

To: Bankwest

Section 1 - Approved Broker details/Customer Service Centre details

Approved Broker company/firm name

Approved Broker No./CSC BSB No.

Date

Phone number

Fax number

Originator/Officer/Contact name

Email address

Section 2 - Applicant details

Applicant 1 name (surname and initials)

Applicant 2 name (surname and initials)

Wage and salary

Self employed

Wage and salary

Self employed

Full company/trust name

Company seal?

Yes

No

Existing Bankwest customers?

Yes

No

Is the company's primary business activity investing?

Yes

No

» Tick Yes if the company earns more than 50% of its total income from investment activities (e.g. rent, interest or dividends) or more than 50% of the company's assets produce or are held for producing this investment income.

Section 3 - Loan details summary

Product type	Amount	Term	I/O or P&I*	Offset Facility^	Repayment frequency (please tick)
	\$			Yes No	Weekly Fortnightly Monthly
	\$			Yes No	
	\$			Yes No	
	\$			Yes No	
	\$			Yes No	
	\$			Yes No	
Total amount of credit	\$	*(Interest only or Interest Capitalised or Principle and Interest) ^For offset eligible home loans only			

Proposed LVR

%

LMI add to loan

Yes

No

Application fee:

\$

Are there any related dealings?

Yes

No

If yes, please define

Sale

Other loan facility

Attached?

Yes

No

## Section 4 - Documents required for ALL borrowers/guarantors

### Evidence of Income

- › If PAYE, please provide copies of two recent consecutive pay slips and last year's group certificate (payment summary) or tax return.
- › If self employed, please provide copies of the following (does not apply for Bankwest Low Doc Home Loan\*\*):
  - two years' financial statements; and
  - two years' tax returns for the business; and
  - two years' tax returns for the owner or each partner, director or guarantor.
- › Where income has not shown consistency in the past 24 months (PAYE), please explain your comments on page 3.
- › Abnormalities in business financials over two years to be supported by a third year's financials and/or explained in comments on page 3.

### Evidence of Rental income

- › Copy of lease(s), or signed letter from Property Agent confirming current and/or expected rental income.

### Application completed in full with the following completed and signed:

Section 7 - Privacy Collection Notice	Nomination of Notices (if applicable)
Purpose of loans	Disbursement Instructions
Declaration	Valuation & Third Party Service Authority Direct Debit Request form
Business Dec (Unregulated loans only)	

## Section 5 - Approval/settlement details

Finance approval due by      Settlement date      From Contract of Sale or Offer & Acceptance

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## Section 6 - Application checklist (bank/broker use only)

	Purchase	Refinance
Full copy of signed Contract of Sale/Offer & Acceptance		
Evidence of savings history (min. six months) for all loans requiring LMI		
Property insurance details: company and policy number		
Building contract and plans (construction loans only)		
Valuation & Third Party Service Authority Direct Debit Request form		
Guarantor's financial details (if applicable)		
Are applicants Australian residents? If not, Foreign Investment Review Board approval required		
Can applicants speak/understand English? Interpreter certificate required?		
Will documents be signed under power of attorney? If yes, please provide a registered copy of attorney		
Does the customer have any special needs in regards to signing and witnessing documents? If yes, please advise in comments section		
Signed notice prior mortgagee and confirmation of debt (Form L27)		
Customer Identification Process (CIP) completed		
AML identity declaration completed as required		
VOI form completed		
One months statement (no older than 45 days) for all debts not being refinanced; this includes other housing loans, personal loans or credit cards*		
One months statement (no older than 45 days) for the customer's main transaction account*		

\* applies only to accounts or debts not held with Bankwest. Statements for OFI debts not being refinanced must include the facility limit, current balance and minimum monthly repayment amount. Where this is not included on the statement, supplementary documents must be provided with this information. Internet transaction listings and online account summaries are also acceptable provided they show the required information.

### Company and Trust deals

	Purchase	Refinance
Constitution/Memorandum and Articles of Association*		
Trust Deed*		

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

## Section 6 – Application checklist (bank/broker use only) (continued)

### Refinance deals only

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

### Personal Loans only

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

### Fixed Rate Home Loans only

	Purchase	Refinance
Will interest rate be capped Yes No (If no, please provide signed disclaimer) (If yes, please provide signed Fixed Rate Cap Application and Agreement and collect fee)		
Issue Fixed Rate Home Loan Fact Sheet to each borrower		

### Guarantor Loans only – Banking Code of Practice

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

### Offset Facility

	Purchase	Refinance
Issue Offset Fact Sheet to each borrower		
New Offset Facility requested? Yes No		

### Documents/Loan Contracts to be forwarded to:

Customer Bankwest Lending Centre (Bankwest Lending Centre use only)

### General comments and justification

Broker/staff name

Checked by

Signature

X

Date

## Section 7 – Privacy Collection Notice home loans

Bankwest is a division of the Commonwealth Bank of Australia (CBA). In this Privacy Collection Notice ‘we’ or ‘us’ refers to Bankwest, CBA and its subsidiaries (the CommBank Group). This Privacy Collection Notice describes the main ways we collect, use and share your personal information when you:

- apply for or hold a home loan (with or without other banking products), and/or
- guarantee a home loan or are considering whether or not to guarantee a home loan.

**This notice should be read in conjunction with our [Privacy Statement](https://bankwest.com.au/privacy) at [bankwest.com.au/privacy](https://bankwest.com.au/privacy)** which explains the other ways we may collect, use and share your personal information, how to access your personal information and correct it when it's wrong, how to make a privacy related complaint and how we will deal with it. If you would like a copy of our Privacy Statement, need more information, or have a privacy concern you can call 13 17 19 anytime or visit a branch. Sometimes we update our [Privacy Statement](https://bankwest.com.au/privacy) and you can always find the most up to date version on the Bankwest website.

**Neither this notice nor our Privacy Statement form part of any contract you have with us.**

### 1. What personal information we collect

The personal information we collect includes:

- information about your identity, such as your name, date of birth and contact details
- information contained in identity documents or government documents
- information about your interactions with us, such as your transactions, payments, and use of our website
- your credit history, including information obtained from Credit Reporting Bodies (CRBs)
- financial information you give us.

We may collect this information from you directly or from third parties, including joint applicants, someone acting on your behalf (such as a parent or guardian), the primary card holder (where you are an additional card holder), your agent, an authorised operator of your account, CRBs, your guarantor, or other credit providers. If you give us information about others (such as a joint applicant) you must have their authority and tell them what is in this Privacy Collection Notice.

Sometimes the personal information we collect about you may also include sensitive personal information such as information about your health. We only collect this information to assess your credit application. **You consent** to us collecting your sensitive personal information for this purpose.

### 2. Why we collect your personal information and what we use it for

The reasons we collect and use your personal information include to:

- confirm your identity and manage our relationship with you
- assess your application for credit and minimise risk
- design, price, provide, manage and improve our products and services
- comply with relevant laws such as the Anti-Money Laundering and Counter-Terrorism Financing Act, and the responsible lending provisions of the National Consumer Credit Protection Act and State Property Laws.

We are authorised under the Income Tax Assessment Act to collect your Tax File Number. You do not have to provide it, but if you do not, we must withhold a portion of any interest earned on your account.

### 3. Exchanging your personal information with Credit Reporting Bodies (CRBs)

**Identity verification** – In order to verify your identity, we may exchange your name, residential address and date of birth with a CRB to assess whether the information you provided matches the information in any credit file about you. The CRB may provide us with the results of its identity verification assessment and may use your personal information, together with personal information it holds about other people, for the purposes of preparing that assessment. **You consent** to us providing your personal information to a CRB and requesting an identity verification assessment.

**Credit reports** – Where you apply for credit, we may also need to ask CRBs for your credit report to help us assess your credit application, manage your loan, collect overdue payments, and act in the event of fraud or serious credit infringement. Where you are considering being a guarantor or security provider, **you also consent** to us requesting your credit report from a CRB to help us in our assessment.

**Other exchanges** – Other information we may exchange about you with CRBs includes:

the type and amount of credit you have applied for

- if you have missed any repayments
- any temporary and permanent financial hardship arrangements that you may have with us
- if you have committed fraud or another serious infringement.

The CRBs we use are Equifax Pty Ltd ([Equifax.com.au](https://equifax.com.au)), Experian Australia Credit Services Pty Ltd ([Experian.com.au](https://experian.com.au)) and illion Australia Pty Ltd ([illion.com.au](https://illion.com.au)). See the ‘Your Credit Information’ section in our Privacy Statement at [bankwest.com.au/privacy](https://bankwest.com.au/privacy) for key information about credit reporting matters such as how to access and correct information, make a complaint and how we will deal with complaints, tell a CRB not to use your information for direct marketing and what to do if you think you have been, or are likely to be, a victim of fraud including identity fraud.

### 4. Exchanging your personal information with guarantors and security providers

If your home loan is or may be guaranteed and/or a person is offering property as security, **you consent** to us sharing your personal information including your consumer credit report with your guarantor or security provider. We may also provide your guarantor with a statement of matters related to the amount owing on the home loan they have guaranteed upon their request. We provide this information, including at the application stage, so that your guarantor can make informed decisions, including whether to act as guarantor and/or whether to offer property as security.

### 5. Exchanging your personal information with other credit providers

To assess your application for credit or where you are considering being a guarantor or security provider we may exchange your credit eligibility information, such as the type and amount of credit you have open, or have had in the past, your repayment history, and any defaults by you with other credit providers. You consent to us providing this information to other credit providers for these purposes.

## Section 7 – Privacy Collection Notice home loans (continued)

### 6. Exchanging your personal information with QBE

If we decide that your home loan requires Lenders Mortgage Insurance (LMI), or you are acting as a guarantor for a loan that requires LMI, we can share information including your identity, your lending application and information about your security property, including any valuations with our LMI provider QBE Lenders' Mortgage Insurance Ltd ABN 70 000 511 071 (QBE). If we are unable to provide this information to QBE, QBE will be unable to issue insurance and Bankwest may be unable to provide you with a loan.

Where permitted by the Privacy Act, QBE may disclose your information to us, our assignees, credit reporting agencies, regulatory bodies, payment system operators and its related companies (whether in Australia or overseas), its service providers, its agents, contractors and external advisers, a guarantor or potential guarantor, reinsurers, to parties for the purposes of securitisation, to parties for the purposes of fraud preventions, your referees (including your employers), your legal and financial advisors, mercantile agents (if you default on the loan), rating agencies and other financial institutions and credit providers. Where permitted by the Privacy Act, QBE may disclose your personal information to its related companies in the Philippines.

QBE LMI's Privacy Policy can be found on their website <https://www.qbe.com/lmi/about/governance/privacy-policy> and it explains how QBE collect, handle, and use information about you, how you can access and correct information about you that QBE holds, how you can make a complaint if you have concerns about how QBE manages your information, and how QBE will deal with complaints. You can access information that QBE holds about you by calling 1300 367 764.

### 7. Who else we share your personal information with

Others we may share your personal information with include:

- the CommBank Group who can use the information for the same purposes as us
- Government and law enforcement agencies and regulators
- registries that are relevant to the services that we provide, such as land registries
- other people related to your account such as account signatories, joint account holders, primary card holders (where you are an additional card holder) or people who have authority on your account, as well as other persons necessary to execute your instructions
- your co-borrower where your individual offset account is linked to a joint home loan
- Brokers (including their support staff and any successors or assignees), Broker Head Groups (including any successors or assignees) or other third parties who introduce you to us or provide you with services in relation to a home loan
- this can be at the time of application and for the duration of your loan
- other service providers who help us deliver our home loans and other products and services.

Please read our Privacy Statement at [bankwest.com.au/privacy](http://bankwest.com.au/privacy) for more information about the types of service providers we use, what information we share with them and why we share it.

### 8. Direct marketing messages

We may contact you by phone, SMS, in writing or email using the details you have provided us to tell you about products and services we think may be of interest to you. If you do not wish to receive these messages simply call **13 17 19** anytime. You can also unsubscribe from commercial electronic messages using the unsubscribe function included in the message.

Sometimes we use third party service providers such as marketing companies or mail houses to send messages on our behalf. We share your personal information with marketing companies or mail houses so they can send service or direct marketing messages to you and make sure you do not receive messages that are not suitable for you or that you have opted out of.

### 9. Acknowledgement and Consent

**You acknowledge** the information in this Privacy Collection Notice and our Privacy Statement at [bankwest.com.au/privacy](http://bankwest.com.au/privacy).

**You consent to us** (where applicable):

- collecting and handling your sensitive personal information to assess your credit application (see part 1)
- exchanging your personal information with credit reporting bodies to verify your identity (see part 3)
- obtaining a credit report about you where you are considering being a guarantor or security provider (see part 3)
- sharing your personal information including your consumer credit report with your guarantor or security provider (see part 4)
- exchanging your personal information with other credit providers (see part 5)
- sending you direct marketing messages, but you can opt out of receiving them anytime by calling 13 17 19 or by using the unsubscribe function for commercial electronic messages (see part 8).

**If you do not acknowledge and consent to the above we may not be able to provide you with the best products and services that suit your needs.**

First name	<input type="text"/>	Surname	<input type="text"/>
Signature	<input type="text"/>	Date	<input type="text"/>
First name	<input type="text"/>	Surname	<input type="text"/>
Signature	<input type="text"/>	Date	<input type="text"/>

## Section 8 - Personal Details of Applicants

### Applicant 1

Title	Family name	Given name/s	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Also known as	Date of birth		
<input type="text"/>	<input type="text"/>		
Home phone number	Mobile number	Email address	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Current residential address	Postcode	Years	Months there
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Previous address (if less than 2 years at current)	Postcode	Years	Months there
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Relationship to loan

#### Borrower:

- Single borrower  
Joint borrower (spouse)  
Joint borrower (other)

#### Guarantor:

- Spouse  
Parent  
Other

Are you ordinarily resident in Australia?    Yes    No

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

Other countries of Residence (please list all countries you reside in)	Reason for seeking service in Australia (if not an Australian Resident)
<input type="text"/>	<input type="text"/>
Countries of Citizenship (please list all countries where you hold citizenship)	Countries of Tax residence (please list all countries where you hold tax residency)
<input type="text"/>	<input type="text"/>

### Current Residential Status

Owner	Boarding	With Parents	Buying	Renting		
Postal address					Postcode	Age of dependents
<input type="text"/>					<input type="text"/>	<input type="text"/>

### Current Employment Details

Occupation	<input type="text"/>					
Employment status:	Self-employed	Full time	Part time	Casual	Unemployed	
All Others	Part time					
Present employer	Years	Months there				
<input type="text"/>	<input type="text"/>	<input type="text"/>				
Previous employer (if less than 2 years at present)	Years	Months there				
<input type="text"/>	<input type="text"/>	<input type="text"/>				
Work phone number	Time as a Bankwest Customer?	Planned retirement age				
<input type="text"/>	<input type="text"/>	<input type="text"/>				

Do you have a Commonwealth Seniors Health card, Commonwealth Pensioner Concession card or Government Health card?    Yes    No

If yes, you might like our Easy Transaction Account – it has no monthly maintenance or overdraw fees.

### Co-borrower benefits (required when more than one applicant)

As a co-borrower, please select which statement below is applicable:

- I'll receive a substantial benefit from the loan (please select at least one option below)
  - I'll acquire 50% or more legal or equitable interest in assets purchased with the loan funds
  - 50% or more of the loan funds are used to repay my debts or other obligations owed by me
  - Other (please provide details)

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

## Section 8 – Personal Details of Applicants (continued)

2. I may not receive a substantial benefit from the loan and I still want to proceed (please answer a. and b.)

a. As a co-borrower I understand the risks associated with entering into the loan, and understand the difference between being a co-borrower and a guarantor

Yes No

b. Reasons for wanting to be a co-borrower (please select at least one reason below)

Spousal asset protection, tax benefits or debt reduction

Independent financial, legal or accounting advice received

Substantial benefit from at least one of the loan purposes

Access to cash or equity (e.g. personal investments, goods or travel)

Buying a vehicle where only one borrower can be the registered owner

3. I won't receive a substantial benefit from the loan, and I don't want to proceed

### Applicant 2

Security Guarantor

Title  Family name  Given name/s

Also known as  Date of birth

Home phone number  Mobile number  Email address

Current residential address  Postcode  Years  Months there

Previous address (if less than 2 years at current)  Postcode  Years  Months there

### Relationship to loan

#### Borrower:

Single borrower

Joint borrower (spouse)

Joint borrower (other)

#### Guarantor:

Spouse

Other

Are you ordinarily resident in Australia? Yes No

**N.B.** to be “ordinarily resident” you must either hold an Australian passport or citizenship; or have been living in Australia for at least 183 days in the last twelve months and there is no legal reason preventing you from remaining in Australia indefinitely.

Other countries of Residence (please list all countries you reside in)  Reason for seeking service in Australia (if not an Australian Resident)

Countries of Citizenship (please list all countries where you hold citizenship)  Countries of Tax residence (please list all countries where you hold tax residency)

### Current Residential Status

Owner Boarding With Parents Buying Renting Renting

Postal address  Postcode  Age of dependents

### Current Employment Details

Occupation

Employment status: Self-employed Full time Part time Casual Unemployed

All Others

Part time

Present employer  Years  Months there

Previous employer (if less than 2 years at present)  Years  Months there

Work phone number  Time as a Bankwest Customer?  Planned retirement age

Do you have a Commonwealth Seniors Health card, Commonwealth Pensioner Concession card or Government Health card? Yes No

If yes, you might like our Easy Transaction Account – it has no monthly maintenance or overdraw fees.

## Section 8 - Personal Details of Applicants (continued)

### Co-borrower benefits (required when more than one applicant)

As a co-borrower, please select which statement below is applicable:

1. I'll receive a substantial benefit from the loan (please select at least one option below)
  - a. I'll acquire 50% or more legal or equitable interest in assets purchased with the loan funds
  - b. 50% or more of the loan funds are used to repay my debts or other obligations owed by me
  - c. Other (please provide details)


2. I may not receive a substantial benefit from the loan and I still want to proceed (please answer a. and b.)
  - a. As a co-borrower I understand the risks associated with entering into the loan, and understand the difference between being a co-borrower and a guarantor  
Yes    No
  - b. Reasons for wanting to be a co-borrower (please select at least one reason below)
    - Spousal asset protection, tax benefits or debt reduction
    - Independent financial, legal or accounting advice received
    - Substantial benefit from at least one of the loan purposes
    - Access to cash or equity (e.g. personal investments, goods or travel)
    - Buying a vehicle where only one borrower can be the registered owner
3. I won't receive a substantial benefit from the loan, and I don't want to proceed

## Section 9 - What do you own? (Assets)

Home at	Estimated value
	\$
	\$

Other property/land at	Estimated value
	\$
	\$
	\$
	\$

Savings (institution and branch)	Estimated value
	\$
	\$

Other investments (shares, companies etc.)	Estimated value
	\$
	\$

Superannuation, life insurance etc.	Estimated value
	\$
	\$

Motor vehicle (year, make and model)	Estimated value
	\$
	\$

Other assets (furniture, tools, boat, caravan etc.)	Estimated value
	\$
	\$
	\$
	\$
	\$
	\$
	\$



## Section 10 - What do you owe? (Liabilities)

### Housing Loan 1 (existing)

				Monthly payments	Balance owing	Limit
Lender				\$	\$	\$
Interest rate	%	Remaining	Yrs	Mths	Interest Only period	Mths remaining
Is loan in joint names?	Yes	No		Negatively geared?	Yes	No
				If yes, what percentage?		
					%	Exit fee

### Housing Loan 2 (existing)

				Monthly payments	Balance owing	Limit
Lender				\$	\$	\$
Interest rate	%	Remaining	Yrs	Mths	Interest Only period	Mths remaining
Is loan in joint names?	Yes	No		Negatively geared?	Yes	No
				If yes, what percentage?		
					%	Exit fee

### Housing Loan 3 (existing)

				Monthly payments	Balance owing	Limit
Lender				\$	\$	\$
Interest rate	%	Remaining	Yrs	Mths	Interest Only period	Mths remaining
Is loan in joint names?	Yes	No		Negatively geared?	Yes	No
				If yes, what percentage?		
					%	Exit fee

### Housing Loan 4 (existing)

				Monthly payments	Balance owing	Limit
Lender				\$	\$	\$
Interest rate	%	Remaining	Yrs	Mths	Interest Only period	Mths remaining
Is loan in joint names?	Yes	No		Negatively geared?	Yes	No
				If yes, what percentage?		
					%	Exit fee

### Housing Loan 5 (existing)

				Monthly payments	Balance owing	Limit
Lender				\$	\$	\$
Interest rate	%	Remaining	Yrs	Mths	Interest Only period	Mths remaining
Is loan in joint names?	Yes	No		Negatively geared?	Yes	No
				If yes, what percentage?		
					%	Exit fee

### Housing Loan 6 (existing)

				Monthly payments	Balance owing	Limit
Lender				\$	\$	\$
Interest rate	%	Remaining	Yrs	Mths	Interest Only period	Mths remaining
Is loan in joint names?	Yes	No		Negatively geared?	Yes	No
				If yes, what percentage?		
					%	Exit fee

### Housing Loan 7 (existing)

				Monthly payments	Balance owing	Limit
Lender				\$	\$	\$
Interest rate	%	Remaining	Yrs	Mths	Interest Only period	Mths remaining
Is loan in joint names?	Yes	No		Negatively geared?	Yes	No
				If yes, what percentage?		
					%	Exit fee

### Housing Loan 8 (existing)

				Monthly payments	Balance owing	Limit
Lender				\$	\$	\$
Interest rate	%	Remaining	Yrs	Mths	Interest Only period	Mths remaining
Is loan in joint names?	Yes	No		Negatively geared?	Yes	No
				If yes, what percentage?		
					%	Exit fee

### Other loans (housing/overdraft/leases/hire purchase)

		Monthly payments	Balance owing	Limit
Type	Lender	\$	\$	\$
Type	Lender	\$	\$	\$

### Personal consumer loans

		Monthly payments	Balance owing	Limit
Type	Lender	\$	\$	\$
Type	Lender	\$	\$	\$
		Negatively geared?	Yes	No
		If yes, what percentage?		
			%	

### Credit/store/charge cards (include nil balance accounts)

		Monthly payments	Balance owing	Limit
Issuer		\$	\$	\$
Issuer		\$	\$	\$
Issuer		\$	\$	\$
Issuer		\$	\$	\$

## Section 10 - What do you owe? (Liabilities) (continued)

Expenses	Monthly repayments
<b>Rent or Board</b>	\$
<b>Child and Spousal Maintenance</b>	\$
<b>Investment Property Expenses</b>	\$
<b>Primary Residence Utilities and Maintenance</b> (Utilities such as water, electricity, gas, council rates, ongoing maintenance repair, household goods and furnishings)	\$
<b>Primary Residence Additional Expenses</b> (Land tax, Body corporate payments, gardening, pool maintenance, home help services)	\$
<b>Telephone, Internet, Pay TV and Media Streaming Subscriptions</b> (Internet, pay tv, phone (landline and mobile), media streaming subscriptions (e.g. Foxtel, Stan, Spotify, Netflix etc), Cloud storage subscriptions)	\$
<b>Groceries and Food</b> (Groceries, fruit and vegetables, meat, household items, take away food and coffee, (e.g UberEats, Deliveroo, Menulog etc)) <i>This field should be greater than \$0</i>	\$
<b>Recreation and Entertainment</b> (Sport, domestic holidays, dining out, movies, electronic games, electronics, tobacco, alcohol, gambling, parties and functions)	\$
<b>Clothing and Personal Care</b> (Clothing, shoes, accessories, hair styling and hair products, cosmetics, and toiletries) <i>This field should be greater than \$0</i>	\$
<b>Pet Care</b> (Food, grooming, minding services, care products, health products & veterinarian fees)	\$
<b>Childcare</b> (Day care, childcare, preschool, nannies/au pair, sports, extra-curricular activities)	\$
<b>Public Primary and Secondary Education</b> (Public primary and secondary school fees, books, materials)	\$
<b>Private Primary and Secondary Education</b> (Private primary and secondary school fees, books, materials)	\$
<b>Higher Education and Vocational Training (excl.HEC/HELP)</b> (Uni/TAFE fees, professional studies, Professional body subscriptions, and supporting books and materials)	\$
<b>Transport</b> (Public transport, car registration, fuel, tolls, repairs and maintenance and ride share costs e.g. Uber, Taxi etc)	\$
<b>Medical and Health</b> (Doctor, dentist, physiotherapy, medicines, prescriptions, eye care, glasses, and gym memberships)	\$
<b>General Insurance</b> (Car, home and contents insurance)	\$
<b>Personal Insurance</b> (Life, health, accident and sickness, hospital, medical and dental, income protection)	\$
<b>Other Insurance</b> (Recreational vehicles, caravans, boats, aircraft including combined registrations and insurances)	\$
<b>Secondary Residence and Holiday Home Costs</b> (Any utility bills, council rates, insurance, maintenance etc)	\$
<b>Other Regular and Recurring Expenses</b> (Items you should consider include anything not considered above that is paid on a regular/ongoing basis including any expense for other Adult dependants, Recreational vehicle expenses (other than insurance), overseas travel etc)	\$

Loans you are guarantor for	Monthly payments	Balance owing	Limit
Lender	\$	\$	\$
	<b>Total</b>		
Total commitments	\$	\$	\$
Total proposed commitments (less loans being repaid) (A)	\$	\$	\$



### Important information

When deciding whether to refinance your loan, you should take into account any exit fee that might become payable to your current lender.

## Section 11 - Income received

### Applicant 1

Gross income (annual)	\$
	\$
Net monthly income	\$
	\$
Other regular monthly income (please specify)	\$
	\$
	\$
	\$
<b>Total monthly income (NET) (B)</b>	<b>\$</b>

Dependants supported by this income? (including yourself)

Adults	Children
--------	----------

#### Income available after commitments

Total income after all proposed commitments (B+C-A)

\$
----

Please read Section 7 - Privacy Collection Notice when completing this section. You consent to us collecting and handling your sensitive personal information such as your health to assess your credit application.

Do you know of any foreseeable significant changes in circumstances that will lead to changes in your ability to make contracted loan repayments? Yes No

If yes, please select one of the following reasons below:

Temporary decrease in income

Permanent decrease in income

Anticipated large expenditure

Loss of employment

Medical treatment/illness

Other (details below)

--

#### How do you plan to overcome this change?

Securing additional income

Using savings

My application reflects these changes

Reducing expenditure

I am unable to make the repayments without undue hardship

Co-applicant's income undue hardship

Sale of assets undue hardship

Other (details below)

--

### Applicant 2

Gross income (annual)	\$
	\$
Net monthly income	\$
	\$
Other regular monthly income (please specify)	\$
	\$
	\$
	\$
<b>Total monthly income (NET) (B)</b>	<b>\$</b>

Dependants supported by this income? (including yourself)

Adults	Children
--------	----------

#### Income available after commitments

Total income after all proposed commitments (B+C-A)

\$
----

Please read Section 7 - Privacy Collection Notice when completing this section. You consent to us collecting and handling your sensitive personal information such as your health to assess your credit application.

Do you know of any foreseeable significant changes in circumstances that will lead to changes in your ability to make contracted loan repayments? Yes No

If yes, please select one of the following reasons below:

Temporary decrease in income

Permanent decrease in income

Anticipated large expenditure

Loss of employment

Medical treatment/illness

Other (details below)

--

#### How do you plan to overcome this change?

Securing additional income

Using savings

My application reflects these changes

Reducing expenditure

I am unable to make the repayments without undue hardship

Co-applicant's income undue hardship

Sale of assets undue hardship

Other (details below)

--

## Section 12 - Security details (home loans)

### First security

Registered proprietor(s)

Property address

State

Postcode

Access contact name

Phone number

Mobile number

After hours number

Vacant

Owner occupied

Tenanted

### Security Type

Single residence

Residential unit

Vacant land

Other (please specify below):

Is this property mortgaged? Yes No

Are you discharging in full? Yes No

### Who is the mortgage held with?

Bank name

Branch

Account number

Amount Owing

\$

### Title Details

Lot no.

Location

Diagram plan/strata plan

Certificate of title

Purchase price

Date of Purchase

Cost to construct (for on completion)

(front page of contract of sale/offer and acceptance to be faxed with application)

### Second security

Registered proprietor(s)

Property address

State

Postcode

Access contact name

Phone number

Mobile number

After hours number

Vacant

Owner occupied

Tenanted

### Security Type

Single residence

Residential unit

Vacant land

Other (please specify below):

Is this property mortgaged? Yes No

Are you discharging in full? Yes No

### Who is the mortgage held with?

Bank name

Branch

Account number

Amount Owing

\$

### Title Details

Lot no.

Location

Diagram plan/strata plan

Certificate of title

Purchase price

Date of Purchase

Cost to construct (for on completion)

(front page of contract of sale/offer and acceptance to be faxed with application)

### Personal loans – Motor vehicle details

Make/Model

Year

Registration no.

Body Type

Engine no.

Chassis no.

Vehicle colour

Name and address of motor vehicle dealer

State

Postcode

## Section 13 - Other information

### Company/Business/Trust Details (if applicable)

Company/Trustee name

Trust/trading name

Nature of business

No. of employees

ABN

Years trading

Business telephone number

Business postal address

State

Postcode

Business facsimile number

Business email address

### Name and address of legal/financial adviser

State

Postcode

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

State

Postcode

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

First and middle name(s)

Family name

Address

State

Postcode

Home phone

Mobile

If this is a housing loan enquiry, have you purchased a home in Australia previously?

Yes

No

» How many?

### Please indicate if you:

- Have any existing Bankwest accounts which are in arrears or in recoveries?
- A current credit card facility with Bankwest which has received more than 10 repayment reminders in the past 24 months?
- Have had any legal proceedings taken against you for a debt, been bankrupt or insolvent or assigned your estate?

Yes No

Yes No

Yes No

If yes, please give details

## Section 14 - Loan information – proposed loan #1

Applicant 1 (family name and initials)

Applicant 2 (family name and initials)

### Loan type:

Home loan

Loan using mortgage equity

Personal Loan

Credit Card (For a Credit Card, please complete the application in Section 20)

### For Home Loans:

	Product Feature	Reason(s) for product feature selection (if important)
<b>Initial Interest Type</b>	<b>Fixed</b>	Avoid risk of increasing variable interest rate during the fixed interest period Make budgeting easier Other
	<b>Variable</b>	To take advantage of potential future decreases in the interest rate Flexibility with respect to repayments, redraw and/or early repayment of loan Other
<b>Repayment Type</b>	<b>Principal &amp; Interest</b>	Minimise interest paid over the life of the loan Lower deposit required Higher lending limit Build up equity from the start Other
	<b>Interest Only</b>	Accommodate temporary reduction in income (e.g. parental leave, changing circumstances) Accommodate anticipated non-recurring expense item (e.g. education, renovation / construction, furniture) Variable and unpredictable income Recommendation provided by an independent financial advisor / accountant — Release funds for investment purposes (e.g. shares, investment property, super contributions). — Priority is paying off non-deductable debts (this loan is for investment purposes) — Plan to convert to an investment property in future Other
<b>Facilities</b>	<b>Offset</b>	Allows paying off loan sooner
	<b>Yes</b>	Allows access to funds
	<b>Indifferent</b>	For tax purposes (based on financial or tax advice)
	<b>No</b>	Other
	<b>Redraw</b>	Flexibility to access prepaid funds if needed
	<b>Yes</b>	Other
	<b>Indifferent</b>	
	<b>No</b>	
<b>Introductory Rate</b>		<b>Yes</b> <b>Indifferent</b> <b>No</b>
<b>Early Repayment</b>		<b>Yes</b> <b>Indifferent</b> <b>No</b>

Please explain any conflicts between customer requirements and requested loan, explaining priorities of the applicant(s).

Product type (if fixed – denote term)

Credit limit or Amount/Maximum amount of Credit

Loan term:

Years

Months

Are any of you acting as Trustee for this loan?

Yes

No

## Section 14 - Loan information – proposed loan #1 (continued)

### Applicant 1

Applicant 1 age at end of loan term

If the loan term extends beyond 65 or the planned retirement age recorded in Section 8 how does the applicant(s) plan to meet their repayment obligations:

Repayment of the loan prior to retirement

Sale of assets

Superannuation lump sum following retirement

Savings

Downsizing of home

Recurring income from superannuation

Income from other investments

Co-applicant's income

Continuing paid employment past age 65

Other (details below)

#### If the applicant has selected Superannuation lump sum following retirement:

Current superannuation balances may rise or fall in value. Use of Superannuation funds may have impact on their future projected income stream. Use of Superannuation funds may impact future lifestyle.

#### Applicant 1 understands and wants to continue?

Yes No

### Applicant 2

Applicant 2 age at end of loan term

If the loan term extends beyond 65 or the planned retirement age recorded in Section 8 how does the applicant(s) plan to meet their repayment obligations:

Repayment of the loan prior to retirement

Sale of assets

Superannuation lump sum following retirement

Savings

Downsizing of home

Recurring income from superannuation

Income from other investments

Co-applicant's income

Continuing paid employment past age 65

Other (details below)

#### If the applicant has selected Superannuation lump sum following retirement:

Current superannuation balances may rise or fall in value. Use of Superannuation funds may have impact on their future projected income stream. Use of Superannuation funds may impact future lifestyle.

#### Applicant 2 understands and wants to continue?

Yes No

Loan purpose

#### Purchase

Purchase price	\$
Estimated fees	\$
Total	\$
Your Contribution	\$
<b>Loan Required</b>	<b>\$</b>

#### Building (progress payments)

Land price	\$
House price	\$
Estimated fees	\$
Your Contribution	\$
Total	\$
<b>Loan Required</b>	<b>\$</b>

#### Refinance

Loan(s) outstanding	\$
Estimated fees	\$
Total	\$
Additional amount	\$
<b>Loan Required</b>	<b>\$</b>

#### Increase existing loan

Account number	\$
Loan(s) outstanding	\$
Estimated fees	\$
Additional amount	\$
<b>Loan Required</b>	<b>\$</b>

Are fees to be added to loan? Yes No » If yes:

Lenders mortgage insurance

Loans fees

Purchase fees

Credit Protection

#### Reasons for refinance:

Reduced Repayments	Lower Interest Rate	Increased loan amount	Close to end of current loan terms
Greater flexibility / extra or specific features	Want to reduce number of lenders / consolidate debt	Dissatisfied with other financial institution	Other
Details:			

Does an exit fee apply when refinancing? Yes No » If yes:

Estimated Exit Fee Amount

\$

Is exit fee greater than 10% of the loan? Yes No

» If yes: All applicants understand and want to proceed? Yes No

Does loan purpose include: Purchase of New or Used Motor Vehicle, Boat, Trailer etc., Yes No

» If yes: All applicants understand that the goods being financed / refinanced may not hold their value for as long as the remaining term of the loan and that they may end up paying for them beyond their useful lifespan or value. All applicants have considered the option of a shorter term loan in line with the useful life of the goods. Yes No

## Section 14 - Loan information – proposed loan #1 (continued)

### Business or Investment Purpose Declaration

I/We declare that the credit to be provided to me/us by the Bank is to be applied wholly or predominantly for:

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



### Important information

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

X

Name of borrower

Date

Signature

X

Name of borrower

Date

### Method of Operation

Where there is more than one borrower, each of you can nominate the other to have authority to act on your behalf ("Any One to Sign") so that in respect of each of you:

- the Bank will act on the instructions provided from you
- you are authorised to access and transact on the home loan account which is governed by the Bank's "Account Access Conditions of Use", available at [www.bankwest.com.au](http://www.bankwest.com.au)
- you will be authorised to access any surplus home loan repayments
- you may agree with the Bank to vary the Loan Contract, including changing loan repayments, or switching to another loan type

At all times, the method of operation is subject to the Bank's rights under the Home Loan Terms and Conditions and the method of operation will be effective on the date the loan, or any part, is advanced

**Important:** If no method of operation is selected, the home loan will default to "Any One to Sign"

We acknowledge that the method of operation can be amended at any time by notice to us in writing.

Any One to Sign

Any Two to Sign

### Notices Nomination

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

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

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

I/We nominate

(full name of person nominated)

to receive notices and other documents under the National Credit Code on behalf of me/all of us.

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

Signature

X

Date

Signature

X

Date

### Disbursal instructions

The person or bodies or agents to whom the loan amount is to be paid or at the direction of the borrower and the amounts if ascertainable	
	\$
	\$
	\$
	\$
<b>N.B.</b> To be completed in all instances, to the extent ascertainable. If not ascertainable, state not ascertainable.	Total amount of credit \$



## Section 15 - Loan information – proposed loan #2

Applicant 1 (family name and initials)

Applicant 2 (family name and initials)

### Loan type:

Home loan

Loan using mortgage equity

Personal Loan

Credit Card (For a Credit Card, please complete the application in Section 20)

### For Home Loans:

	Product Feature	Reason(s) for product feature selection (if important)
<b>Initial Interest Type</b>	<b>Fixed</b>	Avoid risk of increasing variable interest rate during the fixed interest period Make budgeting easier Other
	<b>Variable</b>	To take advantage of potential future decreases in the interest rate Flexibility with respect to repayments, redraw and/or early repayment of loan Other
<b>Repayment Type</b>	<b>Principal &amp; Interest</b>	Minimise interest paid over the life of the loan Lower deposit required Higher lending limit Build up equity from the start Other
	<b>Interest Only</b>	Accommodate temporary reduction in income (e.g. parental leave, changing circumstances) Accommodate anticipated non-recurring expense item (e.g. education, renovation / construction, furniture) Variable and unpredictable income Recommendation provided by an independent financial advisor / accountant — Release funds for investment purposes (e.g. shares, investment property, super contributions). — Priority is paying off non-deductable debts (this loan is for investment purposes) — Plan to convert to an investment property in future Other
<b>Facilities</b>	<b>Offset</b>	
	<b>Yes</b>	Allows paying off loan sooner
	<b>Indifferent</b>	Allows access to funds
	<b>No</b>	For tax purposes (based on financial or tax advice) Other
	<b>Redraw</b>	
	<b>Yes</b>	Flexibility to access prepaid funds if needed
	<b>Indifferent</b>	Other
	<b>No</b>	
<b>Introductory Rate</b>		<b>Yes</b> <b>Indifferent</b> <b>No</b>
<b>Early Repayment</b>		<b>Yes</b> <b>Indifferent</b> <b>No</b>

Please explain any conflicts between customer requirements and requested loan, explaining priorities of the applicant(s).

Product type (if fixed – denote term)

Credit limit or Amount/Maximum amount of Credit

Loan term:

Years

Months

Are any of you acting as Trustee for this loan?

Yes

No

## Section 15 - Loan information – proposed loan #2 (continued)

### Applicant 1

Applicant 1 age at end of loan term

If the loan term extends beyond 65 or the planned retirement age recorded in Section 8 how does the applicant(s) plan to meet their repayment obligations:

Repayment of the loan prior to retirement

Sale of assets

Superannuation lump sum following retirement

Savings

Downsizing of home

Recurring income from superannuation

Income from other investments

Co-applicant's income

Continuing paid employment past age 65

Other (details below)

#### If the applicant has selected Superannuation lump sum following retirement:

Current superannuation balances may rise or fall in value. Use of Superannuation funds may have impact on their future projected income stream. Use of Superannuation funds may impact future lifestyle.

#### Applicant 1 understands and wants to continue?

Yes No

### Applicant 2

Applicant 2 age at end of loan term

If the loan term extends beyond 65 or the planned retirement age recorded in Section 8 how does the applicant(s) plan to meet their repayment obligations:

Repayment of the loan prior to retirement

Sale of assets

Superannuation lump sum following retirement

Savings

Downsizing of home

Recurring income from superannuation

Income from other investments

Co-applicant's income

Continuing paid employment past age 65

Other (details below)

#### If the applicant has selected Superannuation lump sum following retirement:

Current superannuation balances may rise or fall in value. Use of Superannuation funds may have impact on their future projected income stream. Use of Superannuation funds may impact future lifestyle.

#### Applicant 2 understands and wants to continue?

Yes No

Loan purpose

#### Purchase

Purchase price	\$
Estimated fees	\$
Total	\$
Your Contribution	\$
<b>Loan Required</b>	<b>\$</b>

#### Building (progress payments)

Land price	\$
House price	\$
Estimated fees	\$
Your Contribution	\$
Total	\$
<b>Loan Required</b>	<b>\$</b>

#### Refinance

Loan(s) outstanding	\$
Estimated fees	\$
Total	\$
Additional amount	\$
<b>Loan Required</b>	<b>\$</b>

#### Increase existing loan

Account number	\$
Loan(s) outstanding	\$
Estimated fees	\$
Additional amount	\$
<b>Loan Required</b>	<b>\$</b>

Are fees to be added to loan? Yes No » If yes:

Lenders mortgage insurance

Loans fees

Purchase fees

Credit Protection

#### Reasons for refinance:

Reduced Repayments	Lower Interest Rate	Increased loan amount	Close to end of current loan terms
Greater flexibility / extra or specific features	Want to reduce number of lenders / consolidate debt	Dissatisfied with other financial institution	Other
Details:			

Does an exit fee apply when refinancing? Yes No » If yes:

Estimated Exit Fee Amount

\$

Is exit fee greater than 10% of the loan? Yes No

» If yes: All applicants understand and want to proceed? Yes No

Does loan purpose include: Purchase of New or Used Motor Vehicle, Boat, Trailer etc., Yes No

» If yes: All applicants understand that the goods being financed / refinanced may not hold their value for as long as the remaining term of the loan and that they may end up paying for them beyond their useful lifespan or value. All applicants have considered the option of a shorter term loan in line with the useful life of the goods. Yes No

## Section 15 - Loan information – proposed loan #2 (continued)

### Business or Investment Purpose Declaration

I/We declare that the credit to be provided to me/us by the Bank is to be applied wholly or predominantly for:

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



### Important information

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

X

Name of borrower

Date

Signature

X

Name of borrower

Date

### Method of Operation

Where there is more than one borrower, each of you can nominate the other to have authority to act on your behalf ("Any One to Sign") so that in respect of each of you:

- the Bank will act on the instructions provided from you
- you are authorised to access and transact on the home loan account which is governed by the Bank's "Account Access Conditions of Use", available at [www.bankwest.com.au](http://www.bankwest.com.au)
- you will be authorised to access any surplus home loan repayments
- you may agree with the Bank to vary the Loan Contract, including changing loan repayments, or switching to another loan type

At all times, the method of operation is subject to the Bank's rights under the Home Loan Terms and Conditions and the method of operation will be effective on the date the loan, or any part, is advanced

**Important:** If no method of operation is selected, the home loan will default to "Any One to Sign"

We acknowledge that the method of operation can be amended at any time by notice to us in writing.

Any One to Sign

Any Two to Sign

### Notices Nomination

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

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

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

I/We nominate

(full name of person nominated)

to receive notices and other documents under the National Credit Code on behalf of me/all of us.

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

Signature

X

Date

Signature

X

Date

### Disbursal instructions

The person or bodies or agents to whom the loan amount is to be paid or at the direction of the borrower and the amounts if ascertainable	
	\$
	\$
	\$
	\$
<b>N.B.</b> To be completed in all instances, to the extent ascertainable. If not ascertainable, state not ascertainable.	
Total amount of credit	\$

## Section 16 - Loan information – proposed loan #3

Applicant 1 (family name and initials)

Applicant 2 (family name and initials)

### Loan type:

Home loan

Loan using mortgage equity

Personal Loan

Credit Card (For a Credit Card, please complete the application in Section 20)

### For Home Loans:

	Product Feature	Reason(s) for product feature selection (if important)
<b>Initial Interest Type</b>	<b>Fixed</b>	Avoid risk of increasing variable interest rate during the fixed interest period Make budgeting easier Other
	<b>Variable</b>	To take advantage of potential future decreases in the interest rate Flexibility with respect to repayments, redraw and/or early repayment of loan Other
<b>Repayment Type</b>	<b>Principal &amp; Interest</b>	Minimise interest paid over the life of the loan Lower deposit required Higher lending limit Build up equity from the start Other
	<b>Interest Only</b>	Accommodate temporary reduction in income (e.g. parental leave, changing circumstances) Accommodate anticipated non-recurring expense item (e.g. education, renovation / construction, furniture) Variable and unpredictable income Recommendation provided by an independent financial advisor / accountant — Release funds for investment purposes (e.g. shares, investment property, super contributions). — Priority is paying off non-deductable debts (this loan is for investment purposes) — Plan to convert to an investment property in future Other
<b>Facilities</b>	<b>Offset</b>	Allows paying off loan sooner
	<b>Yes</b>	Allows access to funds
	<b>Indifferent</b>	For tax purposes (based on financial or tax advice)
	<b>No</b>	Other
	<b>Redraw</b>	Flexibility to access prepaid funds if needed
	<b>Yes</b>	Other
	<b>Indifferent</b>	
	<b>No</b>	
<b>Introductory Rate</b>		<b>Yes</b> <b>Indifferent</b> <b>No</b>
<b>Early Repayment</b>		<b>Yes</b> <b>Indifferent</b> <b>No</b>

Please explain any conflicts between customer requirements and requested loan, explaining priorities of the applicant(s).

Product type (if fixed – denote term)

Credit limit or Amount/Maximum amount of Credit

Loan term:

Years

Months

Are any of you acting as Trustee for this loan?

Yes

No

## Section 16 - Loan information – proposed loan #3 (continued)

### Applicant 1

Applicant 1 age at end of loan term

If the loan term extends beyond 65 or the planned retirement age recorded in Section 8 how does the applicant(s) plan to meet their repayment obligations:

Repayment of the loan prior to retirement

Sale of assets

Superannuation lump sum following retirement

Savings

Downsizing of home

Recurring income from superannuation

Income from other investments

Co-applicant's income

Continuing paid employment past age 65

Other (details below)

#### If the applicant has selected Superannuation lump sum following retirement:

Current superannuation balances may rise or fall in value. Use of Superannuation funds may have impact on their future projected income stream. Use of Superannuation funds may impact future lifestyle.

#### Applicant 1 understands and wants to continue?

Yes No

### Applicant 2

Applicant 2 age at end of loan term

If the loan term extends beyond 65 or the planned retirement age recorded in Section 8 how does the applicant(s) plan to meet their repayment obligations:

Repayment of the loan prior to retirement

Sale of assets

Superannuation lump sum following retirement

Savings

Downsizing of home

Recurring income from superannuation

Income from other investments

Co-applicant's income

Continuing paid employment past age 65

Other (details below)

#### If the applicant has selected Superannuation lump sum following retirement:

Current superannuation balances may rise or fall in value. Use of Superannuation funds may have impact on their future projected income stream. Use of Superannuation funds may impact future lifestyle.

#### Applicant 2 understands and wants to continue?

Yes No

Loan purpose

#### Purchase

Purchase price	\$
Estimated fees	\$
Total	\$
Your Contribution	\$
<b>Loan Required</b>	<b>\$</b>

#### Building (progress payments)

Land price	\$
House price	\$
Estimated fees	\$
Your Contribution	\$
Total	\$
<b>Loan Required</b>	<b>\$</b>

#### Refinance

Loan(s) outstanding	\$
Estimated fees	\$
Total	\$
Additional amount	\$
<b>Loan Required</b>	<b>\$</b>

#### Increase existing loan

Account number	\$
Loan(s) outstanding	\$
Estimated fees	\$
Additional amount	\$
<b>Loan Required</b>	<b>\$</b>

Are fees to be added to loan? Yes No » If yes:

Lenders mortgage insurance

Loans fees

Purchase fees

Credit Protection

#### Reasons for refinance:

Reduced Repayments	Lower Interest Rate	Increased loan amount	Close to end of current loan terms
Greater flexibility / extra or specific features	Want to reduce number of lenders / consolidate debt	Dissatisfied with other financial institution	Other
Details:			

Does an exit fee apply when refinancing? Yes No » If yes:

Estimated Exit Fee Amount

\$

Is exit fee greater than 10% of the loan? Yes No

» If yes: All applicants understand and want to proceed? Yes No

Does loan purpose include: Purchase of New or Used Motor Vehicle, Boat, Trailer etc., Yes No

» If yes: All applicants understand that the goods being financed / refinanced may not hold their value for as long as the remaining term of the loan and that they may end up paying for them beyond their useful lifespan or value. All applicants have considered the option of a shorter term loan in line with the useful life of the goods. Yes No

## Section 16 - Loan information – proposed loan #3 (continued)

### Business or Investment Purpose Declaration

I/We declare that the credit to be provided to me/us by the Bank is to be applied wholly or predominantly for:

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



### Important information

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

X

Name of borrower

Date

Signature

X

Name of borrower

Date

### Method of Operation

Where there is more than one borrower, each of you can nominate the other to have authority to act on your behalf ("Any One to Sign") so that in respect of each of you:

- the Bank will act on the instructions provided from you
- you are authorised to access and transact on the home loan account which is governed by the Bank's "Account Access Conditions of Use", available at [www.bankwest.com.au](http://www.bankwest.com.au)
- you will be authorised to access any surplus home loan repayments
- you may agree with the Bank to vary the Loan Contract, including changing loan repayments, or switching to another loan type

At all times, the method of operation is subject to the Bank's rights under the Home Loan Terms and Conditions and the method of operation will be effective on the date the loan, or any part, is advanced

**Important:** If no method of operation is selected, the home loan will default to "Any One to Sign"

We acknowledge that the method of operation can be amended at any time by notice to us in writing.

Any One to Sign

Any Two to Sign

### Notices Nomination

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

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

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

I/We nominate  (full name of person nominated)

to receive notices and other documents under the National Credit Code on behalf of me/all of us.

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

Signature

X

Date

Signature

X

Date

### Disbursal instructions

The person or bodies or agents to whom the loan amount is to be paid or at the direction of the borrower and the amounts if ascertainable	
	\$
	\$
	\$
	\$
<b>N.B.</b> To be completed in all instances, to the extent ascertainable. If not ascertainable, state not ascertainable. Total amount of credit	
	\$

## Section 17 - Declaration

I/We certify and declare that I/we have read and understood the particulars in this enquiry and declare that the information provided by me/us, including all information about countries of residence, citizenship and tax residence is complete, true and correct and that no information has been withheld which may affect your decision.

I/We confirm that I/We have read and understand the Product Definitions in Section 21 and that I/We want to proceed.

I/We acknowledge that the information set out in this application accurately and fairly reflects the conversations(s) I/We have had with the intermediary broker or the bank.

I/We acknowledge that a selection of products have been discussed with the intermediary broker or the bank and the products selected are suitable for my/our needs.

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

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

I/We acknowledge that the information set out above accurately and fairly reflects the conversation(s) I/We have had with the intermediary broker or the Bank.

I/We acknowledge that following from the above-mentioned conversation(s) any products applied for in this application meet my/our requirements and objectives.

What you need to know about being a co-borrower: (applicable when more than one applicant)

- I. We may require you to pay the full amount of the loan repayments and any outstanding debt.
- II. Failure to pay may result in debt collection, adverse credit rating and sale of assets.
- III. A co-borrower differs from a guarantor – we can only require a payment from a guarantor after we have taken all steps to collect the debt from the borrowers.

If I am or become a co-borrower, I've read and understood the section 'What you need to know about being a co-borrower' and accept the risk of being a co-borrower vs. guarantor.

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

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

I/We am/are aware that the Bank may pay the broker or other intermediary acting in relation to this enquiry for finance, commission or other benefits in connection with the enquiry. I/We acknowledge that as the broker or other intermediary may provide services to me/us, it is possible that a conflict of interest will arise.

I/We consent to the broker or other intermediary acting in this way.

I/We consent to the Bank disclosing to the broker or other intermediary the fate of any application submitted and providing the broker or intermediary with a copy of the Bank's approval terms and conditions.

If the Bank pays the broker or other intermediary a trailing commission, I/We also consent to the Bank disclosing information about the loan to them on an ongoing basis.

Signature

X

Date

Signature

X

Date

## Section 18 - Complete Package declaration

I/We understand that this product is part of a package that includes a Home Loan and an optional eligible credit card and up to 9 optional Bankwest Offset Transaction Accounts.

- I/We understand that the package fee applies even if I/We choose not to take advantage of one or more of the optional products stated above.

- I/We have discussed the products available in the package with the intermediary broker or the Bank and this application reflects the products I/We wish to apply for at this time.
- I/We understand that I/We can request one of the products at a later date. (Credit card subject to satisfactory completion of a new serviceability assessment).
- [Bankwest Complete Home Loan Package terms and conditions](#)

Signature

X

Date

Signature

X

Date

## Section 19 - Customer Identification Form (originals must be sighted)



### Important information

Complete if copies of documents are forwarded to Bank

	Family Name 1	Family Name 2
<b>Photographic ID</b>		
Australian Passport (Current or < 2 Years Expired)	Collected <input type="text"/>	Collected <input type="text"/>
Current Foreign Passport		
Current Australian Driver's Licence with photo		
Proof of Age Card issued under law of an Australian State or Territory		

	Family Name 1	Family Name 2
<b>OR Non-photographic primary ID</b>		
Australian Birth Certificate or Extract	Collected <input type="text"/>	Collected <input type="text"/>
Foreign Birth Certificate		
Australian Citizenship Certificate		

	Family Name 1	Family Name 2
<b>PLUS Non-photographic secondary ID</b>		
Rating Authority (e.g. Shire) – Bill Sighted (< 3 months old)	Collected <input type="text"/>	Collected <input type="text"/>
Public Utility Records – Bill Sighted (< 3 months old)		
Australian Taxation Office notice (< 12 months old)		



### Important: Complete only if copies of documents are not being forwarded to Bank

Sight original documents only - not copies.

All documents must be in the current name of the applicant and must be written as the name appears on the ID.

Family 1	Primary ID with photo	OR	Primary ID no photo	PLUS	Secondary ID
Document type					
Name as appears on document					
Document issued by					
Country of ownership					
Document number					
Date of issue					
Expiry date					
Photo or signature on ID	Yes No		Yes No		Yes No
Date of Birth, If shown					
Does residential address match? (if shown)	Yes Not shown		Yes Not shown		Yes Not shown

  

Family 2	Primary ID with photo	OR	Primary ID no photo	PLUS	Secondary ID
Document type					
Name as appears on document					
Document issued by					
Country of ownership					
Document number					
Date of issue					
Expiry date					
Photo or signature on ID	Yes No		Yes No		Yes No
Date of Birth, If shown					
Does residential address match? (if shown)	Yes Not shown		Yes Not shown		Yes Not shown

## Bank/ Broker use only

**Results of check:** Has verification been achieved? Yes No

Name of checking officer

Signature of approved leader

Staff/ Broker number

Date

X



## Section 20 – Application for a credit card (for personal customers only)

Bank use – LendNet number

The customer may be eligible for a Mastercard if they satisfy our lending criteria. If they wish to take advantage of this Mastercard, please fill in the details below. We will determine the limit they are eligible for based on particulars from the application and limit offered will be subject to all particulars in the application being verified.

### 1. Product features (please refer to section 18 for definitions of the credit card types listed below)

Rewards (Qantas)	Rewards (More)	Low Rate (Breeze)	No Annual Fee (Zero)
<b>Bankwest Qantas Mastercard</b>	<b>Bankwest More Mastercard</b>	<b>Bankwest Breeze Mastercard</b>	<b>Bankwest Zero Mastercard</b>
Qantas Platinum Mastercard*	More Mastercard*	Breeze Mastercard*	Zero Mastercard*
Qantas World Mastercard*	More Platinum Mastercard*	Breeze Platinum Mastercard*	Zero Platinum Mastercard*
	More World Mastercard*		

Qantas Frequent Flyer number

\*minimum credit limits apply. Should the credit limit allocated to you not be sufficient to meet the criteria for this product you will be offered the next product you qualify for in the same product range.

### 2. Maximum Credit Limit

The customer will be provided with the maximum limit that is available to them.

Please specify if they would like to cap the limit that is applied by providing us with a maximum credit limit

\$

### 3. Primary Cardholder details

Title      Dr      Mr      Mrs      Ms      Miss

First and middle name(s)

Family name

### 4. Additional Cardholder details

Title      Dr      Mr      Mrs      Ms      Miss

First and middle name(s)

Family name

### 5. Residential address and date of birth for Additional Cardholder

Postal address

State

Postcode

Date of birth

**Disclaimer:** The Primary Cardholder may be selected automatically and different to requested above as part of the Credit Card process.

### 6. Declaration

I declare that I have read and understood the particulars in this application, these particulars are true and correct and I have not withheld any information which may affect the Bank's decision. I request the Bank to open the credit card chosen by me above and issue to me and any additional cardholder whose particulars and signature are in this application (if any), the appropriate credit card to operate the credit card account. I authorise the Bank to debit the credit card account with any appropriate annual fee. I understand that if my application is successful the conditions of use of the credit card will require me to make monthly payments if the account has a debit balance and make me solely liable for all transactions on the credit card account including transactions by the additional cardholder.

If I travel overseas, I may need to make further arrangements to pay the monthly payments.

I will be issued with a Personal Identification Number (PIN) for use with the credit card. I must memorise the PIN as soon as possible and then destroy the written record of the PIN. I must not keep a disguised record of the PIN so that it can be stolen easily with the credit card. I must not disclose the PIN to anyone including family and friends. I understand that electronic banking conditions of use are included in the credit card conditions of use.

Primary Cardholder signature

Date

X

Additional Cardholder signature

Date

X

### 7. Balance Transfer

Yes, I'd like to transfer balances from my other credit/store cards to my Bankwest Credit Card

Card number 1

Amount

\$

Card number 2

Amount

\$

Card number 3

Amount

\$

Card number 4

Amount

\$

**Important:** By signing below I acknowledge that I have read and that I agree to the "Balance Transfer Terms & Conditions" below.

Primary Cardholder signature

Date

X

**Balance Transfer Terms & Conditions**

You may at any time request us, and we may agree, to transfer any debit balance of a non-Bankwest-branded credit card, store card or charge card account held with an Australian financial institution by you or an Additional Cardholder to the card account provided that:

- Only Australian issued non-Bankwest-branded credit/store cards can be balance transferred;
- You or the Additional Cardholder (as relevant) are not in default of the terms and conditions applicable to the account from which the transfer is made; and
- A request will only be processed up to 95% of your approved credit card limit. We will process the balance transfers in the order that you request them and we will not be held responsible for any delay or any charges in connection with processing a request for a balance transfer. We will not close a non-Bankwest-branded credit card account. If you wish to, or are required to, close a card account, you will need to arrange this.

**Tax File Number\* or Exemption**

Applicant (1)

Applicant (2)

\* Collection of tax file number information is authorised and its use and disclosure are strictly regulated by the tax laws and the Privacy Act. It is not an offence if you choose not to quote your tax file number, but if you do not, tax may be taken out of your interest. If you quote your tax file number, no tax will be taken out of interest paid on your investment accounts.

### Home Loans

#### Fixed Rate

This is a housing loan where the annual percentage rate (interest rate) is fixed over a set period. Repayments will be fixed for the fixed interest rate period. You will be restricted in your ability to make surplus repayments or extra lump sum payments.

If variable interest rates fall you will not have your rate reduced and so will not enjoy the lower borrowing costs available to customers paying variable rates. Your rate stays the same for the fixed period.

You may have to pay an excess repayment fee if you make excess repayments that exceed the minimum repayments required during the fixed interest rate period.

You may not have the ability to redraw or fully utilise an offset account to reduce interest.

There is the possibility of expensive break costs if, during the fixed interest rate period you:

- Repay loan in full;
- Switch to another product of loan type;
- Make additional repayments;
- Sell the property; or
- Seek further funds.

Your rate may change between the time of application and the time of drawdown if you have elected not to cap the rate as part of the application.

#### Variable Rates

A variable rate loan is a housing loan where the interest rate varies to reflect market conditions. The interest rate will normally vary with changes to the base rate of the Reserve Bank and reflects changing costs on the credit markets. You will pay less if the interest rate falls and pay more if interest rates rise as repayments will vary accordingly.

#### Interest Only

Interest Only (IO) loans have an initial period where repayments do not reduce the principal of the loan and then change to a final period of Principal and Interest (P&I) repayments. IO loans have the following characteristics:

- Not repaying the loan principal will result in higher P&I repayments, after the IO period, compared to a full term P&I loan
- Higher interest rates than P&I
- More expensive over the loan life compared to a P&I loan
- Lower potential for equity building during the IO period as the principal is not reducing
- Potential tax consideration if it's an investment loan (you should seek your own professional financial advice specific to your individual needs)

#### Interest Capitalised

If you take a bridging loan where interest is capitalised you will not be required to make any repayments of principal or interest until a security property is sold. During this time, interest will be charged on the full amount of the principal and any interest amounts which have been debited to the loan. If the security property is sold for a lesser amount than the debt, the shortfall will need to be paid to close the existing loan.

### Principal And Interest

Loans with principal and interest (P&I) repayments are designed to be paid off over the selected loan term. P&I repayments are generally calculated on a monthly basis over the term of the loan and incorporate an amount of principal that in effect repays the loan principal over the loan term and the amount of interest based on the home loan interest rate and balance.

#### Offset

A Mortgage Saver Offset Facility is a feature of an offset transaction account, which allows you to reduce your interest payments on your Bankwest home loan when you have a positive balance in your linked offset transaction account. We use the balance in the offset transaction account to reduce the amount of interest payable on your home loan. The percentage of the balance of the offset transaction account that can be utilised will depend on the type of your home loan. For example, if offsetting against the Complete Variable or Bankwest Simple Home Loan, 100% of the amount in your offset account will reduce the balance that interest is calculated on. If offsetting against the Complete Fixed or Fixed Rate Home Loan, 40% of the amount in your offset account will reduce the balance that interest is calculated on.

### Credit Cards

#### Rewards

This credit card has an annual fee and a rewards program attached.

This is an ongoing credit product for which you must make at least the minimum monthly payment every month.

#### Low Interest

This credit card has a competitive interest rate, with ongoing annual fee and NO rewards program.

This is an ongoing credit product for which you must make at least the minimum monthly payment every month.

#### No Annual Fee

This credit card has NO annual fee and NO rewards program.

This is an ongoing credit product for which you must make at least the minimum monthly payment every month.

### Personal Loans

#### Basic Secured Personal Loan

This is a personal loan that is secured by a motor vehicle or motorcycle with a minimum value of \$10k or not more than 7 years old if value is less than \$10k. The annual percentage rate (interest rate) is fixed over a set period. Repayments will be fixed for the fixed interest rate period. Surplus payment redraws are allowed on this product. You may have to pay an early repayment fee if the account closes within 24 months

#### Basic Unsecured Personal Loan

This is a personal loan that is unsecured. The annual percentage rate (interest rate) is fixed over a set period. Repayments will be fixed for the fixed interest rate period. Surplus payment redraws are allowed on this product. You may have to pay an early repayment fee if account closes within 24 months

# Key facts about this Credit Card



Correct as at: 22/11/2024

Bankwest, a division of Commonwealth Bank of Australia  
ABN 48 123 123 124 AFSL/Australian credit licence 234945

**Important:** This information sheet is an Australian Government requirement under the National Consumer Credit Protection Act 2009.

## Description of credit card

Product Name	Breeze Platinum Mastercard®	Breeze Classic Mastercard®	Zero Platinum Mastercard®	Zero Classic Mastercard®
Minimum credit limit	\$6,000	\$1,000	\$6,000	\$1,000
Minimum Payment	The sum of: a. any amount by which you have exceeded your credit card limit during the statement period to which your Statement relates (excluding any amount by which your credit limit was exceeded in any previous statement period, and remains unpaid); and b. the greater of 2.0% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, will be the closing balance. (Credit Card Protection premiums raised on that statement are not included in the minimum monthly repayment). You must also pay: The amount (if any) of any minimum monthly payment which remains unpaid from a previous Statement immediately.			
Interest on purchases	12.99% p.a.	12.99% p.a.	18.99% p.a.	18.99% p.a.
Interest-free period	Up to 55 days interest free (not applicable to cash advances or balance transfers)	Up to 55 days interest free (not applicable to cash advances or balance transfers)	Up to 55 days interest free (not applicable to cash advances or balance transfers)	Up to 55 days interest free (not applicable to cash advances or balance transfers)
Interest on cash advances	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.
Promotional interest rate (Purchases)	Not applicable	Not applicable	0% p.a. for the first 6 months (excluding Bankwest Card conversion transfers)	0% p.a. for the first 6 months (excluding Bankwest Card conversion transfers)
Promotional interest rate (Balance transfer)	0% p.a. for the first 24 months after your Card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)	0% p.a. for the first 24 months after your Card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)	0% p.a. for the first 6 months after your Card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)	0% p.a. for the first 6 months after your Card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)
Promotional Balance transfer fee	3% Balance transfer fee	3% Balance transfer fee	3% Balance transfer fee	3% Balance transfer fee
Balance transfer interest rate	12.99% p.a. after promotional balance transfer term	12.99% p.a. after promotional balance transfer term	18.99% p.a. after promotional balance transfer term	18.99% p.a. after promotional balance transfer term
Annual fee	\$59	\$49	\$0	\$0
Promotional Annual Fee	Not applicable	Not applicable	Not applicable	Not applicable
Late payment administration fee	\$25	\$25	\$25	\$25

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from <https://www.bankwest.com.au/personal/bank-rates> For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://www.moneysmart.gov.au). The terms on which this credit card is offered can change over time. You can check if changes have been made by visiting <http://www.bankwest.com.au/personal/credit-cards> or calling **13 17 19**.

## Key facts about this Credit Card – continued

### Description of credit card

Product Name	More World Mastercard®	More Platinum Mastercard®	More Classic Mastercard®	Bankwest Qantas World Mastercard®	Bankwest Qantas Platinum Mastercard®
Minimum credit limit	\$12,000	\$6,000	\$1,000	\$12,000	\$3,000
Minimum Payment	<p>The sum of:</p> <p>a. any amount by which you have exceeded your credit card limit during the statement period to which your Statement relates (excluding any amount by which your credit limit was exceeded in any previous statement period, and remains unpaid); and</p> <p>b. the greater of 2.0% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, will be the closing balance. (Credit Card Protection premiums raised on that statement are not included in the minimum monthly repayment).</p> <p>You must also pay: The amount (if any) of any minimum monthly payment which remains unpaid from a previous Statement immediately.</p>				
Interest on purchases	19.99% p.a.	19.99% p.a.	19.99% p.a.	19.99% p.a.	19.99% p.a.
Interest-free period	Up to 44 days interest free (not applicable to cash advances or balance transfers)	Up to 44 days interest free (not applicable to cash advances or balance transfers)	Up to 44 days interest free (not applicable to cash advances or balance transfers)	Up to 44 days interest free (not applicable to cash advances or balance transfers)	Up to 44 days interest free (not applicable to cash advances or balance transfers)
Interest on cash advances	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.
Promotional interest rate (Purchases)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Promotional interest rate (Balance transfer)	0% p.a. for the first 6 months after your card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)	0% p.a. for the first 6 months after your card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)	0% p.a. for the first 6 months after your card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)	2.99% p.a. for the first 9 months after your Card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)	2.99% p.a. for the first 9 months after your Card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)
Promotional Balance transfer fee	1% Balance transfer fee	1% Balance transfer fee	1% Balance transfer fee	Not applicable	Not applicable
Balance transfer interest rate	19.99% p.a. after promotional balance transfer term	19.99% p.a. after promotional balance transfer term	19.99% p.a. after promotional balance transfer term	19.99% p.a. after promotional balance transfer term	19.99% p.a. after promotional balance transfer term
Annual fee	\$270	\$160	\$100	\$320	\$160
Promotional Annual Fee	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Late payment administration fee	\$25	\$25	\$25	\$25	\$25

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from <https://www.bankwest.com.au/personal/bank-rates> For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://www.moneysmart.gov.au). The terms on which this credit card is offered can change over time. You can check if changes have been made by visiting <http://www.bankwest.com.au/personal/credit-cards> or calling **13 17 19**.