

Thank you for choosing to apply for a home loan with St.George Bank. Please complete the required sections in this application and return it to your local branch or lender.



Customer Contact Centre
13 33 30

Help is available 7 days a week 8am to 9pm AEST, or via our website at stgeorge.com.au

INFORMATION

You may require

- Proof of income, e.g. PAYG slips, rental statements *optional for Low Doc loans*
- If you are self-employed, 2 years of financial statements *optional for Low Doc loans*
- Proof of savings, e.g. past savings account statements
- Proof of assets, e.g. rates notices, recent bank account statements
- Personal identification, e.g. birth certificate, driver's licence
- If refinancing, details of your existing loan, e.g. existing bank statements

BANK / INTRODUCER USE ONLY

Loan Summary

	Total loan amount	Date																			
	\$ _____	____ / ____ / ____																			
	Lender/Originator name	Contact number																			
	_____	_____																			
	Referred by	Agent number																			
	_____	_____																			
		Employee number																			
		<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>																			
	Branch name	State																			
	_____	_____																			
		Branch number																			

	CIS number – applicant 1	CIS number – applicant 2																			
	_____	_____																			
	Loan account number	LMI to be Capitalised																			
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PRODUCTS AND SERVICES

Banking Products

- What products would you like to apply for?
- Home Loan
 - Transaction Account → Please complete details on page 8
 - Credit Card → Please complete details on page 8

Insurance Products

- Would you like information on any of the following?
- Home Insurance
 - Contents Insurance
 - Landlord's Insurance
 - Life/Disability Insurance
 - Disability/Income Protection Insurance

Financial Consultation

- Tick if you would like to make a no-obligation appointment with a Financial Planner

HOME LOAN

Products

General

- Standard Variable
 Fixed Rate
 Portfolio*
 Discount Variable
 Introductory Fixed Rate
 Basic
 Relocation

Low Doc

- Low Doc Variable
 Fixed Rate
 Portfolio*

No Deposit

- No Deposit - Flexible Deposit
 No Deposit LEF
 Quick Start

Seniors

- Access
 Access Plus

Foreign Currency Home Loan (tick currency) HKD USD SGD GBP NZD EURO

*Please complete the 'Portfolio loans' section below.

Features

- Advantage Package → Please complete details on page 8
 Professional Package (Low Doc Loans only)
 Flexible Choice → Please complete details below
 Family Pledge Option → Please complete details on page 7
 Interest Offset facility → Please complete details on page 8
 Interest in Advance (not available for Portfolio Loans)

LOAN DETAILS

Purpose

Purpose

- Buy Build Renovate Refinance Increase Other Owner Occupied Investment

Please provide details e.g. purchase of existing property, equity release to buy shares etc.

Will you be applying for the first home buyer grant for this loan? Yes No

Please complete a FHOG application

Usage

Product and Repayment

Loan Amount \$ _____

Amount	Loan Term 1-30 years	Repayment Type Principal and Interest, Interest Based Only, or Interest in Advance ¹	Interest Only Term ¹	Interest Rate	Variable or Fixed interest	Fixed Rate Term	Rate Lock? Fee applies ²	O/O or Inv
\$				%			<input type="checkbox"/> Yes	
\$				%			<input type="checkbox"/> Yes	
\$				%			<input type="checkbox"/> Yes	

1. If Interest Based Only provide period between 1-15 years. 2. Rate Lock applies to fixed rate loans only.

Portfolio Loans

Administration Fee: The administration fee is debited monthly to each sub-account. If you would like to pay the administration fee annually, which will be debited to the primary sub-account, please tick the checkbox:

Annual Portfolio Administration Fee

Sub-Account number and holder

Limit

O/O or Inv

Variable or Fixed indicate fixed period¹

Rate Lock? Fee applies²

Capitalise interest?³

Other⁴
Cheque book,
Debit card⁵
ATM card

#	Sub-Account number and holder	Limit	O/O or Inv	Variable or Fixed indicate fixed period ¹	Rate Lock? Fee applies ²	Capitalise interest? ³	Other ⁴ Cheque book, Debit card ⁵ ATM card
#1	All portfolio borrowers	\$		Variable		<input checked="" type="checkbox"/> No	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#2		\$			<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#3		\$			<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#4		\$			<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#5		\$			<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#6		\$			<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#7		\$			<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#8		\$			<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#9		\$			<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#10		\$			<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM

1. Nominate 1 to 5 years only. 2. Rate Lock applies to fixed rate sub-accounts only. 3. Available on investment sub-accounts only. 4. Available on variable rate sub-accounts only. 5. Not available to non-Australian residents.

APPLICANT 1 DETAILS

Personal

Title _____ Given names *include first and middle* _____

Last name _____

- Borrower
 Guarantor

Date of birth _____ Australian resident? Yes No Australian citizen? Yes No

Driver's Licence number _____ State of issue _____

Marital status Married Divorced De facto Widowed Single No. of dependants _____ Age of dependants _____

Contact

The Bank requires a minimum of three years residential details

Home address _____

State _____ Postcode _____ Years lived at home address _____

Previous home address *if at current home for less than 3 years* _____

State _____ Postcode _____ Years lived at previous home address _____

Mailing address *if not the same as home address* _____ State _____ Postcode _____

Current residential status Own Mortgage Rent Live with parents Other *please provide details* _____

Home phone number _____ Work phone number _____ Mobile phone number _____ Fax number _____

E-mail address *optional* _____

Employment

The Bank requires a minimum of three years employment details

Employment type Full-time Part-time Casual Self-employed Occupation _____

Current employer *if self-employed, provide business/trading/company name and ABN* _____ Length of employment _____

Previous employer 1 *if current employment is less than 3 years* _____ Length of employment _____

Previous employer 2 *if length of employment already provided is less than 3 years* _____ Length of employment _____

Base income *gross annual* \$ _____ Overtime *gross annual* \$ _____ Other allowances *gross annual* \$ _____

Other income *gross annual provide details, e.g. bonuses, veteran's pension, second job, etc.* \$ _____ Rental income *weekly* \$ _____

Borrowing history

Have you borrowed or do you intend on borrowing any part of the deposit? Yes No

Has anyone ever started legal action against you because you did not pay an amount when it was due? Yes No

Have you ever had a judgement entered or conviction recorded against you, been bankrupt, insolvent, assigned your estate to, or entered into a scheme of arrangement with, creditors? Yes No

Please provide details if you answered yes to any of the above:

APPLICANT 2 DETAILS

Personal

Title _____ Given names *include first and middle* _____

Last name _____

- Borrower
 Guarantor

Date of birth _____ Australian resident? Yes No Australian citizen? Yes No

Driver's Licence number _____ State of issue _____

Marital status Married Divorced De facto Widowed Single No. of dependants _____ Age of dependants _____

Contact

The Bank requires a minimum of three years residential details

Home address _____

State _____ Postcode _____ Years lived at home address _____

Previous home address *if at current home for less than 3 years* _____

State _____ Postcode _____ Years lived at previous home address _____

Mailing address *if not the same as home address* _____ State _____ Postcode _____

Current residential status Own Mortgage Rent Live with parents Other *please provide details* _____

Home phone number _____ Work phone number _____ Mobile phone number _____ Fax number _____

E-mail address *optional* _____

Employment

The Bank requires a minimum of three years employment details

Employment type Full-time Part-time Casual Self-employed Occupation _____

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Has anyone ever started legal action against you because you did not pay an amount when it was due? Yes No

Have you ever had a judgement entered or conviction recorded against you, been bankrupt, insolvent, assigned your estate to, or entered into a scheme of arrangement with, creditors? Yes No

Please provide details if you answered yes to any of the above:

COMPANY APPLICANT *if applicable*

Details

Company name

Borrower

ABN/ACN

Guarantor

Name(s) of Director(s)

Percentage shareholding

Name(s) of Director(s)

Percentage shareholding

TRUSTEE APPLICANT *if applicable*

Details

Trustee name(s)

as trustee for

Trust name

Name(s) of beneficiary(s) or Unit holder(s)

ABN/ACN

Name(s) of beneficiary(s) or Unit holder(s)

ABN/ACN

OTHER INFORMATION

Solicitor/ Conveyancer

Company name

Contact name

Company mailing address

State

Postcode

Phone number

Fax number

Authority to forward loan documentation

I authorise St.George Bank to forward all loan documentation including original and copies of my Loan Agreements and mortgage documentation (if applicable) to the party nominated.
If not selected, documentation will be issued to the borrowers.

Solicitor *detailed above*

Broker *detailed below*

Other *detailed below*

Company name

Contact Name

Contact address

State

Postcode

Builder *if applicable*

Builder name

Licence number

Builder address

State

Postcode

Phone number

Fax number

Nearest relative *not living with you*

Name *for Applicant 1*

Phone number

Address *not a post office box*

State

Postcode

Name *for Applicant 2*

Phone number

Address *not a post office box*

State

Postcode

Accountant details *if self-employed/ sub-contractor/ investor*

Company name

Contact name

Phone number

Fax number

FINANCIAL POSITION

Assets What you own

If you wish to declare additional assets or liabilities, please complete an additional copy of this page.
Tick both checkboxes to indicate joint ownership of any item.

Item	Details	Value	Owner
Savings		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Property sale proceeds		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Asset sale proceeds		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Gift funds		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Deposit paid		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2

Owned property 1		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Owned property 2		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Owned property 3		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Motor vehicle 1		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Motor vehicle 2		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home contents		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Super/Life policies		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Shares/Investments		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2

Total assets \$

Liabilities What you owe

Item	Details	Monthly payments	Debt to be repaid	Balance Owning	Borrower
Rent			<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home loan 1	<i>mortgagee & acc. #</i>		<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home loan 2	<i>mortgagee & acc. #</i>		<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home loan 3	<i>mortgagee & acc. #</i>		<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other loans			<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other debts			<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit card 1		<i>Card limit</i>	<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit card 2		<i>Card limit</i>	<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit card 3		<i>Card limit</i>	<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Store cards		<i>Card limit</i>	<input type="checkbox"/> Yes	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2

Total liabilities \$

Funds position

Purchase price <i>land cost if applicable</i>	\$	Deposit paid	\$
Construction cost <i>if applicable</i>	\$	Cash savings	\$
Legal and Government fees	\$	Sale proceeds	\$
LMI to be capitalised <i>if applicable</i>	\$	Gift	\$
Bank fees	\$	First Home Owner Grant	\$
Stamp duty	\$	Other funds	\$
Other costs	\$	Other funds	\$

Total costs (A) \$

Total available (B) \$

Loan required A-B \$

SECURITY DETAILS

Property 1

Address *include state and postcode*

Unit, Floor and Location *relative to street front* _____ Type of property _____ Year built *approx.* _____
 House Unit Land

Living area m^2 _____ Land m^2 _____ No. of living rooms _____ No. of bedrooms _____ No. of bathrooms _____

Construction type _____ Lot and D.P. No. _____
 Brick Brick veneer Other

Car accommodation _____ Other features _____
 Single garage Double garage Other _____ Ducted air conditioning Inground pool

Other details including size, date and cost *e.g. renovations, granny flats, guest house, pergola, etc.*

Property value _____ Land value _____ Construction price _____
 Purchase price Purchase price Purchase price
 Est. market value Est. market value Est. market value

Contact name of vendor or real estate agent *for valuer access* _____ Phone number _____

Type of title _____ Other _____
 RPA/Torrens Strata title Company title Community title

Mortgagee name _____ Full name(s) to appear on title after settlement _____

I will live in this property immediately after settlement _____ Family pledge guarantee amount *if family pledge is required* \$ _____

Detail any environmental contamination affecting the security of property or neighbouring properties

Property 2

Address *include state and postcode*

Unit, Floor and Location *relative to street front* _____ Type of property _____ Year built *approx.* _____
 House Unit Land

Living area m^2 _____ Land m^2 _____ No. of living rooms _____ No. of bedrooms _____ No. of bathrooms _____

Construction type _____ Lot and D.P. No. _____
 Brick Brick veneer Other

Car accommodation _____ Other features _____
 Single garage Double garage Other _____ Ducted air conditioning Inground pool

Other details including size, date and cost *e.g. renovations, granny flats, guest house, pergola, etc.*

Property value _____ Land value _____ Construction price _____
 Purchase price Purchase price Purchase price
 Est. market value Est. market value Est. market value

Contact name of vendor or real estate agent *for valuer access* _____ Phone number _____

Type of title _____ Other _____
 RPA/Torrens Strata title Company title Community title

Mortgagee name _____ Full name(s) to appear on title after settlement _____

I will live in this property immediately after settlement _____ Family pledge guarantee amount *if family pledge is required* \$ _____

Detail any environmental contamination affecting the security of property or neighbouring properties

PRIVACY STATEMENT

Your right to privacy is important to us. This statement explains your privacy rights and our rights and obligations in relation to your personal information.

The Privacy Act regulates the way St.George Bank Limited ("we") uses personal information provided about you. Please read the following carefully as it sets out how we may use information about you.

The Privacy Act allows the following information about the applicant/guarantor named in the application ("you") to be disclosed to a credit reporting agency, which you authorise St.George Bank Limited to do, this information includes:

What information can be disclosed to a credit reporting agency

- details to identify you – that is, your name, sex, date of birth, current and 2 previous addresses, your current or last known employer, and your driver's licence number;
- the fact that you have applied for credit and the amount or that we are a current credit provider to you;
- advice that payments previously notified as unpaid are no longer overdue;
- payments overdue for at least 60 days and for which collection action has started;
- cheques for more than \$100 drawn by you which have been dishonoured more than once;
- in specified circumstances, that in our opinion you have committed a serious credit infringement; and
- the fact that credit provided to you by us has been paid or otherwise discharged.

Exchange of information with a credit reporting agency

You authorise St.George Bank Limited to:

- obtain information about your credit worthiness or a credit report containing personal or commercial credit information about you from a credit reporting agency or other business that provides it; and
- exchange the information listed above about you with any credit reporting agency.

These exchanges can be made:

- to assess your application for consumer or commercial credit or to be a guarantor for the applicant, or to assess your creditworthiness;
- if you are in default under a credit agreement, notifying, and exchanging information with, other credit providers and any collection agent of ours; and
- for the various purposes permitted under the Privacy Act.

What credit related information can be disclosed to other persons

You acknowledge that information, including but not limited to a credit report or any other information having a bearing on your credit worthiness, credit standing, credit history or credit capacity may be exchanged or disclosed to other persons as listed below; and that we may

- exchange that information described in the paragraph above about you with all credit providers named in this application or that may be named in credit reports issued by a credit reporting agency, any introducer referred to in the loan application, or any agent of ours assisting in processing the loan application;
- give to and receive from a credit provider, a banker's opinion of the purposes connected with your business, trade or profession; and
- confirm:
 - your employment and income details with any employer, accountant or tax agent named in this application; or
 - your income received on an investment property with any nominated real estate agent; or
 - your payment history from the landlord or managing agent nominated in this application.

Authority to give information to a guarantor

You authorise us to give information about you (including, without limitation, any information required or permitted by law, regulation or industry code to be provided) to any guarantor or proposed guarantor of the loan you have applied for, for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee. This information includes but is not limited to:

- details about your creditworthiness at the time at which you applied for your loan;
- whether your loan account (in relation to which the guarantee is to be, or has been provided by the guarantor) has been conducted in a manner which is satisfactory to St.George Bank Limited;
- whether the loan account is in arrears;
- whether there is an immediate likelihood that the guarantee will be called upon;
- what the balance of the loan account is; and
- the interest rate charged on the principal debt.

This information may be provided to:

- a prospective guarantor for your loan account to assist them in deciding whether to provide a guarantee for your loan; and
- to a guarantor for your loan account at any time, upon the guarantor's request whilst the guarantee is in place.

Authority to give information to your mortgage broker or referrer

You authorise the mortgage broker, who submits your application for a loan that we approve, or a referrer who refers you to us to lodge an application for a loan we approve, to seek access from us to certain account information. You authorise us to disclose to that mortgage broker or referrer your loan account name and number, the balance of your loan account, whether there are any arrears on your loan account, the amount of those arrears (if any) and whether or not the loan is discharged.

Authority to give information to another person

You authorise us to disclose your loan account information to any person you authorise (in a form acceptable to us) to:

- operate on your loan account; or

PRIVACY STATEMENT *continued*

Authority to give information to another person (cont.)	<ul style="list-style-type: none">• have access to your loan account information. You understand that if we decline your credit application due to adverse information on your personal credit file, then each applicant for credit may be notified that the application has been declined wholly or partly on information derived from a personal credit report relating to you.
Motor Vehicle or Drivers' Licence Registry	You authorise us to obtain personal information about you from any motor vehicle or drivers' licence registry in Australia.
Privacy generally	<p>You need not give us any of the personal information requested in the application form or any other document or communication relating to the loan applied for. However, without this information, we may not be able to process the application or provide you with an appropriate level of service.</p> <p>You may request access at any time to personal information held by us about you and ask us to correct it if you believe it is incorrect or out of date.</p>
How we may use your personal information	<p>We use your personal information to:</p> <ul style="list-style-type: none">• process the application (including performing the 100-point check required by the Financial Transaction Reports Act and determining if the Consumer Credit Code applies);• administer and manage the account; and• facilitate our internal business operations, including fulfilment of any legal requirements and confidential systems maintenance and testing. <p>You consent to the bank contacting you via e-mail or your mobile phone (if this is provided by you) with regard to your product applications and ongoing maintenance of any accounts you have with the bank.</p>
Our right to disclose your personal information	<p>We may disclose your personal information in the following circumstances:</p> <ul style="list-style-type: none">• to any referee nominated by you;• to our external service providers (which may be located overseas) that provide services for the purposes only of our business, on a confidential basis, for example property valuers and surveyors, real estate agents and auctioneers if property is offered as security for your loan, advisers, debt collection agents, organisations providing card authorisation, clearing and settlement services (for example Visa and MasterCard mail houses and data processors);• to any persons acting on your behalf, including your financial adviser, broker, solicitor or accountant, unless you tell us not to;• to other persons who have an interest in any property offered to us as security;• to any party acquiring an interest in any business or in the loan and any related securities provided by you or any other person (including mortgages and guarantees);• to merchants with whom you transact, to process your card transactions;• to government agencies in connection with your loan, for example to stamp and register mortgages;• to a mortgage insurer which provides lenders' mortgage insurance to us and which may be located outside Australia; and• if you request us to do so or if you consent (for example for a direct debit) or where the law requires or permits us to do so.
Use by the St.George Group	<p>We may also use your personal information or give access to personal information about you to any member of the St.George Group to:</p> <ul style="list-style-type: none">• assess your total relationship and product holding with the St.George Group, analyse products and customer needs and develop new products; and• inform you of products and services provided by us, any member of the St.George Group or by preferred providers, which we consider may be of value or interest to you, unless you tell us not to.
Your authority to us	<p>By signing this application you authorise us to collect, maintain, use and disclose your personal information in the manner set out in this privacy statement.</p> <p>By completing the application form, you undertake to provide a copy of this privacy statement to each principal, company officer or partner that you purport to represent.</p> <p>By signing this form you warrant and acknowledge that where you have provided information about another person in your application, that you have ensured that the person has been made aware of your disclosure, consents to it, and that you have been made aware of the contents of this Privacy Statement.</p>
Agreement by Guarantor or prospective Guarantor	You agree that we may obtain from a credit reporting agency, credit reports containing personal information about you to assess whether to accept you as a guarantor for the loan applied for, or given to the applicant(s).

IMPORTANT INFORMATION ABOUT OUR PRODUCTS AND SERVICES

Optional

From time to time, St.George would like to provide you with information about products and services – which may be supplied by us, any member of the St.George Group or our preferred providers – that we believe may be of interest or value to you.

By ticking the NO box below, you will be missing out on information, special offers and opportunities that could help you to simplify your banking, lower banking costs and build your investments.

Tick here:

Applicant 1 No Applicant 2 No

If you do not tick a box, we will continue to provide you with information about products and services.

NOMINATION

Nominate a person to receive important information

Each borrower is entitled to receive a copy of notices and other documents under the Consumer Credit Code. By signing this nomination you are giving up the right to be provided with this information direct from us. You may cancel this nomination at any time by advising us in writing.

I nominate _____ to receive any notices, and other documents under the Consumer Credit Code on behalf of me for the following facility:

Standard Loan Credit Card *for portfolio loans, please complete a loan nomination form*

Borrower 1	Borrower 2
<p>X Sign here</p> <p>Full name _____ Date ____/____/____</p>	<p>X Sign here</p> <p>Full name _____ Date ____/____/____</p>

BUSINESS PURPOSE DECLARATION

If this loan is to be used wholly or predominantly for business or investment purposes, please complete the Business Purpose Declaration below.

I declare that the credit to be provided to me by St.George is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

Important

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

Borrower 1	Borrower 2
<p>X Sign here</p> <p>Full name _____ Date ____/____/____</p>	<p>X Sign here</p> <p>Full name _____ Date ____/____/____</p>

DECLARATION

Please take care to ensure all information you give us in this application is correct.

I declare that:


- the information in this application and the financial information supporting it are in all respects correct and complete to the best of my knowledge and belief. I acknowledge that the Bank will rely on this information in deciding whether to lend to me;
- (if an applicant) the product and product options of the loan requested have been described to me in detail to my satisfaction by a Bank representative and I feel comfortable with the loan for which I apply;
- I have read and understood the Privacy Statement in this form and I consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement. Where I have provided information about another individual (for example, a relative), I declare that the individual has been made aware of that fact and the contents of the Privacy Statement;
- where I have provided information about another individual (for example, a relative), I declare that the individual has been made aware of that fact and the contents of this Privacy Statement;
- I acknowledge that any establishment fees paid in connection with this application, will not be refunded if the loan does not proceed for any reason;
- that, where I have completed details for the Advantage Package on this application, that I am signing according to the authority to operate held on the Nominated Transaction account from which the payments of the non-refundable Annual Package Fee are to be deducted;
- where I have completed details for the Authority for Automatic Transfer on pages 9/10 of this application, I am signing according to the authority to operate held on the Nominated Transaction account from which repayments are to be deducted;
- where the payment method is to be by Automatic Transfer from another Financial Institution, a Direct Debit Request Service Agreement has been received;
- I acknowledge that the Bank has the right to confirm the details of the information provided in this application;
- I acknowledge that this application form is not to be regarded as an offer or acceptance of credit under any law, or form part of any credit contract that may come into existence between the Bank and me;
- that I understand that only the Bank can decide whether my application is approved and that the person who may have introduced me to the Bank has no authority to give that approval;
- I consent to the Bank giving any guarantor or indemnitor all information, including credit reports and copies of reports as the Bank sees fit, as provided in this Privacy Statement as required under the Code of Banking Practice.

PERSONAL APPLICANT

Each applicant must sign and date this section.

Applicant 1 X Sign here Full name _____ Date ____/____/____	Applicant 2 X Sign here Full name _____ Date ____/____/____
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COMPANY APPLICANT

Common Seal of the borrower 	Company details Name: ABN: Stamped according to the Company's Constitution in the presence of:
Authorised person <i>must be a Director or Secretary</i> X Sign here Name _____ Position _____	Authorised person <i>must be a Director or Secretary</i> X Sign here Name _____ Position _____