

Loan Summary Checklist

Bank/Broker Use Only



Bank of Western Australia Ltd ABN 22 050 494 454
AFSL / Australian credit licence 236872

To: Bank of Western Australia Ltd.

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

Section 3 – Loan details summary

Product type	Amount	Term	I/O or P&I*
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		
Total amount of credit			

*(Interest only or Interest Capitalised or Principal and Interest)

Proposed LVR %

Are there any related dealings? Yes No

If yes, please define Sale Other loan facility

Repayment frequency (please tick)

Weekly Fortnightly Monthly

Repayment method (please tick)

Ex Bankwest account
 Direct debit ex other bank account
 Salary deduction
 Cash

Interest in advance Yes No

LMI add to loan Yes No

Application fee: \$

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 2.
- Abnormalities in business financials over two years to be supported by a third year's financials and/or explained in comments on page 2.
- If Bankwest Low Doc Home Loan, please complete Self-Certified Income Declaration.

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:

- | | |
|--|--|
| <input type="checkbox"/> Privacy Statement and Consent to use your information | <input type="checkbox"/> Business Dec (Unregulated loans only) |
| <input type="checkbox"/> Purpose of loans | <input type="checkbox"/> Nomination of Notices (if applicable) |
| <input type="checkbox"/> Declaration | <input type="checkbox"/> Disbursement Instructions |

Section 5 – Approval/settlement details

Finance approval due by

Settlement date

From Contract of Sale or Offer & Acceptance

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)		
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		
Signed Credit Protection proposal or disclaimer held		
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		
Company and Trust deals		
Constitution/Memorandum and Articles of Association*		
Trust Deed*		
Refinance deals only		
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		
Signed Credit Protection Proposal or disclaimer held		
Vehicle registration papers held		
Purchase Contract/Invoice held		
Vehicle Insurance Details held		
Fixed Rate Home Loans only		
Will interest rate be capped <input type="checkbox"/> Yes <input type="checkbox"/> No >> please provide signed Fixed Rate Cap-Application and Agreement and collect fee <input type="checkbox"/> No >> please provide signed disclaimer		
Issue Fixed Rate Home Loan Fact Sheet to each borrower		
Low Doc Home Loans only		
Self-Certified Income Declaration held		
Guarantor Loans only – Code of Banking Practice		
"Things you should know about becoming a guarantor" brochure issued		
Borrower is a company and guarantor is sole director of borrower <input type="checkbox"/> Yes <input type="checkbox"/> No		
Borrower is a company and guarantor 1 is a director of borrower <input type="checkbox"/> Yes <input type="checkbox"/> No		
Borrower is a company and guarantor 2 is a director of borrower <input type="checkbox"/> Yes <input type="checkbox"/> No		
Guarantor 1 is a director of borrower (but not sole director) and has chosen not to receive borrower information <input type="checkbox"/> Yes <input type="checkbox"/> No		
Guarantor 2 is a director of borrower (but not sole director) and has chosen not to receive borrower information <input type="checkbox"/> Yes <input type="checkbox"/> No		
Offset Facility		
Issue Offset Fact Sheet to each borrower		
New Offset Facility requested? <input type="checkbox"/> Yes <input type="checkbox"/> No		

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

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

Date

Privacy Statement and Consent to Use Your Information



Bank of Western Australia Ltd ABN 22 050 494 454
AFSL / Australian credit licence 236872

Important Information

- Please ensure you read and understand the below Statement before signing.

Privacy Statement and Consent to Use Your Information

Each individual applicant, account signatory and proposed guarantor and, if the applicant or proposed guarantor is a company, its authorised representative, must read and sign a copy of this Statement.

This Statement explains how Bank of Western Australia Ltd ABN 22 050 494 454 AFSL 236872 ("we/us/our") collects, uses and discloses personal information and provides your consent for us to send communications about products/services. Personal information is information about and which identifies an individual, including information about credit worthiness, standing, history and capacity.

When you give us personal information about another person, you represent that you are authorised to do so and agree to inform that person who we are, that we will use and disclose that information for the relevant purposes set out below and that they can access the information we hold about them. You should also refer to our Privacy Policy at www.bankwest.com.au

Purposes for which we collect and use personal information

You agree that personal information about you provided to us at any time in regard to a facility may be held and used by us to assess and process the application for the facility, establish, provide and administer the facility, execute your instructions and, as relevant, comply with legislative/regulatory requirements, consider other applications you make, perform administrative tasks including systems development, testing, credit scoring and training, manage our rights/obligations regarding external payment systems, conduct market/customer satisfaction research, develop and administer arrangements (e.g. rewards programs) with organisations for the promotion, administration and use of our and their products/services, develop and identify products/services that may interest you, and tell you about them (unless you ask us not to). You also consent to our collection of sensitive personal information (e.g. membership of a professional or trade association).

We are required by law to collect information to identify and verify you. Also, without your information, we may not be able to provide a facility.

Disclosure of personal information

You agree we may disclose personal information about you, as appropriate, to our related bodies corporate, assignees, agents, contractors and external advisers, organisations for verifying your identity, your agents, advisers, referees, executor, administrator, trustee, beneficiary if you are a trustee, guardian or attorney, law enforcement, regulatory and government bodies, anyone who introduces you to us, your franchisor, payment systems operators, your and our insurers or prospective insurers and their underwriters, any person we consider necessary to execute your instructions, and other organisations with whom we have arrangements (including our related bodies corporate) and their agents for the supply and (unless you tell us not to) marketing

Important: By signing this Statement you agree to its terms.

Name of Applicant/Guarantor/Account Signatory/Authorised Representative of Corporate Applicant/Corporate Guarantor

Signature

Date

of our respective products and services. You also agree to such disclosure to an organisation overseas which is not subject to privacy obligations equivalent to those applying to us.

Applications for credit

In addition, if we are assessing an application for credit or whether to accept you as a guarantor, or are administering a credit facility, you agree we may at any time collect personal information about you from, and/or disclose it to, financial institutions, credit providers, Personal Property Securities Register, credit reporting agencies, debt collecting agencies, any mortgage insurer we use and their reinsurer, your current and prospective co-borrowers, sureties, guarantors and co-guarantors, any person considering purchasing or who purchases, funds or manages the loan or security and their advisers.

If lenders' mortgage insurance is provided in connection with your loan or a loan you guarantee, QBE Lenders' Mortgage Insurance Ltd will collect and use your personal information to assess the risk of providing the insurance and of default on the loan or guarantee to administer the insurance, manage their involvement in a securitisation arrangement and for any purpose arising under the insurance, including enforcing the mortgage in place of us. You agree that QBE may obtain information about you from a credit reporting agency for these purposes. QBE may disclose your information (except consumer credit information) to us, our assignees, credit reporting agencies, regulatory bodies, payment system operators and its related companies (including overseas), reinsurers and service providers. Consumer credit information will only be disclosed where authorised by or under law. Insurance laws require the collection of your information and without it, QBE may not issue the insurance and you may not be given the loan. You can access your information that QBE holds by calling **1300 367 764**.

Access to your personal information, contacting us and contacting you

You may access information we hold about you at any time in accordance with the Privacy Act 1988. Unless you ask us, by calling **13 17 18**, not to contact you about products and services and not to disclose your information to others for that purpose, you consent to us contacting you by telephone while you hold any facility with us notwithstanding registration at any time of your telephone number on the Do Not Call Register.

Receiving commercial electronic messages

You consent to us sending commercial electronic messages (including messages about our products and services and the products and services of any third party) to any electronic address which you provide or for which you are responsible. You warrant that you have authority, either as or on behalf of the electronic account holder, to provide this consent and agree that until you withdraw your consent by providing written notice to us or using an unsubscribe facility in the message, we may continue to send commercial electronic messages to those addresses.

Name of Applicant/Guarantor/Account Signatory/Authorised Representative of Corporate Applicant/Corporate Guarantor

Signature

Date

APPLICANT 1

Title Dr Mr Mrs Ms Miss

Family name (1)

First name

Middle name(s)

Date of birth

Email address

Home telephone number

Mobile Number

Residential address

State

Postcode

Time at address

Driver's licence number

Years Months

Previous address (if less than 2 years at current address)

State

Postcode

Time at address

Marital Status

Years Months Single Married De facto Divorced Widowed

Relationship to loan

 Borrower » If yes:

- Single borrower
 Joint borrower - Spouse
 Joint borrower - Other

 Guarantor » If yes:

- Spouse
 Other

Are you ordinarily resident in Australia? Yes No

Country

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.

Current Residential Status

- Owner Buying Boarding
 Renting With Parents Other

Postal address (if different from residential address)

State

Postcode

Age of dependents

Current Employment Details

Occupation

Current employment status:

- Full-time Part-time Self employed Casual
 Retired Unemployed All Others

Present employer

Years/months

Previous employer (if less than 2 year at present)

Years/months

Work telephone number

Time as a Bankwest Customer

Years Months

APPLICANT 2

Title Dr Mr Mrs Ms Miss

Family name (1)

First name

Middle name(s)

Date of birth

Email address

Home telephone number

Mobile Number

Residential address

State

Postcode

Time at address

Driver's licence number

Years Months

Previous address (if less than 2 years at current address)

State

Postcode

Time at address

Marital Status

Years Months Single Married De facto Divorced Widowed

Relationship to loan

 Borrower » If yes:

- Single borrower
 Joint borrower - Spouse
 Joint borrower - Other

 Guarantor » If yes:

- Spouse
 Other

Are you ordinarily resident in Australia? Yes No

Country

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.

Current Residential Status

- Owner Buying Boarding
 Renting With Parents Other

Postal address (if different from residential address)

State

Postcode

Age of dependents

Current Employment Details

Occupation

Current employment status:

- Full-time Part-time Self employed Casual
 Retired Unemployed All Others

Present employer

Years/months

Previous employer (if less than 2 year at present)

Years/months

Work telephone number

Time as a Bankwest Customer

Years Months

Section 8 – What do you own? (Assets)

Home at	Estimated value
	\$
	\$
Other property/land at	
	\$
	\$
	\$
	\$
Savings (institution and branch)	
	\$
	\$
Other investments (shares, companies etc.)	
	\$
	\$

Superannuation, life insurance etc.	Estimated value
	\$
	\$
Motor vehicle (year, make and model)	
	\$
	\$
Other assets (furniture, tools, boat, caravan etc.)	
	\$
	\$
	\$
	\$
	\$
	\$
	\$

Section 9 – What do you owe? (Liabilities)

Housing loan (existing)		Monthly payment	Balance owing/limit
Lender		\$	\$
Exit fee	\$	Negatively geared: <input type="checkbox"/> Yes <input type="checkbox"/> No » If yes, what percentage? %	
Other loans (housing/overdraft/leases/hire purchase)			
Lender		\$	\$
Type			
Lender		\$	\$
Type			
Personal consumer loans			
Lender		\$	\$
Type			
Lender		\$	\$
Type			
Negatively geared: <input type="checkbox"/> Yes <input type="checkbox"/> No » If yes, what percentage?			%
Credit/store/charge cards (include nil balance accounts)			
Issuer	Limit \$	\$	\$
Issuer	Limit \$	\$	\$
Issuer	Limit \$	\$	\$
Issuer	Limit \$	\$	\$
Other			
Rent/Board		\$	
Family maintenance order		\$	
New Loan – Actual Repayment		\$	
Loans you are guarantor for			
Lender		\$	\$
Total commitments		\$	Total \$ Total
Total proposed commitments (less loans being repaid) (A)		\$	Total \$ Total

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 10 – Income received (for Bankwest Low Doc Home Loans, please complete Self-Certified Income Declaration also)

Borrower (1)	
Gross income (annual)	\$
	\$
Net monthly income	\$
	\$
Other regular monthly income (please specify)	\$
	\$
	\$
	\$
Total monthly income (NET) (B)	\$

Borrower (2)	
Gross income (annual)	\$
	\$
Net monthly income	\$
	\$
Other regular monthly income (please specify)	\$
	\$
	\$
	\$
Total monthly income (NET) (B)	\$

Number of children supported by income?

Number of children supported by income?

Number of adults supported by income?

Number of adults supported by income?

Income available after commitments

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

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:

>> How do you plan to overcome this change?

- Temporary decrease in income
- Permanent decrease in income
- Anticipated large expenditure

- Securing additional income
- Using savings
- My application reflects these changes
- Reducing expenditure

Or

- I will be unable to pay without substantial hardship

Section 11 – 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)

Section 11 – Security details (home loans) (continued)**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 NoAre 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 12 – 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

Section 12 – Other information (continued)

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? No Yes **>>** How many?

Please indicate if you:

- Have any existing Bankwest accounts which are in arrears or in recoveries? Yes No
- A current credit card facility with Bankwest which has received more than 10 repayment reminders in the past 24 months? Yes No
- Have had any legal proceedings taken against you for a debt, been bankrupt or insolvent or assigned your estate? Yes No

If yes, please give details

Section 13 – Declaration

I/We declare that I/we have read and understood the particulars in this enquiry and declare that the information provided by me/us is true and correct and that no information has been withheld which may affect your decision.

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.

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

Date

Signature

Date

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 18)

Repayment type

- Fixed Variable

Initial interest type

- Principal & Interest Interest Only Interest in Advance Interest Capitalised

Please refer to section 19 for definitions of the repayments types listed above.

Please indicate if you want your loan to have the following features/facilities:

- Offset** Yes No Indifferent **Early Repayment** Yes No Indifferent
Introductory rate Yes No Indifferent **Redraw Facility** Yes No Indifferent

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

Loan purpose

<input type="checkbox"/> Purchase	
Purchase price	\$
Estimated fees	\$
Total	\$
Your Contribution	\$
Loan Required	\$

<input type="checkbox"/> Building (progress payments)	
Loan price	\$
House price	\$
Estimated fees	\$
Your Contribution	\$
Total	\$
Loan Required	\$

<input type="checkbox"/> Refinance	
Loan(s) outstanding	\$
Estimated fees	\$
Total	\$
Additional amount	\$
Loan Required	\$

<input type="checkbox"/> Increase existing loan	
Account number	
Loan(s) outstanding	\$
Estimated fees	\$
Additional amount	\$
Loan Required	\$

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

- Lenders mortgage insurance Loans fees Purchase fees Credit Protection

Reasons for refinance:

- Advertising Dissatisfaction Divorce/separation Fees Product Rates Service

Other

Minimise monthly repayments (available for Financial Difficulty cases only)

Extending the term of the repayments (available for Financial Difficulty cases only)

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:

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.

Name of borrower

Signature of borrower

Date

Name of borrower

Signature of borrower

Date

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 of borrower

Date

Signature of borrower

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

	\$
	\$
	\$
	\$

N.B. To be completed in all instances, to the extent ascertainable. If not ascertainable, state not ascertainable.	Total amount of credit	\$
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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 18)

Repayment type

- Fixed Variable

Initial interest type

- Principal & Interest Interest Only Interest in Advance Interest Capitalised

Please refer to section 19 for definitions of the repayments types listed above.

Please indicate if you want your loan to have the following features/facilities:

- Offset** Yes No Indifferent **Early Repayment** Yes No Indifferent
Introductory rate Yes No Indifferent **Redraw Facility** Yes No Indifferent

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

Loan purpose

<input type="checkbox"/> Purchase	
Purchase price	\$
Estimated fees	\$
Total	\$
Your Contribution	\$
Loan Required	\$

<input type="checkbox"/> Building (progress payments)	
Loan price	\$
House price	\$
Estimated fees	\$
Your Contribution	\$
Total	\$
Loan Required	\$

<input type="checkbox"/> Refinance	
Loan(s) outstanding	\$
Estimated fees	\$
Total	\$
Additional amount	\$
Loan Required	\$

<input type="checkbox"/> Increase existing loan	
Account number	
Loan(s) outstanding	\$
Estimated fees	\$
Additional amount	\$
Loan Required	\$

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

- Lenders mortgage insurance Loans fees Purchase fees Credit Protection

Reasons for refinance:

- Advertising Dissatisfaction Divorce/separation Fees Product Rates Service

Other

Minimise monthly repayments (available for Financial Difficulty cases only)

Extending the term of the repayments (available for Financial Difficulty cases only)

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:

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.

Name of borrower

Signature of borrower

Date

Name of borrower

Signature of borrower

Date

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 of borrower

Date

Signature of borrower

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

	\$
	\$
	\$
	\$

N.B. To be completed in all instances, to the extent ascertainable. If not ascertainable, state not ascertainable.	Total amount of credit	\$
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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 18)

Repayment type

- Fixed Variable

Initial interest type

- Principal & Interest Interest Only Interest in Advance Interest Capitalised

Please refer to section 19 for definitions of the repayments types listed above.

Please indicate if you want your loan to have the following features/facilities:

- Offset** Yes No Indifferent **Early Repayment** Yes No Indifferent
Introductory rate Yes No Indifferent **Redraw Facility** Yes No Indifferent

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

Loan purpose

<input type="checkbox"/> Purchase	
Purchase price	\$
Estimated fees	\$
Total	\$
Your Contribution	\$
Loan Required	\$

<input type="checkbox"/> Building (progress payments)	
Loan price	\$
House price	\$
Estimated fees	\$
Your Contribution	\$
Total	\$
Loan Required	\$

<input type="checkbox"/> Refinance	
Loan(s) outstanding	\$
Estimated fees	\$
Total	\$
Additional amount	\$
Loan Required	\$

<input type="checkbox"/> Increase existing loan	
Account number	
Loan(s) outstanding	\$
Estimated fees	\$
Additional amount	\$
Loan Required	\$

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

- Lenders mortgage insurance Loans fees Purchase fees Credit Protection

Reasons for refinance:

- Advertising Dissatisfaction Divorce/separation Fees Product Rates Service

Other

Minimise monthly repayments (available for Financial Difficulty cases only)

Extending the term of the repayments (available for Financial Difficulty cases only)

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:

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.

Name of borrower

Signature of borrower

Date

Name of borrower

Signature of borrower

Date

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 of borrower

Date

Signature of borrower

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	
	\$
	\$
	\$
	\$
N.B. To be completed in all instances, to the extent ascertainable. If not ascertainable, state not ascertainable.	Total amount of credit \$

Instruction: Complete if copies of documents are forwarded to Bank

PHOTOGRAPHIC ID	FAMILY NAME 1	FAMILY NAME 2
<input type="checkbox"/> Australian Passport (Current or < 2 Years Expired) <input type="checkbox"/> Current Foreign Passport <input type="checkbox"/> Current Australian Driver's Licence with photo <input type="checkbox"/> Proof of Age Card issued under law of an Australian State or Territory	Collected <input type="text"/>	Collected <input type="text"/>
OR NON-PHOTOGRAPHIC PRIMARY ID	FAMILY NAME 1	FAMILY NAME 2
<input type="checkbox"/> Australian Birth Certificate or Extract <input type="checkbox"/> Foreign Birth Certificate <input type="checkbox"/> Australian Citizenship Certificate	Collected <input type="text"/>	Collected <input type="text"/>
PLUS NON-PHOTOGRAPHIC SECONDARY ID	FAMILY NAME 1	FAMILY NAME 2
<input type="checkbox"/> Rating Authority (e.g. Shire) – Bill Sighted (< 12 months old) <input type="checkbox"/> Public Utility Records – Bill Sighted (< 3 months old) <input type="checkbox"/> Australian Taxation Office notice (< 12 months old)	Collected <input type="text"/>	Collected <input type="text"/>

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					
Document no.					
Date of issue					
Expiry date					
Photo or signature on ID	<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date of Birth, If shown					
Does residential address match? (if shown)	<input type="checkbox"/> Yes <input type="checkbox"/> Not shown		<input type="checkbox"/> Yes <input type="checkbox"/> Not shown	<input type="checkbox"/> Yes <input type="checkbox"/> 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					
Document no.					
Date of issue					
Expiry date					
Photo or signature on ID	<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date of Birth, If shown					
Does residential address match? (if shown)	<input type="checkbox"/> Yes <input type="checkbox"/> Not shown		<input type="checkbox"/> Yes <input type="checkbox"/> Not shown	<input type="checkbox"/> Yes <input type="checkbox"/> Not shown	

Bank/Broker use only

Results of check: Has verification been achieved? Yes No

Signature

Name of checking officer

Staff/Broker number

Date

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 19 for definitions of the credit card types listed below)

- Rewards (Qantas) Rewards (More) Low Rate (Breeze) No Annual Fee (Zero)

Bankwest Qantas MasterCard

- Qantas MasterCard*
 Qantas Gold MasterCard*
 Qantas Platinum MasterCard*

Bankwest More MasterCard

- More MasterCard*
 More Gold MasterCard*
 More Platinum MasterCard*

Bankwest Breeze MasterCard

- Breeze MasterCard*
 Breeze Gold MasterCard*
 Breeze Platinum MasterCard*

Bankwest Zero MasterCard

- Zero MasterCard*
 Zero Gold MasterCard*
 Zero Platinum 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.

3. 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 \$

Consent to receive future Credit Limit Increase Invitations

Yes - The primary card holder wants to receive any credit limit increase invitations Bankwest may send from time to time on all current and future credit cards, and understands that:

- if Bankwest sends an invitation, it is their choice whether to apply;
- if she/he applies for an increase to the credit limit, Bankwest will need to assess the application; and
- she/he may give or withdraw their consent at any time.

No - The primary card holder does not want to receive any credit card limit increase invitations.

4. Primary Cardholder details

Title Dr Mr Mrs Ms Miss

First and middle name(s)

Family name

5. Additional Cardholder details

Title Dr Mr Mrs Ms Miss

First and middle name(s)

Family name

6. Residential address and date of birth for Additional Cardholder

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.

7. 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

Additional Cardholder signature

Date

8. Balance Transfer

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

Card number

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

Balance Transfer Terms & Conditions

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

- Only Australian issued non-Bankwest 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 card account held with other financial institutions. 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. This period may be the full loan term or a lesser 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 early termination amount or break cost and a fixed rate break administration fee if you pay out some or the entire loan earlier than the end of the agreed 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.

Interest In Advance

This is a fixed rate product available only for residential investment purposes. You will be required to make an up front yearly payment of the interest that would be charged over the course of the year. If you take this product over a term greater than 12 months, you will need to make sure that you have the required funds each year to make this repayment.

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

An interest only loan means that you are only required to pay the interest each month and are not required to pay any part of the principal until the end of the term. If you just pay the interest off your loan, you will not be reducing your loan amount (i.e. the principal) and may therefore pay more overall compared to a principal and interest loan.

Principal And Interest

Loans with principal and interest repayments are designed to amortise or be paid off over their selected loan terms. 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 an amount of interest based on the home loan interest rate and balance.

Interest Capitalised

(Bridging Loan – 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 though. 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.

Seniors Equity Release

A variable rate home loan usually designed for asset rich, cash poor retirees. You will not be required to make any repayments of principal or interest until the loan expires. Interest will be charged on the full amount of principal and any interest amounts which have been debited to the loan during the term though. When the loan expires, you will need to pay the unpaid balance which includes principal, interest and fees. This amount will probably need to be deducted from the sale proceeds of your house. Legal advice is mandatory for this product. Customers must sign a Statutory Declaration advising that Legal advice has been obtained prior to signing the loan documents. Borrowers must own the security property outright (i.e.: no money owing).

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.

Visa / Other Legacy products

These credit cards have an ongoing annual fee and NO rewards program.

These are ongoing credit products for which you must make at least the minimum monthly payment every month.

These cards are not available to new customers.

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 not 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 not allowed on this product. You may have to pay an early repayment fee if account closes within 24 months

Flexible 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. This product is designed for customers who desire greater flexibility with their loan, particularly in respect to surplus payment redraws and early repayment of the loan.

Key facts about this Credit Card



Bank of Western Australia Ltd ABN 22 050 494 454
AFSL / Australian credit licence 236872

Correct as at:

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 Gold MasterCard	Breeze Classic MasterCard	Zero Platinum MasterCard	Zero Gold MasterCard	Zero Classic MasterCard
Minimum credit limit						
Minimum repayments						
Interest on purchases						
Interest-free period						
Interest on cash advances						
Promotional interest rate (Purchases)						
Promotional interest rate (Balance transfer)						
Balance transfer interest rate						
Annual fee						
Late payment fee						

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 <http://www.bankwest.com.au/rates-fees#CC>.

For more information on choosing and using credit cards visit the ASIC consumer website at www.moneysmart.gov.au.

The information on this sheet may be out of date. To confirm this information is correct you may wish to visit www.bankwest.com.au.

Key facts about this Credit Card - continued

Description of credit card						
Product Name	More Platinum MasterCard	More Gold MasterCard	More Classic MasterCard	Qantas Platinum MasterCard	Qantas Gold MasterCard	Qantas Classic MasterCard
Minimum credit limit						
Minimum repayments						
Interest on purchases						
Interest-free period						
Interest on cash advances						
Promotional interest rate (Purchases)						
Promotional interest rate (Balance transfer)						
Balance transfer interest rate						
Annual fee						
Late payment fee						

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 <http://www.bankwest.com.au/rates-fees#CC>. For more information on choosing and using credit cards visit the ASIC consumer website at www.moneysmart.gov.au. The information on this sheet may be out of date. To confirm this information is correct you may wish to visit www.bankwest.com.au.