

# Home Loan Application Form

**BOQ**

- Complete your details on this form, read and sign the consent and declaration section as applicable, and return the form to any BOQ branch.
- Enter all amounts to the nearest dollar.
- If you have insufficient room, attach a photocopy of the section or attach separate page with the applicable details.

An appointment with one of our lending staff will be arranged for you to discuss the various loan options available, the most suitable option for your individual needs, and to discuss how we may be able to assist with your financial and banking needs.

## Information required for your appointment with us

### Personal Identification

- Photo identification i.e. driver's licence, passport; and
- Birth certificate, debit card, credit cards or Medicare card.

For existing customers, only photo identification is required.

### Income Verification

#### **PAYG**

- 2 most recent payslips (paper or electronically issued); or
- 3 consecutive months' bank statements (non-BOQ) showing regular salary credits with the name of the employer evident.

#### **Self-Employed**

- Last 2 years' Tax Assessment Notices and Tax Returns and accountant prepared financial statements for both personal and business with the most recent being no more than 18 months old; and
- Income Tax Lodgement Status Portal, Integrated Client Account Portal report and Income Tax Account Portal (companies only).

### Rental Income

- Current signed lease agreement; or
- Rental statements issued by the managing agent within 90 days; or
- Latest personal tax return (no older than 18 months); or
- Last monthly Real Estate Agents Tax statement; or
- The last 3 consecutive months of bank statements (non BOQ) showing regular rental credits with the name of the managing agent evident.

### Savings and Transactional History

- Account statements (non BOQ) and credit card statements for the last 3 months confirming your savings and transactional history.

### If you are refinancing

- Statements of the existing account/s being refinanced from another financial institution showing at least 6 months' repayment history and 3 months repayment history for credit cards.
- Details of all costs and fees relating to the pay-out of your existing account/s being refinanced and releasing of securities.
- Current house insurance policy

### If you are a First Home Owner

- Applicants who are also applying for the First Home Owners Grant will also need to comply with the identification and supporting documentation requirements to support the First Home Owners Grant application.

### First Home Super Saver Scheme

- Evidence from ATO showing funds available.

### If you are a purchasing a property

- Copy of the signed 'Contract of Sale'.
- Details of your Solicitor/Conveyancer.

- Evidence of funds to complete property purchase** (i.e Bank Statements, Share Statements, Letter from Solicitor/Conveyancing Agent).

### If you are building, renovating or extending

- Copy of the signed 'Building Contract'.
- Copy of the Council approved plans and building specifications.
- Copy of the builder's insurance coverage.



# Home Loan Application Form

Application Date \_\_\_\_\_

Branch \_\_\_\_\_

## Applicant 1

Title \_\_\_\_\_ Surname \_\_\_\_\_  
\_\_\_\_\_

Given Name(s) \_\_\_\_\_  
\_\_\_\_\_

Date of Birth \_\_\_\_\_ Driver's Licence Number \_\_\_\_\_  
\_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_ Number of Dependants \_\_\_\_\_ Age of Dependants \_\_\_\_\_  
\_\_\_\_\_

Marital Status  
 Married  Single  Defacto  Other \_\_\_\_\_

Are you an Australian Citizen?  
 Yes  No  Less than 5 yrs

I hold an Australian Permanent Resident Visa  
 Yes  No  Less than 5 yrs

I hold an Australian Temporary Resident Visa  
 Yes  No  Less than 5 yrs

Residential Status  
 Own  Rent  Buying  Live with parents  
 Other - please specify \_\_\_\_\_

First Home Buyer (including for investment purposes)  Yes  No

Current Address \_\_\_\_\_ Date moved in \_\_\_\_\_  
\_\_\_\_\_ Post Code \_\_\_\_\_

Postal Address \_\_\_\_\_  
 Same as above  
Post Code \_\_\_\_\_

Previous Address *If less than 2 yrs at current address* \_\_\_\_\_ Date moved in \_\_\_\_\_  
\_\_\_\_\_ Post Code \_\_\_\_\_

Preferred Contact Method - please tick  
Phone - Home  \_\_\_\_\_  
Phone - Mobile  \_\_\_\_\_  
Phone - Work  \_\_\_\_\_  
Email  \_\_\_\_\_

## Applicant 2

Title \_\_\_\_\_ Surname \_\_\_\_\_  
\_\_\_\_\_

Given Name(s) \_\_\_\_\_  
\_\_\_\_\_

Date of Birth \_\_\_\_\_ Driver's Licence Number \_\_\_\_\_  
\_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_ Number of Dependants \_\_\_\_\_ Age of Dependants \_\_\_\_\_  
\_\_\_\_\_

Marital Status  
 Married  Single  Defacto  Other \_\_\_\_\_

Are you an Australian Citizen?  
 Yes  No  Less than 5 yrs

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 Yes  No  Less than 5 yrs

I hold an Australian Temporary Resident Visa  
 Yes  No  Less than 5 yrs

Residential Status  
 Own  Rent  Buying  Live with parents  
 Other - please specify \_\_\_\_\_

First Home Buyer (including for investment purposes)  Yes  No

Current Address \_\_\_\_\_ Date moved in \_\_\_\_\_  
\_\_\_\_\_ Post Code \_\_\_\_\_

Postal Address \_\_\_\_\_  
 Same as above  
Post Code \_\_\_\_\_

Previous Address *If less than 2 yrs at current address* \_\_\_\_\_ Date moved in \_\_\_\_\_  
\_\_\_\_\_ Post Code \_\_\_\_\_

Preferred Contact Method - please tick  
Phone - Home  \_\_\_\_\_  
Phone - Mobile  \_\_\_\_\_  
Phone - Work  \_\_\_\_\_  
Email  \_\_\_\_\_

**Employment Details Applicant 1**

Occupation

Industry

Employment Status

 Full Time  Casual  Self-Employed Part Time  Other

Employer Name

Contact Name

Contact Phone

Email Address

Address

Date started

Post Code

If you are self-employed, please provide:

Accountant's Trading Name

Accountant's Contact Name

Contact Phone

Email Address

Accountant's Address

Post Code

Previous Employment Details (if less than 2 yrs in current position)

Occupation

Start Date

Finish Date

Employment Status

 Full Time  Casual  Self-Employed Part Time  Other

Employer Name

Contact Name

Contact Phone

Email Address

Address

Post Code

**Employment Details Applicant 2**

Occupation

Industry

Employment Status

 Full Time  Casual  Self-Employed Part Time  Other

Employer Name

Contact Name

Contact Phone

Email Address

Address

Date started

Post Code

If you are self-employed, please provide:

Accountant's Trading Name

Accountant's Contact Name

Contact Phone

Email Address

Accountant's Address

Post Code

Previous Employment Details (if less than 2 yrs in current position)

Occupation

Start Date

Finish Date

Employment Status

 Full Time  Casual  Self-Employed Part Time  Other

Employer Name

Contact Name

Contact Phone

Email Address

Address

Post Code

## ASSETS AND LIABILITIES

**Assets** (Where the asset is jointly owned, tick the box)

Real Estate	Address	Amount	Joint Own
Property 1	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>
Property 2	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>
Property 3	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>
Property 4	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>
Property 5	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input type="checkbox"/>

### Motor Vehicle

Make	<input style="width: 95%;" type="text"/>	Model	<input style="width: 95%;" type="text"/>	Year	<input style="width: 80%;" type="text"/>	\$	<input style="width: 80%;" type="text"/>	<input type="checkbox"/>
Make	<input style="width: 95%;" type="text"/>	Model	<input style="width: 95%;" type="text"/>	Year	<input style="width: 80%;" type="text"/>	\$	<input style="width: 80%;" type="text"/>	<input type="checkbox"/>

### Investments / Shares

Description	<input style="width: 95%;" type="text"/>	\$	<input style="width: 80%;" type="text"/>	<input type="checkbox"/>
Description	<input style="width: 95%;" type="text"/>	\$	<input style="width: 80%;" type="text"/>	<input type="checkbox"/>

### Other Assets

<input style="width: 95%;" type="text"/>	\$	<input style="width: 80%;" type="text"/>	<input type="checkbox"/>
<input style="width: 95%;" type="text"/>	\$	<input style="width: 80%;" type="text"/>	<input type="checkbox"/>
<input style="width: 95%;" type="text"/>	\$	<input style="width: 80%;" type="text"/>	<input type="checkbox"/>
<input style="width: 95%;" type="text"/>	\$	<input style="width: 80%;" type="text"/>	<input type="checkbox"/>
<input style="width: 95%;" type="text"/>	\$	<input style="width: 80%;" type="text"/>	<input type="checkbox"/>
<input style="width: 95%;" type="text"/>	\$	<input style="width: 80%;" type="text"/>	<input type="checkbox"/>
<input style="width: 95%;" type="text"/>	\$	<input style="width: 80%;" type="text"/>	<input type="checkbox"/>

### Bank Accounts

Institution	<input style="width: 95%;" type="text"/>	\$	<input style="width: 80%;" type="text"/>	<input type="checkbox"/>
Institution	<input style="width: 95%;" type="text"/>	\$	<input style="width: 80%;" type="text"/>	<input type="checkbox"/>
Institution	<input style="width: 95%;" type="text"/>	\$	<input style="width: 80%;" type="text"/>	<input type="checkbox"/>

### TOTAL VALUE OF ASSETS

\$

## Liabilities

 (Where the liability is jointly owned, tick the Joint Debt box)

Lender / Store <small>(inc. ZipPay, Flexirent)</small>	Loan Type	Joint Debt	Remaining Term	Current Limit	Amount Owning	Debt repaid with this loan
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
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<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
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<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N

### TOTAL VALUE OF LIABILITIES

\$

I/We warrant that the information above includes a true and complete list of all security interests granted by me/us in favour of secured parties other than BOQ.

# INCOME

Income - Please provide income details

## Gross Income (salary - before Income Tax, excluding company superannuation)

Employer Name	<input type="text"/>	<input type="checkbox"/> Wk	<input type="checkbox"/> F/N	<input type="checkbox"/> Mth	<input type="checkbox"/> Qtr	<input type="checkbox"/> Yrly	\$	<input type="text"/>
Employer Name	<input type="text"/>	<input type="checkbox"/> Wk	<input type="checkbox"/> F/N	<input type="checkbox"/> Mth	<input type="checkbox"/> Qtr	<input type="checkbox"/> Yrly	\$	<input type="text"/>
Employer Name	<input type="text"/>	<input type="checkbox"/> Wk	<input type="checkbox"/> F/N	<input type="checkbox"/> Mth	<input type="checkbox"/> Qtr	<input type="checkbox"/> Yrly	\$	<input type="text"/>

## Dividends

Company Name	<input type="text"/>	<input type="checkbox"/> Wk	<input type="checkbox"/> F/N	<input type="checkbox"/> Mth	<input type="checkbox"/> Qtr	<input type="checkbox"/> Yrly	\$	<input type="text"/>
Company Name	<input type="text"/>	<input type="checkbox"/> Wk	<input type="checkbox"/> F/N	<input type="checkbox"/> Mth	<input type="checkbox"/> Qtr	<input type="checkbox"/> Yrly	\$	<input type="text"/>
Company Name	<input type="text"/>	<input type="checkbox"/> Wk	<input type="checkbox"/> F/N	<input type="checkbox"/> Mth	<input type="checkbox"/> Qtr	<input type="checkbox"/> Yrly	\$	<input type="text"/>

## Rental Income (Gross - before agents fees)

Address	<input type="text"/>	<input type="checkbox"/> Wk	<input type="checkbox"/> F/N	<input type="checkbox"/> Mth	<input type="checkbox"/> Qtr	<input type="checkbox"/> Yrly	\$	<input type="text"/>
Address	<input type="text"/>	<input type="checkbox"/> Wk	<input type="checkbox"/> F/N	<input type="checkbox"/> Mth	<input type="checkbox"/> Qtr	<input type="checkbox"/> Yrly	\$	<input type="text"/>
Address	<input type="text"/>	<input type="checkbox"/> Wk	<input type="checkbox"/> F/N	<input type="checkbox"/> Mth	<input type="checkbox"/> Qtr	<input type="checkbox"/> Yrly	\$	<input type="text"/>

## CentreLink or Government Benefit

Type	<input type="text"/>	<input type="checkbox"/> Wk	<input type="checkbox"/> F/N	<input type="checkbox"/> Mth	<input type="checkbox"/> Qtr	<input type="checkbox"/> Yrly	\$	<input type="text"/>
Type	<input type="text"/>	<input type="checkbox"/> Wk	<input type="checkbox"/> F/N	<input type="checkbox"/> Mth	<input type="checkbox"/> Qtr	<input type="checkbox"/> Yrly	\$	<input type="text"/>

## Other Income (e.g. bonuses, ongoing allowances)

Description	<input type="text"/>	<input type="checkbox"/> Wk	<input type="checkbox"/> F/N	<input type="checkbox"/> Mth	<input type="checkbox"/> Qtr	<input type="checkbox"/> Yrly	\$	<input type="text"/>
Description	<input type="text"/>	<input type="checkbox"/> Wk	<input type="checkbox"/> F/N	<input type="checkbox"/> Mth	<input type="checkbox"/> Qtr	<input type="checkbox"/> Yrly	\$	<input type="text"/>

**Ongoing Fixed monthly expenses**

Mortgage	Monthly Repayment / Amount
Provider <input style="width:580px" type="text"/>	\$ <input style="width:100px" type="text"/> <input type="checkbox"/>
Provider <input style="width:580px" type="text"/>	\$ <input style="width:100px" type="text"/> <input type="checkbox"/>
Provider <input style="width:580px" type="text"/>	\$ <input style="width:100px" type="text"/> <input type="checkbox"/>
<b>Other Loans (inc. Leases/HP/HECS)</b>	
Provider <input style="width:580px" type="text"/>	\$ <input style="width:100px" type="text"/> <input type="checkbox"/>
Provider <input style="width:580px" type="text"/>	\$ <input style="width:100px" type="text"/> <input type="checkbox"/>
Provider <input style="width:580px" type="text"/>	\$ <input style="width:100px" type="text"/> <input type="checkbox"/>
Child Maintenance <input style="width:580px" type="text"/>	\$ <input style="width:100px" type="text"/> <input type="checkbox"/>
Rent or Board <input style="width:580px" type="text"/>	\$ <input style="width:100px" type="text"/> <input type="checkbox"/>
<b>TOTAL ONGOING FIXED MONTHLY EXPENSES</b>	<b>\$ <input style="width:100px" type="text"/></b>

Ongoing Living Expenses	Frequency	Amount
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This section requires you to provide amounts associated with your property ownership costs and regular ongoing living expenses.  
**Do not include any one-off or discretionary expenses.** This information will be used by the Bank to assist us in assessing your loan application.

**Declared Living Expenses**

<b>Groceries</b> - Food and groceries including food, household products and toiletries (including typically supermarket expenditure).	<input type="checkbox"/> Mth	<input type="checkbox"/> Qtr	<input type="checkbox"/> Yrly	\$ <input style="width:100px" type="text"/>
<b>Clothing and Personal Care</b> - Clothing, footwear, grooming, cosmetics, personal care.	<input type="checkbox"/> Mth	<input type="checkbox"/> Qtr	<input type="checkbox"/> Yrly	\$ <input style="width:100px" type="text"/>
<b>Owner occupied or Renting property expenses</b> - including electricity, gas, water, council rates, body corporate fees, strata fees, (excl home insurance, telephone, internet and pay TV).	<input type="checkbox"/> Mth	<input type="checkbox"/> Qtr	<input type="checkbox"/> Yrly	\$ <input style="width:100px" type="text"/>
<b>Investment property expenses</b> - including managing agent fees, water, council rates, body corporate fees, strata fees (excl insurance).	<input type="checkbox"/> Mth	<input type="checkbox"/> Qtr	<input type="checkbox"/> Yrly	\$ <input style="width:100px" type="text"/>
<b>Telephone, internet, pay TV, media streaming subscriptions</b> - Mobile and home telephone, internet, pay TV and media streaming subscriptions (such as Netflix and Spotify).	<input type="checkbox"/> Wk	<input type="checkbox"/> F/N	<input type="checkbox"/> Mth	\$ <input style="width:100px" type="text"/>
<b>Transport</b> - Public transport, motor vehicle running costs including fuel, servicing, parking and tolls (excluding motor vehicle insurance).	<input type="checkbox"/> Wk	<input type="checkbox"/> F/N	<input type="checkbox"/> Mth	\$ <input style="width:100px" type="text"/>
<b>Recreation and Entertainment</b> - Recreation and entertainment including holidays, dining out, alcohol, tobacco, gambling, restaurants, membership fees, pet care.	<input type="checkbox"/> Wk	<input type="checkbox"/> F/N	<input type="checkbox"/> Mth	\$ <input style="width:100px" type="text"/>
<b>Medical and Health</b> - Medical and health costs including doctor, dental, optical and pharmaceutical etc. (excluding health insurance)	<input type="checkbox"/> Wk	<input type="checkbox"/> F/N	<input type="checkbox"/> Mth	\$ <input style="width:100px" type="text"/>
<b>Insurance</b> - All insurance policies including health, home and contents, motor vehicle, life, income protection.	<input type="checkbox"/> Wk	<input type="checkbox"/> F/N	<input type="checkbox"/> Mth	\$ <input style="width:100px" type="text"/>
<b>Education</b> - Public and private education fees (preschool, primary, secondary and tertiary) and associated costs including books and uniforms etc.	<input type="checkbox"/> Wk	<input type="checkbox"/> F/N	<input type="checkbox"/> Mth	\$ <input style="width:100px" type="text"/>
<b>Childcare</b> - Childcare including nannies and childcare/afterschool care.	<input type="checkbox"/> Wk	<input type="checkbox"/> F/N	<input type="checkbox"/> Mth	\$ <input style="width:100px" type="text"/>
<b>Other</b> - Any other ongoing expense items not covered in above categories (must be explained further below).	<input type="checkbox"/> Wk	<input type="checkbox"/> F/N	<input type="checkbox"/> Mth	\$ <input style="width:100px" type="text"/>

Do you foresee any major change to your employment, income &/or expenses over the next 12 months that will make it difficult for you to meet your financial commitments  No  Yes If yes, please provide details

**PURCHASE DETAILS (Real Property Only)**

Property Address

Buyers Name

Purchase Price \$

**Your Contribution** First Home Owner Grant \$  Your Savings \$

Estimated costs including Legals and Government Duties/Levies \$

**Key Dates** Unconditional Finance Date  Settlement Date

**Solicitor/Conveyancer Details**

Name

Phone  Fax

**LOAN APPLICATION DETAILS - LOAN 1**

Purpose

Amount Requested \$  Loan Term Required

If Refinancing  Break Cost \$   Exit Fees \$   Other Cost \$

Loan Type  Home Loan  Line of Credit  Overdraft  Personal Loan

Security being offered  Real Property  Guarantee  Term Deposit

**Security Details #1**

Principal place of residence  Investment Property

Address

Owner

**Security Details #2**

Principal place of residence  Investment Property

Address

Owner

Package Details  Home Loan Privileges  Shareholder Benefits  Other   N/A

Interest Rate  Variable  Fixed:  1 year  2 years  3 years  4 years  5 years

Rate Lock Required  Yes  No

Fixed Rate (current as at request date):  Rate Lock Request Date :

Principal and Interest  Interest Only  1 year  2 years  3 years  4 years  5 years

**Note:** Interest Only and Fixed Rate Term must match when selected

**Interest Only**

*An Interest Only Loan may have a higher interest rate than a principal and interest loan, and making interest only payments will not reduce the loan principal. After the interest only period has finished, this may result in the loan having an increased principal and interest scheduled monthly repayment. An interest only loan or line of credit may not be suitable for you in some circumstances. The eligibility of an Interest Only loan is subject to the Bank's Product and Credit Lending criteria and formal acceptance by the Bank.*

Select the most appropriate reason/s for selecting an Interest Only repayment on your loan:

- Maximise cash flow for other commitments  Plan to convert to investment property  Create funds for investment purposes
- Principal reductions in an offset facility  Taxation, financial or accounting reasons  Large non-recurring expenses
- Parent leave (maternity or paternity)  Temporary reduction in income  Variable Income  Other

Details for "Other"

## LOAN APPLICATION DETAILS - LOAN 2

Purpose

Amount Requested \$  Loan Term Required

If Refinancing  Break Cost \$   Exit Fees \$   Other Cost \$

Loan Type  Home Loan  Line of Credit  Overdraft  Personal Loan

Security being offered  Real Property  Guarantee  Term Deposit

### Security Details #1

Principal place of residence  Investment Property

Address

Owner

### Security Details #2

Principal place of residence  Investment Property

Address

Owner

Package Details  Home Loan Privileges  Shareholder Benefits  Other   N/A

Interest Rate  Variable  Fixed:  1 year  2 years  3 years  4 years  5 years

Rate Lock Required  Yes  No

Fixed Rate (current as at request date):  Rate Lock Request Date :

Principal and Interest  Interest Only  1 year  2 years  3 years  4 years  5 years

**Note:** Interest Only and Fixed Rate Term must match when selected

### Interest Only

*An Interest Only Loan may have a higher interest rate than a principal and interest loan, and making interest only payments will not reduce the loan principal. After the interest only period has finished, this may result in the loan having an increased principal and interest scheduled monthly repayment. An interest only loan or line of credit may not be suitable for you in some circumstances. The eligibility of an Interest Only loan is subject to the Bank's Product and Credit Lending criteria and formal acceptance by the Bank.*

Select the most appropriate reason/s for selecting an Interest Only repayment on your loan:

Maximise cash flow for other commitments  Plan to convert to investment property  Create funds for investment purposes

Principal reductions in an offset facility  Taxation, financial or accounting reasons  Large non-recurring expenses

Parent leave (maternity or paternity)  Temporary reduction in income  Variable Income  Other

Details for "Other"



**CREDIT CARD (Each applicant to complete)** - Credit Cards are a flexible credit product allowing general purchases

- Each applicant will be responsible for managing their individual credit card and limit.
- Please note, your assigned card limit will be determined by your requested card limit, Citi's credit policy, and the limits of the product.

**Applicant 1**Card Limit Requested Card Type  Blue Visa  Blue HLPP  Low Rate Visa  
 Platinum Visa  Platinum HLPP  BOQ Home LoanNationality Add access to BOQ Transaction Account No. **Additional Card** (card holder must be older than 16 yrs of age)

- I require Applicant 2 to be the additional cardholder to my account
- I require an additional cardholder - application form attached

**Q Rewards**

- I wish to exclude the additional cardholder from redeeming my Q Rewards

In order to complete the credit card application, Citibank require more detailed information about your financial position

Your share of general monthly living expenses (e.g. groceries, utilities, petrol, etc.) \$ Your share of other expenses (monthly) (e.g. alimony/maintenance, private school fees, land tax etc.) \$ Your share of monthly rent (if applicable or \$0 if not renting) \$ Total credit card limits \$ 

Do you have any other loans? (If yes, fill in your share of below)

Type	Outstanding Balance	Monthly Repayments
Mortgage	\$ <input type="text"/>	\$ <input type="text"/>
Business Loans	\$ <input type="text"/>	\$ <input type="text"/>
Leasing/Hire Purchase	\$ <input type="text"/>	\$ <input type="text"/>
Personal Loans	\$ <input type="text"/>	\$ <input type="text"/>
Other commitments	\$ <input type="text"/>	\$ <input type="text"/>

**Balance Transfers**

- I require a balance transfer - details below
- I do not require a balance transfer

**Applicant 2**Card Limit Requested Card Type  Blue Visa  Blue HLPP  Low Rate Visa  
 Platinum Visa  Platinum HLPP  BOQ Home LoanNationality Add access to BOQ Transaction Account No. **Additional Card** (card holder must be older than 16 yrs of age)

- I require Applicant 2 to be the additional cardholder to my account
- I require an additional cardholder - application form attached

**Q Rewards**

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Your share of general monthly living expenses (e.g. groceries, utilities, petrol, etc.) \$ Your share of other expenses (monthly) (e.g. alimony/maintenance, private school fees, land tax etc.) \$ Your share of monthly rent (if applicable or \$0 if not renting) \$ Total credit card limits \$ 

Do you have any other loans? (If yes, fill in your share of below)

Type	Outstanding Balance	Monthly Repayments
Mortgage	\$ <input type="text"/>	\$ <input type="text"/>
Business Loans	\$ <input type="text"/>	\$ <input type="text"/>
Leasing/Hire Purchase	\$ <input type="text"/>	\$ <input type="text"/>
Personal Loans	\$ <input type="text"/>	\$ <input type="text"/>
Other commitments	\$ <input type="text"/>	\$ <input type="text"/>

**Balance Transfers**

- I require a balance transfer - details below
- I do not require a balance transfer

Applicant No.	Institution	BSB	Amount	Credit Card Number	Name

Are there any significant foreseeable upcoming changes to your financial circumstances, which may impact your earnings or ability to make repayments (e.g. employment changes)

Applicant 1  Yes  No Applicant 2  Yes  No

If Yes, by how much do you anticipate your monthly net disposable income to decrease?

Applicant 1  Applicant 2 

Citigroup Pty Limited ABN 88 004 325 080, AFSL No. 238098, Australian Credit Licence 238098 (Citigroup) is the credit provider and issuer of Bank of Queensland Credit Cards (Credit Cards). Bank of Queensland Limited ABN 32 009 656 740 (BOQ) distributes the Credit Cards under an agreement with Citigroup. BOQ does not and will not guarantee or otherwise support Citigroup's obligations under the contracts or agreements connected with Credit Cards

## Key facts about these credit cards

Correct as at: 20 December 2019

Citigroup Pty Limited, Australian Credit Licence No: 238098

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

### Description of credit card

Product Name	Platinum Visa	Blue Visa	Low Rate Visa
Minimum credit limit	\$6,000	\$2,000	\$2,000
Minimum repayments	You must pay the Minimum Payment Due by the Payment Due Date each month. The Minimum Payment Due is (rounded up to the nearest dollar): i) the Card Balance if it is less than \$30; or ii) the greater of: a) \$30; or b) 2.00% of Card Balance; or c) the sum of 1.00% of the Card Balance, Late Payment Fee (if any) and interest charged for that month, plus any Monthly Instalment for that month.		
Interest on purchases*	20.74% p.a.	20.74% p.a.	13.49% p.a.
Interest-free period	Up to 55 days	Up to 44 days	Up to 55 days
	For Retail Purchases together with any related fees and charges, and any interest or fees that are not related to a specific balance type. For example, this interest free period does not apply to Cash Advances, Balance Transfers, Special Promotions, and any interest or fees related to these balance types. Whilst you have a Balance Transfer, you will also not be eligible for any interest free days for Retail Purchases, interest, fees or charges.		
Interest on cash advances	21.74% p.a.	21.74% p.a.	21.49% p.a.
Balance transfer interest rate*	For each product, please refer to the interest rate, term and balance transfer fee (if applicable) set out in the offer details viewed by you.		
Annual Fee*	\$129	\$60	\$55
Late Payment Fee	\$30 each time we do not receive the Minimum Payment Due and any Overdue Amount by the payment due date, debited to your Account after the payment due date. The Minimum Payment Due, any Overdue Amount, and payment due date are detailed on your statement of account.		

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from [www.boq.com.au/creditcardfeesandcharges](http://www.boq.com.au/creditcardfeesandcharges).

For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://www.moneysmart.gov.au). The terms on which this credit card is offered can change over time. You can check if any changes have been made by contacting us on **1300 55 72 72**.

\*Promotional offers may apply.

Citigroup Pty Limited ABN 88 004 325 080, AFSL No. 238098, Australian credit licence number 238098 (Citigroup) is the credit provider and issuer of Bank of Queensland Credit Cards (Credit Cards). Bank of Queensland Limited ABN 32 009 656 740 (BOQ) distributes the Credit Cards under an agreement with Citigroup. BOQ does not and will not guarantee or otherwise support Citigroup's obligations under the contracts or agreements connected with the Credit Cards. Fees and charges are payable. Citigroup's standard credit assessment criteria apply.

### Credit Cards only - Balance Transfer Terms and Conditions

If at the end of the Balance Transfer ('BT') period any portion of the BT amount is still owing, the amount will attract interest at the prevailing Annual Percentage Rate for cash advances.

We may refuse to accept and process a BT request where it is less than \$500, where it is to another Citigroup-issued account, where it is to a foreign currency account, where it is to an offshore account or where it is to an account that is not in the name of the Primary Account holder.

We will process the BTs specified by you, in the order you have nominated, in full or part, as determined by us and your available Credit Limit. We may limit BTs to a percentage of your Credit Limit. Once your account is activated, BT requests can take up to 10 business days to be received at the other financial institution. We are not responsible for any delays whether by us or any other institution. You should continue to make repayments to your nominated accounts as any remaining balances will be your responsibility.

BTs do not earn Reward Points. Whilst you have a balance transfer, you will not be eligible for any interest free days.

### Privacy

Bank of Queensland Limited ("we", "our" or "us") collects, uses and discloses your personal information, including credit-related information, to consider and assess this application and for other related purposes. If you apply for a credit card, then a reference to "we", "our" or "us" includes a reference to Citigroup Pty Limited.

Our Privacy Policy, found at [www.boq.com.au](http://www.boq.com.au), sets out how we collect and use your information, how you can access and correct information we hold about you (including credit reports and other credit information), how you can lodge a complaint and how your complaint will be handled. You can view Citigroup's Privacy Policy at [www.citibank.com.au/privacy](http://www.citibank.com.au/privacy)

### Why we collect your information

We collect your information to:

- Consider any application you make to us
- Confirm your identity and manage our relationship with you
- Provide, manage and improve our products and services
- Tell you about other products and services you might be interested in
- Comply with relevant laws, for example the *Anti-Money Laundering and Counter-Terrorism Financing Act*, State/territory property laws and the responsible lending provisions of the *National Consumer Credit Protection Act*
- To assist you to participate in rewards programs.

We may collect your Tax File Number (TFN) in order to calculate our tax withholding obligations. You are not required to provide your TFN, but if you do not, we may be required to withhold amounts from you and remit them to the Australian Taxation Office.

We may also require sensitive information about your health if you apply for assistance due to financial hardship caused by illness or injury. We will not collect sensitive information about you without asking for your permission.

If you choose not to provide us with the information we request, we may not be able to provide you with the requested products and services.

### How we collect and share your information

Your information is collected directly from you wherever possible. We may also need to collect information from and share information with other entities including credit providers, employers, financial advisers, your insurers, mortgage insurers, brokers, government agencies (e.g. Centrelink), guarantors, our corporate partners, service providers administering online verification of your identity and credit reporting bodies (CRBs). We may also share your information with any other person named as an applicant such as a co-borrower, business owner or director in this application.

Sometimes we may need to exchange your personal information with our service providers and other third parties who may be located outside Australia in countries including New Zealand, Philippines, India, the United States of America, Singapore, United Kingdom, Spain, Israel, Finland, Canada, Mongolia and the Netherlands.

### CO-BORROWER

It is important that you understand the difference between being a co-borrower and a guarantor.

**Co-borrower:** As a Co-borrower you are equally responsible for the repayment of the loan. Where the other borrower/s won't or can't repay the loan, you are responsible for repaying the whole loan. This can affect your credit eligibility.

**Guarantor:** A guarantor provides a guarantee, which is a promise to repay the borrower's debt if they are unable to do so. Certain legal protections may apply to a guarantor that would not otherwise apply to a co-borrower.

**By signing below you acknowledge that:**

- You agree to the collection, use and sharing of your information as outlined here and in the Privacy Policy.
- You agree to us obtaining a credit report about you from Credit Reporting Bodies which may include:
  - credit information (a "consumer credit report"); or
  - information concerning your commercial credit activities or commercial creditworthiness (a "commercial credit report").
- If you apply for a credit card, then in respect of that credit card application you acknowledge that by consenting to Citigroup disclosing your personal information to overseas recipients, those recipients may not be subject to obligations similar to the Australian Privacy Principles.
- You agree fees payable in relation to this application (including application fees, valuation fees and search fees) may still be payable if the application does not proceed.
- If you are a co-borrower entering into a loan, you understand the risks associated with this and you understand the difference between being a co-borrower and a guarantor.
- If you provide us with documentation which includes personal information about a person who is not a borrower to the application (for example, a statement of a joint account), you confirm that you have obtained their consent to provide this information to us.
- All the information you have provided to us is complete and correct and that we may rely on this information for the purpose of assessing this application.
- Where there are changes to your personal details, you agree to notify us as soon as possible.

Please tick this box if you do not wish to receive any marketing material from Bank of Queensland Limited or its related companies and corporate partners.

Signature \_\_\_\_\_

Signature \_\_\_\_\_

Name \_\_\_\_\_

Name \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

# BOQ Credit Guide

24 June 2019

Bank of Queensland Limited (**BOQ, we or us**) provides in this Credit Guide information relevant to the following types of credit provided by BOQ to one or more individuals or strata title corporations:

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

These types of credit are referred to below as **Relevant BOQ Products**.

If you apply for a credit card through BOQ, that credit card will be issued by Citigroup Pty Limited ABN 88 004 325 080, Australian Credit Licence Number 238098. BOQ is not the issuer of the credit card even though BOQ's name and logo may appear on the card, any related correspondence and statements, and even though information regarding the card account can be accessed through BOQ internet banking. For further information, please ask us for a copy of the BOQ Credit Guide (Citibank).

## Inquiries, verification and assessments

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

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

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

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

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

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

If you request a copy of the assessment made in relation a Relevant BOQ Product (or credit limit increase) which you have applied for or which has been provided to you, BOQ is required by law to provide that copy without charge:

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

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

## If you have a problem or dispute

### (a) Our service commitment

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

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

There are a number of ways to contact us:

- Contact your local branch manager. Our managers are always willing to listen to your suggestions about our products and services and they will do their best to address any concerns immediately.
- Our Customer Contact Centre can be contacted on 1300 55 72 72, 24 hours a day, 7 days a week.
- Contact our Customer Relations Department via:

E-mail: [customer.relations@boq.com.au](mailto:customer.relations@boq.com.au)

Telephone: 1800 663 080

Fax: (07) 3067 9315

Mail: Customer Relations

Reply Paid 2258

Brisbane QLD 4001

### (c) How will your complaint be handled?

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

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

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

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

If you remain dissatisfied with the outcome and you would like an independent review of the complaint and the result, you can refer your complaint to the Australian Financial Complaints Authority (AFCA).

- Telephone: 1800 931 678
- Fax: (03) 9613 6399
- Internet: [www.afca.org.au](http://www.afca.org.au)
- Mail: GPO Box 3 Melbourne VIC 3001

The Australian Securities and Investments Commission (ASIC) also has an information line: 1300 300 630.

You can use this number to make a complaint and obtain further information about your rights.

**(e) Further information**

For further information on solving problems and disputes please ask at any branch for our "We would like to know" brochure.

**Credit representatives**

A number of BOQ's branches are operated by franchisees appointed under agency agreements with BOQ. Those franchisees and the staff of those franchisees engaged in credit activities have been appointed as credit representatives of BOQ. As required by law, BOQ takes responsibility for all credit activities related to BOQ's business in which those credit representatives engage.

**How can you contact us?**

You can contact us by:

- calling our Customer Contact Centre on 1300 55 72 72
- e-mailing us via the "contact us" page on our website - [www.boq.com.au](http://www.boq.com.au)
- writing to us at GPO Box 898, Brisbane QLD 4001
- visiting your local branch