing below you make the following declarations.

I (the Loan Writer) declare that:

- I hold an Australian Credit Licence under the *National Consumer Credit Protection Act 2009*,

OR

- I am an Authorised Credit Representative or employee of an Australian Credit Licensee under the *National Consumer Credit Protection Act 2009*.

**An Australian Credit Licence holder and an Australian Credit Licensee includes a person or entity registered to hold an Australian Credit Licence.**

### Loan Originator

Name

Email

Signature

Phone number

Fax number

ID code

### Referrer

Name

Email

ID code

## 16. Identification

Identification must be verified by following a method permitted in section 16.1 or 16.2. This applies regardless of where the security property is located. A list of persons who can certify documents can be found at [amp.com.au/identification](http://amp.com.au/identification).

Where any document relied on as part of the procedure is in a language that is not English, it must be accompanied by an English translation prepared by an accredited NAATI translator.

### 16.1 Appointment as agent of AMP Bank for Identification Verification

AMP Bank appoints the accredited Loan Originator as its agent for the purpose of undertaking identification verification below. By completing the identification verification, the Loan Originator accepts this appointment and confirms that he/she has professional indemnity insurance for an amount of at least \$1.5 million per claim.

#### Identification verification declaration – in person meeting

- I certify that for each Applicant for whom copies of identification documentation is attached:
- I met with the Applicant face to face and performed a verification of identity in accordance with the Verification of Identity Standard in the current Model Participation Rules issued by the Australian Registrars' National Electronic Conveyancing Council as follows.
  - I sighted the original identification documentation selected below.
  - The identification documentation appeared to be genuine originals and copies are signed, dated and endorsed by me as true copies of the originals attached.
  - I am satisfied that the Applicant is a reasonable likeness to the person depicted in the photographs included in the original identity documents.

OR

#### Identification verification declaration – video conference (this method is only available if AMP Bank has agreed with the Loan Originator that an in person meeting is not required)

- I certify that for each Applicant for whom copies of identification documentation is attached:
- I met with the Applicant via video conference and performed a verification of identity in accordance with the Verification of Identity Standard in the current Model Participation Rules issued by the Australian Registrars' National Electronic Conveyancing Council as follows.
  - Before the meeting, I received certified copies of the relevant identification documents selected below and the Applicant showed me originals of those identification documents during the video conference.
  - The identification documentation appeared to be genuine originals and copies of the versions provided to me, signed, dated and endorsed by me as true copies are attached.
  - I am satisfied that the Applicant is a reasonable likeness to the person depicted in the photographs included in the original identity documents.

AND

The Verification of Identity took place in Australia at  on

**Minimum document requirements for Verification of Identity – mark set of sighted documents with (x). The Loan Originator must be reasonably satisfied that a prior Category (starting with Category 1) cannot be met before using a subsequent Category. All documents must be current, except for an expired Australian Passport which has not been cancelled and was current within the preceding two years.**

<input type="checkbox"/> <b>Category 1</b>	OR	<input type="checkbox"/> <b>Category 2</b>	OR	<input type="checkbox"/> <b>Category 3</b>	OR	<input type="checkbox"/> <b>Category 4</b>
Australian Passport OR Foreign Passport OR Australian Evidence of Immigration Status OR ImmiCard OR Australian Migration Status ImmiCard <b>PLUS</b> Australian Drivers' Licence OR Australian Proof of Age Card with photo <b>PLUS</b> Change of Name OR Marriage Certificate if necessary		Australian Passport OR Foreign Passport OR Australian Evidence of Immigration Status OR ImmiCard OR Australian Migration Status ImmiCard <b>PLUS</b> Birth Certificate OR Citizenship Certificate OR Descent Certificate <b>PLUS</b> Medicare Card OR Centrelink Card OR Department of Veterans' Affairs Card <b>PLUS</b> Change of name OR Marriage Certificate if necessary		Australian Drivers' Licence OR Australian Proof of Age card with photo <b>PLUS</b> Birth Certificate OR Citizenship Certificate OR Descent Certificate <b>PLUS</b> Medicare Card OR Centrelink Card OR Department of Veterans' Affairs Card <b>PLUS</b> Change of name OR Marriage Certificate if necessary		Australian Passport OR Foreign Passport OR Australian Evidence of Immigration Status ImmiCard OR Australian Migration Status ImmiCard <b>PLUS</b> Another form of government issued photographic identification document OR (if this photographic identification is not available) Birth certificate plus another form of government issued identification document <b>PLUS</b> Change of name OR Marriage Certificate if necessary

OR

## 16. Identification (continued)

### 16.2 Verification of Identity by ZipID or Australia Post

- I am unable to perform verification of identity using a method described in section 16.1 for the Applicants named in this document and have advised them:
- i. an appointment will be arranged with a representative from ZipID,
  - ii. that a trained mobile representative will meet them at a place of their choice, perform an ID image capture on a mobile device and take their photograph to be added to the report, and
  - iii. ZipID may charge fees for this service.

**OR**

- I am unable to perform verification of identity using a method described in section 16.1 for the Applicants named in this document and have advised them:
- i. to complete the required identification through Australia Post,
  - ii. to use the correct bar-coded Australia Post form (available at [amp.com.au/homeloanforms](http://amp.com.au/homeloanforms) or by calling AMP Bank at 13 30 30) when having their identity(ies) verified by Australia Post, and
  - iii. Australia Post may charge fees for this service.

### Where to send this form

Send this completed form to:

Originator use only:  
[amp@applyonlinedocs.com](mailto:amp@applyonlinedocs.com)

End of Part C

# Important information to note – you do not need to submit this with your application

## Offset Account applications

Complete section 10 as required. Refer to your home loan specialist for support. Details of the tax residency of all applicants and where applicable individuals who control an entity applicant, including the foreign tax identification numbers.

## Terms and Conditions

Loan Conditions and Credit Guide, Account Access and Operating Terms and Conditions and Home Loan Fees and Charges Guide are available at [amp.com.au/bankterms](http://amp.com.au/bankterms) or by calling 13 30 30 copies can be sent to you.

## 100% Mortgage offset

Offset is available on variable rate loans excluding AMP Essential Home Loan, Construction and Land Loans, Lines of Credit and Fixed Rate Loans.

## Master Limit

- Line of Credit must be the primary split for all Master Limit loans.
- Assessment based on full Master Limit amount.
- LMI (if applicable) is payable on the full Master Limit amount.
- Loan to valuation ratio limits with LMI apply.

## Fixed rate lock

A Fixed rate lock fee is payable if you choose to lock in the Fixed rate to provide you with certainty until settlement of your loan.

The fixed rate will be held for 90 days from receipt of this fee. Payment must be made with your application.

## First Home Owner Grant (FHOG)

Original FHOG application plus supporting documentation required.

## Direct Debit Information

- For loan repayments made by direct debit, provide a copy of the bank statement of the account being debited to ensure that the account and BSB are correct, along with a **Direct Debit Authority** form.

## Additional AMP Bank products

A transactional account is included as part of your Professional Package, Basic Package, Affinity Package or Select Package. You can also apply for a transaction account if you have applied for any other loan product.

You can apply online at [amp.com.au](http://amp.com.au) or download an application form from [amp.com.au](http://amp.com.au) and return it to us.

## National Relay Service registration

An Australian Government initiative, the National Relay Service is a telephone access service providing phone solutions for people who are deaf or have a hearing or speech impediment. For more information go to [relayservice.gov.au](http://relayservice.gov.au).

If you wish to register for National Relay Service please visit [amp.com.au/nationalrelayserviceform](http://amp.com.au/nationalrelayserviceform).

Please retain this information sheet for your records. Do not return it with your completed form(s).