

Start your AMP Home Loan Application

Whether you're buying your first or fourth property, we understand it can be a big and often daunting decision. That's why we want to make applying for your home loan quick and easy. This application should take you approximately 20 minutes.

To make the process even easier, we've included the checklist below. Use this checklist to make sure you've completed all the additional forms required and attached all of the necessary documents.

If you have any questions while filling out your application, feel free to call your AMP home loan specialist. They'll be happy to help.

What happens next?

Simply give your completed application form and all other documents to your AMP home loan specialist. They will then submit your application to us.

AMP HOME LOAN CHECKLIST

For swift processing of your application, we've included this checklist to make sure you haven't missed anything that could delay it. Simply tick the boxes to indicate what you have included. **All items in applicable sections are mandatory.**

1. All applicants

- Identification Check completed.
- Application form completed and signed by all applicants.
- All Tax File Numbers are deleted from supporting documentation. Go to 2

2. More than 2 applicants *(If not applicable go to 3)*

- Sections 1, 2 and 6 of the application form should be photocopied and completed if there are more than 2 applicants. Go to 3

3. PAYG applications *(If not applicable go to 4)*

- Your 2 most recent pay slips detailing your annual income.
OR
- Written confirmation of your annual income and employment from your current employer on company/business letterhead.
- If you have received overtime, bonuses and allowances in the past 2 years, attach your group certificates/statement of earnings or tax returns from the past 2 years. Go to 6

4. Self-employed or company director applications *(If not applicable go to 5)*

- Financial statements from the past 2 years.
- Tax returns from the past 2 years. Go to 6

5. Company/trust applications *(If not applicable go to 6)*

- Every Director/Trustee must complete a separate Financial Details section on the application form (section 2).
- Financial statements and tax returns from the past 2 years.
- Tax returns from the past 2 years for all of the directors.
- A completed Company and Trust Application Form. Go to 6

6. New purchase applications *(If not applicable go to 7)*

- A signed Sale and Purchase Agreement for the property you are purchasing.
- A signed Sale and Purchase Agreement for your current property, if it is being sold.
- Bank statements/fixed investment certificates/share certificates from the past 6 months to confirm your deposit. Go to 9

7. Investment property applications *(If not applicable go to 8)*

- A current Tenancy Agreement.
OR
- A current Rental Statement from the managing real estate agent.
OR
- An estimate of achievable rental income to be confirmed in writing from a licensed real estate agent independent of the agent involved in any related sale. Go to 9

8. Refinance applications *(If not applicable go to 9)*

- Loan or transaction statements from the past 6 months for all accounts (incl. personal loans, credit cards, etc.) showing loan payments. Go to 9

9. Guarantor applications *(If not applicable go to 10)*

- Guarantor(s) must complete a Guarantor's Application Form. Go to 10

10. Low Doc applications *(If not applicable go to 11)*

- A completed Low Doc Loan self-certification statement
- BAS statements from the ATO for past 12 months
- Bank statements from the past 12 months for your personal account Go to 11

11. Fixed Rate applications

- If applicable, include a Secure Rate Guarantee Fee.
A Secure Rate Guarantee Fee is payable if you choose to lock in the Fixed Rate to provide you with certainty until settlement of your loan.
The Fixed Rate will be held for 90 days from the quoted date. Payment must be made with your application. Go to 12

12. Offset and Transaction Account applications

- Completed Section 6. For applicants who are applying for an offset account.
- Completed Section 7. For applicants who are applying direct or through a financial planner.
- Completed Section 8. For applicants who are applying through a mortgage broker or AMP Executive Lender. Go to 13

13. Pre-Approval applications

- Pre-approval fee payment must be made with your application. Fee is only refundable to the loan account after settlement.

Distributor's acknowledgement that all required supporting documentation is attached.

X

Distributor signature



AMP Home Loan Application Form

Please make sure that all questions are answered. If a question is not applicable to you, please write **N/A**. If the second applicant details are the same as the first, write **SAME**. Please use **BLOCK LETTERS** and mark boxes with (**X**).

Number of applicants _____ Type of borrower Individual or Joint Account Company Trust

1. YOUR DETAILS (To be completed by Individuals, Guarantors or Directors/Trustees where applicant is a Company/Trust).

Applicant 1

Personal Details

Borrower Director Trustee Guarantor

Account number - if existing AMP Banking customer

Title _____ Last name _____

First name(s)

Date of birth _____ Gender Male Female

Are you commonly known by any other names? Yes No

If Yes, please provide details

Driver licence number

Marital status _____ Number of dependants _____ Ages _____

Country of Residency Australia Other _____
If Other, please specify _____

Country of Citizenship Australia Other _____
If Other, please specify _____

Contact/Address Details

Home phone no. () _____ Best daytime no. () _____

Mobile

Email address

Current residential address

Suburb _____ State _____ Postcode _____

Owner/mortgage Renting Other (Please specify below)

Date moved there (Month/Year) _____ / _____

Previous residential address - if fewer than 2 years at current

Suburb _____ State _____ Postcode _____

Date moved there (Month/Year) _____ / _____

Applicant 1 continues over page ▼

Applicant 2

Personal Details

Borrower Director Trustee Guarantor

Account number - if existing AMP Banking customer

Title _____ Last name _____

First name(s)

Date of birth _____ Gender Male Female

Are you commonly known by any other names? Yes No

If Yes, please provide details

Driver licence number

Marital status _____ Number of dependants _____ Ages _____

Country of Residency Australia Other _____
If Other, please specify _____

Country of Citizenship Australia Other _____
If Other, please specify _____

Contact/Address Details

Home phone no. () _____ Best daytime no. () _____

Mobile

Email address

Current residential address

Suburb _____ State _____ Postcode _____

Owner/mortgage Renting Other (Please specify below)

Date moved there (Month/Year) _____ / _____

Previous residential address - if fewer than 2 years at current

Suburb _____ State _____ Postcode _____

Date moved there (Month/Year) _____ / _____

Applicant 2 continues over page ▼

Applicant 1 (continued)

Current postal address - if different from current residential

Suburb State Postcode

Professional Details

Current employment details

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

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

Industry

Annual income (before tax) \$

Employer/business name (if self-employed)

Employer/business/company registered address

Suburb State Postcode

Previous employment details - if fewer than 2 years at current

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

Previous occupation Date started (Month/Year)
Date finished (Month/Year)

Employer

If self-employed

ABN Industry/nature of business

Accountant Accountant's phone number

Tax File Number or Exemption

Collection of Tax File Number information is authorised and the tax laws and Privacy Act strictly regulate its use and disclosure. You are not required by law to provide your tax file number and it is not an offence if you do not wish to do so. If you do not supply your tax file number or exemption or if you are not an Australian resident, we will be obliged to deduct tax.

Tax File Number

If you are exempt, please state reason

Applicant 2 (continued)

Current postal address - if different from current residential

Suburb State Postcode

Professional Details

Current employment details

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

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

Industry

Annual income (before tax) \$

Employer/business name (if self-employed)

Employer/business/company registered address

Suburb State Postcode

Previous employment details - if fewer than 2 years at current

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

Previous occupation Date started (Month/Year)
Date finished (Month/Year)

Employer

If self-employed

ABN Industry/nature of business

Accountant Accountant's phone number

Tax File Number or Exemption

Collection of Tax File Number information is authorised and the tax laws and Privacy Act strictly regulate its use and disclosure. You are not required by law to provide your tax file number and it is not an offence if you do not wish to do so. If you do not supply your tax file number or exemption or if you are not an Australian resident, we will be obliged to deduct tax.

Tax File Number

If you are exempt, please state reason

2. FINANCIAL DETAILS (Combined for Applicants 1 & 2)

What you own (Assets)	Value	Monthly income	What you owe (Liabilities)	Balance	Monthly payments	Financier
Your home	\$		Mortgage on your home			
Address			Is loan to be refinanced? Yes / No	\$	\$	
Rental property 1	\$	\$	Mortgage on rental property 1			
Address			Is loan to be refinanced? Yes / No	\$	\$	
Rental property 2	\$	\$	Mortgage on rental property 2			
Address			Is loan to be refinanced? Yes / No	\$	\$	
Savings accounts	\$		Other loan 1	\$	\$	
			Other loan 2	\$	\$	
Motor vehicle 1	\$		Credit card 1			
Limit \$						
Motor vehicle 2	\$		Credit card 2			
Limit \$						
Other assets	\$		Store card 1			
			Limit \$			
		Store card 2				
Limit \$						
Home contents	\$	Current rent/board		\$		
Superannuation	\$	Child maintenance	\$	\$		
Shares	\$	HECS and other debt	\$	\$		
Other	\$	Total	\$	\$		
Other income	\$	\$				
Rental on new property	\$	\$				
Total	\$	\$				

3. PROPERTY OFFERED AS SECURITY FOR YOUR LOAN

Pre-approval request - security property details to follow when available. Fee must be paid with application - complete fee payment details in Section 5.

Security Property 1

Exact name(s) to appear on Title

Address

Suburb

State

Postcode

Property usage

Owner-occupied Investment

Property type

House/Villa Unit Townhouse

Vacant land Other

Property description (eg 3 bedroom brick veneer)

Purchase price

OR

Market value

(If purchasing)

(For all other loans)

Contact name and phone no. (to enable valuation)

Anticipated settlement date

Security Property 2

Exact name(s) to appear on Title

Address

Suburb

State

Postcode

Property usage

Owner-occupied Investment

Property type

House/Villa Unit Townhouse

Vacant land Other

Property description (eg 3 bedroom brick veneer)

Purchase price

OR

Market value

(If purchasing)

(For all other loans)

Contact name and phone no. (to enable valuation)

Anticipated settlement date

4. YOUR SOLICITOR'S/CONVEYANCER'S CONTACT DETAILS (If acting for yourself, please write SELF)

Name of firm <input type="text"/>		Contact name <input type="text"/>	
Address <input type="text"/>		Suburb <input type="text"/>	State <input type="text"/>
		Postcode <input type="text"/>	
Phone no. () <input type="text"/>	Fax no. () <input type="text"/>	Mobile <input type="text"/>	

5. YOUR LOAN DETAILS

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

What buying a property will cost		What you have available to purchase a property	
Purchase price	\$ <input type="text"/>	Own savings	\$ <input type="text"/>
Bank fees	\$ <input type="text"/>	Gifts	\$ <input type="text"/>
Legal fees	\$ <input type="text"/>	First home owner grant	\$ <input type="text"/>
Lender's mortgage insurance	\$ <input type="text"/>	Deposit already paid	\$ <input type="text"/>
Stamp duty	\$ <input type="text"/>		
Other (moving costs, insurance, etc.)	\$ <input type="text"/>		
(a) Total	\$ <input type="text"/>	(b) Total	\$ <input type="text"/>
Total estimated loan required (a - b)	\$ <input type="text"/>		

Purpose of Loan

	Amount required	Complete if loan variation for existing customer	
		Add to existing loan	New split/sub-account required
Purchase owner-occupied property	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Purchase investment property	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Refinance owner-occupied property	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Refinance investment property	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Improvements to owner-occupied property	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Improvements to investment property	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Construction of owner-occupied property	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Construction of investment property	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Debt consolidation	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other personal usage (eg holiday)	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other non-real estate investment	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business use	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total new loan amount required	\$ <input type="text"/>		

Note: Total loan amount is the total amount applied for including all split facilities/sub-accounts. Minimum total loan amount is \$40,000.

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

Loan Term

(Please tick) 10 15 20 25 30 years

Please note: If a line of credit is included in your application, a minimum loan term of 20 years applies.

Loan Structure

- Maximum of 10 split facilities/sub-accounts available.
- Minimum split facility is \$10,000.
- If more than 6 split facilities/sub-accounts requested, please copy this section, complete and submit with your application.
- The primary account for a Master Limit must be a Line of Credit.

Product or Package name ¹	Variable rate, Fixed rate or Line of Credit	Fixed rate period (years) ²	Secure Rate Guarantee ³ required?	Repayment type		Amount	Access Card Required? ⁵		Deposit Book Required?	Offset Deposit Account to be linked ⁶
				Principal & Interest	Interest Only ⁴ (years)		App 1	App 2		
			<input type="checkbox"/>	<input type="checkbox"/>		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- Product or Package name** - Products and packages we offer include Professional Package, Low Doc Package, Classic Club and Business. To find the one that suits you best please speak to your AMP home loan specialist.
- Fixed rate period** - The maximum period is 5 years.
- Secure Rate Guarantee** - The fixed rate will be held for 90 days from the quoted date.
- Interest only period** - The maximum interest only period is 5 years (except for line of credit loans which have a maximum IO term of 10 years).
- Access Cards** - You can link a maximum of 2 accounts per card, please indicate which accounts are to be linked if you have requested access cards for more than 2 accounts. You will be required to activate your access card(s) after your loan has settled.
- Offset Deposit Account** - Not available on Construction Loans, Land Loans, Lines of Credit or Fixed Rate Loans. A separate account will be opened for each facility. Please complete Section 6.

Cheque Book - Tick the box if you would like a cheque book. Only available for Line of Credit loans.

Fax Banking - Tick the box if you would like to transact on your account by fax. (Conditions apply and will be sent to you.)

Internet Banking - Tick the box if you would like to transact on your account via the Internet. (Please read the account access and operating conditions available at www.amp.com.au/bankforms.) You will be required to activate your internet banking after your loan has settled.

Pre-approval Fee

Payment for this fee must be submitted with the application. Fee will be refunded to the loan account after settlement. Please complete the Payment Details below.

Secure Rate Guarantee

Yes No Would you like a Secure Rate Guarantee (SRG) for your Fixed Rate Loan? (See checklist for details of what a SRG is.)

Calculate your SRG fee. Fixed Rate Loan amount x 0.15% =

Date Fixed Rate was quoted / /

Payment for this fee must be submitted with your completed application. The interest rate on your fixed rate loan will be held for 90 days from the "Date Fixed Rate Quoted".

Fee Payment Details

Cheque Deduct from my credit card Type of credit card Visa MasterCard Amex

Credit card number

Expiry date

 / /

Name on credit card

Signature of card holder

Date

 / /

Lenders Mortgage Insurance (LMI)

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

Additional LMI information for Low Doc Loans (complete only if applying for a Low Doc Loan)

LMI will be paid by applicant by:

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

6. OFFSET ACCOUNT APPLICATIONS

Open an offset account(s) in the same name(s) as this loan application (number of accounts will be as indicated in loan structure table).

For your offset account(s), please tick the access options you require

Access Card - Applicant 1 Access Card - Applicant 2 Cheque Book Deposit Book

7. ADDITIONAL AMP PRODUCTS

This section is only for applicants who are applying for their loan through a holder of an Australian Financial Services Licence (AFSL). Holders of an AFSL may include AMP Financial Planners, other financial planners or members of the AMP Bank Direct Sales Team.

By law, a deposit product can only be discussed with a prospective customer by a person who is qualified under the law to give such advice. The loan writer must hold (or be an authorised representative of an entity that holds) an appropriate current AFSL.

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

AMP Bank Deposit Products

To open a transaction or cash management account in the same name(s) as your loan please tick the appropriate box:
The Authority to Operate for the loan and deposit account will be the same.

eASYTransact Account eASYCash Management Account

For your transaction or cash management account(s), please tick the access options you require.

Access Card - Applicant 1 Access Card - Applicant 2 Cheque Book

8. TRANSACTION ACCOUNT DETAILS FOR PACKAGE LOANS

This section is only for applicants who are applying for their loan through a mortgage broker or AMP representative who does not hold an Australian Financial Services Licence (AFSL).

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

AMP Bank Deposit Products

Please forward the application form and Product Disclosure Statement to my/our postal address.

I will apply online at www.ampbanking.com.au for any additional deposit accounts that I require. DO NOT send me/us an application form.

I will download an application form from www.ampbanking.com.au for any additional deposit accounts that I require and complete and return it. DO NOT send me/us an application form.

9. CONSENT FOR JOINT CUSTOMERS AT THE SAME ADDRESS

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

We consent to notices and other documents under the Consumer Credit Code being sent jointly to us at

You may cancel this consent at any time by advising us in writing.

10. DECLARATION

I/We declare that I/we :

- Understand that an AMP Banking Home Loan will be available only on AMP Banking's approval of this application based on AMP Banking's standard lending guidelines.
- Understand that for Line of Credit, unless I have advised otherwise, the name on the cheque book will be the first and second initials followed by my/our surname, eg XY and AB Smith.
- Authorise that my/our AMP Banking Home Loan may be operated by offset and other transaction accounts. (If you require the AMP Banking Home Loan to be operated by more than one account owner or signatory, specify this in an "Authority to Operate" form).
- Authorise AMP Banking to arrange a valuation of the security property(ies) by an AMP Banking approved licensed valuer.
- Am/Are fully aware of my/our financial position under my/our proposed loan(s) and any Master Limit with AMP Banking.
- Am/Are satisfied that my/our additional financial commitment to AMP Banking will not adversely impact on my/our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due.
- Confirm that I/we can comfortably afford all repayments resulting from my/our loans including up to any Master Limit without incurring substantial financial hardship.
- Acknowledge that you recommend that I/we take independent legal and financial advice in regard to my/our loan(s) and the Master Limit.
- Am/Are not aware of any factors, for example, a possible claim made against me/us involving payment of an amount of money, ill health or disability, or any other factor which may result in a decrease in income or increase in expenditure, which may affect my/our ability to make repayments or which may cause substantial hardship to me/us making repayments.
- Acknowledge that AMP Banking is relying on this statement in considering whether to approve my/our loan application and application for any Master Limit.
- Confirm and declare that the information set out here is true, accurate and complete and that I am/we are not commonly known by any other names different to those in this application form, unless I have disclosed otherwise to AMP Bank Limited. I/We also undertake to advise AMP Banking if any change occurs which makes the information untrue, inaccurate or incomplete before I/we drawdown the loan or access the Master Limit.
- Acknowledge that AMP Banking reserves the right to obtain further financial and/or other documentation from me/us at any time before or after the loan(s) and any Master Limit have been approved by AMP Banking.
- Understand and acknowledge that if, I/we have requested a Master Limit, assessment of whether Lender's Mortgage Insurance (LMI) will be payable will be based on the Loan to Value Ratio calculated by dividing the full approved Master Limit amount by the approved valuation amount (or sum of the approved valuation amounts) of the property(ies) offered as security.
- Acknowledge that Stamp Duty is payable on the Master Limit. If I/we do not fully utilise my/our Master Limit, or if my/our Master Limit expires, there will be no refund of stamp duty.
- Understand and acknowledge that, no warranties or representations are provided by AMP Banking regarding the tax effectiveness or taxation treatment of any borrowing made by me/us under a Master Limit, as a result of any restructure of sub-accounts under any Master Limit, or of the nomination of all or any of the borrowers as the holders of any sub-account under a Master Limit.
- If I/we have instructed AMP Banking to open the offset deposit account(s) as indicated in Section 6, I/we can obtain information of the terms and conditions for this account and its access methods by reading the Terms and Conditions brochure at www.amp.com.au/banking.
- If I/we have instructed AMP Banking to open the account(s) as indicated in Section 7, I/we have considered the contents of the Terms and Conditions at www.amp.com.au/banking, issued by AMP Banking and agree to be bound by the terms and conditions of the account(s) as set out in that document.
- That where I/we have provided any information about one or more other persons I/we have obtained any such person's consent to the disclosure and have informed them:
 - Of AMP Banking's identity.
 - Why their information has been collected by AMP Banking and how it will be used and to whom it may be disclosed by AMP Banking, and
 - That they may obtain access to their information and how to contact AMP Banking.
- Acknowledge that it may be a criminal offence to knowingly provide false or misleading information or documents in connection with this application.

If a third party is signing this application on my/our behalf, the last 2 declarations are also given by and bind the third party in the third party's personal capacity.

10. DECLARATION (continued)

Applicant 1

Applicant 2

- True False True False I have not made a debt agreement under Part IX of the Bankruptcy Act 1966.
- True False True False I have not been declared bankrupt or insolvent, or executed deed of arrangement under Part X arrangement of the Bankruptcy Act of 1966.
- True False True False I have not been a director or officer of a company to which a manager, receiver, controller administrator or liquidator has been appointed.
- True False True False I have not been a director of a company in the last 5 years.
- True False True False I have not defaulted under any credit contract in the last 5 years.

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

11. PRIVACY CONSENT AND DISCLOSURE STATEMENT

Permission for AMP Bank Limited (we/us/our) ABN 15 081 596 009 and AFSL No. 234517 to obtain, use and disclose personal information.

Your privacy is important to us.

We collect personal information from the applicants named in this application (You), including information obtained in this form, to assess your application for a loan and if you are successful, to enable us to establish and manage any loan or facilitate the provision of a loan to You.

Policy Statement

The AMP Privacy Policy Statement sets out the AMP Group's* policies on management of personal information and may be obtained by contacting us, your financial planner or visiting our website amp.com.au/banking.

Obtaining credit information

You consent to us obtaining a credit report or any information about your creditworthiness, credit standing, credit history or credit capacity from a credit reporting agency:

- To assess your application for credit.
- To assess your application for commercial credit.

You consent to us using information concerning your commercial activities or commercial creditworthiness obtained from a credit reporting agency to assess an application for credit.

Exchanging information with other credit providers

You consent to us exchanging information with credit providers that may be assigned the loan by us and credit providers that may be named in this application or named in a credit report issued by a credit reporting agency:

- To assess your application for credit.
- To assist you to avoid defaulting on your credit obligations.
- To tell other credit providers of a default made by you.
- To assess your creditworthiness.

You consent to us exchanging information with credit providers as to the status of this loan where you are in default with other credit providers.

You understand that the information exchanged can include any information about your creditworthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act.

Exchanging information with parties involved in securitisation arrangements

You consent to us exchanging information about your personal information, creditworthiness, credit standing, credit history or credit capacity with persons involved in securitisation arrangements for the purposes of enabling those persons to perform tasks reasonably necessary to their involvement in those arrangements, and this can include purchasing, funding or managing loans or processing applications for credit by means of a securitisation arrangement.

Disclosing information to credit reporting agencies

We may give information about you to a credit reporting agency to obtain a consumer credit report about you and to allow the credit reporting agency to create or maintain a file containing information about you.

This information may be given before, during or after the provision of the credit and is limited to:

- Details to identify you.
- The fact that credit or commercial credit has been applied for and the amount.
- The fact that we are a credit provider to you.
- Advice that payments are no longer overdue in respect of any default that has been listed.
- Payments overdue by more than 60 days and for which debt collection action has started.
- Cheques for \$100 or more drawn by you which have been dishonoured more than once.
- In specified circumstances, that in our opinion you have committed a serious credit infringement.
- The fact that credit provided to you has been paid or otherwise discharged.

Disclosing information to guarantors

You consent to us giving a guarantor, or a person who is considering becoming a guarantor, information about you for the purpose of considering whether to act as guarantor and to keep that person informed about the guarantee. You understand that the information exchanged can include information about your creditworthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act.

Disclosing information to others

You consent to us disclosing your personal information to a credit provider to obtain a banker's opinion about your business, trade or profession.

You consent to us disclosing your personal information to your employer, estate agent, referee, bank, credit provider, financial planner, or accountant to verify your application details.

You consent to any information held about you by AMP Banking, including personal information, to be disclosed to a financial planner, broker or originator named in this application.

In addition to the organisations listed above, we may disclose your personal information to other members of the AMP group, financial planners, mortgage insurers, property valuers and organisations to whom we outsource functions, for example mailing houses.

Faxed Applications

- We may act on facsimile instructions if it appears to us the instructions have been appropriately authorised.
- We may refuse to act on any instruction for any reason, or refuse to act until we receive confirmation of the instructions from you by other means.

11. PRIVACY CONSENT AND DISCLOSURE STATEMENT (continued)

Consent to communicate by email for marketing and other purposes

You consent to us communicating with you by email for the purposes of the loan and for marketing purposes.

Marketing and other purposes

In addition to the purposes stated above we may use your personal information for marketing and research purposes including providing you with information about financial services or other offers we believe you may be interested in that are provided by us, other members of the AMP Group or by your financial planner. We may share information about you with the following parties for the purpose of marketing and research if they agree to keep the information confidential:

- Other members of the AMP group.
- Your financial planner, broker or introducer.
- Third parties including marketing research companies and organisations with whom we have an arrangement to promote our services and refer customers to us.

If you do not want us to use your information for these purposes, please contact us using the details below and tell us.

Contact details

For further information about how we handle your information or to request access to the information we hold about you, you can contact us by calling 13 30 30 or by writing to:
AMP Banking, Locked Bag 5059, PARRAMATTA NSW 2124.

In most cases you may access personal information about you held by the AMP group.

Agreement

You agree that your above consents commence from the date of your application and continues until the credit covered by the application ceases.

You agree that we may use your personal information for marketing or research purposes after the credit covered by this application ceases.

*AMP groups mean AMP Limited ABN 49 079 354 519 and its subsidiaries which are all related bodies corporate..

12. SIGNATURES OF APPLICANTS

By signing below:

- I make the declarations under the heading "General Declarations" above,
- I acknowledge that I have read the Privacy Consent and Disclosure Statement above and that I consent to the use and disclosure of my personal information set out in that statement, and
- that the information I have provided in, and in connection with, this application is true and correct.

Yes No Have you received the AMP Banking Comparison Rate Schedule?

Signature of Applicant 1

Date

X

 / /

Signature of Applicant 2

Date

X

 / /

13. BUSINESS AND INVESTMENT DECLARATION

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

IMPORTANT

You should not sign this declaration unless the 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 Applicant 1

Date

X

 / /

Signature of Applicant 2

Date

X

 / /

Distributor use only

Product Details

Special offer group name	Source code	Special offer reference number	Lead type

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

Advice Declaration

By signing below you make the following declaration. I (the Loan Writer) declare that:

- I have not given any advice to the applicant(s) on AMP Bank Limited's Deposit Products.
- I have given only general advice to the applicant(s) on AMP Bank Limited's Deposit Products.
- I have advised the applicant(s) on the relevant AMP Bank Deposit product(s) and I am qualified to provide this advice.

Loan Writer

Name <input style="width: 95%;" type="text"/>	Email <input style="width: 95%;" type="text"/>	Signature <div style="border: 1px solid black; padding: 5px; text-align: center; font-size: 2em;">X</div>
Phone no. () <input style="width: 95%;" type="text"/>	Fax no. () <input style="width: 95%;" type="text"/>	ID code <input style="width: 95%;" type="text"/>

Referrer

Name <input style="width: 95%;" type="text"/>	Email <input style="width: 95%;" type="text"/>	ID code <input style="width: 95%;" type="text"/>
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Identification Verification

Identification to be verified by one Primary Photographic Document. If applicants are unable to provide a Primary Photographic Document, please provide one Primary Non-photographic Document AND one Secondary Identification Document. A list of acceptable documents are shown in the reverse of the Identification Verification form and can be found at www.amp.com.au/banking.

	(1)	OR	(2)	
	Primary photographic document		Primary non-photographic document	AND Secondary identification document
Original sighted or certified copy?	Original <input type="checkbox"/> Certified copy <input type="checkbox"/>		Original <input type="checkbox"/> Certified copy <input type="checkbox"/>	Original <input type="checkbox"/> Certified copy <input type="checkbox"/>
Document type/description	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Person to whom it relates (name as shown)	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Date of birth (if shown)	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Place of residence (if shown)	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Document number	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Date of issue	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Place/Office of issue	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Expiry date	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

Original sighted or certified copy?	Original <input type="checkbox"/> Certified copy <input type="checkbox"/>	Original <input type="checkbox"/> Certified copy <input type="checkbox"/>	Original <input type="checkbox"/> Certified copy <input type="checkbox"/>
Document type/description	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Person to whom it relates (name as shown)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Date of birth (if shown)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Place of residence (if shown)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Document number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Date of issue	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Place/Office of issue	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Expiry date	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

AMP Sales Channel agent to confirm:

I declare that I have sighted the original identification documents or certified copies of the identification documents detailed above (as indicated). Copies of the documents sighted are attached and submitted with this application.

Identification sighted by:

Distributor name (please print)

X

Distributor signature

Return to:

AMP Banking, Locked Bag 5059, PARRAMATTA NSW 2124
 Broker channel fax 1300 780 137

AMP Planner channel fax 1300 301 756

External sales fax 1300 780 137