

### 1 BROKER APPLICATION CHECKLIST

The following items comprise the documentation requirements for loan applications forwarded to Homeside for approval. In order to expedite the approval and settlement process, please ensure that ALL relevant documentation is supplied.

#### All Applicants

- Mortgage Application fully completed (pages 1 to 11)
- Complete Loan Summary (Section 4), inclusive of all information (background information) discussed at interview
- Customer has signed (page 11)
- Customer Identity Check for each borrower (page 12)
- Signed and dated Contract of Sale (if purchasing or selling)

#### Income for PAYG Borrowers

- Copy of at least two (2) recent consecutive payslips and a copy of the most recent tax assessment notice OR a letter from the employer and a copy of the most recent tax assessment notice

#### Income for Self-employed Borrowers

- Copy of two (2) years tax returns – personal and business (i.e. profit and loss/balance sheet along with personal tax returns)

#### First Home Owner Grant (FHOG)

- Complete original application form
- Original addendum for additional grant for new properties and statement/letter from vendor or builder to confirm that property has never been occupied (as applicable in your state)

#### Verification of Assets

- Copy of latest bank statement for bank deposits
- Copy of most recent Rates Notice or titles for any properties

#### Refinances

- Copy of last three (3) months loan statements (for all existing customers)
- Copy of last six (6) months loan statements (for all new customers and adverse credit history)

#### Low Doc

- Completed and signed 'Low Doc' Loan – Declaration by Self-Employed Applicant
- Copy of last six (6) months savings history (if purchasing)
- Copy of last six (6) months loan statements (for all current loans)

#### Other Income Verification

- Proposed rental income
- Rental income verification (e.g. copy of lease or managing agent statement of account)

#### Transaction Account

- Completed request for a NAB smart everyday banking account (Section 12 on page 8)

#### Rate Lock

- Complete the separate Rate Lock application form if required



**Fax applications to:**

**Broker Support in your state**

|                        |                        |
|------------------------|------------------------|
| ACT ..... 1300 853 767 | SA ..... 1300 650 992  |
| NSW ..... 1300 853 767 | TAS ..... 1300 650 992 |
| NT ..... 1300 650 992  | VIC ..... 1300 650 992 |
| QLD ..... 1300 881 265 | WA ..... 1300 795 399  |

### 2 BROKER DETAILS

|                           |                                 |
|---------------------------|---------------------------------|
| Name of Broker/Aggregator | Name of broker's representative |
|---------------------------|---------------------------------|

|  |                         |
|--|-------------------------|
| Broker representative's postal address | <small>Postcode</small> |
|--|-------------------------|

|                           |                        |                      |
|---------------------------|------------------------|----------------------|
| Broker code<br><b>HSL</b> | Phone number<br>(    ) | Fax number<br>(    ) |
|---------------------------|------------------------|----------------------|

|   |                        |
|---|------------------------|
| Name of MLC Lending Manager (if applicable) | Phone number<br>(    ) |
|---|------------------------|

**3 LOAN REQUEST DETAILS**

Type of loan

|  |  |  |  |  |  |                                      |
|--|--|--|--|--|--|--------------------------------------|
| New loan <input type="checkbox"/>      | An existing customer requesting additional loan <input type="checkbox"/> |  |  |  |  |                                      |
| Variation <input type="checkbox"/>     | Type of variation  | Limit increase* <input type="checkbox"/> | Security swap <input type="checkbox"/> | Product swap* <input type="checkbox"/> | Loan consolidation* <input type="checkbox"/> | Loan split* <input type="checkbox"/> |
| Specify account number(s) to be varied |  |  |  |  |  |                                      |

\* The Fast Track application form can be used for these purposes.

**4 LOAN SUMMARY**

Use this section to provide additional comments to clarify details provided in this application

Loan type/purpose (e.g. new loan, product swaps, etc)  
Note: The Fast Track application form is available for variations

|  |
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Character (e.g. length of employment and residence, CRAA)

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Security (e.g. description of property, address, features, etc)

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Ability to repay (e.g. employment details)

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Other relevant information (type of guarantee if applicable e.g. guarantee and indemnity, consumer guarantee or family guarantee)

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|  |
|  |

**APPLICANT 1**

Title  First name  Middle name(s)

Surname

Date of birth  /  /  Driver licence details  
 Number  State of issue

Marital status  
 Married  Single  Separated   
 Divorced  Defacto  Widowed

Age(s) of your dependants  
*Dependants include a spouse/defacto (who is not Applicant 2) and children. Note: If you are applying for a joint loan and have shared dependents, only one applicant needs to list them.*

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

Maiden name (if applicable)

Work phone number  Home phone number

Mobile phone number  Fax number

Email address

Current residential status  
 Owner with mortgage  Owner no mortgage  Renting   
 Supplied by employer  Living with relatives  Boarding

Current residential address  
  
  
 Postcode   
 Time at current address  Years  Months

Postal address, complete only if different to residential address  
  
 Postcode

Are you a permanent Australian resident?  
 No  Yes

Previous residential address, if less than 3 years at your current address  
  
 Postcode   
 Time at previous address  Years  Months

Will your address change upon drawdown of your loan?  
 No  Yes  Please specify your new address  
  
 Postcode

**APPLICANT 2**

Title  First name  Middle name(s)

Surname

Date of birth  /  /  Driver licence details  
 Number  State of issue

Marital status  
 Married  Single  Separated   
 Divorced  Defacto  Widowed

Age(s) of your dependants  
*Dependants include a spouse/defacto (who is not Applicant 1) and children. Note: If you are applying for a joint loan and have shared dependents, only one applicant needs to list them.*

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

Maiden name (if applicable)

Work phone number  Home phone number

Mobile phone number  Fax number

Email address

Current residential status  
 Owner with mortgage  Owner no mortgage  Renting   
 Supplied by employer  Living with relatives  Boarding

Current residential address  
 Same as Applicant 1   
  
  
 Postcode   
 Time at current address  Years  Months

Postal address, complete only if different to residential address  
 Same as Applicant 1   
  
 Postcode

Are you a permanent Australian resident?  
 No  Yes

Previous residential address, if less than 3 years at your current address  
 Same as Applicant 1   
  
 Postcode   
 Time at previous address  Years  Months

Will your address change upon drawdown of your loan?  
 No  Yes  Please specify your new address  
 Same as Applicant 1   
  
 Postcode

## APPLICANT 1

Current employment status

Full time  Part time  Self employed Other  Specify

Name of your current employer OR business if self-employed

Current employer's address

Postcode

Date employment started Occupation

/ /

Type of industry

Previous employer's name, if less than 3 years with current employer

Length of service

Years Months

Previous employment status

Full time  Part time  Self employed Other  SpecifyIf you are **self-employed**, give details of your accountant

|                  |          |
|------------------|----------|
| Name of firm     |          |
| Contact person   |          |
| Address          |          |
|                  | Postcode |
| Phone number ( ) |          |

## APPLICANT 2

Current employment status

Full time  Part time  Self employed Other  Specify

Name of your current employer OR business if self-employed

Current employer's address

Postcode

Date employment started Occupation

/ /

Type of industry

Previous employer's name, if less than 3 years with current employer

Length of service

Years Months

Previous employment status

Full time  Part time  Self employed Other  SpecifyIf you are **self-employed**, give details of your accountant

|                  |          |
|------------------|----------|
| Name of firm     |          |
| Contact person   |          |
| Address          |          |
|                  | Postcode |
| Phone number ( ) |          |

## APPLICANT 1

|                          | Gross Monthly Income | Net Monthly Income |
|--------------------------|----------------------|--------------------|
| Gross salary *           | \$                   | \$                 |
| Overtime                 | \$                   | \$                 |
| Commission/Bonus         | \$                   | \$                 |
| Rental income            | Existing             | \$                 |
|                          | Proposed †           | \$                 |
| Dividend/Interest income | \$                   | \$                 |
| Motor vehicle allowance  | \$                   | \$                 |
| Family allowance         | \$                   | \$                 |
| Other income             | \$                   | \$                 |

## APPLICANT 2

|                          | Gross Monthly Income | Net Monthly Income |
|--------------------------|----------------------|--------------------|
| Gross salary *           | \$                   | \$                 |
| Overtime                 | \$                   | \$                 |
| Commission/Bonus         | \$                   | \$                 |
| Rental income            | Existing             | \$                 |
|                          | Proposed †           | \$                 |
| Dividend/Interest income | \$                   | \$                 |
| Motor vehicle allowance  | \$                   | \$                 |
| Family allowance         | \$                   | \$                 |
| Other income             | \$                   | \$                 |

\* Please produce evidence of income e.g. two (2) recent payslips or if self employed, copies of the last two (2) years financial statements.

† Proposed rental income from the property that you propose to purchase with the loan being applied for.

**8 LOAN STRUCTURE AND PURPOSE**

| Loan type  | Loan no.  | Interest  | Loan amount | Loan term | Rate lock #              | Statement of Purpose *            |                                     | Applicant 1/2/Joint |
|--|---|---|-------------|-----------|--------------------------|-----------------------------------|-------------------------------------|---------------------|
|  |   |   |             |           |                          | Personal/<br>domestic<br>purposes | Business/<br>investment<br>purposes |                     |
| Homeside HomePlus Home Loan  | <input type="checkbox"/> 1 year Intro Fixed Rate  | P&I <input type="checkbox"/> Int. only <input type="checkbox"/>                             | \$          | yrs       | <input type="checkbox"/> | <input type="checkbox"/>          | <input type="checkbox"/>            |                     |
|  | Standard Fixed Rate<br><input type="checkbox"/> 1 yr <input type="checkbox"/> 2 yrs <input type="checkbox"/> 3 yrs<br><input type="checkbox"/> 4 yrs <input type="checkbox"/> 5 yrs | P&I <input type="checkbox"/> Int. only <input type="checkbox"/>                             | \$          | yrs       | <input type="checkbox"/> | <input type="checkbox"/>          | <input type="checkbox"/>            |                     |
|  | <input type="checkbox"/> Variable Rate <input type="checkbox"/> 100% Offset †   | P&I <input type="checkbox"/> Int. only <input type="checkbox"/>                             | \$          | yrs       | N/A                      | <input type="checkbox"/>          | <input type="checkbox"/>            |                     |
| <input type="checkbox"/> Plain and Simple Home Loan  |   | P&I <input type="checkbox"/> Int. only <input type="checkbox"/>                             | \$          | yrs       | N/A                      | <input type="checkbox"/>          | <input type="checkbox"/>            |                     |
| Reducible Mortgage Loan  | <input type="checkbox"/> Introductory 1 year Fixed Rate   |   | \$          | yrs       | <input type="checkbox"/> | <input type="checkbox"/>          | <input type="checkbox"/>            |                     |
|  | <input type="checkbox"/> Introductory 2 year Fixed Rate   |   | \$          | yrs       | <input type="checkbox"/> | <input type="checkbox"/>          | <input type="checkbox"/>            |                     |
|  | Standard Fixed Rate<br><input type="checkbox"/> 1 yr <input type="checkbox"/> 2 yrs <input type="checkbox"/> 3 yrs<br><input type="checkbox"/> 4 yrs <input type="checkbox"/> 5 yrs |   | \$          | yrs       | <input type="checkbox"/> | <input type="checkbox"/>          | <input type="checkbox"/>            |                     |
|  | <input type="checkbox"/> Variable Rate  |   | \$          | yrs       | N/A                      | <input type="checkbox"/>          | <input type="checkbox"/>            |                     |
| <input type="checkbox"/> Offset Home Loan (100% Offset) †  |   |   | \$          | yrs       | N/A                      | <input type="checkbox"/>          | <input type="checkbox"/>            |                     |
| <b>Fixed Rate Interest Only Mortgage</b><br><i>Investment purposes only</i>  |   | Annually in advance <input type="checkbox"/><br>Monthly in arrears <input type="checkbox"/> | \$          | yrs       | <input type="checkbox"/> | N/A                               | <input type="checkbox"/>            |                     |
| <input type="checkbox"/> 1 yr <input type="checkbox"/> 2 yrs <input type="checkbox"/> 3 yrs <input type="checkbox"/> 5 yrs |   |   |             |           |                          |                                   |                                     |                     |
| Peak Performance Equity Mortgage   | Account no. 1:  | Limit \$  | N/A         | N/A       | N/A                      | <input type="checkbox"/>          | <input type="checkbox"/>            |                     |
|  | Account no. 2:  | Limit \$  | N/A         | N/A       | N/A                      | <input type="checkbox"/>          | <input type="checkbox"/>            |                     |
|  | Account no. 3:  | Limit \$  | N/A         | N/A       | N/A                      | <input type="checkbox"/>          | <input type="checkbox"/>            |                     |
| <input type="checkbox"/> Other Loan<br><i>Specify (e.g. building loan)</i>   |   |   | \$          | yrs       | <input type="checkbox"/> | <input type="checkbox"/>          | <input type="checkbox"/>            |                     |
| <b>TOTAL LOAN FACILITY</b>   |   |   | \$          |           |                          |                                   |                                     |                     |

\* Statement of Purpose – Tick the appropriate box to specify what purpose each loan type will be ‘wholly or predominantly’ used for. If any loan type will be used for both purposes, only tick the box that represents the predominant purpose for that loan type (predominant means greater than 50%).

The Bank advises that:

- ‘Investment’ by you is not a ‘personal, domestic or household purpose’ under the Consumer Credit Code.
- As a general rule, if you claim a taxation deduction of more than 50% of the interest and other charges on your loan, the loan would most likely be utilised wholly or predominantly for investment or business purposes.

† By law, a deposit product can only be discussed with a prospective customer by an adviser who is qualified under the law to give such advice. The adviser must hold (or be an authorised representative of an entity which holds) an appropriate current Australian Financial Services Licence or be a member (or an authorised representative of a member) of an Eligible Dispute Resolution Scheme.

# Please complete the separate Rate Lock Application form in addition to this form.

**9 CALCULATION OF TOTAL OUTLAY FOR PROPERTY PURCHASE AMOUNT**

**Funds Required**

|                             |           |
|-----------------------------|-----------|
| Property purchase price     | \$        |
| Legal/Government/Other fees | \$        |
| Stamp Duty                  | \$        |
| Lenders Mortgage Insurance  | \$        |
| Bank fees                   | \$        |
| <b>Total costs (A)</b>      | <b>\$</b> |

**Funded by**

|  |           |
|--|-----------|
| Net proceeds from sale of present home | \$        |
| Savings                                | \$        |
| Gifts (evidence is required)           | \$        |
| First Home Owner grant                 | \$        |
| Other                                  | \$        |
| <b>Total deductions (B)</b>            | <b>\$</b> |

|                              |           |
|------------------------------|-----------|
| <b>PROPOSED LOAN (A - B)</b> | <b>\$</b> |
|------------------------------|-----------|

**SECURITY PROPERTY 1**

Which loan(s) will this property be used to secure?  
(Select all that apply from Section 8)

Loan 1  Loan 2  Loan 3  Loan 4  Loan 5

Estimated market value Proposed occupants

\$  Self  Tenants

Property address

(Property name/Unit number/Street number/Street name/Suburb)

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

Who is the current owner of the security property?

Who is going to become the owner?

Type of joint ownership

Not applicable  Joint tenants   
 Tenants in common  If shares are unequal, give details

Is this security property a trust asset?

No  Yes  Specify name of trust below

What form of Title applies to the security property?

Torrens  Strata  Community  Old System (Old law)   
 Home Unit Company Shares  Other  Specify

Type of property

Flat  Duplex  Townhouse  Serviced apartment   
 Unit  House  Vacant land

Property status

Existing owner occupied  Existing investment  Construction   
 Purchase owner occupied  Purchase investment

Lot Plan Volume

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

Folio Folio ID

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

Number of existing mortgages to be discharged

Details of person who can be contacted for valuation access

|                      |                |
|----------------------|----------------|
| Contact name         |                |
| <input type="text"/> |                |
| Phone number 1       | Phone number 2 |
| ( )                  | ( )            |

Additional information

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

**SECURITY PROPERTY 2**

Which loan(s) will this property be used to secure?  
(Select all that apply from Section 8)

Loan 1  Loan 2  Loan 3  Loan 4  Loan 5

Estimated market value Proposed occupants

\$  Self  Tenants

Property address

(Property name/Unit number/Street number/Street name/Suburb)

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

Who is the current owner of the security property?

Who is going to become the owner?

Type of joint ownership

Not applicable  Joint tenants   
 Tenants in common  If shares are unequal, give details

Is this security property a trust asset?

No  Yes  Specify name of trust below

What form of Title applies to the security property?

Torrens  Strata  Community  Old System (Old law)   
 Home Unit Company Shares  Other  Specify

Type of property

Flat  Duplex  Townhouse  Serviced apartment   
 Unit  House  Vacant land

Property status

Existing owner occupied  Existing investment  Construction   
 Purchase owner occupied  Purchase investment

Lot Plan Volume

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

Folio Folio ID

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

Number of existing mortgages to be discharged

Details of person who can be contacted for valuation access

|                      |                |
|----------------------|----------------|
| Contact name         |                |
| <input type="text"/> |                |
| Phone number 1       | Phone number 2 |
| ( )                  | ( )            |

Additional information

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

## ASSETS (What you own)

| Asset Details  |  |    |             | Value/Balance | Applicant<br>1/2/Joint |
|--|--|----|-------------|---------------|------------------------|
| Home   | Address                                  |    |             | \$            |                        |
| Other<br>Property<br>or Land   | Address                                  | 1. |             | \$            |                        |
|  | Address                                  | 2. |             | \$            |                        |
|  | Address                                  | 3. |             | \$            |                        |
|  | Address                                  | 4. |             | \$            |                        |
| Bank<br>Accounts   | Organisation                             | 1. | Account no. | \$            |                        |
|  | Organisation                             | 2. | Account no. | \$            |                        |
|  | Organisation                             | 3. | Account no. | \$            |                        |
| Motor<br>Vehicles  | Make and model                           | 1. | Year made   | \$            |                        |
|  | Make and model                           | 2. | Year made   | \$            |                        |
| All Other Assets<br>(Do not include goodwill,<br>home contents,<br>superannuation) | Description                              | 1. |             | \$            |                        |
|  | Description                              | 2. |             | \$            |                        |
|  | Description                              | 3. |             | \$            |                        |
| <b>Total value of what you own</b>   |  |    |             | \$            |                        |
| Sundry<br>Assets   | Superannuation (Estimate current payout) |    |             | \$            |                        |
|  | Goodwill of Business (Estimated value)   |    |             | \$            |                        |
|  | Home contents (Insured value)            |    |             | \$            |                        |

## LIABILITIES/EXPENSES (What you currently owe)

| Type of liability  | Name of lender | Type of loan | Current limit/<br>Original loan<br>amount | Amount<br>owing | Monthly expenses |           | Applicant<br>1/2/Joint | To be<br>paid out        |
|--|----------------|--------------|---|-----------------|------------------|-----------|------------------------|--------------------------|
|  |                |              |   |                 | Pre loan         | Post loan |                        |                          |
| Home and other<br>property loans   | 1.             |              | \$  | \$              | \$               | \$        |                        | <input type="checkbox"/> |
|  | 2.             |              | \$  | \$              | \$               | \$        |                        | <input type="checkbox"/> |
|  | 3.             |              | \$  | \$              | \$               | \$        |                        | <input type="checkbox"/> |
|  | 4.             |              | \$  | \$              | \$               | \$        |                        | <input type="checkbox"/> |
|  | 5.             |              | \$  | \$              | \$               | \$        |                        | <input type="checkbox"/> |
|  | 6.             |              | \$  | \$              | \$               | \$        |                        | <input type="checkbox"/> |
| Other loans,<br>overdrafts, loans<br>with redraw,<br>lease, hire<br>purchase | 1.             |              | \$  | \$              | \$               | \$        |                        | <input type="checkbox"/> |
|  | 2.             |              | \$  | \$              | \$               | \$        |                        | <input type="checkbox"/> |
|  | 3.             |              | \$  | \$              | \$               | \$        |                        | <input type="checkbox"/> |
| Personal<br>Consumer Loans   | 1.             |              | \$  | \$              | \$               | \$        |                        | <input type="checkbox"/> |
|  | 2.             |              | \$  | \$              | \$               | \$        |                        | <input type="checkbox"/> |
| Other liabilities<br>(include loans you<br>are guarantor for)                | 1.             |              | \$  | \$              | \$               | \$        |                        | <input type="checkbox"/> |
|  | 2.             |              | \$  | \$              | \$               | \$        |                        | <input type="checkbox"/> |
| Credit cards and<br>store cards<br>(include even if<br>balance is nil)       | 1.             |              | \$  | \$              | \$               | \$        |                        | <input type="checkbox"/> |
|  | 2.             |              | \$  | \$              | \$               | \$        |                        | <input type="checkbox"/> |
|  | 3.             |              | \$  | \$              | \$               | \$        |                        | <input type="checkbox"/> |
|  | 4.             |              | \$  | \$              | \$               | \$        |                        | <input type="checkbox"/> |
|  | 5.             |              | \$  | \$              | \$               | \$        |                        | <input type="checkbox"/> |

## OTHER MONTHLY EXPENSES

|   | Pre loan | Post loan |
|---|----------|-----------|
| Fixed expenses (e.g. rent, etc)                 | \$       | \$        |
| Other expenses (e.g. general living costs, etc) | \$       | \$        |

**12 HOMESIDE AND NAB TRANSACTION ACCOUNT DETAILS**

Your home loan repayments can be automatically debited from either of the following accounts. If you would like a transaction account, please select your preferred option(s):

- Homeside Deposit Offset Account** – A transaction offset account for your HomePlus Home Loan
- NAB smart everyday banking account (includes NAB Visa Debit Card)**  
A NAB adviser will contact you to complete your account application

For further information on the NAB smart everyday banking accounts, please call **13 22 18** or go to [nab.com.au/smart](http://nab.com.au/smart)

**13 SOLICITOR/CONVEYANCER/SETTLEMENT AGENT DETAILS**

|   |   |                                |                      |
|---|---|--------------------------------|----------------------|
| Name of firm                                  |   | Name of contact person at firm |                      |
| <input type="text"/>                          |   | <input type="text"/>           |                      |
| Address                                       |   |                                |                      |
| <input type="text"/>                          |   |                                | <input type="text"/> |
| <i>Postcode</i>                               |   |                                |                      |
| Phone number                                  | Fax number                                    | Email address                  |                      |
| ( <input type="text"/> ) <input type="text"/> | ( <input type="text"/> ) <input type="text"/> | <input type="text"/>           |                      |

**14 REFERENCE**

Have you ever had or are there now any judgments, attachments or legal proceedings against you?

No  Yes  *Please attach a signed copy of the default letter by solicitor and borrower and provide a brief written explanation of the default*

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

Details of nearest relative not living with you

|                      |                      |   |
|----------------------|----------------------|---|
| Name                 | Relationship         | Phone number                                  |
| <input type="text"/> | <input type="text"/> | ( <input type="text"/> ) <input type="text"/> |
| Address              |                      |   |
| <input type="text"/> |                      | <input type="text"/>                          |
| <i>Postcode</i>      |                      |   |

**15 GUARANTOR DETAILS**

Is a guarantee to be given for this loan?

No  Yes  *Please list guarantor's names below. Make sure each guarantor also completes the separate 'Guarantor Information' form*

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

By signing this application form, I acknowledge and consent to the things set out below and declare that information provided in, or with, this application form is true, correct and complete and that my assets described in this application form are held in my own right and are not held in trust.

### General

- **The purpose of this application:** This application is not an offer or acceptance of a credit facility. Information in this application form has been given to Homeside to enable it to determine whether or not to make the loan requested in Section 8 of this form. Homeside may cancel any approval or offer for a loan if Homeside believes that information provided in or with this application form is not true and correct.
- **My relationship with the Broker/Aggregator, the Broker's Representative and Homeside:** The Broker/Aggregator and the Broker's Representative (named in Section 2 of this form) are my agents. They are not agents of Homeside nor is Homeside their agent. Neither the Broker/Aggregator or the Broker's Representative have any authority to bind Homeside or to make representations on behalf of Homeside. Homeside is not responsible for advice or representations made by the Broker/Aggregator or the Broker's Representative about my application.
- **Approval of the loan:** Once Homeside has approved this application, I should not enter into any commitments that depend on the approval until I know that Homeside has received correctly completed and signed loan documents and that all of Homeside's requirements relating to the loan have been satisfied.
- **Obtaining the loan documents:** If Homeside approves this application, Homeside will send loan documentation to the address that I indicate below. If there is more than one of us signing this application form and the loan is not for personal, domestic or household purposes, Homeside will send loan documents to one of us for all of us to sign.
- **Obtaining independent legal advice about the loan documents:** Homeside recommends that I obtain independent legal advice about the meaning of my loan documents.
- **Commission:** Homeside will pay commission to the Broker/Aggregator for the introduction of my loan, unless the Broker/Aggregator agrees not to receive a commission. The details of this commission will be in my loan contract.

### Disclosing and using my personal information

- **Privacy notification:** The privacy notification (set out in this application form) explains in broad terms when and how Homeside will collect, use and disclose my information and how I can access information Homeside holds about me. Another copy can be obtained by calling Homeside on 13 22 18.
- **Exchange of information between Homeside, other National Australia Group companies, the Broker/Aggregator and the Broker's Representative:** For the purpose of assisting me with the ongoing management of my financial affairs, each of the following organisations:
  - Homeside;
  - any other company in the National Australia Group ('Group company');
  - the Broker/Aggregator and the Broker's Representatives (and their successors, transferees and assigns (if any)),
 may exchange information about me (disclosing it to one another and obtaining it from one another) in respect of:
  - products offered by Homeside or any other Group company;
  - this application and any other application that I may make to Homeside or any other Group company, including information about the progress and status of any such application;
  - any valuation of proposed security for a loan to be obtained from Homeside or any other Group company;
  - any loan or other product or facility that I obtain from Homeside or any other Group company, including the status of any such facility; or
  - the calculation or payment of commission payable in relation to the loan or any other product that I obtain from Homeside or any other Group company.
- **Valuers:** Homeside, the Broker/Aggregator or the Broker's Representative may provide to a valuer, and the valuer may obtain from Homeside, the Broker/Aggregator or the Broker's Representative, information about me for the purpose of obtaining a valuation of proposed security for the loan.
- **Guarantors and potential guarantors:** Homeside may give any of the following information to any person who is nominated as a potential guarantor of the loan requested in this application or who becomes a guarantor of the loan:
  - information about my creditworthiness, credit standing, credit capacity or credit history;
  - information about me, the application or the loan that the potential guarantor or guarantor asks Homeside to provide; and
  - any other information Homeside decides is relevant for a guarantor or potential guarantor.
 (This information may include loan contract documents, information about securities, copies of credit related insurance contracts, statements of account, statements of financial position and demands.)  
 In the case of a potential guarantor, information will be given to enable the potential guarantor to consider whether to offer to act a guarantor or to offer property as security.
- **Solicitor of a guarantor or potential guarantor:** Homeside may disclose information about me to the solicitor (if any) for any guarantor or potential guarantor for the purpose of processing my application and establishing and managing my loan and they may obtain from, and exchange with, Homeside information about me for these purposes.
- **Giving information to a credit reporting agency:** Homeside will give personal information about me to a credit reporting agency to obtain information from the agency for the purpose of assessing this application and to assist Homeside in managing any loan I obtain from Homeside.
- **Obtaining information from a credit reporting agency:** Homeside may obtain from a credit reporting agency information to assess this application, including a credit report containing personal credit information in relation to any commercial credit to be provided by Homeside and/or information about my commercial activities in relation to personal credit to be provided by Homeside.
- **Lenders Mortgage Insurance (LMI):** If Homeside decides that LMI is required for the loan, Homeside will apply for it to Genworth Financial Mortgage Insurance Pty Ltd ABN 60 106 974 305 (the **insurer**). Homeside and the insurer may exchange information about me to enable the insurer to decide whether to insure Homeside or to assess the risk of insuring Homeside in respect of the loan or to assess the risk of default by me on the loan (if insured by the insurer) (the **assessment purposes**) and also for any purpose in connection with the LMI contract between Homeside and the insurer. I authorise the insurer to obtain a credit report containing either personal or commercial information about me from a credit reporting agency for any of the assessment purposes.

I understand that:

- if my information is not provided to the insurer, Homeside may not be in a position to provide the loan;
- the insurer will collect and use my information for the purpose of assessing Homeside's insurance application, for any other assessment purposes, for purposes connected with the LMI contract between the insurer and Homeside (including any variation or claim under the policy relating to the loan) and for the insurer's internal management and compliance purposes;

- the insurer will usually disclose my information for these purposes to its related companies, Homeside, reinsurers, credit reporting agencies, its service providers, its agents, contractors and external advisers, my referees (including my employer and my legal and financial advisers), government and other regulatory bodies, rating agencies, payment systems operators and other financial institutions, securitisers and credit providers;
- I may access my information collected by the insurer. I may contact the insurer by telephone on (02) 8248 2500.

I authorise the insurer to collect, use and disclose my information in this way.

- **My employer, accountant and agents:** Homeside may:
  - disclose information about me to my employer or accountant named in this form for the purpose of checking details relating to this application with them and they may obtain from, and exchange with, Homeside information about me for this purpose; and
  - disclose information about me to my solicitor, conveyancer or settlement agent (if any) named in this form for the purpose of processing my application and establishing and managing my loan and they may obtain from, and exchange with, Homeside information about me for these purposes.
- **Personal information about an individual:** Where I have provided information to Homeside about an individual (such as an employer, accountant, solicitor, agent, spouse/partner, relative, or contact person), I will let them know that:
  - Homeside has collected their details for the purpose of assessing the application, providing and managing the loan that I have applied for and protecting against fraud;
  - Homeside may disclose their information to other organisations involved in the provision, management or administration of the loan;
  - I may not be able to obtain the loan that I have applied for if their information is not provided to Homeside; and
  - they can get access to information that Homeside holds about them by contacting Homeside .

I will give the individual Homeside's contact details and a copy of Homeside's privacy notification. This explains in broad terms when and how Homeside may collect, use or disclose their information and how they can access information that Homeside holds about them. (Copies available on request).

- **Other credit providers:** Homeside may obtain from, and give to, other credit providers named in this application form or in a credit report about me (or any other person who signs this application form) information about my credit worthiness, credit standing, credit history or credit capacity. This information may be used to assess this application, assist me to avoid defaulting on my credit obligations, to notify other credit providers of a default by me and/or to assess my credit worthiness.
- **Banker's opinion:** Homeside may give and receive a Banker's Opinion for purposes connected with my business, trade or profession.
- **Application for a credit card account:** Homeside may collect and use the information in this application form and do any of the things set out in this consent section for the further purpose of assessing any credit card application (including, where applicable, for an additional card/s) made by me or any other person named in this application form.

### **FASTRefi process**

- **Request to use the FASTRefi process:** I can request Homeside to use the FASTRefi process ("**FASTRefi**") if the loan requested in this application form is to refinance an existing loan with another lender and if I tick the relevant box (below where I sign).

FASTRefi allows Homeside to make a loan (to refinance another loan) before receiving the discharge of mortgage and title documents from the existing lender. FASTRefi will usually mean that it takes less time to settle the loan. The main impact of FASTRefi on me is explained below.

If I request FASTRefi to be used, Homeside will decide whether it is suitable. If Homeside decides at any stage that FASTRefi can't be used, Homeside will let my Broker's Representative know.

- **The impact of FASTRefi on me:**
  - **Obtaining a first ranking mortgage for the new loan:** My new Homeside loan must be secured by a first registered mortgage. Representatives of First American Title Insurance Company of Australia Pty Limited ABN 64 075 279 908 (the "**title insurer**") and its related company First Australian Title Company Pty Ltd ABN 61 075 151 898 ("**First Title**") will arrange to obtain security documentation for Homeside (the "**First Title Representatives**"). In particular the First Title Representatives will:
    - send the mortgagors the new mortgage documentation to sign and return;
    - obtain from my existing lender the discharge of the existing mortgage over the relevant security property;
    - address with the mortgagors and my existing lender any problems in obtaining a discharge of the existing mortgage; and
    - arrange the registration of the new mortgage for the new loan.
  - **Additional documents for me to complete:** The loan documents I receive from Homeside will include 3 FASTRefi documents: the 'Borrower's Acknowledgment and Undertaking', the 'Payout Advice' and the 'Irrevocable Authority'. The purpose of these documents is to enable me to confirm that I understand FASTRefi and to allow me to provide information about the amount required to pay out my existing loan. I will be required to provide the balance of my existing loan and set out the information in the 'Payout Advice' and to provide the most recent original statements of the loan account for at least the last 3 months. If the loan has a fixed rate or is with Adelaide Bank or ING Bank, I will be asked to obtain the existing lender's written confirmation of the payout figure.
  - **Legal fee:** A legal fee will be shown in my loan contract. This will be financed by my loan and will be used by Homeside to pay part of the legal costs of the First Title Representatives in preparing and registering the new mortgage.
  - **Homeside's calculation of the payout figure for my existing loan:** Homeside will use information I provide to estimate the payout figure for my existing loan. Homeside's estimate (the "estimated payout amount") will include a buffer in an effort to avoid a shortfall. This buffer includes one month's loan repayment, a provision for my existing lender's discharge of mortgage fee(s) which will either be the amount of the fees if known to Homeside or a \$350 estimate and a further \$500.
  - **Insurance for Homeside:** Homeside will apply to the title insurer for insurance for Homeside's benefit to cover the risk that the estimated payout amount advanced to my existing lender is less than the amount required to discharge my existing mortgage.
  - **Advancing the estimated payout amount:** Provided that the title insurer approves insurance for Homeside in relation to the new loan, Homeside will advance the new loan by debiting the estimated payout amount to my new loan account and paying these loan funds into my existing loan account.
 

If the estimated payout amount paid to my existing lender is more than the amount owed, the First Title Representatives will ask my existing lender to pay the overpayment to me (and any other borrowers). By allowing Homeside to use FASTRefi, I will incur loan interest on the amount debited to the new loan account (including the amount of the overpayment).
  - **If the loan amount is not enough:** If the loan amount paid by Homeside to my existing lender is not enough to discharge the existing mortgage, the First Title Representatives (and Homeside) will contact me (and any other borrowers) to resolve how the shortfall will be paid by the borrower(s).

- **Exchanging my information with the title insurer, First Title and the First Title Representatives.**

Homeside may disclose to each of the title insurer, First Title, the First Title Representatives, the title insurer's reinsurer and my existing lender, and any of them may obtain from Homeside, any information about me in relation to this application, my existing loan, my new Homeside loan or the security for my existing loan or new loan.

Each applicant signs this form to evidence their full agreement to all matters set out in it, including the declaration, acknowledgements and consents set out in the 'Consent' section.

**APPLICANT 1**

By ticking (✓) this box, I request Homeside to use *FASTRefi* as explained in this form

Signature of Applicant 1

Date

X

/ /

Full name

Send loan documents to:

My home  Broker's representative

Other address  *Please specify other postal address below*



Postcode

**APPLICANT 2**

By ticking (✓) this box, I request Homeside to use *FASTRefi* as explained in this form

Signature of Applicant 2

Date

X

/ /

Full name

Send loan documents to:

My home  Broker's representative

Other address  *Please specify other postal address below*

Same as Applicant 1



Postcode

The following are the checks that may be made for the verification procedure pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act) and approval from AUSTRAC for the purposes of Homeside Lending, a division of National Australia Bank Limited ABN 12 004 044 937, obtaining an identification record for a signatory to an account.

### 1 INSTRUCTIONS TO BROKER'S REPRESENTATIVE

- Customer Identity Check form must be completed for each borrower and guarantor or, if the borrower or guarantor is a company, each person who signs the loan documents on behalf of the company. If there are more than two signatories, obtain an additional form from BrokerNet.
- Originals of any identification documents must be sighted.
- Return this form to Homeside Lending/NAB.

#### Acceptable Documents

Verify the customer's full name **AND** either date of birth **OR** residential address by sighting **ONE** original document from the list below.

- Australian driver's licence containing a photograph of the person
- Australian passport (a passport that has expired within the preceding 2 years is acceptable)
- Card issued under a State or Territory for the purpose of proving a person's age containing a photograph of the person
- Foreign passport or similar travel document containing a photograph of the person\*

\* Documents presented in a language other than English must be accompanied by an English translation prepared by an accredited translator

### 2 SIGNATORY DETAILS

#### SIGNATORY 1

|                      |  |                      |
|----------------------|--|----------------------|
| Title                | First name   | Middle name(s)       |
| <input type="text"/> | <input type="text"/>   | <input type="text"/> |
| Surname              | Date of birth  |                      |
| <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> |                      |
| Residential address  |  |                      |
| <input type="text"/> |  |                      |
| <input type="text"/> |  |                      |
| Postcode             |  |                      |
| <input type="text"/> |  |                      |

#### SIGNATORY 2

|                      |  |                      |
|----------------------|--|----------------------|
| Title                | First name   | Middle name(s)       |
| <input type="text"/> | <input type="text"/>   | <input type="text"/> |
| Surname              | Date of birth  |                      |
| <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> |                      |
| Residential address  |  |                      |
| <input type="text"/> |  |                      |
| <input type="text"/> |  |                      |
| Postcode             |  |                      |
| <input type="text"/> |  |                      |

### 3 DOCUMENT DETAILS

Sight the required documentation (see above) and complete the following:

#### SIGNATORY 1

|  |  |
|--|--|
| Type of document   |  |
| <input type="text"/>   |  |
| Place/Office of issue  |  |
| <input type="text"/>   |  |
| Date of issue  | Expiry date  |
| <input type="text"/> / <input type="text"/> / <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> |
| Document number  |  |
| <input type="text"/>   |  |

#### SIGNATORY 2

|  |  |
|--|--|
| Type of document   |  |
| <input type="text"/>   |  |
| Place/Office of issue  |  |
| <input type="text"/>   |  |
| Date of issue  | Expiry date  |
| <input type="text"/> / <input type="text"/> / <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> |
| Document number  |  |
| <input type="text"/>   |  |

### 4 CERTIFICATION BY BROKER'S REPRESENTATIVE

|                           |                           |
|---------------------------|---------------------------|
| Verification completed by | Name of Broker/Aggregator |
| <input type="text"/>      | <input type="text"/>      |

I have sighted the original documents detailed above, I have completed this form in the presence of the signatory, and I verify that the above is true and correct. I am aware that any wilful breach of identification obligations is made punishable under the AML/CTF Act 2006.

|                                   |  |                            |
|-----------------------------------|--|----------------------------|
| Broker representative's signature | Date verified  | Broker representative's ID |
| <input type="text"/>              | <input type="text"/> / <input type="text"/> / <input type="text"/> | <input type="text"/>       |

### YOUR PERSONAL INFORMATION AND PRIVACY

Homeside is a division of National Australia Bank Limited, which is a member of the National Australia Group ('Group'). The Group includes all our other banking, financing, funds management, financial planning, superannuation, insurance, broking and e-commerce organisations.

This statement is an outline of certain matters relating to the collection and handling of your personal information by the Group.

#### Collecting Your Personal Information

The Group will collect personal information for the purposes of:

- Providing you with a product or service (including assessing your application);
- Managing and administering the product or service;
- Identifying you and protecting against fraud;
- Verifying your authority to act on behalf of a customer;
- Determining whether a beneficiary will be paid a benefit upon a person's death;
- Letting you know about products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities in which you may be interested.

If you provide us with incomplete or inaccurate personal information, the Group may not be able to process your requests and applications or manage or administer your products or services. It may also not be possible to tell you about other products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs.

#### Using and Disclosing Your Personal Information

The Group may disclose your personal information to other organisations:

- Involved in providing, managing or administering the products and services we offer, including third party suppliers (e.g. printers, posting services, etc), other Group organisations, loyalty and affinity program partners and our advisers;
- Who are your financial or legal advisers or representatives and their service providers;
- Involved in maintaining, reviewing and developing our products, business systems, procedures and infrastructure including testing or upgrading our computer systems;
- Involved in a corporate re-organisation or involved in a transfer of all or part of the assets or business of a Group organisation;
- Involved in the payments system including financial institutions, merchants and payment organisations;
- Which are Group organisations who wish to tell you about their products or services that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities, and their related service providers, except where you tell us not to;
- As required or authorised by law and/or where you have given your consent.

Your personal information may also be used in connection with such purposes. Because the Group operates throughout Australia and overseas, some of these uses and disclosures may occur outside your State and Territory and Australia.

#### Gaining Access to Your Personal Information

You can gain access to your personal information. This is subject to some exceptions allowed by law. We will give you reasons if we deny access. Contact us to get a form requesting access. In some cases, we may be able to deal with your request over the telephone or over a counter.

For more information about our Privacy Policy please call **13 22 65** and select the option to speak to a Customer Service Representative or visit us at [nab.com.au](http://nab.com.au)

For more information about privacy in general, you can visit the Federal Privacy Commissioner's website [privacy.gov.au](http://privacy.gov.au)