

Before you sign this form, please read the section titled 'Protection of your Privacy' shown in the Declarations and Authorities section on page 7 and 8

Office Use Only

CIF

CIF

Loan Purpose

The purpose of this loan is to:

Purchase price	Est. cost of legal fees, stamp duty etc	Total cost	Personal contribution	TOTAL Amount of Loan
<input type="text"/>	+ <input type="text"/>	= <input type="text"/>	- <input type="text"/>	= <input type="text"/>

Personal Details – Person 1

Title	Given name(s)
<input type="text"/>	<input type="text"/>

Surname (if Indian, please state father's name)

Home phone number	Work phone number
(<input type="text"/>) <input type="text"/>	(<input type="text"/>) <input type="text"/>

Mobile phone number	Best daytime phone number
(<input type="text"/>) <input type="text"/>	<input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> N/A

Date of birth	Gender	Marital status
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="checkbox"/> M <input type="checkbox"/> F	<input type="text"/>

No. & age of dependants, excluding spouse	Driver's licence no.
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>

My current residential address is:

<input type="text"/>	
Postcode	
Country	<input type="text"/>
Date moved there, specify month and year	/

My current residential status is:	1st home buyer
<input type="checkbox"/> Home has mortgage <input type="checkbox"/> Rent/Board	<input type="checkbox"/> No <input type="checkbox"/> Yes
<input type="checkbox"/> Own home <input type="checkbox"/> Live with parents/relatives	

Postal address, leave blank if the same as your residential address

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

Previous residential address, complete if you have been at your current address for less than 3 years

<input type="text"/>	
Postcode	
Country	<input type="text"/>
Date moved there, specify month and year	/

Personal Details – Person 2

Title	Given name(s)
<input type="text"/>	<input type="text"/>

Surname (if Indian, please state father's name)

Home phone number	Work phone number
(<input type="text"/>) <input type="text"/>	(<input type="text"/>) <input type="text"/>

Mobile phone number	Best daytime phone number
(<input type="text"/>) <input type="text"/>	<input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/>

Date of birth	Gender	Marital status
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="checkbox"/> M <input type="checkbox"/> F	<input type="text"/>

No. & age of dependants, excluding spouse	Driver's licence no.
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>

My current residential address is:

<input type="text"/>	
Postcode	
Country	<input type="text"/>
Date moved there, specify month and year	/

My current residential status is:	1st home buyer
<input type="checkbox"/> Home has mortgage <input type="checkbox"/> Rent/Board	<input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/> Own home <input type="checkbox"/> Live with parents/relatives	

Postal address, leave blank if the same as your residential address

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

Previous residential address, complete if you have been at your current address for less than 3 years

<input type="text"/>	
Postcode	
Country	<input type="text"/>
Date moved there, specify month and year	/

AUTHORITY FOR EMPLOYER/ACCOUNTANT TO DISCLOSE DETAILS

To be completed by Persons 1 & 2

Full name of Person 1

Employment Details – Person 1

Give details of your main job only. Attach details of additional jobs.

The title of my job is:

Employer's name

Self employed

☐ No ☐ Yes

Employer's address

Postcode

Country

Date started with employer, specify month & year

/

My employment is:

☐ Full-time ☐ Part-time ☐ Temporary ☐ Other

Name of contact person at your employer, e.g. Personnel Manager

Contact person's phone number

Contact person's fax number

Accountant's Details – Person 1

Accountant's name, leave blank if you do not have an accountant

Accountant's address

Postcode

Accountant's phone number

Accountant's fax number

Other Details – Person 1

How long have you been a customer with the Bank?

Name and address of close relative not living with you

Declaration – Person 1

I authorise my employer or accountant to disclose any salary, employment or financial details to the Bank to assist in the assessment of this application. I also acknowledge that the Bank will provide a copy of this authority to my employer or accountant if they ask for details of the Bank's authority to obtain that information, but not any other part of the credit application.

SIGN HERE – PERSON 1

Signature of Person 1

Date

Full name of Person 2

Employment Details – Person 2

Give details of your main job only. Attach details of additional jobs.

The title of my job is:

Employer's name

Self employed

☐ No ☐ Yes

Employer's address

Postcode

Country

Date started with employer, specify month & year

/

My employment is:

☐ Full-time ☐ Part-time ☐ Temporary ☐ Other

Name of contact person at your employer, e.g. Personnel Manager

Contact person's phone number

Contact person's fax number

Accountant's Details – Person 2

Accountant's name, leave blank if you do not have an accountant

Accountant's address

Postcode

Accountant's phone number

Accountant's fax number

Other Details – Person 2

How long have you been a customer with the Bank?

Name and address of close relative not living with you

Declaration – Person 2

I authorise my employer or accountant to disclose any salary, employment or financial details to the Bank to assist in the assessment of this application. I also acknowledge that the Bank will provide a copy of this authority to my employer or accountant if they ask for details of the Bank's authority to obtain that information, but not any other part of the credit application.

SIGN HERE – PERSON 2

Signature of Person 1

Date

Previous Employment Details – Person 1

Complete if you have worked for your current employer for less than 3 years. Give details of your main job only.

Previous job title

Previous employer's name

Self employed

☐ N ☐ Y

Employer's address

Postcode

Country	<input type="text"/>
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Date started with previous employer, month & year

/

My previous employment was:

☐ Full-time ☐ Part-time ☐ Temporary ☐ Other

Previous Employment Details – Person 2

Complete if you have worked for your current employer for less than 3 years. Give details of your main job only.

Previous job title

Previous employer's name

Self employed

☐ N ☐ Y

Employer's address

Postcode

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

Date started with previous employer, month & year

/

My previous employment was:

☐ Full-time ☐ Part-time ☐ Temporary ☐ Other

Financial Details – Person 1

GROSS ANNUAL INCOME

Employees – specify your current gross annual income

Self employed people – specify gross annual income shown on:

Last tax assessment notice

Previous tax assessment notice

Financial Details – Person 1

GROSS ANNUAL INCOME

Employees – specify your current gross annual income

Self employed people – specify gross annual income shown on:

Last tax assessment notice

Previous tax assessment notice

MY MONTHLY INCOME (money you receive) Amount per month

Wage or salary AFTER tax and superannuation	
Social security – specify type:	
Private pension	
Interest income	
Other income – specify type:	
Office Use – Rental income from page 4	
Office Use – Total Monthly Income	

MY MONTHLY INCOME (money you receive) Amount per month

Wage or salary AFTER tax and superannuation	
Social security – specify type:	
Private pension	
Interest income	
Other income – specify type:	
Office Use – Rental income from page 4	
Office Use – Total Monthly Income	

MY MONTHLY EXPENSES (money you spend) Amount per month

Ongoing rent/board AFTER this loan is drawn	
Payments, other than normal living expenses DO NOT include loan repayments	
Office Use - Total repayment from page 5	
Office Use - Total Monthly Expenses	

MY MONTHLY EXPENSES (money you spend) Amount per month

Ongoing rent/board AFTER this loan is drawn	
Payments, other than normal living expenses DO NOT include loan repayments	
Office Use - Total repayment from page 5	
Office Use - Total Monthly Expenses	

BANK USE ONLY – Show details as a total of all applicants.

Total Income (less rental adjustment
plus buffer amount – if applicable).

Total Net Monthly Expenses (from above)

A

This Loan Repayment (plus LMF if applic.)

B

Other adjustments (if applic.)

C

Total Outgo (A+B+C) (sum of above amounts)

Commitment Ratio

%

Financial Details cont. – Person 1

CREDIT HISTORY OVER THE PAST 12 MONTHS

Have any of your loan(s) been in arrears at any time?

☐ No ☐ Yes

If 'Yes'

Was the arrears period more than 40 days?

☐ No ☐ Yes

Have you exceeded the agreed credit limit of any credit/store card?

☐ No ☐ Yes

If 'Yes'

Was the limit exceeded for more than 40 days?

☐ No ☐ Yes

Financial Details cont. – Person 2

CREDIT HISTORY OVER THE PAST 12 MONTHS

Have any of your loan(s) been in arrears at any time?

☐ No ☐ Yes

If 'Yes'

Was the arrears period more than 40 days?

☐ No ☐ Yes

Have you exceeded the agreed credit limit of any credit/store card?

☐ No ☐ Yes

If 'Yes'

Was the limit exceeded for more than 40 days?

☐ No ☐ Yes

Assets (What I Own) – All People

Complete for ALL people applying for the loan

List all assets individually or jointly owned – Attach details if there is insufficient space

My real estate property assets are:

Address of the property	Property description <i>e.g. house, unit, etc</i>	Situation	Property owner	Market value
		<input type="checkbox"/> Owner occupied	<input type="checkbox"/> Person 1	
		<input type="checkbox"/> Rented – <i>specify monthly rent</i>	<input type="checkbox"/> Person 2	
		<input type="checkbox"/> Owner occupied	<input type="checkbox"/> Other *	
		<input type="checkbox"/> Rented – <i>specify monthly rent</i>	<input type="checkbox"/> Person 1	
			<input type="checkbox"/> Person 2	
			<input type="checkbox"/> Other *	

* Other - please attach a list describing the arrangement, including the percentage of ownership.

My cheque, savings, term deposit and other accounts are:

Name of institution <i>e.g. name of bank, building society, etc</i>	Branch	Account type <i>e.g. cheque, savings, etc</i>	Account number	Owner	Current balance
				<input type="checkbox"/> Person 1	
				<input type="checkbox"/> Person 2	
				<input type="checkbox"/> Person 1	
				<input type="checkbox"/> Person 2	
				<input type="checkbox"/> Person 1	
				<input type="checkbox"/> Person 2	

My investments, including superannuation, life insurance, shares, unit trusts, etc are:

Name of institution <i>e.g. name of super fund, insurance company, etc</i>	Investment type <i>e.g. super, insurance, shares, etc</i>	Owner	Current cash balance
		<input type="checkbox"/> Person 1	
		<input type="checkbox"/> Person 2	
		<input type="checkbox"/> Person 1	
		<input type="checkbox"/> Person 2	
		<input type="checkbox"/> Person 1	
		<input type="checkbox"/> Person 2	

My motor vehicles are:

Make, model and registration number	Year built	Owner	Market value
		<input type="checkbox"/> Person 1	
		<input type="checkbox"/> Person 2	
		<input type="checkbox"/> Person 1	
		<input type="checkbox"/> Person 2	

My other assets, including household items and personal effects, cash, boats, tools of trade, etc are:

Brief description of other assets <i>Do not provide a detailed list of assets</i>	Owner	Market value
Personal effects and household items (<i>including furniture, electrical goods, clothing, jewellery, etc</i>)	<input type="checkbox"/> Person 1	
	<input type="checkbox"/> Person 2	
	<input type="checkbox"/> Person 1	
	<input type="checkbox"/> Person 2	

Bank Use Only – Indicate if a property is to be used as security for a loan by placing a star [*] at both ends of the line in question.

Liabilities (What I Owe) – All People

Complete for ALL people applying for the loan

List all liabilities whether individually or jointly liable – Attach details if there is insufficient space

My housing loans, overdrafts and other loans (including those for my business/company) that are secured by mortgages are:

Address of security property	Name of Bank and account number	Interest rate per annum	Monthly repayment	Borrower	Amount owing or limit
		%		<input type="checkbox"/> Person 1	
				<input type="checkbox"/> Person 2	
		%		<input type="checkbox"/> Person 1	
				<input type="checkbox"/> Person 2	
		%		<input type="checkbox"/> Person 1	
				<input type="checkbox"/> Person 2	
		%		<input type="checkbox"/> Person 1	
				<input type="checkbox"/> Person 2	

My credit cards, store cards, unsecured overdrafts, etc are:

Include details of credit cards, store cards, etc even if you have a nil balance

Name of Bank <i>e.g. name of bank, store, etc</i>	Credit type <i>e.g. MasterCard, Visa, etc</i>	Credit limit	Office Use Repayment	Borrower	Amount owing
				<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	
				<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	
				<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	
				<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	
				<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	

My other loans, including personal loans, vehicle leases, hire purchase, etc are:

Name of Bank <i>e.g. name of bank, finance company, etc</i>	Credit type <i>e.g. personal loan, lease, HP, etc</i>	Monthly repayment	Borrower	Amount owing
			<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	
			<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	
			<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	
			<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	

My other liabilities, including provisional taxation, guarantees on loans/leases, etc are:

Brief description of other liabilities	Debtor/ Guarantor	Amount owing
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	

Office Use Only – Indicate if a loan will be cleared by placing a star [] at both ends of the line in question.*

Loan Security Details – All People

DETAIL OF PROPERTY TO BE MORTGAGED Office Use Only

If more than one security property, give details of the additional properties on a separate form.

Existing security

☐ No ☐ Yes

Address of the property

Postcode	

Market value of property

Property type, e.g. house, villa, land

Type of title

<input type="checkbox"/> Freehold	<input type="checkbox"/> Leasehold	<input type="checkbox"/> Company
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Title particulars/number if known

Is property less than 50m²?

<input type="checkbox"/> No	<input type="checkbox"/> Yes
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Will you rent out the property?

<input type="checkbox"/> No	<input type="checkbox"/> Yes, specify rental per month	
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Who will own the property?

<input type="checkbox"/> Person 1 only	<input type="checkbox"/> Person 2 only	<input type="checkbox"/> Persons 1 & 2 jointly
<input type="checkbox"/> Other, specify <input type="text"/>		

VALUATION ACCESS

Who can the Bank contact to arrange access to the property so that a valuation can be obtained?

<input type="checkbox"/> Agent	<input type="checkbox"/> Seller	<input type="checkbox"/> Tenant	<input type="checkbox"/> Applicant
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Name of contact

Daytime phone number

Mobile phone number

SOLICITOR/CONVEYANCER'S DETAILS

Who will be your solicitor or conveyancer for this purchase?

Name, write 'self' if you are self conveyancing

Phone number

Fax number

Address

Postcode	

HOUSE/BUILDING INSURANCE DETAILS

Give details of your house/building insurance policy. Complete this section ONLY if you **already own** the property to be mortgaged.

Name of insurance company

Insured amount

Policy number

My Loan Details – All People

LOAN FEATURES

I would like my loan to have the following features and benefits.

Features and benefits listed below do not necessarily apply to all products. Ask your lending officer for details prior to placing a tick (✓) in the boxes:

- | | |
|--------------------------|---|
| <input type="checkbox"/> | Repayments fixed for a set period – Fixed Rates |
| <input type="checkbox"/> | Extra repayments at any time without penalty – Variable Rates |
| <input type="checkbox"/> | Pay interest only |
| <input type="checkbox"/> | Monthly |
| <input type="checkbox"/> | Regular payments to suit me – please specify below |
| <input type="checkbox"/> | Weekly Fortnightly Monthly |
| <input type="checkbox"/> | To draw my loan in stages while building – Progressive Draw |
| <input type="checkbox"/> | To increase my loan simply if I want to – Top Up |
| <input type="checkbox"/> | Extra repayments and ready access to my funds – Redraw |
| <input type="checkbox"/> | To be able to take my loan with me if I move home – Portability |

IMPORTANT TIMEFRAMES

I would like to repay the loan over the following term, if known:

Years	<input type="text"/>	or	Months	<input type="text"/>	or	<input type="checkbox"/> Maximum term
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I need to have the money from this loan by:
(please specify date)

/	/
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LOAN PURPOSE

I need the loan wholly or predominantly for the following purposes:

- | | |
|-------------------------------------|---|
| <input type="checkbox"/> Personal | ▶ Go to NEXT PAGE |
| <input type="checkbox"/> Business | ▶ Please read, sign and date the 'Declaration of Purpose' section below |
| <input type="checkbox"/> Investment | |

DECLARATION OF PURPOSE

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

IMPORTANT CONSUMER CREDIT CODE INFORMATION

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

Signature of **Person 1**

Date

Signature of **Person 2**

Date

Go to NEXT PAGE

You may qualify for an International Visa Debit Card – Person 1 Only

If your new home loan is approved we can also give you a new International Visa Card without you having to fillout any other forms.

If you would like a new International Visa Card, please tick (✓) the appropriate box.

Only Person 1 is eligible to complete this section.

I would like the International Visa Debit Card

☐ No ☐ Yes

I would like to collect my new debit card from the following Branch

I would also like to have an additional card issued on this account

☐ No ☐ Yes

If 'Yes', you will need to complete a request form for the additional card.

I would like to link the card(s) to the following accounts:

Advantage Saver/All In One Account No.	
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Cheque Account No.	
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Other Services – All People

The Bank has a wide variety of other products and services that may be of interest to you. If you would like to find out more about these products and services, tick (✓) the items that interest you. You can tick (✓) as many boxes as you like.

DEPOSIT ACCOUNTS

Full details of these accounts can be obtained from the Bank

Type of account	Person 1	Person 2	Joint
Pacific Package Account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Passbook Saver	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pacific Cheque Account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Term Deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other, specify type of account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>			

INVESTMENT OPTIONS – BSP Investor Choice Portfolio

This is a selection of managed investments, designed to enable you to invest now and for the future.

I would like to know more about Westpac's Investment Choice Portfolio. Please have someone contact me.

☐ Person 1 ☐ Person 2

Declarations & Authorities – All People

PROTECTION OF YOUR PRIVACY

The Bank means Bank South Pacific and its subsidiaries, any manager, any servicing company or any authorised agent of the Bank who is a credit provider.

Notice that credit information may be given to a credit reporting agency

I authorise the Bank to give me a credit reporting agency certain personal information about me which I authorise the Bank to do. This information includes: my identification; that credit has been applied for and the amount; that the Bank is a current credit provider to me; details of payments which become overdue for more than 60 days and for which collection actions has commenced; that payments are no longer overdue; details of cheques drawn by me which have been dishonoured more than once; that in the Bank's opinion I have committed a serious credit infringement; and that the credit provided to me by the Bank has been paid or discharged.

Authority to obtain certain credit information

To enable the Bank to assess my application for personal or commercial credit I authorise the Bank to obtain: from a credit reporting agency, a credit report containing personal or commercial information about me in relation to personal or commercial credit provided to me; and from a business which provides information about the commercial credit worthiness of person, information about my commercial activities or commercial credit worthiness.

Authority to exchange credit information with other credit providers

I authorise the Bank to give to and obtain from other credit providers named either in this application or in a credit report issued by a credit reporting agency any information about my credit worthiness, credit standing, credit history or credit capacity. This may be used to: assess my application for credit and/or my credit worthiness; assist me to avoid defaulting on my credit obligations, and notify other credit providers of a default by me.

Authority to disclose certain information to joint applicants

I understand that if the Bank declines my credit application due to adverse information on my personal credit file, then each applicant for the credit may be notified that the application has been declined wholly or partly on information derived from a personal credit report relating to me.

Banker's Opinion

I authorise the Bank to give and to receive a banker's opinion for purposes connected with my businesses, trade or profession.

OTHER ACKNOWLEDGEMENTS AND CONSENT

- I confirm that the information contained in this application and the financial information supporting it is in all respects complete and correct. I acknowledge that the Bank will rely on this information when making its decision.
- I acknowledge that the Bank has the right to confirm the details of the information provided in this application.
- I acknowledge that this application form is not to be regarded as an offer or acceptance of credit under any legislation relating to the provision of credit. The information I have provided in this form will not become part of any contract for credit that may come into existence between me and the Bank.
- I authorise the Bank to use this application to assess and approve products which I have selected.
- I understand that only the Bank can decide whether this application is approved and that any person who may have introduced me to the Bank has no authority to give the approval.

Declarations & Authorities Continued – All People

- I consent to the Bank giving to any guarantor(s) or indemnitor(s) all information, including credit reports and copies of documents, which the Bank sees fit concerning me, the credit provided to me and any security.
- I consent to the Bank exchanging information concerning my financial affairs with any person acting on my behalf, including my agent, accountant, solicitor or the broker.
- I acknowledge that the Bank may exchange information concerning me with its related companies for the purpose of assessing my total liabilities and for the purpose of servicing or managing the credit provided to me.
- I acknowledge that the Bank may use information about me for its internal purposes related to the Bank's provision & management of financial services.
- I agree to the Bank disclosing any other information about me to its related companies. This information may be used for marketing purposes, to tell me about other related services which could suit my needs.

NOMINATION OF APPLICANT TO RECEIVE NOTICES

All applicants MUST reside at the same address

Each of us has the right to receive a copy of any notice or other document under the Consumer Credit Code directly from the Bank, however, by signing this nomination I am/we are giving up that right.

I/We nominate: (specify full name of nominee)

to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us. I/We acknowledge that any of us has the right to cancel his/her nomination by advising the Bank in writing at any time.

SIGN HERE – ALL PEOPLE

Signature of Person 1

X

Date

/ /

Signature of Person 2

X

Date

/ /

Thank you