

CHECKLIST FOR SUBMISSION

All applications

- If there is a mortgage NOT being refinanced which does not appear on the applicant's Comprehensive Credit Report then loan statements for the last 6 consecutive months are required, where the last monthly repayment was made no more than 45 days prior to the date the application is received by us
- If an owner occupied home (or investment property if no other property is owned) is being used as security for the loan, and any applicant whose income is used to service the loan, is 55 years or older at the time of application, a Repayment Strategy letter signed by all applicants explaining how the loan will be repaid should current income cease. Please include supporting evidence, e.g. statements for superannuation; shares; savings

Purchase

- Contract of Sale with all details of purchase
- Proof of funds to complete purchase
- If relying on a gift: Statutory declaration must be provided confirming non-refundable gift signed and witnessed by relevant parties
- If Lenders' Mortgage Insurance (LMI) is required, evidence of 5% genuine savings over the last 3 month period in the name of at least one borrower by way of savings account statements **or** the last 6 month period term deposit statements **or** statement on sale of shares **or** equity in real estate **or** loan statement identifying additional repayments that can be redrawn

Refinance

- Latest credit card/store card/personal loan statement being refinanced
- If LMI is required, last 3 months' consecutive statements on **all** credit cards being refinanced and last 6 consecutive months' statements of personal loan accounts being refinanced
- If LMI is required, evidence that council rates, water rates, body corporate and strata levies are current and paid as at the last billing date and shows the applicant(s) name as the property owner

Adding or substituting a security property

- Contract of Sale
- Proof of funds to complete purchase (if required)
- Rates notice (if property already owned)
- FIRB Approval for overseas borrowers

Removing a borrower or titleholder

- Copy of Death Certificate, Will or Probate (if applicable)
- Letter of consent from borrower being released
- Copy of family law agreement or court order as evidence of divorce (if applicable)

Adding or changing name of a borrower, guarantor or director

- Customer Identification Form and documents (www.citibank.com.au/identificationform)
 - Identification Form - Individuals & Sole Traders
 - Identification Form - Australian Companies
 - Identification Form - Trusts & Trustees

PAYG

- Latest computer generated pay slip (no more than 45 days old as at the submission date of the application); AND one bank statement showing the most recent month's salary credit corresponding to the stated salary amount
- or**
- Letter from the employer on company letterhead no more than 45 days old as at the submission date of the application **or** current employment contract on company letterhead and not more than 6 months old confirming income and employment details AND one bank statement showing the most recent month's salary credit corresponding to the stated salary amount
- If LMI is required, 2 most recent computer generated consecutive payslips or letter from the employer on company letterhead. Minimum 6 months in current position

PAYG

- Casual
- Contract <12 months old
- Using bonus, commission, overtime or allowances as income in serviceability

In addition to the above PAYG documentation requirement, please also supply the following:

- Last 2 financial years' tax return/group certificate
- If LMI is required, 2 most recent computer generated consecutive payslips or letter from the employer on company letterhead. Minimum 12 months in current position

CHECKLIST FOR SUBMISSION CONTINUED

- | | |
|---|---|
| <input type="checkbox"/> Self-Employed - Option 1 | <input type="checkbox"/> For Individual/Sole trader/Partnership: ATO Notice of Assessment or Income Tax Printout 551 for the most recent financial year
<input type="checkbox"/> For Company: The most recent financial year Income Tax Account Statement/Income Tax Printout 001
<input type="checkbox"/> For Trust: The most recent financial year ATO Tax Agent Portal (Lodgement Portal)
<input type="checkbox"/> Last 2 years' individual tax returns
<input type="checkbox"/> Last 2 years' final tax returns for all trading entities (Company, Partnership, Trust) including profit and loss, balance sheets
<input type="checkbox"/> BAS statements from the end date of the most recent financials submitted, up to the date of application
<input type="checkbox"/> If LMI is required, last 2 years' business financials and personal, business tax returns
<input type="checkbox"/> The most recent 2 financial years' full financials are required. If the application is submitted within 9 months of the financial year end, and full financials are not yet available for the most recently completed financial year, then full financials are required for the third most recently completed financial year. In all cases BAS are required from the end of the most recently provided full financials up to the most recent available quarter. If an application is submitted more than a month after the quarter end, that quarter's BAS is required |
| <input type="checkbox"/> Self-Employed - Option 2
(Available when LVR <70%) | <input type="checkbox"/> A 12-month profit and loss statement (P&L) from management accounts (with end date no more than 6 months prior to the application date), signed by all applicants/guarantors
<input type="checkbox"/> Business Activity Statements (BAS) covering all 4 quarters of the P&L
<input type="checkbox"/> Business Activity Statements (BAS) covering the period from the end of the P&L to the present
<input type="checkbox"/> Most recent group certificate for salary/wages paid to director(s) |
| <input type="checkbox"/> Rental Income | <input type="checkbox"/> Rental receipts/statement from real estate agent or current lease agreement or consecutive 3 months' rental receipts <u>or</u> last 3 months' bank statements, where the most recent rental payment received is no more than 30 days prior to the date of application submission |
| <input type="checkbox"/> Foreign Income | <input type="checkbox"/> All PAYG documents as above and/or all self-employed income documents as in Option 1 above
<input type="checkbox"/> Bank statements showing income/salary for 3 consecutive months for PAYG and 12 consecutive months for self-employed applicants
<input type="checkbox"/> Income Declaration Form - Foreign Income form for each applicant and all supporting documents |
| <input type="checkbox"/> Other Income | <input type="checkbox"/> Proof of other permitted income not stated elsewhere, e.g. dividends |
| <input type="checkbox"/> Trust | <input type="checkbox"/> A full copy of the executed Trust Deed showing the full name of the trust, trust type and country in which the trust was established
<input type="checkbox"/> Completed Identification Form - Trusts and Trustees
<input type="checkbox"/> Completed Identification Form - Individuals and Sole/Traders for all beneficiaries of the trust |
| <input type="checkbox"/> Foreign Tax Forms | <input type="checkbox"/> W-9 Form required if US Person* for tax purposes |

***You will be a US Person if you are either a US Citizen or a US Resident:**

US Citizenship defined as:

- individuals born in the United States, Puerto Rico, Guam, Northern Mariana Islands, Virgin Islands, American Samoa, or Swain's Island;
- foreign-born children, under age 18, residing in the US with their birth or adoptive parents, at least one of whom is a US citizen by birth or naturalisation; and
- individuals granted citizenship status by Immigration and Naturalization Services (INS).

US Resident defined as:

To be classified as a US resident, you must meet one of two tests:

1. Green Card Test

- A non-resident is a lawful permanent resident of the US at any time if they have been given the privilege, according to the immigration laws, of residing permanently as an immigrant. This status usually exists if the Bureau of Citizenship and Immigration Services has issued a green card.

2. Substantial Presence Test

- A non-resident is classified as a resident for tax purposes if you were physically present in the US for 31 days during the current year and 183 days during a 3-year period that includes the current year and the two years immediately before that.

Please email the completed application along with all supporting documentation to variations@citi.com

IMPORTANT NOTES

- Basic living expenses must show an amount - it cannot be zero.
- The minimum rent/board applied for non-owner occupiers current as at December quarter 2022 is \$796 (subject to change) per month per adult.
- Identification supplied must be in the same name(s) as the applicant(s) and property ownership.
- Assets and Liabilities - If it is a joint application (related applicants) please provide combined assets and liabilities.
- Assets and Liabilities - If it is a joint application (unrelated applicants) please provide separate assets and liabilities.

TYPE OF CHANGE TO YOUR HOME LOAN

Please select what you would like to change

You can make more than one change per application

Please complete the following sections

(company applicants to complete Sections F & G)

- | | |
|---|--|
| <p>1. <input type="checkbox"/> Change your home loan (without increasing your current limit)</p> <p><input type="checkbox"/> Add a new account</p> <p><input type="checkbox"/> Change the limits on your existing accounts</p> <p><input type="checkbox"/> Different home loan product</p> | <p>A, B, I, R</p> |
| <p>2. <input type="checkbox"/> Interest only repayments</p> <p><input type="checkbox"/> New Interest Only term (financials may be required)</p> <p><input type="checkbox"/> Extend your current Interest Only term</p> | <p>A, B, D, E, H, I, J, R</p> |
| <p>3. <input type="checkbox"/> Increase your credit limit
(Minimum increase \$10,000)</p> | <p>A, B, D, E, H, I, J, R</p> |
| <p>4. <input type="checkbox"/> Change your security property</p> <p><input type="checkbox"/> Substitute one property for another</p> <p><input type="checkbox"/> Add a new property</p> | <p>A, B, C, D, E, H, I, J, K, L, R</p> |
| <p>5. <input type="checkbox"/> Add/Remove a borrower/titleholder/guarantor/director</p> | <p>A, B, C, D, E, H, J, K, R</p> |
| <p>6. <input type="checkbox"/> Increase the term of your loan</p> | <p>A, B, C, D, E, H, I, J, K, R</p> |

Please provide a brief reason for the change below

A. PERSONAL DETAILS

APPLICANT 1

Type of Applicant Borrower
 Guarantor/Director
 Remove Borrower/Titleholder
 Add Borrower/Guarantor/Director

Title First name

Middle name

Last name

City of birth

Country of birth

Date of birth Female Male

Marital status Married/De Facto Single/Divorced/Widowed

Name of spouse/partner (if applicable)

Total number of dependants for Applicant 1 (excluding spouse and self)

List the ages of all dependants

Mother's maiden name (Mandatory)

Driver's licence number

Government issued document type and number used in identification if different from above

Are you an Australian Citizen/Permanent Resident?
 Yes No

What is your citizenship if not Australian?

Are you a resident for income tax purposes in the country of Australia? Yes No

If you answered yes to above, is Australia the only country in which you are a resident for income tax purposes? Yes No

Are you a trustee for this application?
 No Yes, name of trust

Are you a first home buyer? Yes No

APPLICANT 2

Type of Applicant Borrower
 Guarantor/Director
 Remove Borrower/Titleholder
 Add Borrower/Guarantor/Director

Title First name

Middle name

Last name

City of birth

Country of birth

Date of birth Female Male

Marital status Married/De Facto Single/Divorced/Widowed

Name of spouse/partner (if applicable)

Total number of dependants for Applicant 2 (excluding any dependants already given by Applicant 1 and excluding spouse and self)

List the ages of all dependants

Mother's maiden name (Mandatory)

Driver's licence number

Government issued document type and number used in identification if different from above

Are you an Australian Citizen/Permanent Resident?
 Yes No

What is your citizenship if not Australian?

Are you a resident for income tax purposes in the country of Australia? Yes No

If you answered yes to above, is Australia the only country in which you are a resident for income tax purposes? Yes No

Are you a trustee for this application?
 No Yes, name of trust

Are you a first home buyer? Yes No

B. CURRENT CONTACT DETAILS

APPLICANT 1

Home phone number () Work phone number ()

Mobile phone number (Mandatory)

By providing my email I consent to receive statements, notices and disclosure documents electronically for all my Citi branded accounts. I agree to the Electronic Communication Consent in Section O. I can withdraw this consent.

Email (Mandatory)

Current residential address

Suburb		State	
Postcode	Country		

Years at this address Years at previous address

Current mailing/PO Box address Same as Residential?

Suburb		State	
Postcode	Country		

APPLICANT 2

Home phone number () Work phone number ()

Mobile phone number (Mandatory)

By providing my email I consent to receive statements, notices and disclosure documents electronically for all my Citi branded accounts. I agree to the Electronic Communication Consent in Section O. I can withdraw this consent.

Email (Mandatory)

Current residential address

Suburb		State	
Postcode	Country		

Years at this address Years at previous address

Current mailing/PO Box address Same as Residential?

Suburb		State	
Postcode	Country		

C. ADDRESS DETAILS AFTER SETTLEMENT (IF KNOWN)

APPLICANT 1

Post settlement residential address Same as current

Suburb		State	
Postcode	Country		

Mailing/PO Box address Same as current

Suburb		State	
Postcode	Country		

APPLICANT 2

Post settlement residential address Same as current

Suburb		State	
Postcode	Country		

Mailing/PO Box address Same as current

Suburb		State	
Postcode	Country		

D. EMPLOYMENT DETAILS - IF SELF-EMPLOYED, PLEASE GO TO SECTION E

APPLICANT 1

Full time Part Time Casual Retired
 Student Home duties Unemployed

Occupation

Employer's name

Gross (pre-tax) monthly salary \$ Time with current employer Years Months

Payroll Officer name Payroll phone number ()

Number of employers in the past 5 years

Time with previous employer if answer to above is greater than 1 Years Months

APPLICANT 2

Full time Part Time Casual Retired
 Student Home duties Unemployed

Occupation

Employer's name

Gross (pre-tax) monthly salary \$ Time with current employer Years Months

Payroll Officer name Payroll phone number ()

Number of employers in the past 5 years

Time with previous employer if answer to above is greater than 1 Years Months

E. SELF-EMPLOYMENT DETAILS

APPLICANT 1

Business structure

Sole trader Partnership Company

Company/Trading name

Suburb State

Postcode Country

ABN/ACN

Time in current business

Years

Months

Occupation

Principal business activity

Gross monthly salary

\$

Director's fees (if applicable)

\$

Business net profit (last FY)

\$

Business net loss (last FY)

\$

Add back pre-tax superannuation contributions benefiting borrowers

Add back depreciation

Add back tax deductible interest being refinanced

Name of accountant's firm

Accountant's name

Accountant's phone number

()

Accountant's email address

APPLICANT 2

Business structure

Sole trader Partnership Company

Company/Trading name

Suburb State

Postcode Country

ABN/ACN

Time in current business

Years

Months

Occupation

Principal business activity

Gross monthly salary

\$

Director's fees (if applicable)

\$

Business net profit (last FY)

\$

Business net loss (last FY)

\$

Add back pre-tax superannuation contributions benefiting borrowers

Add back depreciation

Add back tax deductible interest being refinanced

Name of accountant's firm

Accountant's name

Accountant's phone number

()

Accountant's email address

F. COMPANY APPLICANT DETAILS - PLEASE COMPLETE IF BORROWER OR GUARANTOR IS A COMPANY

Type of applicant	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor	Is the company a trustee?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Company/Trading name	<input type="text"/>	Name of Trust	<input type="text"/>
Date of incorporation	Years <input type="text"/> Months <input type="text"/> Time in current business <input type="text"/> <input type="text"/>	ABN/ACN	Number of Directors
Principal business activity	<input type="text"/>	<input type="text"/>	<input type="text"/>

G. COMPANY ADDRESS AND CONTACT DETAILS

Trading address	<input type="text"/>	Trading address after settlement	<input type="checkbox"/> Same as current
Suburb	State	Suburb	State
Postcode	Country	Postcode	Country
Time at trading address	Years <input type="text"/> Months <input type="text"/>	Postal address after settlement	<input type="checkbox"/> Same as above
Postal address	<input type="checkbox"/> Same as trading address	Suburb	State
Suburb	State	Postcode	Country
Postcode	Country	Work phone number	<input type="text"/>
Registered address	<input type="checkbox"/> Same as trading address	Mobile phone number	<input type="text"/>
Suburb	State	Email address	<input type="text"/>
Postcode	Country		

H. LOAN DETAILS

Purpose of loan		LMI	
Purchase an owner-occupied property ¹	<input type="text"/> \$	If Lenders' Mortgage Insurance (LMI) is required, would you like the insurance premium added onto the loan? If you select yes, we will add the premium to the Total Loan Value.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Purchase an investment property ²	<input type="text"/> \$	Refinancing declaration (mandatory for refinance purpose)	
Refinance an owner-occupied home loan	<input type="text"/> \$	Refinancing may have some significant transaction costs, including discharge fees, fixed rate break costs, application and settlement fees, and/or mortgage insurance premium. These should be considered prior to refinancing.	
Refinance an investment home loan	<input type="text"/> \$	Why are you seeking to refinance with us:	<input type="checkbox"/> Better rate or fee
Refinance of business loan/ other business purpose	<input type="text"/> \$		<input type="checkbox"/> Service
Refinance personal/unsecured loans	<input type="text"/> \$		<input type="checkbox"/> Product feature
Other personal purpose, please specify	<input type="text"/> \$		<input type="checkbox"/> Consolidate debts into one lower repayment
Total	<input type="text"/> \$	Other purpose:	<input type="text"/>

¹includes construction

²includes construction and vacant land purchase

I. RESIDENTIAL LOAN ACCOUNTS

Please indicate your account preferences below. You can have up to 4 split loan accounts set up as part of your home loan.

LOAN SPLIT 1	Loan Split 1 Amount: \$ <input type="text"/>
	Name(s) on statement: <input type="text"/>
	<input type="checkbox"/> Owner Occupier <input type="checkbox"/> Investor <input type="checkbox"/> 1. Basic Variable ¹ <input type="checkbox"/> 2. Standard Variable <input type="checkbox"/> 3. Standard Fixed ³ : <input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 5 years
	Options for Basic and Standard loans: Total Loan Term: <input type="text"/> Years (Max 30 years) Repayment Option (mandatory): <input type="checkbox"/> Principal and Interest <input type="checkbox"/> Interest Only ² Term: <input type="text"/> Years (Max 5 years)
LOAN SPLIT 2	Loan Split 2 Amount: \$ <input type="text"/>
	Name(s) on statement: <input type="text"/>
	<input type="checkbox"/> Owner Occupier <input type="checkbox"/> Investor <input type="checkbox"/> 1. Basic Variable ¹ <input type="checkbox"/> 2. Standard Variable <input type="checkbox"/> 3. Standard Fixed ³ : <input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 5 years
	Options for Basic and Standard loans: Total Loan Term: <input type="text"/> Years (Max 30 years) Repayment Option (mandatory): <input type="checkbox"/> Principal and Interest <input type="checkbox"/> Interest Only ² Term: <input type="text"/> Years (Max 5 years)
LOAN SPLIT 3	Loan Split 3 Amount: \$ <input type="text"/>
	Name(s) on statement: <input type="text"/>
	<input type="checkbox"/> Owner Occupier <input type="checkbox"/> Investor <input type="checkbox"/> 1. Basic Variable ¹ <input type="checkbox"/> 2. Standard Variable <input type="checkbox"/> 3. Standard Fixed ³ : <input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 5 years
	Options for Basic and Standard loans: Total Loan Term: <input type="text"/> Years (Max 30 years) Repayment Option (mandatory): <input type="checkbox"/> Principal and Interest <input type="checkbox"/> Interest Only ² Term: <input type="text"/> Years (Max 5 years)
LOAN SPLIT 4	Loan Split 4 Amount: \$ <input type="text"/>
	Name(s) on statement: <input type="text"/>
	<input type="checkbox"/> Owner Occupier <input type="checkbox"/> Investor <input type="checkbox"/> 1. Basic Variable ¹ <input type="checkbox"/> 2. Standard Variable <input type="checkbox"/> 3. Standard Fixed ³ : <input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 5 years
	Options for Basic and Standard loans: Total Loan Term: <input type="text"/> Years (Max 30 years) Repayment Option (mandatory): <input type="checkbox"/> Principal and Interest <input type="checkbox"/> Interest Only ² Term: <input type="text"/> Years (Max 5 years)

Notes:

- 1. Basic variable split can only be combined with other basic variable or standard fixed splits.
- 2. Please ensure you complete the interest only declaration below.

- 3. Please ensure you complete the fixed loan declaration below.

INTEREST ONLY DECLARATION

Interest only loans can result in higher interest charges than paying principal and interest, and will have increased repayments after the interest only period has finished. Interest only loans may be unsuitable in some circumstances.

Why do you wish to take an interest only loan (or loan split)?

- Forms a part of your investment/wealth strategy Increase cash-flow for purposes other than debts or commitments
- Increase flexibility Assist during a bridging or construction period

Other purpose:

Fixed rate acknowledgement:

If you enter into a standard loan with a fixed interest rate, your rate will be fixed for the fixed rate period even if interest rates go up or down. If you wish to repay your fixed rate loan before the end of the fixed rate period, or make additional repayments of more than \$1,000 per payment cycle, breakcosts will apply. These costs could be substantial.

J. FINANCIAL POSITION (MANDATORY)

ASSET			LIABILITY					
Value	Monthly Income		Amount owing	Facility limit (incl available redraw)	Interest Rate	Financial institution	Refinance?	
Existing Property (home)	\$		Existing Property (home)	\$	\$	%		<input type="checkbox"/>
Investment property 1*	\$	\$	Investment property 1*	\$	\$	%		<input type="checkbox"/>
Investment property 2*	\$	\$	Investment property 2*	\$	\$	%		<input type="checkbox"/>
Investment property 3*	\$	\$	Investment property 3*	\$	\$	%		<input type="checkbox"/>
			Monthly payments					
Home contents	\$		Personal Loan	\$	\$	\$		<input type="checkbox"/>
Motor vehicles (total)	\$		Leases and car loans	\$	\$	\$		<input type="checkbox"/>
Superannuation	\$	\$	Total credit cards	\$	\$	\$		<input type="checkbox"/>
Savings and deposits	\$	\$	Overdraft	\$	\$	\$		<input type="checkbox"/>
Other assets			Other liabilities					
	\$	\$		\$	\$	\$		<input type="checkbox"/>
	\$	\$		\$	\$	\$		<input type="checkbox"/>
	\$	\$		\$	\$	\$		<input type="checkbox"/>
Total	\$	\$	Total	\$	\$	\$		

*Note Investment Property includes holiday homes and vacant land

Have you ever been declared bankrupt or had a judgment against you? Yes No

Are you aware of anything that may adversely affect your ability to meet your current and future financial obligations, e.g. changing from full time to part time employment? (Mandatory) Yes No

If yes, please provide full details of the circumstances including the amount by which you anticipate your income to decrease or expenses to increase to:

J. FINANCIAL POSITION (CONTINUED)

Expenses (monthly)

Housing

Housing costs (owner occupied)
body corporate fees, rates, utilities, repairs and maintenance, excluding home and contents insurance (as disclosed under Insurance)

Rent/Board
rent paid if continuing after loan

Non housing

TV and communication
mobile phone, subscription TV, internet

Groceries
typical supermarket shop including food, cleaning products and toiletries

Clothing and personal care
clothing, shoes, cosmetics, personal care

Recreation and entertainment
home entertainment, alcohol, tobacco, gambling, sporting and outdoor equipment/costs, domestic holiday, pets, toys

Transport
public transport and vehicle costs excluding insurance costs (as disclosed under Insurance), e.g. purchase, registration, insurance, servicing and petrol (excluding motorcycle and caravan)

Insurance
home and contents insurance on primary residence, motor insurance (excluding motorcycle and caravan), travel insurance, health insurance (hospital/medical/dental), income protection and life insurance

Education
public and private education fees and associated costs (preschool, primary, secondary and tertiary) including books and uniforms, etc.

Medical care and health
health professionals fees, hospital costs, medicines, prescriptions, optical (excluding health insurance which is disclosed under Insurance)

Childcare
childcare payments including nannies

Total living expenses (cannot be zero)

Other commitments

Child maintenance
child support/maintenance payments

Other commitments
overseas travel, recreational vehicles such as motorcycles and caravans, gifts, cleaning and gardening services, alterations/renovations to property, etc.

Total other commitments

Investment property expenses (including holiday homes)
body corporate fees, rates and building insurance, land tax, home and contents insurance, utilities

If any of the expense categories are zero or blank, where a value would ordinarily be expected, e.g. groceries, education (dependants of school age), please provide an explanation below

TOTAL MONTHLY EXPENSES

K. PROPERTY YOU ARE PROVIDING AS SECURITY FOR THE HOME LOAN

PROPERTY 1

Property known - *please complete all details below*

Property type:
 House Villa/Townhouse Serviced Apartment
 Unit - area: m² Vacant land
 Other:

Land size (if >2 hectares):

Property usage: Investment Owner occupied
 Title type: Torrens Strata Company Other
 Name/s on title: Applicant 1 Applicant 2 Other

Title particulars (Folio Identifier) (if known) Estimated market value or purchase price

Address of property

 Suburb State
 Postcode Country

Contact name to arrange property valuation inspection

Business hours phone number Mobile phone number

Valex reference (if applicable)

Any special instructions for the valuer

PROPERTY 2

Property known - *please complete all details below*

Property type:
 House Villa/Townhouse Serviced Apartment
 Unit - area: m² Vacant land
 Other:

Land size (if >2 hectares):

Property usage: Investment Owner occupied
 Title type: Torrens Strata Company Other
 Name/s on title: Applicant 1 Applicant 2 Other

Title particulars (Folio Identifier) (if known) Estimated market value or purchase price

Address of property

 Suburb State
 Postcode Country

Contact name to arrange property valuation inspection

Business hours phone number Mobile phone number

Valex reference (if applicable)

Any special instructions for the valuer

L. SOLICITOR/CONVEYANCER DETAILS (MANDATORY FOR PURCHASES EXCLUDING PRE-APPROVALS)

Where do you want the documents sent? Please select **ONE** of the following options:

- Mail the loan contract to applicant address as provided in application.
 Mail the loan contract to your legal representative address. Please complete the legal representative details.

Name of firm

Contact name

Phone

Email address

Address
 Suburb State
 Postcode Country

CONSENTS AND DECLARATIONS

M. PRIVACY ACKNOWLEDGEMENT AND CONSENT

In this section “we/us” means:

- National Australia Bank Limited (“NAB”) and its related companies that assist it to provide its services; and
- Citigroup Pty Limited (“Citi”) and its related companies that assist it to provide its services.

Unless otherwise stated, “we/us/our” is used collectively (or singularly/separately where the context requires) and “you/your” means all borrowers and other individuals.

By signing this application, you acknowledge, confirm and agree to the following:

- That we will obtain a copy of your credit report from one or more credit reporting bodies.
- That you have read and agree to the “Electronic Communication Consent” and consent to receive in electronic form, statements and other notices relating to any accounts and products you hold with us, and you understand that you can opt out of this or change your preference via Citi Online or by calling 13 24 84.
- That we may provide your name, residential address and date of birth to a credit reporting body for the purpose of verifying your identity in accordance with the requirements of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 or other requirements it may have, and that we may request that the credit reporting body provide them with an assessment of whether the personal information you provide matches (in whole or part) the personal information contained in a credit information file maintained by the credit reporting body. Or if you do not agree to this, notify us and you can have your identity verified as set out in item 6 (below).
- That we will collect, hold, use and disclose your personal information as reasonably necessary for our business purposes, which may include regulatory purposes, detecting and preventing fraud and other risks to us and our customers; responding to inquiries about applications, accounts or other products, services or arrangements, and when dealing with complaints.
- That we will retain the information you provide in this application to also process any future applications made in your name or that of any other person, for the purpose of identifying any attempted fraudulent activity. We will do this, irrespective of whether or not your application is successful or you are our customer at the time.
- That we may engage third parties to verify the authenticity of any identity documents you provide against official government records, and that if you don't wish for us to use these methods to verify your identity, that you should instead go to your local Australia Post Bank@Post outlet with appropriate forms of identification in order for your identity to be verified in person.

Purposes for which we collect, use and disclose your personal information

- 1) We may collect, use and disclose your personal information (which may include your credit information):
 - to assess any application for credit;

- to provide and manage your products, accounts and services and to manage your relationship and arrangements with us;
- to comply with applicable laws both in Australia and overseas, including:
 - a) the **National Consumer Credit Protection Act**;
 - b) the **Anti-Money Laundering and Counter-Terrorism Financing Act (AML Act)**;
 - c) State and Territory property legislation and other property-related laws (for example, to register and search for security interests);
- to conduct reviews of your facility;
- to research and develop our products and services and maintain and develop our systems and infrastructure (including undertaking testing);
- to detect and prevent fraud and other risks to us and our customers;
- to understand your needs and offer products and services to meet those needs; and
- for other purposes as listed in our respective **Privacy Policies** and our **Credit Reporting Policies** (where applicable) (see “Our Policies”).

If you do not provide us with the information we ask for or the information provided is incomplete or incorrect, we may not be able to provide or manage products or services you use or are seeking.

- 2) Where you provide information about another person, it is important in order to protect their privacy, that you let them know you are sharing their information with us, and ensure they are aware of what is in this notice. We do not normally collect sensitive information from you about other people, but you may want to give us this type of information in certain situations (for example, you might tell us about medical or health issues of people in your family when you ask us for financial hardship assistance). It is important that you only give us their sensitive information if the person has agreed to you sharing it with us.
- 3) Where you have provided information about another individual, you must make them aware of that fact and the contents of this Privacy Notification, and have obtained their consent to make this disclosure to us.

Disclosures of your personal information

- 4) We may disclose to, and obtain personal information about you from (as well as otherwise permitted by the Privacy Act):
 - between us (being NAB and Citi);
 - our affiliates, sales agents and organisations that carry out functions on our behalf including card schemes, mailing houses, data processors, collection agents, e-conveyancers, other financial institutions, researchers, system developers or testers, accountants, rating agents, auditors, valuers, lawyers and other parties acting in connection with securitisation;
 - reward providers including Airline partners and their service providers;
 - other credit providers;

M. PRIVACY ACKNOWLEDGEMENT AND CONSENT (CONTINUED)

- any signatory or guarantor to the facility for which you are applying;
- any broker, introducer, financial, legal or other adviser acting in connection with your facility or application;
- regulatory and tax authorities in Australia and overseas;
- credit reporting bodies and other information providers. We may disclose your information for the purposes of assessing or approving a hardship application, and credit reporting bodies for the purposes of reporting if you have a hardship arrangement (see "Exchange of information with credit reporting bodies" below);
- any external dispute resolution body;
- any insurer relating to your facility;
- organisations that have acquired or are wishing to acquire an interest in any part of our business; and
- as further set out in our respective **Privacy Policies** and **Credit Reporting Policies** (where applicable) (see "Our Policies").

Identifying you for the purposes of the AML Act

- 5) We may provide your name, residential address and date of birth to a credit reporting body for the purpose of verifying your identity in accordance with the requirements of the AML Act which is not a credit check. As part of providing that information to the credit reporting body, we may request the credit reporting body to provide an assessment of whether the personal information matches (in whole or part) personal information held by the credit reporting body.
- 6) The credit reporting body may prepare and provide an assessment to us and may use the names, residential addresses and dates of birth held by the credit reporting body, for the purpose of preparing such an assessment. Although you have agreed to us making this request and disclosure of your personal information for this purpose, if you don't wish for us to use this method to verify your identity, you may go to your local Australia Post Bank@Post outlet with appropriate forms of identification in order for your identity to be verified in person.

Disclosures to overseas recipients

- 7) Some of the recipients to whom we disclose your personal information may be based overseas.
- 8) For a list of countries where such recipients are located, refer to:
- NAB's Privacy Policy at nab.com.au/common/privacy-policy; and
 - Citi's Privacy Policy at citibank.com.au/privacy.

Exchange of information with credit reporting bodies and other information services

- 9) If you have made an application for consumer or commercial credit, or have obtained consumer or commercial credit from us, you agree that we can obtain credit reporting information about you from a credit reporting body ("CRB") for the purposes of assessing any application for consumer or commercial credit and collecting payments that are overdue in relation to consumer or commercial credit.

You also agree that we can obtain, from any business providing information about commercial credit-worthiness, commercial credit reports about you for the purposes of assessing applications for consumer or commercial credit.

- 10) We may disclose personal information about you (including credit information, such as details about the credit that we provide to you, your repayment history and any repayment defaults) to, and obtain credit reporting information about you from, CRBs. The **Credit Reporting Policies** of NAB and Citi contain information about credit reporting, including the CRBs with which we may share your personal information, their contact details, the type of credit reporting information we share, and your rights in relation to them.

Our policies (including how to access and correct information and make a complaint)

- 11) You can review the relevant NAB and Citi policies at the following links:

- nab.com.au/common/privacy-policy; or
- citibank.com.au/privacy.

These policies include information as to how you can access and/or seek correction of the personal information we hold about you, how you can complain about a breach by us of the **Privacy Act** (including where relevant the credit reporting provisions in **Part IIIA** and the **Credit Reporting Code**) and how we will deal with such a complaint.

Your marketing communications preferences

- 12) By completing this application you agree that we, our affiliate companies, our partners and agents may use your personal information to keep you informed about offers relating to this product and other products, services and offers which may be of interest to you. We/They may do this by phone, mail, email, SMS and/or other electronic messages. These consents operate and shall remain in effect unless and until you notify us that you do not want to receive such communications. If you do not wish to receive these communications please utilise the unsubscribe facility in the communication received or otherwise notify us in writing or call us.

Note: If you have not told us that you do not wish to receive these communications by phone, you may be contacted even if you have registered your phone number on the national **Do Not Call Register**.

Call recording

- 13) Your telephone calls and conversations with our representatives may be recorded and monitored for quality, training and verification purposes

Contacting Us

- 14) If You wish to find out more information, or raise any specific or general concerns about Us and Our Privacy Policies, the contact details are as follows:

Privacy Officer
GPO Box 204
Sydney NSW 2001
Telephone: 13 24 84
Email: privacy.officer@citi.com.au

N. EXPLANATORY NOTES FOR THE HOME LOAN APPLICATION

In this section, "We/our/us" means Australia Bank Limited ("NAB") and "you/your" means all applicants named in this application.

- 1) This is an application only. We are under no obligation to accept your application. We will have no legal commitments to you in respect of the finance that you apply for until we receive from you and decide to accept a loan contract in the form prepared by us that is binding on you.
- 2) We may approve this application subject to conditions, including conditions that you have to pay costs and expenses of ours and/or others in progressing the application to final approval or settlement, for example, valuation and legal fees. Those costs and expenses may have to be paid by you whether or not we provide finance. If we advise you of conditions like those, and the costs and expenses are payable to us, we will give you an estimate as to what those costs and expenses might be. If you do not agree to pay the costs and expenses then we may not be able to complete our consideration of your application.
- 3) Many of our products allow electronic access to funds and lines of credit using cards and/or security codes. We will issue cards and/or security codes to all Borrowers, unless you instruct us not to.

O. ELECTRONIC COMMUNICATIONS CONSENT (REFER SECTION B)

- 1) The person or persons applying for this account ("you") consent to National Australia Bank Limited ("us") communicating electronically with you about the account(s) you nominate and authorise us to act on instructions we receive electronically. This consent and authority will apply to all communications permitted to take place electronically by law (including any applicable industry Code or Code of Conduct) including but not limited to:
 - a) statements of your account;
 - b) notices and other documents from us to you about your account;
 - c) variations to the contract relating to your account; and
 - d) notices from you to us.
- 2) We will rely on this consent to communicate with you by:
 - a) electronic mail to the email address that you have notified to us;
 - b) making a notice or other document available for you to access on our website;
 - c) any other method of electronic communication; and/or
 - d) ordinary mail to the address on our records.
- 3) By giving this consent, we are no longer required to send you notices or other documents in paper form for the account(s). Notwithstanding this consent, we may still decide to send you paper copies in certain circumstances including where electronic delivery is unavailable or we reasonably believe your email address is not receiving the emails we send.
- 4) Providing you with electronic statements does not alter your obligations under any terms and conditions of the account(s). You should print and save a copy of any notice or other document provided to you electronically. You are responsible for ensuring that you maintain the appropriate software and hardware, including printer, to access, view, retrieve, print and save a copy of such documents. To see and keep the information subject to this consent, you will need a web browser that meets our site security requirements.
Refer to citibank.com.au for details.
- 5) You may withdraw this consent at any time and change to receiving paper statements, notices and documents to your nominated mail address, by notifying us through Citi Online or by phone on 13 24 84. Note: Some products are offered with electronic communication only, and if you do not provide this consent or if you withdraw it, we may choose to refuse to open your account or to close it.
- 6) In support of your application for a loan from us, you understand that you are required to provide copies of documents containing your personal information either directly to us or through your broker or agent. Where such information is sent via the public email network in an email message, there is a possibility that the email may be intercepted or copied by an unauthorised person (including for the purpose of fraud) before it arrives at the intended email address.
You confirm that you are aware of the risks of sending messages via email, and where either you or our agent/broker send an email with your personal information (such as personal bank statements and other documents) via public email to us, you agree that we are not responsible for any loss arising from your personal information being intercepted or copied by an unauthorised person before it arrives at our email address, except to the extent caused by our fraud, negligence or misconduct.

P. QBE LENDERS' MORTGAGE INSURANCE PRIVACY CONSENT

In this section,

- "Insurer" means QBE Lenders' Mortgage Insurance Ltd ABN 70 000 511 071;
- "we/us/our" means National Australia Bank Limited ("NAB") and its related companies that assist it to provide its services;
- Citigroup Pty Limited ("Citi") and its related companies that assist it to provide its services;
- "you/your" means all borrowers and guarantors named in this application; and
- a reference to the "Lender" means NAB.

Privacy consent

We collect your personal information when you apply for a mortgage. We then apply to the Insurer for lenders' mortgage insurance for that mortgage. Your information is collected by the Insurer for the purposes of securing and administering such insurance, including dealing with claims and recovery of proceeds.

The information collected by the Insurer is required under the *Insurance Contracts Act 1984* (Cth) and is necessary for the Insurer to undertake its business. If you do not provide any of the information requested of you then the Insurer will not be able to issue the insurance.

As a result, the Lender may not be able to provide the mortgage to you.

The Insurer uses your information to:

- assess the risk of:
 - providing lenders' mortgage insurance to the Lender;
 - you defaulting on your obligations to the Lender;
 - you being unable to meet a liability that might arise under a guarantee, in respect of mortgage finance given (or to be given) by the Lender to another person;
- administer or vary any lenders' mortgage insurance cover provided, including dealing with claims, recovery of proceeds and enforcing the mortgage in the place of the Lender;
- conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery;
- comply with legislative and regulatory requirements including the *Privacy Act* and the *Insurance Contracts Act 1984* as amended from time to time.

Where permitted by the *Privacy Act*, the Insurer will seek and obtain from a credit reporting body and use:

- commercial credit information (concerning your credit worthiness or history);
- consumer information; and
- collection of overdue payments information.

The Insurer may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this consent and the Insurer's Privacy Policy apply to its collection, use and disclosure of that information.

The Insurer also uses your information for such other purposes as may be permitted by the *Privacy Act*.

The Insurer may disclose personal information as permitted by the *Privacy Act* to:

- its related companies, whether in Australia or overseas, specifically in the Philippines;
- the Lender;
- reinsurers;
- credit reporting and ratings agencies;
- mortgage insurer;
- parties for the purpose of securitisation;
- a guarantor or potential guarantor;
- its service providers (including marketing companies, data consultants and IT contractors);
- to parties for the purposes of fraud prevention;
- its agents, contractors, and external advisers;
- your referees, including your employer;
- your legal and financial advisers;
- government and other regulatory bodies (e.g. the Insurance Council of Australia);
- mercantile agents if you default on your obligations to the Lender;
- payment system operators; and
- other financial institutions and credit providers.

The Insurer's Privacy Policy is available at www.qbelmi.com. It contains information about the following:

- how you can access and correct your information that the Insurer holds;
- how you can make a complaint about a breach by the Insurer of the Privacy Act (including any applicable privacy principles) or any registered privacy code that binds the Insurer in respect of your information; and
- how the Insurer will deal with such a complaint.

I agree that my personal information can be used or disclosed by the Insurer and Lender as contemplated in this form.

Contact Information:

QBE Lenders' Mortgage Insurance Ltd
 ABN 70 000 511 071
 Level 5, 2 Park Street
 Sydney NSW 2000
 Phone: 1300 367 764
 Contact Person: Privacy Officer
 Email: compliance.manager@qbe.com

Q. NOMINATION OF ADDRESS FOR TWO OR MORE APPLICANTS. NOTE THIS SECTION IS FOR BORROWERS ONLY

Less paper in the mail is convenient for people who trust each other with financial information but may increase the risk that one of you is not informed of a problem or changed obligation.

If your finance is regulated, then all your notices and documents that National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") has agreed or is obliged to be provided will be sent to all applicants, unless another applicant is nominated below to receive all of the notices and documents on your behalf.

If your finance is not regulated under the National Credit Code, then separate notices and documents are not possible. Your notices and documents will be sent to

Applicant 1 unless another applicant is nominated below. Your completion of this section will be taken to refer to "notices and other documents that NAB has agreed or is obliged to provide".

I/We understand that each borrower is entitled to receive a copy of any notice or other document under the National Credit Code and by signing this form, we are giving up the right of all borrowers to be provided with information direct from NAB. I/We understand that any of us can cancel this nomination at any time by writing to NAB.

I/We nominate: Applicant 1 or Applicant 2 to receive notices and other documents under the National Credit Code on behalf of me/all of us.

R. SIGNATURE OF ALL APPLICANTS - PLEASE SIGN AND DATE

I/We wish to apply for or guarantee the finance described in this application, and the other Citi branded products and services selected in this application, on the basis of the information about me/us set out in this application.

I/We have read the Privacy acknowledgement and consent (Section M), the Explanatory notes for the Home Loan application (Section N) and the Electronic communication consent (Section O). If this application requires QBE Lenders' Mortgage Insurance, I/We have read the QBE Lenders' Mortgage Insurance privacy consent (Section P).

I/We confirm that all information contained in, and accompanying this application is true, accurate and correct and understand that if it is not, National Australia

Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") may cancel any approval given and may have the right to seek repayment of any finance provided. If the applicant is a company, the director(s) should sign below.

Please note: This product is not marketed to or intended for residents of the European Union, European Economic Area, Switzerland, Guernsey and Jersey. This is not, and should not be construed as, a solicitation to apply for this product. If you leave Australia or are a non-resident of Australia for taxation purposes, NAB may be restricted in the way that it is able to provide financial services including but not limited to financial product advice and the sending of promotional materials to you when you are residing offshore or are not physically in Australia.

Signature of Applicant 1/Director of company applicant

Date

Signature of Applicant 2/Director of company applicant

Date

S. DECLARATION OF HOME LOAN PURPOSE - INVESTMENT AND BUSINESS APPLICATIONS. NOTE THIS SECTION IS FOR BORROWERS ONLY

In this section, "Credit Provider" means National Australia Bank Limited (ABN 12 004 044 937 and Australian Credit Licence 230686). "I/we/me/us" means all borrower applicants named in this application.

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 purposes; or
- investment purposes other than investment in residential property

IMPORTANT

You should ONLY sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

By signing this declaration, you may lose your protection under the National Credit Code.

Signature of Applicant 1

Date

Signature of Applicant 2

Date