



Bank of China (Australia) Limited, "BOCAL"
ABN 28 110 077 622 AFSL and Australian Credit Licence No. 287322

Table with 2 columns: Field Name, Value. Fields include CCAS #, CIF # 1, CIF # 2, and Date Received.

Home Loan Application Form

For residential and consumer purpose only (i.e. home loans and investment property loans)

Section 1: Loan Purpose

Form with two columns of questions: 'What is the purpose of your loan?' and 'What would you use the loan for?'. Includes checkboxes for Owner Occupied, Investment, and various loan uses.

Funding Position:

Calculation form for funding position: Purchase Price + Est. cost of legal fees Stamp duty etc. = Total cost - Personal contribution = Amount of Loan Required.

If you are increasing existing BOCAL home loan, what is the purpose of this increase:

Text input box for purpose of loan increase with example: (e.g. renovate property or purchase a car)

If you are refinancing an existing loan to BOCAL, be sure to consider the total cost of refinancing including any exit and break costs.

Name of the current financial institution(s) input box

Balance of the loan to be refinanced input box with \$ symbol

Remaining Term of the Loan input box with Years and months labels

Please provide the last 6 months of loan statements confirming the information above.

If you are also increasing existing refinanced home loan, what is the purpose of this increase:

Text input box for purpose of loan increase with example: (e.g. renovate property or purchase a car)

Amount of the cash out input box with \$ symbol

Section 2: Borrower Personal Details
Applicant 1
Applicant 2

<input type="checkbox"/> Borrower <input type="checkbox"/> Mortgagor		<input type="checkbox"/> Borrower <input type="checkbox"/> Mortgagor	
Relationship with Applicant 2:		Relationship with Applicant 1:	
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms Other:	Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms Other:
Surname		Surname	
Full Given Name		Full Given Name	
Previous Name		Previous Name	
Date of Birth	DD / MM / YYYY	Date of Birth	DD / MM / YYYY
Driver Licence No.		Driver Licence No.	
Issue State		Issue State	
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Single <input type="checkbox"/> Others:	Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Single <input type="checkbox"/> Others:
Number of Dependents ¹		Number of Dependents	
Age of Dependents		Age of Dependents	
Residential Address		Residential Address	
Time at current address	Year(s) Month(s)	Time at current address	Year(s) Month(s)
Current Housing Situation	Owner no mortgage Owner with mortgage Boarding Renting Live with Parents/Relatives Other:	Current Housing Situation	Owner no mortgage Owner with mortgage Boarding Renting Live with Parents/Relatives Other:
Previous Address (if less than 3 years)		Previous Address (if less than 3 years)	
Time at this address	Year(s) Month(s)	Time at this address	Year(s) Month(s)
Home Phone		Home Phone	
Mobile		Mobile	

¹ Applicant 2's No. of Dependents is ONLY applicable if it is different from Applicant 1's.

Work Phone	
Email	
Postal Address (If applicable) Note. Loan agreement will be sent to this address	
Residential Address after Settlement	
Postal Address after Settlement if different from Residential Address	
FATCA Info (US Foreign Account Tax Compliance Act)	Are you a US citizen or resident of the US for tax purposes? <input type="checkbox"/> No <input type="checkbox"/> Yes-please provide your US Taxpayer Identification Number (TIN): ____-__-____ ²
Residency Status	<input type="checkbox"/> Australian Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Non Resident (fill below)
Country of Birth	
Nationality	
Country of Tax Residence	

Work Phone	
Email	
Postal Address (If applicable) Note. Loan agreement will be sent to this address	
Residential Address after Settlement	
Postal Address after Settlement if different from Residential Address	
FATCA Info (US Foreign Account Tax Compliance Act)	Are you a US citizen or resident of the US for tax purposes? <input type="checkbox"/> No <input type="checkbox"/> Yes-please provide your US Taxpayer Identification Number (TIN): ____-__-____
Residency Status	<input type="checkbox"/> Australian Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Non Resident (fill below)
Country of Birth	
Nationality	
Country of Tax Residency	

Section 3: Loan Details

Preferred Loan Features and Requirements and Objectives	<input type="checkbox"/> Redraw facility <input type="checkbox"/> Offset facility (available for Discount Plus Home Loan or Discount Plus Investment Home Loan only) <input type="checkbox"/> Ability to make additional payments <input type="checkbox"/> Interest capitalization <input type="checkbox"/> Ability to 'switch' from fixed to variable <input type="checkbox"/> Internet banking <input type="checkbox"/> Ability to pay off the loan faster
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² If exemption from FATCA applies, please complete Form W-9.

Loan is needed by	DD/MM/YYYY	
Loan Type	Total Loan Term	Loan Amount
	Year(s) Month(s)	AUD
	Year(s) Month(s)	AUD
<input type="checkbox"/> Fixed Rate Lock-in for % (Lock in the advertised rate for up to 90 days prior to settlement. A one-off upfront fee applies.)		
Preferred Repayment Type & Schedule	<input type="checkbox"/> Principle & Interest <input type="checkbox"/> Interest Only (repay monthly): For Year(s)(maximum 5 years)	<input type="checkbox"/> Monthly <input type="checkbox"/> Fortnightly Reasons for Interest Only period (select all that apply): <input type="checkbox"/> A temporary reduction in income <input type="checkbox"/> Large non-recurring expenses <input type="checkbox"/> Variable income <input type="checkbox"/> Maximise cash flow <input type="checkbox"/> Create funds for investment purposes <input type="checkbox"/> Principal reductions in an offset facility <input type="checkbox"/> Taxation, financial or accounting reasons <input type="checkbox"/> Plan to convert to investment property <input type="checkbox"/> Others, please specify:
	Sources of Repayment	
<input type="checkbox"/> Salaries <input type="checkbox"/> Rental Income <input type="checkbox"/> Inheritance <input type="checkbox"/> Business Activity Income <input type="checkbox"/> Others, please specify: _____		
Will any of your transactions involve funds from/to overseas? <input type="checkbox"/> No. <input type="checkbox"/> Yes, Please list the countries: _____		
Will you conduct any cash transactions with your loan account? <input type="checkbox"/> No. <input type="checkbox"/> Yes. Please provide the maximum single cash transaction amount:		
Transactions (per month)	Number of transactions	Amount(AUD)
Credit	<input type="checkbox"/> 0-10 <input type="checkbox"/> 11-50 <input type="checkbox"/> >50	<input type="checkbox"/> <50K <input type="checkbox"/> 50K-200K <input type="checkbox"/> >200K
Debit	<input type="checkbox"/> 0-10 <input type="checkbox"/> 11-50 <input type="checkbox"/> >50	<input type="checkbox"/> <50K <input type="checkbox"/> 50K-200K <input type="checkbox"/> >200K

Section 4: Employment Details

Applicant 1

Applicant 2

Employment Type	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Self-employed <input type="checkbox"/> Others:	Employment Type	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Self-employed <input type="checkbox"/> Others:
Employer Name		Employer Name	
In Probation	<input type="checkbox"/> Yes <input type="checkbox"/> No	In Probation	<input type="checkbox"/> Yes <input type="checkbox"/> No
Length of Service	Year(s) Month(s)	Length of Service	Year(s) Month(s)
Occupation/Job Title		Occupation/Job Title	

Industry	
Contact Person	
Tel No	
Employer Address	
Previous Employer (if less than 2 years)	
Length of Service	Year(s) Month(s)
Occupation/Job Title	
Industry	

Industry	
Contact Person	
Tel No	
Employer Address	
Previous Employer (if less than 2 years)	
Length of Service	Year(s) Month(s)
Occupation/Job Title	
Industry	

Section 5: Details of Solicitor/Accountant

Your Solicitor/Conveyancer for this purchase		Accountant	
Company Name		Company Name	
Solicitor/Conveyancer Name		Accountant Name	
Address		Address	
Telephone		Telephone	
Fax		Fax	
Mobile		Mobile	

Section 6: Offset Account

I wish to open an Offset Account: Yes

A separate "Account Application Form" for the Offset Account will be provided to you if you selected 'yes'.

Section 7: Security Details

Offered Security Property 1		Offered Security Property 2	
Property Type		Property Type	
Mortgagor(s) on title		Mortgagor(s) on title	
Address of Property		Address of Property	

Title Reference	
Purchase Price	
Estimated Market Value	
Contact Name for Valuation	
Contact Number	

Title Reference	
Purchase Price	
Estimated Market Value	
Contact Name for Valuation	
Contact Number	

Section 8: Income and Expenses		Applicant 1		Applicant 2	
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Source of Wealth (select all that apply): <input type="checkbox"/> Salary <input type="checkbox"/> Self-Employment Income <input type="checkbox"/> Rental <input type="checkbox"/> Business Income <input type="checkbox"/> Inheritance <input type="checkbox"/> Investment		Source of Wealth (select all that apply): <input type="checkbox"/> Salary <input type="checkbox"/> Self-Employment Income <input type="checkbox"/> Rental <input type="checkbox"/> Business Income <input type="checkbox"/> Inheritance <input type="checkbox"/> Investment	
Monthly Income (AUD) (A)		Monthly Income (AUD) (B)	
Monthly Salary (Gross)		Monthly Salary (Gross)	
Regular Overtime		Regular Overtime	
Commission		Commission	
Bonus		Bonus	
Rental Income		Rental Income	
Dividend		Dividend	
Interest		Interest	
Trust Distribution		Trust Distribution	
Managed Fund Distribution		Managed Fund Distribution	
Foreign Income		Foreign Income	
Family Maintenance		Family Maintenance	
Government Payments		Government Payments	
Other Income, please specify:		Other Income, please specify:	
Subtotal (A) =		Subtotal (B) =	
Total Income (A+B) =			

Monthly Expenses After settlement (AUD) (C)	
Rent/Board	

Monthly Expenses After settlement (AUD) (D)	
Rent/Board	

<i>Reason for \$0.00 expense</i>		<i>Reason for \$0.00 expense</i>	
Childcare		Childcare	
<i>Reason for \$0.00 expense</i>		<i>Reason for \$0.00 expense</i>	
Clothing and Personal Care		Clothing and Personal Care	
<i>Reason for \$0.00 expense</i>		<i>Reason for \$0.00 expense</i>	
Education		Education	
<i>Reason for \$0.00 expense</i>		<i>Reason for \$0.00 expense</i>	
Groceries		Groceries	
<i>Reason for \$0.00 expense</i>		<i>Reason for \$0.00 expense</i>	
Insurance		Insurance	
<i>Reason for \$0.00 expense</i>		<i>Reason for \$0.00 expense</i>	
Owner Occupied Property, Utilities, Rates		Owner Occupied Property, Utilities, Rates	
<i>Reason for \$0.00 expense</i>		<i>Reason for \$0.00 expense</i>	
Investment Property Utilities, Rates		Investment Property Utilities, Rates	
<i>Reason for \$0.00 expense</i>		<i>Reason for \$0.00 expense</i>	
Medical and Health		Medical and Health	
<i>Reason for \$0.00 expense</i>		<i>Reason for \$0.00 expense</i>	
Recreation and Entertainment		Recreation and Entertainment	
<i>Reason for \$0.00 expense</i>		<i>Reason for \$0.00 expense</i>	
Telephone, internet, pay TV and media subscriptions		Telephone, internet, pay TV and media subscriptions	
<i>Reason for \$0.00 expense</i>		<i>Reason for \$0.00 expense</i>	
Transport		Transport	
<i>Reason for \$0.00 expense</i>		<i>Reason for \$0.00 expense</i>	
Other expenses, please specify:		Other expenses, please specify:	
Subtotal (C)		Subtotal (D)	
Total Expenses (C+D) =			
<i>Surplus /Deficiency (A+B) - (C+D) =</i>			

Section 9: Assets and Liabilities

LIABILITIES		Amount owing \$	ASSETS		Present Value\$
Mortgage loan 1		\$	Property 1		\$
Mortgagee			Location		
Monthly Repayments			Owned by	<input type="checkbox"/> App1 <input type="checkbox"/> App2 <input type="checkbox"/> Joint <input type="checkbox"/> Other (specify)	
to be repaid or refinanced		<input type="checkbox"/> Yes <input type="checkbox"/> No			
Mortgage loan 2		\$	Property 2		\$
Mortgagee			Location		
Monthly Repayments			Owned by	<input type="checkbox"/> App1 <input type="checkbox"/> App2 <input type="checkbox"/> Joint <input type="checkbox"/> Other (specify)	
to be repaid or refinanced		<input type="checkbox"/> Yes <input type="checkbox"/> No			
Mortgage loan 3		\$	Property 3		\$
Mortgagee			Location		
Monthly Repayments			Owned by	<input type="checkbox"/> App1 <input type="checkbox"/> App2 <input type="checkbox"/> Joint <input type="checkbox"/> Other (specify)	
to be repaid or refinanced		<input type="checkbox"/> Yes <input type="checkbox"/> No			
Other Loan 1		\$	Motor Vehicle Value		\$
Lender			Year Made		
Monthly Repayments			Model		
Owed by		<input type="checkbox"/> App1 <input type="checkbox"/> App2 <input type="checkbox"/> Joint	Owned by	<input type="checkbox"/> App1 <input type="checkbox"/> App2 <input type="checkbox"/> Joint	
Other Loan 2		\$	Motor Vehicle Value		\$
Lender			Year Made		
Monthly Repayments			Model		

Owed by	<input type="checkbox"/> App1 <input type="checkbox"/> App2 <input type="checkbox"/> Joint
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Owned by	<input type="checkbox"/> App1 <input type="checkbox"/> App2 <input type="checkbox"/> Joint
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Overdraft Limit	\$
Credit Provider	
Owed by	<input type="checkbox"/> App1 <input type="checkbox"/> App2 <input type="checkbox"/> Joint
Credit Card Limit of App1	\$
Credit Provider	
Credit Card Limit of App2	\$
Credit Provider	
All other Liabilities, Guarantee Details	\$
Total Liabilities	

Savings owned by App1	\$
Account with	
Savings owned by App2	\$
Account with	
Shares / Other Investments	\$
Deposit Paid on Purchase	\$
All other Assets details	\$
Total Assets	
<i>Surplus / Deficiency</i>	

Section 10: Changes in financial circumstances

Are you aware of any future changes that may affect your ability to meet your financial obligations (including your ability to meet your obligations over the proposed loan term)?

Yes No

If yes, what kind of change are you expecting?

- A temporary decrease in income Permanent decrease in income
 Temporary increase in expenditure Permanent increase in expenditure
 Expecting large expenditure Other (please specify details below)

How will you continue to meet your financial obligations?

- Sale of assets Reduce expenditure Secure additional income
 Using savings Other (please specify details below)

Section 11: Your Agreement and Declaration

Part A: Bank of China – Privacy Collection Notice

The Bank of China Limited, Sydney Branch ABN 29 002 979 955 and Bank of China (Australia) Limited ABN 28 110 077 622 (jointly and severally referred to as "Bank of China", "we", "us" and "our" in this collection notice) generally collect personal information about you from you directly but we may also collect your personal information from third parties named by you in this application, any mortgage broker assisting your application and credit reporting bodies.

Privacy Policy and Personal Information

Your Personal Information means information or an opinion about you. We treat your Personal Information in accordance with our Privacy Policy. The Privacy Policy contains information on:

- how we manage your personal information;
- how you may:
 - access your personal information held by us
 - seek correction of that information
 - make a complaint about a breach of the Australian Privacy Principles and about how we deal with such complaints.
- whether it is likely that we will disclose your personal information to entities that do not have an Australian link and, if so, the countries in which those entities are likely to be located.

Our Privacy Policy may be obtained from any of our retail branches in Australia or from our website at bankofchina.com/au or by contacting us on +61 2 8871 5888 between 9:00 am and 5:00 pm Monday to Friday AEDT (not available during NSW public holidays or Bank Holiday).

Credit Reporting Policy

Credit Information is defined in the *Privacy Act 1988* (Cth) and set out in our Credit Reporting Policy. Our Credit Reporting Policy contains information on:

- how we manage your credit-related 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; and
 - complain about a failure by us to comply with the credit reporting provision of the *Privacy Act 1988* (Cth) (**Privacy Act**) or the Credit Reporting Code and how we will deal with such complaints; and
- whether it is likely that we will disclose your Credit Information or Credit Eligibility information to entities that do not have an Australian link and, if so, the countries or regions in which those entities are likely to be located.

Our Credit Reporting Policy may be obtained from any of our retail branches in Australia or from our website at bankofchina.com/au or by contacting us on +61 2 8871 5888 between 9:00 am and 5:00 pm Monday to Friday AEDT (not available during NSW public holidays or Bank Holiday).

Collection of information

We collect Personal Information from the individual applicant(s) named in this Application (**you**), including information obtained in this Application. Personal Information is required to:

- assess this Application for credit and if the Application is successful, to enable us to establish and manage any credit or facilitate the provision of credit to you (or a customer or your related company or other entity);
- be collected under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth); and
- meet our Responsible Lending Obligations under the *National Consumer Credit Protection Act 2009* (Cth).

We collect Personal Information and Credit Eligibility Information from Credit Reporting Bodies listed on our website bankofchina.com/au and other credit providers named in this Application:

- for the purpose of assessing this application for consumer or commercial credit and for future management of the consumer or commercial credit, including collection of overdue payments; and
- this collection is authorised under the *Privacy Act 1988* (Cth)

If we are unable to collect your Personal Information or Credit-Related Information, we may be unable to process this Application.

Disclosure of information

We may disclose your personal information to:

- any person named in, or in relation to, this application, including your employer, estate agent, referee or accountant, nominated guarantors;
- our related bodies corporate here and overseas;
- our joint venture partners, business partners, associates, advisers, market researchers, services providers and professional advisers both here and overseas. Where these entities are located offshore they are likely to be located in China but may also be located in countries listed in our Privacy Policy at bankofchina.com/au;

We may disclose your Personal Information and Credit Eligibility information to:

- a financial adviser or broker named in this application;
- credit reporting bodies listed on our website at bankofchina.com/au;

- other credit providers named in this application or named in a credit report issued by a credit reporting body;
- mortgage insurers; and
- our professional advisers.

Information provided to Credit Reporting Bodies

We provide information to Credit Reporting Bodies. The information that we provide may be used by a Credit Reporting Body 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 Credit Reporting Body. You have the right to request a credit reporting body:

- not to use your credit reporting information for the purposes of pre-screening any direct marketing by credit providers; and
- not to disclose your credit reporting information in circumstances where you reasonably believe that you have been, or are likely to be, a victim of fraud or identity theft.

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 us, call us on +61 2 8871 5888 between 9:00 am and 5:00 pm Monday to Friday AEDT (not available during NSW public holidays or Bank Holiday) or write to us as follows:

Compliance Officer,
Bank of China (Australia) Limited
140 Sussex Street , SYDNEY, NSW 2000.

Consent to Receive Electronic Communications and SMS notifications

By signing and submitting this Application you consent to receive notices or documents by electronic communication please note:

- we may no longer give you paper notices and documents ; and
- your electronic communications must be regularly checked for notices and documents; and
- your consent to receive notices and documents by electronic communication may be withdrawn at any time.

By signing and submitting this Application you also consent that BOCAL may give notices and documents to you by:

- sending them by electronic communication to your electronic address; or
- notifying you by electronic communication of the nature of the notice or document and that the notice or document is available for retrieval at bankofchina.com/au.

Note: electronic communication includes email or SMS (Short Message Services) and your electronic address includes the phone number or email address last notified by you to the Bank.

If you provide us with a mobile phone number on this Application or at any time after you become a customer of BOCAL you consent to receive communications (including fee reminders) by SMS (Short Message Service) technology from BOCAL to your mobile phone number last notified to us. Your mobile phone telecommunications provider may impose fees and charges for sending and receiving SMS messages. Any such fees and charges are your sole responsibility and any queries or concerns should be raised with your telecommunications provider. You may withdraw your consent at any time by contacting your relationship manager.

Valuation Fees

You are liable to pay Valuation Fees incurred for the purpose of assessing your Loan Application. Valuation Fees are not dependent on the success of your Loan Application. The fees are payable for property valuations for successful and unsuccessful Loan Applications. By submitting and signing this Loan Application you agree to pay to the Bank on demand any Valuation Fees incurred as a result of this application.

Consent for Visa Entitlement Verification Online (VEVO)

By signing and submitting this Application you consent to BOCAL accessing the Visa Entitlement Verification Online website (VEVO) to verify that you are eligible to open an account by accessing a record of your visa status to:

- obtain information about your identity and visa conditions from VEVO; and
- to verify that you hold a visa that meets application requirements to allow you to open an account with BOCAL:

Note: If you are not entitled to be in Australia, the Department of Home Affairs may use information collected on the site to locate you.

Consent to verify personal information electronically

The Document Verification Service (DVS) is a secure, national, on-line, electronic document verification system managed by the Department of Home Affairs. The DVS checks identifying information on identity documents to match against relevant government databases. To learn more visit dvs.gov.au. Note: If you do not consent to identity verification using DVS, please contact the Bank by visiting your local Australian branch to arrange alternative verification. If we are unable to match your data on DVS we will contact you to arrange alternative verification.

Please read this carefully before you sign this Application to confirm your consent:

By signing and submitting this Application you confirm that you are authorised to provide the personal details presented to the Bank and you consent to your information being checked with the document issuer or record holder via third party systems provider to verify your identity. This consent applies until you notify Bank of China in writing that it is cancelled.

By signing this Application you:

- confirm that you are aged 18 or above;
- acknowledge that you have received and read our Privacy Collection Notice;
- acknowledge that you have received and read our Credit Reporting Collection Statement;
- agree that we may exchange your Credit-Related Information with the credit reporting body(bodies) listed on our website to obtain a credit report from them to assess this application and we may provide your Credit Related information to them each time we review your facility and we may obtain a credit report from the Credit Reporting Body for the purpose of such review;
- agree that we may collect, hold, use and disclose your personal information and Credit-Related Information for the purposes set out in the Credit Reporting Collection Statement and Privacy Collection Notice;
- unless you have opted out, that we may use your personal information for marketing or research purposes;
- consent to us disclosing your Credit-Related Information to other credit providers for the purposes set out in the Credit Reporting Collection Statement or other purposes permitted by the *Privacy Act 1988* (Cth).
- consent to us using your Credit Information to assess this Application and any Great Wall International Credit Card Application made on or about the date of signing this Application ("**Related Credit Card Application**");
- consent to the Disclosure of Information above;
- confirm you consent as stated in the section above titled: **Consent to Receive Electronic Communication and SMS notifications**;
- confirm you consent as stated in the section above titled: **Consent for Visa Entitlement Verification Online (VEVO)**;
- confirm you consent as stated in the section above titled: **Consent to verify personal information electronically** confirm you have obtained the consent of any individual whose personal information you have disclosed to us in this Application or Related Credit Card Application and you have informed the individual of the information in this Privacy Collection Notice;
- confirm that you accept liability for property Valuation Fees incurred in support of this Loan Application;
- you declare that all the information given to us is true and correct and remains true and correct unless and until you notify us otherwise in writing; and
- you acknowledge that no representation or warranty is given by the Bank of China (Australia) Limited as to the taxation consequence of any borrowing and you have obtained your advice in that regard.

X
Signature Applicant 1
Date (dd/mm/yyyy):

X
Signature Applicant 2
Date (dd/mm/yyyy):

To be signed by each Applicant

Authority to Disclose Information to Bank of China (Australia) Limited

To be completed by all applicants authorising Bank of China(Australia) Limited to contact your employer and landlord/agent, if applicable, for confirmation of details specified in the form.

To whom it may concern, each person signing below states as follows:

I, _____
(Insert customer name/s)

hereby give consent for Bank of China(Australia) Limited to contact representative/s of the parties named below, who are referred to in my application dated _____ / _____ / _____ :

Name and address of employer

Employee number (if applicable)

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to confirm my employment details (including salary amount, length of employment etc.)

Name and address of Accountant – if self employed

to confirm details of my income and financial position

Name and address of landlord/agent

to confirm my rental details

And I consent to the parties named above providing the information requested to Bank of China(Australia) Limited and to Bank of China(Australia) Limited providing them with a copy of this authority.

X

Signature

Name (BLOCK LETTERS)

--

Date

/ /

X

Signature

Name (BLOCK LETTERS)

--

Date

/ /

Bank of China(Australia) Limited collects the information on this form and any information provided by the persons named above for the purposes of assessing the Home loan application. If the information is not provided the application may not be completed. To access your personal information held by Bank of China(Australia) Limited, please call +61 2 8871 5888 and speak to a customer service representative.

Annexure 1 - Joint Borrowers Consent to receive single copy of Notices (optional)

This consent may be signed by joint Borrowers who reside at the same address and wish to receive a single copy of the notices and other documents relating to the loan, to be jointly addressed to the Borrowers.

- Each Borrower is entitled to receive a copy of any notice or other document under the National Credit Code.
- By signing below, each Borrower is giving up the right to be provided with information separately from the credit provider.

Borrowers' Consent to joint notices

By signing below:

We consent to notices and other documents under the National Credit Code being sent jointly to us at the following address:

(PRINT ADDRESS) and this is my residential address.

Please note:


Any Borrower who has signed this form can advise the credit provider at any time in writing that they wish to cancel their consent. Following any cancellation, the credit provider will from then on provide each joint borrower with their own separate copy of any notice or other document under the National Credit Code.


X _____ Signature of Applicant 1
Date (dd/mm/yyyy):




X _____ Signature Applicant 2
Date (dd/mm/yyyy):

Annexure 2 - Loan Account Holder(s)' Specimen Signature(s) Card

1. Please provide your Specimen Signature(s)³below for identification purpose.
2. Please note that you need to have your Specimen Signature(s) verified by our Bank staff in the following cases:
 - a. If your ID does not display your signature(s); or
 - b. If your signature(s) has been changed and does not match the signature in your ID.

Title	
Surname	
Given Names	
Specimen Signature:	
 <hr style="width: 80%; margin: auto;"/>	

Title	
Surname	
Given Names	
Specimen Signature:	
 <hr style="width: 80%; margin: auto;"/>	

Bank Use Only			
Please complete the KYC Checklist and collect the supporting documents in accordance with the Bank's Account Opening Process			
1 st Applicant's CIF		2 nd Applicant's CIF	
<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>	
1 st Applicant's ID No.	DOB (dd/mm/yyyy)	2 nd Applicant's ID No.	DOB (dd/mm/yyyy)
<input style="width: 50%;" type="text"/>	<input style="width: 50%;" type="text"/>	<input style="width: 50%;" type="text"/>	<input style="width: 50%;" type="text"/>
Loan Account Number		Maker	Approved By
<input style="width: 100%;" type="text"/>		 <hr style="width: 80%; margin: auto;"/>	 <hr style="width: 80%; margin: auto;"/>
Verification Required ⁴		Print Name	Signature
<input type="checkbox"/> No <input type="checkbox"/> Yes If yes, verified by		<input style="width: 100%;" type="text"/>	 <hr style="width: 80%; margin: auto;"/>

³ A Specimen Signature is an official copy of your signature that is kept on file and is used by the Bank to verify if a signature is genuine.

⁴ The Customer needs to have his/her Specimen Signature verified by our Bank Staff if the customer's ID does not display his/her signature or if his/her signature has been changed and does not match the signature in his/her ID.

Credit Card Application (optional)

You may be eligible for one of a range of Bank of China (Australia) Credit cards. Complete this section if you want to apply for a Bank of China (Australia) Credit Card Account in conjunction with your home loan application. I wish to apply for Bank of China (Australia) Credit Card:

Yes (Please complete the following application)

1 APPLICANT'S DETAILS

Applicant 1 Applicant 2

2 SECURITY QUESTIONS :

Mother's maiden name

3 SELECT YOUR CREDIT CARD

Please select your preferred one credit card product below:

Gold Mastercard Low fee Mastercard

Low rate Mastercard UnionPay Reward

4 Credit Limit

I would like to apply

The maximum credit limit available to me based on my application details.

Or

A credit limit not more than:
(multiples of \$100, minimum card limits apply)

If you are not eligible for the maximum amount requested you may be offered a lower limit.

In deciding on the credit limit you would like to apply for, be sure to take into account any potential negative changes to your personal financial circumstances that might affect your ability to make repayments.

5 PAYMENT AND OTHER INFORMATION

I would like to set up Direct Debit for monthly repayment for:

Full Amount Minimum Amount

Payment method:

Direct debit from BOCAL Account :

Account Name

Account Number

Or

Set up Direct Debit repayment with other financial Institution (Please ask bank staff for "Direct debit request form" and attach it with this application)

6 DECLARATIONS

By signing below, I declare and confirm the follows:

1. Information I have provided is true and complete and that if the Bank subsequently identifies that it is untrue, it may cancel the card and account or reduce my credit limit without notice.
2. My requirements and objectives for applying for the credit card facility are to obtain a general purpose transaction facility for purchases and other personal expenditure.
3. I declare that I have been provided with and I have read the Privacy Statement, Term and Conditions, Fees and Limits Schedule, Credit Guide, and Credit Card Key Fact Sheet.

Signature – Applicant 1

Date:

Signature – Applicant 2

Date:

Credit Card Key Fact Sheet

Correct as at: 9 December 2018	Bank Of China (Australia) Ltd Australian credit licence number: 287322
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This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*

Description of credit card

Brand	Mastercard				UnionPay
Product name	Gold credit card	Low fee credit card	Low rate Credit Card	Student credit card	Rewards Card
Minimum credit limit	\$4,000	\$500	\$500	\$500	\$500
Minimum repayments	the greater of: •4% of the closing balance rounded up to the nearest dollar,; or •\$20.00, Plus any unpaid past due amounts from previous statements and any amount that exceeds the Credit Limit.				
Interest on purchases	19.99% p.a.	19.99% p.a.	13.49% p.a.	19.99% p.a.	19.99% p.a.
Interest-free period	Up to 50 days	Up to 50 days	Up to 50 days	Up to 50 days	Up to 50 days
Interest on cash advances	21.74% p.a.	21.74% p.a.	21.74% p.a.	21.74% p.a.	21.74% p.a.
Balance transfer interest rate	21.74% p.a.	21.74% p.a.	21.74% p.a.	21.74% p.a.	21.74% p.a.
Annual fee	\$100	\$20	\$40	\$20	\$60
Late payment fee	\$15	\$15	\$15	\$15	\$15