

Application Check List (Bank/Broker Use Only)

PURCHASE	REFINANCE
----------	-----------

Full copy of signed Contract Of Sale / Offer & Acceptance		
Evidence of savings history (min 6 months) for all loan's requiring LMI		
Property insurance details: company & policy number		
Building contract & plans (construction loans only)		
Guarantor's financial details (if applicable)		
Are applicants Australian residents? If not Foreign Investment Review Board approval required		
Can applicants speak/understand English? Interpreter certificate required?		
Will documents be signed under power of attorney? If yes, please provide a registered copy of attorney		
Signed Credit Protection proposal or disclaimer held		
Does the customer have any special needs in regards to signing and witnessing documents? If yes, please advise in comments section		
Signed notice prior mortgagee and confirmation of debt (Form L27)		
Signatory Identification Statement (SIS) completed		

Company & Trust deals

Constitution/Memorandum & Articles of Association*		
Trust Deed*		

*Stamped & executed copies only - refer procedures manual for when the Bank requires to sight these documents

Refinance Deals only

Signed authorisation from client to current lender		
Rates notices (with title particulars) for existing security		
Last 12 months statements for loan/s to be re-financed held		

Personal Loans only

Signed Credit Protection Proposal or disclaimer held		
Vehicle registration papers held		
Purchase Contract/Invoice held		
Vehicle Insurance Details held		

Fixed Rate Home Loans only

Will interest rate be capped? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, please provide signed disclaimer If yes, please provide signed Fixed Rate Cap - Application and Agreement and collect fee.		
Issue Fixed Rate Home Loan Fact Sheet to each borrower		

Easy Doc Home Loans only

Self-Certified Income Declaration Held		
--	--	--

Guarantor Loans only - Code of Banking Practice

"Things you should know about becoming a guarantor" brochure issued		
Borrower is a company and guarantor is sole director of borrower Yes / No		
Borrower is a company and guarantor 1 is a director of borrower Yes / No		
Borrower is a company and guarantor 2 is a director of borrower Yes / No		
Guarantor 1 is a director of borrower (but note sole director) and has chosen not to receive borrower information Yes / No		
Guarantor 2 is a director of borrower (but note sole director) and has chosen not to receive borrower information Yes / No		

Offset Facility

Issue Offset Fact Sheet to each borrower		
New Offset Facility requested? Yes <input type="checkbox"/> No <input type="checkbox"/>		

Documents/Loan Contracts to be forwarded to: Customer BankWest Lending Centre (BankWest Lending Centre use only)

General Comments and Justification

Broker/Staff Name	Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
Checked by		
<input type="text"/>		

Privacy Statement and Consent to Use Your Information

By signing this Statement you agree to its terms. Please state your full name and tick the capacity in which you sign

IMPORTANT:

- An individual who is an applicant for a product or service, a proposed Guarantor or account signatory must read and sign a copy of this Statement. Parts 1 and 2 and 3 of this Statement apply to you.
- If a company is an applicant for a product or service or is proposed as a Guarantor, a copy of this Statement must be read and signed by an authorised representative of the company. Parts 1 and 3 of this Statement apply to you.

For Companies – name of authorised representative

Corporate Applicant Corporate Guarantor

Full name of individual

Applicant Guarantor Account Signatory

Full name of individual

Applicant Guarantor Account Signatory

For Companies – name of authorised representative

Corporate Applicant Corporate Guarantor

Full name of individual

Applicant Guarantor Account Signatory

Full name of individual

Applicant Guarantor Account Signatory

This Statement explains how each of Bank of Western Australia Ltd ABN 22 050 494 454 AFSL 236872, Capital Finance Australia Limited ABN 23 069 663 136, BOS International (Aust) Ltd ABN 23 066 601 250 and HBOS Treasury Services plc, ARBN 111 084 434 acting through its Sydney branch collects, uses and discloses personal information. "We/us/our" refers to the entity who collects or on whose behalf your personal information is collected. To contact us, please ring the appropriate number listed above.

"Personal information" is information about and which identifies an individual. It includes information obtained from any source and, in respect of individual credit applicants and guarantors (if any), includes anything about credit worthiness, standing, history and capacity which, under and in accordance with the Privacy Act 1988, may lawfully be exchanged.

We will not use or disclose information collected about you otherwise than as set out in this Statement, for a purpose you would reasonably expect, a purpose required or authorised by law, or a purpose otherwise disclosed to, or authorised by, you.

This Statement also contains your consent for us to send communications about products and services including commercial electronic messages.

PART 1

Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (ie an individual – for example, a referee, a director, or a person to whom a payment is to be directed), you are authorised to do so and you agree to inform that person who we are, that we will use and disclose that personal information for the relevant purposes set out in Part 2 below and, that they can gain access to the information we hold about them.

PART 2

A. Purposes for which we collect and use personal information

(i) You agree that personal information about you which may at any time be provided to us in connection with the facility for which application is made may be held and used by us to assess and process the application, to establish, provide and administer the facility and to execute your instructions.

(ii) You agree that, in assessing an application for credit or, if relevant, in assessing whether to accept you as a guarantor, we may seek and obtain personal information about you from a credit reporting agency or another financial institution and may give personal information about you to another financial institution.

(iii) You also agree that personal information about you which may at any time be provided to us in connection with the facility for which application is made may be held and used by us for the purposes (as relevant) of:

- complying with legislative and regulatory requirements;
- considering any other application you may make to us;
- performing our administrative operations, including accounting, risk management, record keeping, archiving, systems development and testing, credit scoring and staff training;
- managing our rights and obligations in relation to external payment systems;
- conducting market or customer satisfaction research;
- developing, establishing and administering alliances and other arrangements (including rewards programs) with other organisations in relation to the promotion, administration and use of our respective products and services;
- developing and identifying products and services that may interest you; and

- (unless you ask us not to) telling you about product and services.
- (iv) If the facility for which application is made is an "account" as defined in the Financial Transaction Reports Act 1988, the collection by us of some information to verify your identity and address is required by that Act. Otherwise, the collection of information about you is not required by law, but without it, we may not be able to provide you with the facility for which application is made.

(v) Where personal information which we collect about you is sensitive information (such as information about health status, religious belief, membership of a professional or trade association or a criminal record), you nevertheless consent to its collection by us.

B. Disclosure of personal information

You agree that we may collect personal information about you from, and disclose it to the following, as appropriate, even if the disclosure is to an organisation overseas which is not subject to the privacy obligations which are equivalent to those which apply to us:

- credit reporting agencies;
- our agents, contractors, external advisers and external identification verification agencies whom we engage from time to time to carry out, or advise on, our functions and activities;
- your agents and contractors, including your finance broker, builder and settlement agent and your legal or financial adviser;
- your executor, administrator, trustee, guardian or attorney;
- your referees;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- debt collecting agencies;
- any person or organisation who introduces you to us;
- anyone supplying goods or services to you in connection with a rewards program associated with the facility;
- other organisations with whom we have alliances or arrangements (including rewards programs) for the purpose of promoting our respective products and services (and any agents used by us and our business partners in administering such an arrangement or alliance);
- other financial institutions;
- your franchisor (if applicable);

- external payment systems operators;
- any mortgage insurer used by us and reinsurer of such mortgage insurer;
- your and our insurers or prospective insurers and their underwriters;
- your co-borrowers, sureties, guarantors and co-guarantors and prospective co-borrowers, sureties, guarantors and co-guarantors;
- any person considering purchasing the loan, guarantee or security, that person's advisers, persons involved in assessing the risks and funding of the purchase and, after purchase, the purchaser and any manager on an ongoing basis;
- any person to the extent necessary, in our view, in order to carry out any instruction you give us;
- (unless you tell us not to) other organisations (including our related bodies corporate) and their agents for the marketing of their products and services.

C. Access to your personal information and contacting us

(i) Subject to the provisions of the Privacy Act 1988, you may access information which we hold about you at any time by calling us on the relevant number listed in this Statement.

(ii) You may, at any time, ask us not to mail, phone or send you facsimiles about products and services and not to disclose your information to any other organisations (including related bodies corporate) for that purpose. You may do this by calling the relevant number listed in this Statement.

PART 3

Receiving commercial electronic messages

(i) We may use your personal details, including any electronic addresses you have provided to us or for which you are the relevant electronic account holder (both "your addresses") to contact you in order to provide you with information and to tell you about products and services, including those of third parties, which we consider may be of interest to you.

(ii) You warrant that you have authority either as or on behalf of the relevant electronic account holder to provide this consent.

(iii) You agree that until you provide written notice or use an unsubscribe facility included with a commercial electronic message to withdraw your consent, we may continue to send commercial electronic messages to your addresses.

Signature Date / /

Signature Date / /

Signature Date / /

Signature Date / /

Signature Date / /

Signature Date / /

2. Personal Details of Applicant/s

Family Name (1)

Dr Mr Mrs Ms Miss

First Name	Middle Name(s)
------------	----------------

Date of Birth	Email Address
---------------	---------------

Home Telephone Number	Mobile Number
-----------------------	---------------

Residential Address	
State	Postcode

Time at Address	Driver's Licence Number
Years: Months:	

Previous Address (if less than 2 years at current address)	
State	Postcode

Time at Address	Marital Status
Years: Months:	Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/>

Relationship to Loan	
Borrower <input type="checkbox"/> If yes: Single borrower or <input type="checkbox"/> Joint borrower - Spouse or <input type="checkbox"/> Joint borrower - other <input type="checkbox"/>	Guarantor <input type="checkbox"/> If yes: Spouse or <input type="checkbox"/> Other <input type="checkbox"/>

Are you ordinarily resident in Australia?
Yes No country

- NB** To be "ordinarily resident" you must either:
1. hold an Australian passport or citizenship;
 2. have been living in Australia for at least 183 days in the last twelve months and there is no legal reason preventing you from remaining in Australia indefinitely.

Current Residential Status
Owner Buying Boarding Renting With Parents Other

Postal Address (if different from residential address)	
State	Postcode

Age of Dependents

Current Employment Details
Occupation
Current employment status: (Please tick)
Full-time Part-time Casual Self Employed
Unemployed Retired All others

Present Employer	Years/Months
<input type="text"/>	<input type="text"/>

Previous Employer (if less than 2 years at present)	Years/Months
<input type="text"/>	<input type="text"/>

Work Telephone Number	Time as a BankWest Customer
<input type="text"/>	Years Months

Family Name (2)

Dr Mr Mrs Ms Miss

First Name	Middle Name(s)
------------	----------------

Date of Birth	Email Address
---------------	---------------

Home Telephone Number	Mobile Number
-----------------------	---------------

Residential Address	
State	Postcode

Time at Address	Driver's Licence Number
Years: Months:	

Previous Address (if less than 2 years at current address)	
State	Postcode

Time at Address	Marital Status
Years: Months:	Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/>

Relationship to Loan	
Borrower <input type="checkbox"/> If yes: Single borrower or <input type="checkbox"/> Joint borrower - Spouse or <input type="checkbox"/> Joint borrower - other <input type="checkbox"/>	Guarantor <input type="checkbox"/> If yes: Spouse or <input type="checkbox"/> Other <input type="checkbox"/>

Are you ordinarily resident in Australia?
Yes No country

- NB** To be "ordinarily resident" you must either:
1. hold an Australian passport or citizenship;
 2. have been living in Australia for at least 183 days in the last twelve months and there is no legal reason preventing you from remaining in Australia indefinitely.

Current Residential Status
Owner Buying Boarding Renting With Parents Other

Postal Address (if different from residential address)	
State	Postcode

Age of Dependents

Current Employment Details
Occupation
Current employment status: (Please tick)
Full-time Part-time Casual Self Employed
Unemployed Retired All others

Present Employer	Years/Months
<input type="text"/>	<input type="text"/>

Previous Employer (if less than 2 years at present)	Years/Months
<input type="text"/>	<input type="text"/>

Work Telephone Number	Time as a BankWest Customer
<input type="text"/>	Years Months

3. What do you Own? (Assets)

Home at	Estimated Value
	\$
	\$
Other Property/Land at	
	\$
	\$
	\$
	\$
Savings (Institution and Branch)	
	\$
	\$
Other investments (shares, companies etc)	
	\$
Superannuation, life insurance etc.	
	\$
	\$
Motor Vehicle (Year, Make and Model)	
	\$
	\$
Other Assets (Furniture, Tools, Boat, Caravan etc)	
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$

4. What do you Owe? (Liabilities)

Housing Loan (Existing)	Monthly Payment	Balance owing/Limit
Lender	\$	\$
Interest on this loan tax deductible	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Interest on the Loan	%	% applicable to borrower
Other Loans (Housing/Overdraft/Leases/Hire Purchase)		
Lender	\$	\$
Type		
Interest on this loan tax deductible	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Interest on the Loan	%	% applicable to borrower
Lender	\$	\$
Type		
Interest on this loan tax deductible	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Interest on the Loan	%	% applicable to borrower
Personal Consumer Loans		
Lender	\$	\$
Type		
Lender	\$	\$
Type		
Credit/Store/Charge Cards (include nil balance accounts)		
Issuer	Limit \$	\$
Issuer	Limit \$	\$
Issuer	Limit \$	\$
Other		
Rent/Board	\$	
Family Maintenance Order	\$	
New Loan - Actual Repayment	\$	
Loans you are guarantor for		
Lender	\$	\$
Total commitments	\$	\$
Total proposed commitments (less loans being repaid) (A)	\$	\$

5. Income Received (for BankWest Easy Doc Home Loans, please complete Self-Certified Income Declaration also)

Borrower (1)		Borrower (2)	
Gross Income (Annual)	\$	Gross Income (Annual)	\$
	\$		\$
Net Monthly Income	\$	Net Monthly Income	\$
Other Regular Monthly Income (Please Specify)	\$	Other Regular Monthly Income (Please Specify)	\$
	\$		\$
	\$		\$
	\$		\$
Total Monthly Income (NET) (B)	\$	Total Monthly Income (NET) (C)	\$
Number of adults supported by income?		Number of adults supported by income?	
Number of children supported by income?		Number of children supported by income?	

6. Income Available After Commitments

Total Income after all Proposed Commitments (B + C - A)	\$
---	----

7. Security Details

Home Loans

First Security

Registered Proprietor(s)

Property Address

<input type="text"/>	Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------	----------------------	----------------------	----------------------

Access Contact

Telephone No.

Mobile

After Hours No.

Vacant/Owner Occupied/Tenanted

Security Type: Single Residence Residential Unit Vacant Land Other - please detail

Is this property mortgaged? Yes No Are you discharging in full? Yes No

Who is the mortgage held with? Bank Name: _____ Branch: _____

Account Number: _____ Amount Owing \$: _____

Title Details

Lot No.

Location

Diagram Plan/Strata Plan

Certificate of Title

Purchase Price

Date of Purchase (front page of Contract of Sale/Offer and Acceptance to be faxed with application)

Cost to Construct (for on completion)

Second Security

Registered Proprietor(s)

Property Address

<input type="text"/>	Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------	----------------------	----------------------	----------------------

Access Contact

Telephone No.

Mobile

After Hours No.

Vacant/Owner Occupied/Tenanted

Security Type: Single Residence Residential Unit Vacant Land Other - please detail

Is this property mortgaged? Yes No Are you discharging in full? Yes No

Who is the mortgage held with? Bank Name: _____ Branch: _____

Account Number: _____ Amount Owing \$: _____

Title Details

Lot No.

Location

Diagram Plan/Strata Plan

Certificate of Title

Purchase Price

Date of Purchase (front page of Contract of Sale/Offer and Acceptance to be faxed with application)

Cost to Construct (for on completion)

Personal Loans

Motor Vehicle Details

Make/Model

Year

Registration No.

Body Type

Engine No.

Chassis No.

Vehicle Colour

Name and Address of Motor Vehicle Dealer

<input type="text"/>	State	Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	-------	----------	----------------------	----------------------	----------------------

8. Other Information

Company/Business/Trust Details (If applicable)

Company/Trustee Name

Trust/Trading Name

Nature of Business

No of Employees

A.B.N.

Years Trading

Business Telephone Number

Business Postal Address

<input type="text"/>	State	Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	-------	----------	----------------------	----------------------	----------------------

Business Facsimile Number

Business Email Address

Name and address of Legal/Financial Adviser

<input type="text"/>	State	Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	-------	----------	----------------------	----------------------	----------------------

Name and address of Settlement Agent, Solicitor, Conveyancer or Builder (as applicable)

<input type="text"/>	State	Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	-------	----------	----------------------	----------------------	----------------------

Nearest living relative – not living at the same address, whom the Bank may contact if required

First and Middle Name(s)

Family Name

Address

<input type="text"/>	State	Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	-------	----------	----------------------	----------------------	----------------------

Home Phone

Mobile

If this is a housing loan enquiry, have you purchased a home in Australia previously? Yes – how many? No

Please indicate if you:

- Have any existing BankWest accounts which are in arrears or in recoveries? Yes No
- A current credit card facility with BankWest which has received more than 10 repayment reminders in the past 24 months? Yes No
- Have had any legal proceedings taken against you for a debt, been bankrupt or insolvent or assigned your estate? Yes No

If Yes, please give details:

9. Declaration

I/We declare that I/we have read and understood the particulars in this Enquiry and declare that the information provided by me/us is true and correct and that no information has been withheld which may affect your decision.

I/We authorise the Bank to make any other enquiries which the Bank considers necessary to evaluate this enquiry for finance.

I/We understand that this enquiry for finance does not constitute an offer or acceptance for the provision of credit and is not a contractual document.

If I have completed this enquiry for finance together with one or more applicants, I acknowledge and understand that I may be liable to the Bank for the full amount of any credit provided to us, and that I can ask not to receive future advances or financial accommodation under the facility for which we have applied by giving the Bank written notice. If I do so, The Bank will not provide further credit to any of us under that facility.

I/We understand that if my/our enquiry for finance is not proceeded with for whatever reason the Bank is not obliged to refund any fees expenses and costs already paid by me/us.

I/We acknowledge that the Bank may pay the Broker and/or Originator named in this application form, commissions/fees, as a result of any banking services you are offered by the Bank.

Signature

Signature

Date Signed

Date Signed

10. Loan Information – Proposed Loan #1

Applicant 1 (family name and initials)

Applicant 2 (family name and initials)

Loan Type Home Loan Loan using Mortgage equity Personal Loan or Credit Card (If Credit Card, complete Application on page 11)

Product Type (If fixed - denote term) Credit Limit or Amount/Maximum Amount of Credit Loan Term Yrs Mths

MasterCard Debit Card required (BankWest Equity Access only) Yes / No

If yes, cardholders name/s:

Are any of you acting as Trustee for this Loan? Yes / No Will interest on this loan be tax deductible? Yes / No

Loan Purpose

Purchase <input type="checkbox"/>	Building (Progress Payments) <input type="checkbox"/>	Refinance <input type="checkbox"/>	Increase Existing Loan <input type="checkbox"/>
Purchase Price: \$ Estimated Fees: \$ Total: \$ Your Contribution: \$ Loan Required: \$	Land Price: \$ House Price: \$ Estimated Fees: \$ Total: \$ Your Contribution: \$ Loan Required: \$	Loan(s) Outstanding: \$ Estimated Fees: \$ Total: \$ Additional Amount: \$ Loan Required: \$	Account No. <input type="text"/> Loan(s) Outstanding: \$ Estimated Fees: \$ Additional Amount: \$ Loan Required: \$

Are fees to be added to loan? Tick if yes Lenders Mortgage Insurance Loan Fees Purchase Fees Credit Protection

Business / Investment Purpose Declaration

I/We declare that the credit to be provided to me/us by the Bank is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

IMPORTANT

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may **lose** your protection under the Consumer Credit Code.

Signature of Borrower	Date Signed	Signature of Borrower	Date Signed
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Notices Nomination

The borrowers may nominate one of them to receive notices and other documents on behalf of all of them.

Each of you as joint borrower is entitled to receive a copy of any notice or other document under the Consumer Credit Code and by making a nomination, you are giving up the right to be provided with information direct from the Bank.

Signature of Borrower Date Signed

If you wish to make a nomination, complete this section.

I/We nominate

(full name of person nominated) to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us.

If you sign this nomination you can at any time cancel your nomination by notice in writing to the Bank.

Signature of Borrower Date Signed

Disbursal Instructions

The person or bodies or agents to whom the loan amount is to be paid or at the direction of the borrower and the amounts if ascertainable:

<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

NB To be completed in all instances, to the extent ascertainable. If not ascertainable, state not ascertainable.

Total amount of credit

10. Loan Information – Proposed Loan #2

Applicant 1 (family name and initials)

Applicant 2 (family name and initials)

Loan Type Home Loan Loan using Mortgage equity Personal Loan or Credit Card (If Credit Card, complete Application on page 11)

Product Type (If fixed - denote term) Credit Limit or Amount/Maximum Amount of Credit \$ Loan Term Yrs Mths

MasterCard Debit Card required (BankWest Equity Access only) Yes / No

If yes, cardholders name/s:

Are any of you acting as Trustee for this Loan? Yes / No Will interest on this loan be tax deductible? Yes / No

Loan Purpose

Purchase <input type="checkbox"/>	Building (Progress Payments) <input type="checkbox"/>	Refinance <input type="checkbox"/>	Increase Existing Loan <input type="checkbox"/>
Purchase Price: \$ Estimated Fees: \$ Total: \$ Your Contribution: \$ Loan Required: \$	Land Price: \$ House Price: \$ Estimated Fees: \$ Total: \$ Your Contribution: \$ Loan Required: \$	Loan(s) Outstanding: \$ Estimated Fees: \$ Total: \$ Additional Amount: \$ Loan Required: \$	Account No. <input type="text"/> Loan(s) Outstanding: \$ Estimated Fees: \$ Additional Amount: \$ Loan Required: \$

Are fees to be added to loan? Tick if yes Lenders Mortgage Insurance Loan Fees Purchase Fees Credit Protection

Business / Investment Purpose Declaration

I/We declare that the credit to be provided to me/us by the Bank is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

IMPORTANT

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may **lose** your protection under the Consumer Credit Code.

Signature of Borrower	Date Signed	Signature of Borrower	Date Signed
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Notices Nomination

The borrowers may nominate one of them to receive notices and other documents on behalf of all of them.

Each of you as joint borrower is entitled to receive a copy of any notice or other document under the Consumer Credit Code and by making a nomination, you are giving up the right to be provided with information direct from the Bank.

Signature of Borrower Date Signed

If you wish to make a nomination, complete this section.

I/We nominate

(full name of person nominated) to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us.

If you sign this nomination you can at any time cancel your nomination by notice in writing to the Bank.

Signature of Borrower Date Signed

Disbursal Instructions

The person or bodies or agents to whom the loan amount is to be paid or at the direction of the borrower and the amounts if ascertainable:

<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

NB To be completed in all instances, to the extent ascertainable. If not ascertainable, state not ascertainable.

Total amount of credit \$

10. Loan Information – Proposed Loan #3

Applicant 1 (family name and initials)

Applicant 2 (family name and initials)

Loan Type Home Loan Loan using Mortgage equity Personal Loan or Credit Card (If Credit Card, complete Application on page 11)

Product Type (If fixed - denote term) Credit Limit or Amount/Maximum Amount of Credit \$ Loan Term Yrs Mths

MasterCard Debit Card required (BankWest Equity Access only) Yes / No

If yes, cardholders name/s:

Are any of you acting as Trustee for this Loan? Yes / No Will interest on this loan be tax deductible? Yes / No

Loan Purpose

Purchase <input type="checkbox"/>	Building (Progress Payments) <input type="checkbox"/>	Refinance <input type="checkbox"/>	Increase Existing Loan <input type="checkbox"/>
Purchase Price: \$ Estimated Fees: \$ Total: \$ Your Contribution: \$ Loan Required: \$	Land Price: \$ House Price: \$ Estimated Fees: \$ Total: \$ Your Contribution: \$ Loan Required: \$	Loan(s) Outstanding: \$ Estimated Fees: \$ Total: \$ Additional Amount: \$ Loan Required: \$	Account No. <input type="text"/> Loan(s) Outstanding: \$ Estimated Fees: \$ Additional Amount: \$ Loan Required: \$

Are fees to be added to loan? Tick if yes Lenders Mortgage Insurance Loan Fees Purchase Fees Credit Protection

Business / Investment Purpose Declaration

I/We declare that the credit to be provided to me/us by the Bank is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

IMPORTANT

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may **lose** your protection under the Consumer Credit Code.

Signature of Borrower	Date Signed	Signature of Borrower	Date Signed
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Notices Nomination

The borrowers may nominate one of them to receive notices and other documents on behalf of all of them.

Each of you as joint borrower is entitled to receive a copy of any notice or other document under the Consumer Credit Code and by making a nomination, you are giving up the right to be provided with information direct from the Bank.

Signature of Borrower Date Signed

If you wish to make a nomination, complete this section.

I/We nominate

(full name of person nominated) to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us.

If you sign this nomination you can at any time cancel your nomination by notice in writing to the Bank.

Signature of Borrower Date Signed

Disbursal Instructions

The person or bodies or agents to whom the loan amount is to be paid or at the direction of the borrower and the amounts if ascertainable:

	\$
	\$
	\$
	\$

NB To be completed in all instances, to the extent ascertainable. If not ascertainable, state not ascertainable.

Total amount of credit

100 Point Signatory Identification Form (Originals must be sighted)

Instruction:- Complete if copies of documents are forwarded to Bank

Types of Identification	Points	Family Name 1	Family Name 2
<ul style="list-style-type: none"> • Birth Certificate • Current Passport/international travel document • Citizenship certificate <p><i>You can use only one of the above</i></p>	70	Total Points <input type="text"/>	Total Points <input type="text"/>
<ul style="list-style-type: none"> • Australian drivers licence/permit • Public Service ID card • Pensioner Concession Card • Tertiary student ID card <p><i>These must bear your name, signature and/or or photograph</i></p>	40	Total Points <input type="text"/>	Total Points <input type="text"/>
<ul style="list-style-type: none"> • Current credit or debit card from another bank • Current store credit card • Employer ID card • Medicare card <ul style="list-style-type: none"> • Centrelink Benefits card • Health Care card <p><i>You can use only one of the above from the same source</i></p>	25	Total Points <input type="text"/>	Total Points <input type="text"/>

Instruction:- Complete only if copies of documents are not being forwarded to Bank

Family Name (1)	First Document	Second Document	Third Document	Fourth Document
Type of Document				
Name as appears on document				
Date of Birth (if shown)				
Place of Residence (if shown)				
Date of Issue				
Place of Issue				
Expiry Date				
Document No.				

Bank Use Only Points Points Points Points Total Points

Family Name (2)	First Document	Second Document	Third Document	Fourth Document
Type of Document				
Name as appears on document				
Date of Birth (if shown)				
Place of Residence (if shown)				
Date of Issue				
Place of Issue				
Expiry Date				
Document No.				

Bank Use Only Points Points Points Points Total Points

Bank/Broker Use Only

Results of check – Has verification been achieved Yes No

Signature/s Name of checking officer

Staff/Broker No. Date

