

# St George Business Banking

## **Application Form for: Section A – Business Banking Products**

- Overdrafts
- Business Loans
- Hire Purchase
- Leasing
- Goods Loan
- Business Umbrella  
(No longer for sale. For existing Business Umbrella customers only).

## **Section B – Retail Banking Products**

- Home Loan (owner occupied)
- Home Loan (investment)

*Note: Section A is to be used when a customer is requesting Business Banking product(s). Section B is not to be used if customer only requests Home Loan product(s). In this case, the customer should be referred to Retail Banking process.*

## **This Application should be accompanied by:**

- Last 3 years' Company Financial Statements,  
**and**
- Up-to-date Management Accounts (if available)
- or**
- Last 3 years' Personal Tax Returns
- For Partnerships, please provide a certified copy of the Partnership Deed (where applicable)
- For Trustees, please provide a certified copy of the Trust Deed (where applicable)

# Section A: Business Banking Requirements



St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

## Banking Requirements

Amount  Overdraft \$ \_\_\_\_\_
 Amount  Business Loan \$ \_\_\_\_\_
 Amount  Bank Guarantees \$ \_\_\_\_\_

## Asset Finance Requirements

Amount  Lease\* \$ \_\_\_\_\_
 Amount  Hire Purchase\* \$ \_\_\_\_\_
 Amount  Goods Loan\* \$ \_\_\_\_\_

\*Available from St.George Finance Limited ABN 99 001 094 471

## Loan Structure

**Loan 1**  
 Amount \$ \_\_\_\_\_ Term \_\_\_\_\_  
 Interest Only  Principal & Interest  Fixed Interest Rate  Variable Interest

**Loan 2**  
 Amount \$ \_\_\_\_\_ Term \_\_\_\_\_  
 Interest Only  Principal & Interest  Fixed Interest Rate  Variable Interest

## Residential Business Umbrella

Business Loan – Variable	Business Loan – Fixed	Business Maximiser	Bank Guarantee	TradeFinance
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(No longer for sale. For existing Business Umbrella Customers only)

All Borrowing Entities: (Details to be provided on pages 3 and 4)

Amount  Overall Residential Business Umbrella Facility Limit \$ \_\_\_\_\_

Type of Facility~	Fixed Rate Term (If applicable)	Account Name(s)	Limit Request
			\$
			\$
			\$
			\$
			\$
			\$
			\$
<b>Total#</b>			\$

~ Please specify if amortising.

# Residential Business Umbrella Facility limit must be fully allocated against the account limits.

# Section A: Business Banking Requirements (cont'd)



St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

<b>Commercial Business Umbrella</b> (No longer for sale. For existing Business Umbrella customers only)	Commercial Loan – Variable (No longer for sale)	Commercial Loan – Fixed (No longer for sale)	Commercial Overdraft	Commercial Line of Credit (No longer for sale)	Bank Guarantee	Trade Finance
	All Borrowing Entities (Details to be provided on pages 3 and 4): _____					

Overall Commercial Business Umbrella Facility Limit  Amount \$ \_\_\_\_\_

Type of Facility*	Fixed Rate Term (If applicable)	Account Name(s)	Limit Request
			\$
			\$
			\$
			\$
			\$
<b>Total#</b>			\$

\* Please specify if amortising.  
# Commercial Business Umbrella Facility limit must be fully allocated against the account limits.

**Business Vantage for Umbrella application** If your Residential Business Umbrella+ or Commercial Business Umbrella+ application is approved, you will be eligible for a BusinessVantage Visa Card-  
Tick here if you would like a card to be issued.   
~Currently pre-approved limit is up to \$10,000.  
+ No longer for sale. For existing Business Umbrella Customers only.

Asset Finance Structure	Lease	CHP	Fixed Term Loan
	Purchase Price	\$	\$
less Deposit			
Amount Financed			
Term			
Residual	%	N/A	N/A
Balloon	N/A		

**Refinancing (if applicable)** Company name \_\_\_\_\_

Contact \_\_\_\_\_ Phone number ( ) \_\_\_\_\_

Type of facility \_\_\_\_\_ Amount \$ \_\_\_\_\_

**Supplier** Company name \_\_\_\_\_

Contact \_\_\_\_\_ Phone number ( ) \_\_\_\_\_

Make and model \_\_\_\_\_

**Purpose** (A full description and reason for this application including proposed security)  
\_\_\_\_\_

# Section A: Company/Partnership/Trust/etc. – Application



St. George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

<b>Existing Customer</b>	St. George Bank branch	Contact name
	_____	_____
	Existing loans with group	Account number/s
	_____	_____

<b>Customer Details</b>	Full Borrowing Entity Name		_____
	Full Trading Name (Business Name) if any		
	Principal place of Business/Administration/Operation – PO Box not allowed		Country
	Postal address		ACN/ARBN
	ABN if any		
	Industry Description		Industry Code
	Phone Number	Fax Number	
	( ) _____	( ) _____	
	Business Contact Name		Phone Number
_____		( ) _____	
Nature of Business		Years Established	
_____		_____	

<b>If a Company or Corporate Trustee – complete this section</b>	Full Address of the Registered Office (in Australia)			
	_____			
	Company registered at ASIC as: (select one)			
	<input type="checkbox"/> Public Company	<input type="checkbox"/> Proprietary/Private Company	<input type="checkbox"/> Domestic	<input type="checkbox"/> Foreign

<b>If Company was <u>not</u> formed in Australia, please provide:</b>	Foreign registration body:
_____	_____

Country where Company was formed, incorporated or registered	Foreign company number:
_____	_____

**If Proprietary/Private Company, please provide:**

Full Name of each Director of the Company

Director (1)	Director (2)	Director (3)
_____	_____	_____

Full Name and Address of the Beneficial Owners\*

Full Name (1)	Residential Address (1) – PO Box not allowed
_____	_____
Full Name (2)	Residential Address (2) – PO Box not allowed
_____	_____
Full Name (3)	Residential Address (3) – PO Box not allowed
_____	_____
Full Name (4)	Residential Address (4) – PO Box not allowed
_____	_____

\*Full Name and Address must be provided for every person/entity who owns 25% or more of the shares in the Company.

**Section A: Company/Partnership/Trust/etc. – Application (cont'd)**



St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

**If a Partnership/  
Firm – complete  
this section**

Country in which Partnership was established

\_\_\_\_\_

Is the Partnership regulated by a Professional Body?  Yes  No

If Yes, which one?

\_\_\_\_\_

If no, please provide Full Name and Address of ALL Partners

**Full Name of Partner (1)**

Residential Address including Country – PO Box not allowed (1)

\_\_\_\_\_

\_\_\_\_\_

Employment Type

Occupation

\_\_\_\_\_

\_\_\_\_\_

% (1)

Date of Birth (1)

Phone Number (1)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Full Name of Partner (2)**

Residential Address including Country – PO Box not allowed (2)

\_\_\_\_\_

\_\_\_\_\_

Employment Type

Occupation

\_\_\_\_\_

\_\_\_\_\_

% (2)

Date of Birth (2)

Phone Number (2)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Full Name of Partner (3)**

Residential Address including Country – PO Box not allowed (3)

\_\_\_\_\_

\_\_\_\_\_

Employment Type

Occupation

\_\_\_\_\_

\_\_\_\_\_

% (3)

Date of Birth (3)

Phone Number (3)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Full Name of Partner (4)**

Residential Address including Country – PO Box not allowed (4)

\_\_\_\_\_

\_\_\_\_\_

Employment Type

Occupation

\_\_\_\_\_

\_\_\_\_\_

% (4)

Date of Birth (4)

Phone Number (4)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**If an  
Unincorporated/  
Incorporated  
Association/  
Cooperative  
Entity –  
complete this  
section**

Full Name of Chairman

\_\_\_\_\_

Residential Address – PO Box not allowed

\_\_\_\_\_

Date of Birth

\_\_\_\_/\_\_\_\_/\_\_\_\_

Employment Type

Occupation

\_\_\_\_\_

\_\_\_\_\_

Full Name of Secretary

\_\_\_\_\_

Full Name of Treasurer

\_\_\_\_\_

Unique Identifying Number (issued by the relevant Registration Body – if applicable)

\_\_\_\_\_

Unincorporated

Incorporated Association

Cooperative Entity

# Section A: Company/Partnership/Trust/etc. – Application (cont'd)



St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

**If a Government Entity – complete this section**

Body of the Commonwealth of Australia

Body of a State or Territory of Australia (If so, which one?) \_\_\_\_\_

Body of a Foreign Country (If so, which one?) \_\_\_\_\_

Is the Government Entity established under legislation?

Yes, provide name of legislation \_\_\_\_\_

No

**If a Trustee – complete this section**

Full Name of Trust \_\_\_\_\_

Country in which Trust was established \_\_\_\_\_ ABN of Trust (if applicable) \_\_\_\_\_

Industry Description \_\_\_\_\_ Industry Code \_\_\_\_\_

Please provide Full Name of ALL Individual Trustee(s) – if applicable

Full Name (1)	Residential Address – PO Box not allowed (1)	Date of Birth (1)
_____	_____	____/____/____
Full Name (2)	Residential Address – PO Box not allowed (2)	Date of Birth (2)
_____	_____	____/____/____

Type of Trust:

Private  Regulated\*\*

If Yes, which one?

\_\_\_\_\_

**If Private Trust, please provide:**

Full Name and Address of Beneficiaries of the Trust (if named in the Trust Deed) or details of the Class (if the Beneficiaries are not named in the Trust Deed)

Full Name (1)	Residential Address – PO Box not allowed (1)
_____	_____
Full Name (2)	Residential Address – PO Box not allowed (2)
_____	_____
Full Name (3)	Residential Address – PO Box not allowed (3)
_____	_____
Full Name (4)	Residential Address – PO Box not allowed (4)
_____	_____

Class Details

\_\_\_\_\_

**If Trustee is a Company, please provide:**

Full Name of ALL Trustee(s) \_\_\_\_\_

Full Business Name of Trustee – if applicable \_\_\_\_\_

\*\* Any Trust that is regulated by Government legislation, or a Commonwealth Government regulator, or managed investment scheme (regulated by ASIC or strictly wholesale)

# Section A: Individuals/Directors/Beneficial Owners/ Partners/Trustee/Guarantor – Application



St. George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

<b>Bank Details</b>	Bank and branch ( <i>if not Bank of Melbourne</i> )	Contact name ( <i>Manager</i> )	Phone number
	<input type="text"/>	<input type="text"/>	( ) <input type="text"/>

<b>Accountant's Details</b>	Accountancy firm	Contact name	Phone number
	<input type="text"/>	<input type="text"/>	( ) <input type="text"/>

<b>Solicitor's Details</b>	Solicitor's firm	Contact name	Phone number
	<input type="text"/>	<input type="text"/>	( ) <input type="text"/>

<b>Trade References</b>	Company name	Contact name	Phone number
	1	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	( ) <input type="text"/>
3	<input type="text"/>	<input type="text"/>	( ) <input type="text"/>

<b>Credit References</b>	Company name	Contact name	Phone number
	1	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	( ) <input type="text"/>
3	<input type="text"/>	<input type="text"/>	( ) <input type="text"/>

# Section A: Individuals/Directors/Beneficial Owners/ Partners/Trustee/Guarantor – Application (cont'd)



St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

To be completed by ALL directors/partners/individuals as trustees/guarantors as indicated in the company, partnership or trust sections noted on previous pages.

St.GEorge Bank branch _____	Contact name _____
Existing loans with group _____	Account number/s _____

Completed in capacity as (select all that apply):

Director
  Partner
  Individual
  Trustee
  Guarantor

Surname _____		Given names _____		Title _____
Street – PO Box not allowed _____			Suburb _____	
Country _____	State _____	Postcode _____	Years at this address _____	
Previous address _____			Postcode _____	
Date of birth _____	Marital status _____	No. of dependants _____	Licence number _____	
Employment Type _____		Occupation _____		
Home phone number ( ) _____	Business phone number ( ) _____	Mobile phone number ( ) _____		
Home Owner/Purchasing <input type="checkbox"/> Renting <input type="checkbox"/>		Monthly mortgage/rental payment \$ _____		

<b>Individuals</b>	Nature of business (brief description) _____	Tertiary qualifications _____
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Employment	Company name	Position held	Years Employed	Address	Home phone no.
Present employer					( ) _____
Previous employer					( ) _____
Spouse employer					( ) _____

<b>Closest living relative not living with applicant</b>	Name _____	Address _____	Relationship _____	Phone number ( ) _____
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<b>Bank Details</b>	Bank and branch (if not St.George) _____	Contact name (Manager) _____	Phone number ( ) _____
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<b>Accountant's Details</b>	Accountancy firm _____	Contact name _____	Phone number ( ) _____
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<b>Solicitor's Details</b>	Solicitor's firm _____	Contact name _____	Phone number ( ) _____
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# Section A: Personal Asset and Liability Statement



St. George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

Credit References	Company name	Contact name	Phone number
1			( )
2			( )
3			( )

To be completed on application

Assets		
Cash and deposits		\$
Residential property		\$
Property investment		\$
Leased Motor Vehicles		\$
Owned Motor Vehicles		\$
Other investments – Shares, Bonds		\$
Personal effects		\$
Superannuation		\$
		\$
<b>Total Assets</b>		\$

Liabilities		
Bank loans – personal		\$
Mortgages – residential		\$
Mortgages – investment		\$
Loan agreement – lease, etc.		\$
Credit Cards – limit		\$
Other liabilities – Guarantees, etc.		\$
		\$
<b>Total Liabilities</b>		\$
<b>Total Net Worth</b> (Assets less Liabilities)		\$

1. Details of Property Assets	Type of Property/Address	Market Value	Mortgage Outstanding \$	Mortgagor (if joint)	Financier/Mortgagee

2. Details of Other Assets	Type of Asset	Value \$	Amount Borrowed \$	Balance Outstanding \$	Monthly Repayment \$	Financier

## Privacy Statement

### Personal information

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

If you are a proposed guarantor, we collect your personal information in order to assess you as a guarantor, take a guarantee from you and administer that guarantee from you and administer that guarantee. If you do not provide all the information we request, we may be unable to accept you as a guarantor.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, rewards program administrators and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at [stgeorge.com.au](http://stgeorge.com.au) or by calling 13 33 30. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

### Credit information

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- obtain information about your commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness;
- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you;
- give or obtain a banker's opinion about you.

The privacy page of our [stgeorge.com.au](http://stgeorge.com.au) includes a "Statement of Notifiable Matters". These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

You can call us on 13 33 30 or visit us in branch for a hard copy of the Statement of Notifiable Matters.

### Other acknowledgments and consents

- We may confirm the details of the information provided in this application.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.
- This application is not an offer or acceptance of credit.
- If your application is referred for further assessment or declined, you request us to disclose credit eligibility information about you to the broker, as your authorised representative. This includes information from your credit report and any information we derive from your credit report.

**Privacy Statement**

**Our Reporting Obligations**

We are required to identify certain US persons in order to meet account information reporting requirements under local and international laws.

If you or (where you are applying on behalf of an entity) the entity and/or any office bearer\* of the entity and/or any individual who holds an interest in the entity of more than 25% (a Controlling Person) are a US citizen or US tax resident, you must telephone 1300 663 738 at the time of completing this application. When you contact us you will be asked to provide additional information about your US tax status and/or the US tax status of the entity and/or any Controlling Person which will constitute certification of US tax status for the purposes of this application.

Unless you notify us that you or (where you are applying on behalf of an entity) the entity and/or any Controlling Person are a US citizen or US tax resident as specified above, by completing this application you certify that you or (where you are applying on behalf of an entity) the entity and/or any Controlling Person are not a US citizen or US tax resident.

If at any time after account opening, information in our possession suggests that you, the entity and/or any Controlling Person may be a US citizen or US tax resident, you may be contacted to provide further information on your US tax status and/or the US tax status of the entity and/or any Controlling Person. Failure to respond may lead to certain reporting requirements applying to the account.

\*Director of a company, partner in a partnership, trustee of a trust, chairman, secretary or treasurer of an association or co-operative

**Definitions**

"We", "our", "us" means St George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141.

"Westpac Group" means Westpac Banking Corporation and its related bodies corporate.

**Information about products and services**

We will use or disclose your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers.

Please tick this box if you do not wish to receive marketing communications from us.

Applicant 1	Applicant 2	Guarantor 1	Guarantor 2
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

A copy of the information required to be given to a prospective guarantor under the Code of Banking Practice is available on request.

I/We have read and understood the Privacy Statement in this form and I consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement;

Name of Guarantor 1	Signature	Date
<hr/>	<hr/> X	<hr/> / /
Name of Guarantor 2	Signature	Date
<hr/>	<hr/> X	<hr/> / /

# Section A: Business Purpose Declaration



St. George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714  
To be completed by individual (s) or strata corporation.

## Loan

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

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

### IMPORTANT

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

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

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

### Borrower 1

X

Sign here  
Full name

Date

### Borrower 2

X

Sign here  
Full name

Date

### In accordance with Section 127(1) of the Corporations Law

(if only one person signs, that person states that he/she signs in the capacity of sole Director and sole Secretary of the Company)

X

Director/Company Secretary

Name

Date

X

Director

Name

Date

## Lease

I/We declare that the goods to be hired by me/us from the lessor are to be hired wholly or predominantly for business purposes.

### IMPORTANT

You should only sign this declaration if the goods are hired wholly or predominantly for business purposes.

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

### Borrower 1

X

Sign here  
Full name

Date

### Borrower 2

X

Sign here  
Full name

Date

### In accordance with Section 127(1) of the Corporations Law

(if only one person signs, that person states that he/she signs in the capacity of sole Director and sole Secretary of the Company)

X

Director/Company Secretary

Name

Date

X

Director

Name

Date

## Section A: Business Purpose Declaration (cont'd)



St. George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

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

I/We declare that:

- the information in this application and the financial information supporting it are in all respects correct and complete to the best of my knowledge and belief. I acknowledge that the Bank will rely on this information in deciding whether to lend to me;
- (if an applicant) the product and product options of the loan requested, and any additional products (as shown on page 10 of this application) have been described to me in detail to my satisfaction by a Bank representative and I feel comfortable with the loan/facilities/options for which I apply; and
- I/We acknowledge that any establishment fees paid in connection with this application, will not be refunded if the loan does not proceed for any reason;
- where I have completed details for the Advantage Package on this application, that I am signing according to the authority to operate held on the Nominated Transaction account from which the payments of the non-refundable Annual Package Fee are to be deducted;
- where I have completed details for the Authority for Automatic Transfer on pages 11/12 of this application, I am signing according to the authority to operate held on the Nominated Transaction account from which repayments are to be deducted;
- where the payment method is to be by Automatic Transfer from another Financial Institution, I have received a Direct Debit Request Service Agreement;
- that I understand that only the Bank can decide whether my application is approved and that the person who may have introduced me to the Bank has no authority to give that approval;
- I/We certify that there is no bankruptcy, liquidation, receivership, administration, compulsory winding up order (as applicable), judgements, writs or petitions outstanding or threatened against the applicant(s).

**Personal Applicant**

Each individual applicant must sign and date this section.

**Applicant 1**

X

Sign here

Full name

\_\_\_\_\_

Date

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Applicant 2**

X

Sign here

Full name

\_\_\_\_\_

Date

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

# Section A: Company Details Name/ACN/ABN



St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

**Company Executed by:**  
**Applicant**

Name

ACN/ABN

## In accordance with Section 127(1) of the Corporations Law

(if only one person signs, that person states that he/she signs in the capacity of sole Director and sole Secretary of the Company)

**X**

.....  
Director/Company Secretary

Name

Date

**X**

.....  
Director

Name

Date

## Section B: Home Loan Application



St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

To apply for a home loan with St.George Bank, please complete the required sections in this application and return it to your local branch or lender.

### Information

**You may require**

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

### Bank/Introducer Use Only

**Loan Summary**

Total loan amount			Date	/ /	
Lender name			Contact number		
Branch name	State	Branch number			
CIS number – applicant 1			CIS number – applicant 2		
Loan account number			LMI to be Capitalised	<input type="checkbox"/> Yes <input type="checkbox"/> No	

### Products and Services

**Banking Products**

- What products would you like to apply for?
- Home Loan

**Insurance Products**

- Would you like information on any of the following?
- Home Insurance
  - Contents Insurance
  - Landlord's Insurance
  - Home Loan Protection – Life and/or Repayment Cover
  - Life/Total Permanent Disability/Recovery/Disability Income Protection
  - Superannuation

**Financial Consultation**

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

### Home Loan

**Products General**

- Standard Variable
- Fixed Rate
- Portfolio\*
- Basic
- Relocation
- Super Fund Home Loan

**Low Doc**

- Low Doc Variable
- Low Doc Fixed Rate
- Low Doc Portfolio\*

**Seniors**

- Access
- Access Plus

\*Please complete the 'Portfolio loans' section on the next page.

## Section B: Home Loan Application



St. George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

### Features

- Advantage Package → Please complete details on page 10
- Professional Package (Low Doc Loans only)
- Flexible Choice → Please complete details below
- Family Pledge Option → Please complete details on page 9
- Interest Offset facility → Please complete details on page 10
- Interest in Advance (not available for Portfolio Loans)

## Loan Details

### Purpose

- Purpose  Buy  Build  Renovate Usage  Owner Occupied  Business
- Refinance  Increase  Other  Investment in Residential Property
- Investment other than Residential Property

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

Will you be applying for the first home buyer grant for this loan?

Yes  No

Please complete a FHOG application

### Amount Requested

Loan Amount \$ \_\_\_\_\_

Portfolio Credit limit \$ \_\_\_\_\_

### Product and Repayment

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

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

Date

I need to have the loan amount by (please specify date):

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

### Portfolio Loans

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

Annual Portfolio Administration Fee

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

1. Nominate 1 to 5 years only. 2. Rate Lock applies to fixed rate sub-accounts only. 3. Available on investment sub-accounts only.

4. Available on variable rate sub-accounts only. 5. Not available to non-Australian residents.



# Section B: Home Loan Application (cont'd)



St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

## Individual Applicant 1/ Individual Trustee 1 Details

**Personal**

Title \_\_\_\_\_ Given Names include first and middle \_\_\_\_\_

- Borrower
- Guarantor

Last name \_\_\_\_\_

Date of Birth \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ Australian resident?  Yes  No Australian citizen?  Yes  No

Driver's Licence number \_\_\_\_\_ State of issue \_\_\_\_\_

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

**Contact**

*The Bank requires a minimum of three years residential details*

Home Address (PO Box not allowed) \_\_\_\_\_

State \_\_\_\_\_ Postcode \_\_\_\_\_ Years lived at home address \_\_\_\_\_

Previous home Address *if at current home for less than 3 years* \_\_\_\_\_

State \_\_\_\_\_ Postcode \_\_\_\_\_ Years lived at previous home address \_\_\_\_\_

Mailing address *if not the same as home address* \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Current residential status  Own  Mortgage  Rent  Live with parents Other please provide details \_\_\_\_\_

Home phone number ( ) \_\_\_\_\_ Work phone number ( ) \_\_\_\_\_ Mobile phone number ( ) \_\_\_\_\_ Fax number ( ) \_\_\_\_\_

E-mail address *optional* \_\_\_\_\_

**Employment**

*The Bank requires a minimum of three years employment details*

Employment type  Full-time  Part-time  Casual  Self-employed Occupation – all applicants to complete including self employed \_\_\_\_\_

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

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

Previous employer 2 *if current employment is less than 3 years* \_\_\_\_\_ Length of employment \_\_\_\_\_

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

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

# Section B: Home Loan Application (cont'd)



St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

## Individual Applicant 2/ Individual Trustee 2 Details

**Personal**

Title \_\_\_\_\_ Given Names include first and middle \_\_\_\_\_

- Borrower
- Guarantor

Last name \_\_\_\_\_

Date of Birth \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ Australian resident?  Yes  No Australian citizen?  Yes  No

Driver's Licence number \_\_\_\_\_ State of issue \_\_\_\_\_

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

**Contact**

*The Bank requires a minimum of three years residential details*

Home Address (PO Box not allowed) \_\_\_\_\_

State \_\_\_\_\_ Postcode \_\_\_\_\_ Years lived at home address \_\_\_\_\_

Previous home Address *if at current home for less than 3 years* \_\_\_\_\_

State \_\_\_\_\_ Postcode \_\_\_\_\_ Years lived at previous home address \_\_\_\_\_

Mailing address *if not the same as home address* \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Current residential status  Own  Mortgage  Rent  Live with parents Other please provide details \_\_\_\_\_

Home phone number ( ) \_\_\_\_\_ Work phone number ( ) \_\_\_\_\_ Mobile phone number ( ) \_\_\_\_\_ Fax number ( ) \_\_\_\_\_

E-mail address *optional* \_\_\_\_\_

**Employment**

*The Bank requires a minimum of three years employment details*

Employment type  Full-time  Part-time  Casual  Self-employed Occupation – all applicants to complete including self employed \_\_\_\_\_

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

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

Previous employer 2 *if current employment is less than 3 years* \_\_\_\_\_ Length of employment \_\_\_\_\_

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

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

## Section B: Home Loan Application (cont'd)



St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

### Company Applicant/Trustee (if applicable)

<b>Details</b>	Company/Trustee Name	ABN/ACN
	<hr/>	
<input type="checkbox"/> <b>Borrower</b> <input type="checkbox"/> <b>Guarantor</b>	Principal Place of Business/Administration – PO Box not allowed	
	<hr/>	
	Full Address of the Registered Office – PO Box not allowed	
	<hr/>	
	Postal Address	
	<hr/>	
	Phone Number ( )	Fax Number ( )
	<hr/>	
	Industry	
	<hr/>	
	Business Contact Name	Phone Number ( )
	<hr/>	
	Company registered at ASIC as: (select one)	
	<input type="checkbox"/> <b>Public Company</b> <input type="checkbox"/> <b>Proprietary/Private Company</b>	
	Full Name of each Director of the Company	
	Director (1)	Percentage Shareholding
	<hr/>	
	Director (2)	Percentage Shareholding
	<hr/>	
	Director (3)	Percentage Shareholding
	<hr/>	
	Director (4)	Percentage Shareholding
	<hr/>	
	Director (5)	Percentage Shareholding
	<hr/>	
	Director (6)	Percentage Shareholding
	<hr/>	
	<b>If Proprietary/Private Company, please provide:</b>	
	Full Name and Address of the Beneficial Owners*	
	Full Name (1)	Residential Address (1) – PO Box not allowed
	<hr/>	
	Full Name (2)	Residential Address (2) – PO Box not allowed
	<hr/>	
	Full Name (3)	Residential Address (3) – PO Box not allowed
	<hr/>	
	Full Name (4)	Residential Address (4) – PO Box not allowed
	<hr/>	

\*Full Name and Address must be provided for every person/entity who owns 25% or more of the shares in the Company.

## Section B: Home Loan Application (cont'd)



St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

**If a Trustee –  
complete this  
section**

Full Name of Trust

Country in which Trust was established

ABN of Trust (if applicable)

Please provide Full Name of ALL Individual Trustee(s) – if applicable

Full Name (1)

Residential Address (1)

Date of Birth (1)

Full Name (2)

Residential Address (2)

Date of Birth (2)

Type of Trust:

Private

Regulated\*\*

**If Private Trust, please provide:**

Full Name and Address of Beneficiaries of the Trust (if named in the Trust Deed) or details of the Class (if the Beneficiaries are not named in the Trust Deed)

Full Name (1)

Residential Address (1)

Full Name (2)

Residential Address (2)

Full Name (3)

Residential Address (3)

Full Name (4)

Residential Address (4)

Class Details

**If Trustee is a Company, please provide:**

Full Name of ALL Trustee(s)

Full Business Name of Trustee – if applicable

\*\*Any Trust that is regulated by Government legislation, or a Commonwealth Government regulator, or managed investment scheme (regulated by ASIC or strictly wholesale)

## Section B: Home Loan Application (cont'd)



St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

### Financial Position

**Assets** If you wish to declare additional assets or liabilities, please complete an additional copy of this page.

*What you own* Tick both check boxes to indicate joint ownership of any item.

Item	Details	Value	Owner	
Savings		\$	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Property sale proceeds		\$	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Asset sale proceeds		\$	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Gift funds		\$	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Deposit paid		\$	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Owned property 1		\$	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Owned property 2		\$	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Owned property 3		\$	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Motor vehicle 1		\$	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Motor vehicle 2		\$	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Home contents		\$	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Super/Life policies		\$	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2
Shares/Investments		\$	<input type="checkbox"/> App 1	<input type="checkbox"/> App 2

**Total assets** \$

**Liabilities**  
*What you owe*

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

**Total liabilities** \$

\*Includes Personal loan, vehicle leases, overdrafts, Hire Purchase, Interest fee purchase etc

~Includes Tax liability, HECS, HELP etc

**Expenses**

**My Monthly Expenses (money you spend – do not include loan repayments)**

**\$ per month**

Absolute Basic Expenses (eg groceries, transport, petrol, utilities, rates, clothing)	\$
Education Expenses	\$
Childcare Fees	\$
Insurance (including car, CTP, building, contents, health, income protection)	\$
Mobile Phone / Internet / Pay TV	\$
Other (eg holidays, entertainment, gym membership, cleaning or gardening services)	\$

# Section B: Home Loan Application (cont'd)



St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

## Financial Position (cont'd)

<b>Funds position</b>	Purchase price (house/unit/land)	\$	Loan Amount	\$
	Tender/Contract	\$	Own funds	\$
	Discharge of Debts*	\$	Deposit Paid	\$
	Bank Fees	\$	Net Proceeds	\$
	Govt. Fees	\$	Gift	\$
	Lenders Mortgage Insurance	\$	Sale of Asset	\$
	Insurance	\$	Other borrowing	\$
	Legal	\$	First Home Owner Grant	\$
	Other (Misc)	\$		\$

\*Important: As you are refinancing an existing loan, you must consider the costs of doing this including any exit and break costs. It is important you take this into account when applying for your loan(s).

**Total costs (A)** \$

**Total available (B)** \$

**Loan required A-B** \$

### Change in Financial Situation

#### Significant Changes – App 1

Do you expect any significant change to your financial situation over the next 3 years that would ADVERSELY impact your ability to meet your loan repayments?

Yes  No

If yes, what is the nature of the expected change (select one)?

Temporary decrease in disposable income.  
 Permanent decrease in disposable income.  
 Anticipated large expenditure.

Please specify (one) nature of expected change such as maternity leave, loss of employment, reduced working hours, retirement, full time study, carer responsibilities, medical treatment or end of interest free period:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

How will you continue to make payments (select one)?

Using savings  
 Securing additional income  
 My application reflects these changes  
 Reducing expenditure  
 Sale of asset

#### Significant Changes – App 2

Do you expect any significant change to your financial situation over the next 3 years that would ADVERSELY impact your ability to meet your loan repayments?

Yes  No

If yes, what is the nature of the expected change (select one)?

Temporary decrease in disposable income.  
 Permanent decrease in disposable income.  
 Anticipated large expenditure.

Please specify (one) nature of expected change such as maternity leave, loss of employment, reduced working hours, retirement, full time study, carer responsibilities, medical treatment or end of interest free period:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

How will you continue to make payments (select one)?

Using savings  
 Securing additional income  
 My application reflects these changes  
 Reducing expenditure  
 Sale of asset

## Section B: Security Details



St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

### Property 1 Address include state and postcode

\_\_\_\_\_

Unit, Floor and Location *relative to street front*

Type of property

Year built approx.

\_\_\_\_\_  House  Unit  Land \_\_\_\_\_

Driver's Licence number

State of issue

\_\_\_\_\_

Living area

Land

No. of living rooms

No. of bedrooms

No. of bathrooms

\_\_\_\_\_ m<sup>2</sup> \_\_\_\_\_ m<sup>2</sup> \_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_

Construction type

Lot and D.P No.

Brick  Brick veneer  Other \_\_\_\_\_ \_\_\_\_\_

Car accommodation

Other features

Single garage  Double garage  Other \_\_\_\_\_  Ducted air conditioning  Inground pool

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

\_\_\_\_\_

Property value

Purchase price

Land value

Purchase price

Construction price

\$ \_\_\_\_\_  Est. market value \$ \_\_\_\_\_  Est. market value \$ \_\_\_\_\_

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

Phone number

\_\_\_\_\_ ( ) \_\_\_\_\_

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

\_\_\_\_\_

Mortgagee name

Full name(s) to appear on title after settlement

\_\_\_\_\_

I will live in this property immediately after settlement

Residential postcode after settlement

Family pledge guarantee amount *if family pledge is required*

(App1) \_\_\_\_\_ (App2) \_\_\_\_\_

\$ \_\_\_\_\_

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

\_\_\_\_\_

## Section B: Security Details



St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

### Property 2 Address include state and postcode

Unit, Floor and Location *relative to street front*

Type of property

Year built approx.

  House  Unit  Land 

Driver's Licence number

State of issue

Living area

Land

No. of living rooms

No. of bedrooms

No. of bathrooms

 m<sup>2</sup>  m<sup>2</sup>   

Construction type

Lot and D.P No.

 Brick  Brick veneer  Other  

Car accommodation

Other features

 Single garage  Double garage  Other   Ducted air conditioning  Inground pool

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

Property value

Purchase price

Land value

Purchase price

Construction price

\$   Est. market value \$   Est. market value \$

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

Phone number

 ( ) 

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

Mortgagee name

Full name(s) to appear on title after settlement

I will live in this property immediately after settlement

Residential postcode after settlement

Family pledge guarantee amount *if family pledge is required*

(App1)  (App2)

\$

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









### Privacy Statement

#### Personal information

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

If you are a proposed guarantor, we collect your personal information in order to assess you as a guarantor, take a guarantee from you and administer that guarantee from you and administer that guarantee. If you do not provide all the information we request, we may be unable to accept you as a guarantor.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, rewards program administrators and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at [stgeorge.com.au](http://stgeorge.com.au) or by calling 13 33 30. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

#### Credit information

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- obtain information about your commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness;
- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you;
- give or obtain a banker's opinion about you.

The privacy page of our [stgeorge.com.au](http://stgeorge.com.au) includes a "Statement of Notifiable Matters". These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

You can call us on 13 33 30 or visit us in branch for a hard copy of the Statement of Notifiable Matters.

#### Other acknowledgments and consents

- We may confirm the details of the information provided in this application.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.
- This application is not an offer or acceptance of credit.
- If your application is referred for further assessment or declined, you request us to disclose credit eligibility information about you to the broker, as your authorised representative. This includes information from your credit report and any information we derive from your credit report.

**Privacy Statement Our Reporting Obligations**

We are required to identify certain US persons in order to meet account information reporting requirements under local and international laws.

If you or (where you are applying on behalf of an entity) the entity and/or any office bearer\* of the entity and/or any individual who holds an interest in the entity of more than 25% (a Controlling Person) are a US citizen or US tax resident, you must telephone 1300 663 738 at the time of completing this application. When you contact us you will be asked to provide additional information about your US tax status and/or the US tax status of the entity and/or any Controlling Person which will constitute certification of US tax status for the purposes of this application.

Unless you notify us that you or (where you are applying on behalf of an entity) the entity and/or any Controlling Person are a US citizen or US tax resident as specified above, by completing this application you certify that you or (where you are applying on behalf of an entity) the entity and/or any Controlling Person are not a US citizen or US tax resident.

If at any time after account opening, information in our possession suggests that you, the entity and/or any Controlling Person may be a US citizen or US tax resident, you may be contacted to provide further information on your US tax status and/or the US tax status of the entity and/or any Controlling Person. Failure to respond may lead to certain reporting requirements applying to the account.

\*Director of a company, partner in a partnership, trustee of a trust, chairman, secretary or treasurer of an association or co-operative

**Definitions**

"We", "our", "us" means St George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141.

"Westpac Group" means Westpac Banking Corporation and its related bodies corporate.

**Information about products and services**

We will use or disclose your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers.

Please tick this box if you do not wish to receive marketing communications from us.

Applicant 1	Applicant 2	Guarantor 1	Guarantor 2
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

A copy of the information required to be given to a prospective guarantor under the Code of Banking Practice is available on request.

I/We have read and understood the Privacy Statement in this form and I consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement;

Name of Guarantor 1	Signature	Date
_____	<input checked="" type="checkbox"/>	____ / ____ / ____
Name of Guarantor 2	Signature	Date
_____	<input checked="" type="checkbox"/>	____ / ____ / ____

By signing this form you warrant and acknowledge that where you have provided information about another person in your application, that you have ensured that the person has been made aware of your disclosure, consents to it, and that you have made them aware of the contents of this Privacy Statement.

### **Additional Privacy Acknowledgment and Consent for Amplify Card**

In addition to the Privacy acknowledgments and consents set out in the Privacy Statement of this form, if my/our application for an Amplify Card(s) is approved:

- I/we acknowledge and authorise the Westpac Group or St.George and its service providers to exchange my/our personal information (including the fact that I/we have an approved Amplify credit card facility) with the managers and administrators of the rewards program to which I/we have requested and may request my/our Amplify Card(s) to be linked from time to time and to their service providers, including, as relevant, Qantas Airways Limited ABN 16 009 661 901 and administrators and service providers of the Qantas Frequent Flyer program and to the administrators and service providers of the Amplify Rewards program.
- I/we acknowledge that the exchange of my/our personal information above is necessary and will be limited to that which is necessary to ensure I/we can earn and as relevant, redeem points under my/our selected rewards program and be provided with the benefits of that rewards program, including information on it and available rewards.
- I/we acknowledge that, if I/we choose to link our Amplify Card(s) to Amplify Rewards, my/our personal information will be dealt with in accordance with the Amplify Rewards Terms and Conditions, the St.George Privacy policy (available on [stgeorge.com.au/about-us/privacy](http://stgeorge.com.au/about-us/privacy)).
- I/we acknowledge that, if I/we choose to link our Amplify Card(s) to Amplify Qantas, my/our personal information will be dealt with in accordance with the Amplify Qantas Terms and Conditions, the St.George Privacy policy (available on [stgeorge.com.au/about-us/privacy](http://stgeorge.com.au/about-us/privacy)) and the Qantas Privacy Statement (available on [qantas.com.au/travel/airlines/privacy/global/en](http://qantas.com.au/travel/airlines/privacy/global/en)).

# Section B: Important Information About Our Products and Services



St. George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

**Optional** St. George Bank would like to provide you with information about products and services – which may be supplied by St. George bank, any member of the Westpac Group or its preferred providers – that it believes may be of interest or value to you.

If you do not wish to receive this information, please tick this box.

Tick here:

Applicant 1  Applicant 2

Information about products and services will be sent if this box is not ticked.

## Nomination

Tick here:

Applicant 1	Applicant 2	Guarantor 1	Guarantor 2
<input type="checkbox"/> YES	<input type="checkbox"/> YES	<input type="checkbox"/> YES	<input type="checkbox"/> YES
<input type="checkbox"/> NO	<input type="checkbox"/> NO	<input type="checkbox"/> NO	<input type="checkbox"/> NO

If you do not tick the box marked “no”, by signing this form you consent to us providing you with information about products and services.

A copy of the information required to be given to a prospective guarantor under the Code of Banking Practice is available on request.

I have read and understood the above Privacy Statement and I consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement. Where I have provided information about another individual, I declare that I am authorised by that individual to provide their information, that I have ensured that the individual has been made aware of that fact and the contents of this Privacy Statement and I warrant that the individual has consented to the disclosure of their information by me to St. George.

I/We consent to the Bank giving any guarantor or indemnitor all information, including credit reports and copies of reports as the Bank sees fit, as provided in this Privacy Statement as required under the Code of Banking Practice.

<i>Name of Applicant 1</i>	<i>Signature</i>	<i>Date</i>
_____	X _____	____ / ____ / ____
<i>Name of Applicant 2</i>	<i>Signature</i>	<i>Date</i>
_____	X _____	____ / ____ / ____
<i>Name of Guarantor 1</i>	<i>Signature</i>	<i>Date</i>
_____	X _____	____ / ____ / ____
<i>Name of Guarantor 2</i>	<i>Signature</i>	<i>Date</i>
_____	X _____	____ / ____ / ____

**Nominate a person to receive important information**

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

I nominate \_\_\_\_\_ to receive any notices, and other documents under the **National** Credit Code on behalf of me for the following facility:

Standard Loan

<p><b>Borrower 1</b></p> <p>X .....</p> <p>Sign here Full name _____ Date ____ / ____ / ____</p>	<p><b>Borrower 2</b></p> <p>X .....</p> <p>Sign here Full name _____ Date ____ / ____ / ____</p>
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## Section B: Business Purpose Declaration



St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

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

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

### IMPORTANT

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

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

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

#### Borrower 1

X

Sign here

Full name

Date

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

#### Borrower 2

X

Sign here

Full name

Date

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

#### Declaration

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

I/We declare that:

- the information in this application and the financial information supporting it are in all respects correct and complete to the best of my knowledge and belief. I/We acknowledge that the Bank will rely on this information in deciding whether to lend to me;
- (if an applicant) the product and product options of the loan requested, and any additional products (as shown on page 10 of this application) have been described to me in detail to my satisfaction by a Bank representative and I/We feel comfortable with the loan/facilities/options for which I/We apply; and
- I/We acknowledge that any establishment fees paid in connection with this application, will not be refunded if the loan does not proceed for any reason;
- where I/We have completed details for the Advantage Package on this application, that I/We am signing according to the authority to operate held on the Nominated Transaction account from which the payments of the non-refundable Annual Package Fee are to be deducted;
- where I/We have completed details for the Authority for Automatic Transfer on pages 11/12 of this application, I/We am signing according to the authority to operate held on the Nominated Transaction account from which repayments are to be deducted;
- where the payment method is to be by Automatic Transfer from another Financial Institution, I/We have received a Direct Debit Request Service Agreement;
- that I/We understand that only the Bank can decide whether my application is approved and that the person who may have introduced me to the Bank has no authority to give that approval;
- I/We consent to the Bank giving any guarantor or indemnitor all information, including credit reports and copies of reports as the Bank sees fit, as provided in this Privacy Statement as required under the Code of Banking Practice.
- I/We certify that there is no bankruptcy, liquidation, receivership, administration, compulsory winding up order (as applicable), judgements, writs or petitions outstanding or threatened against the applicant(s).

#### Personal Applicant

Each applicant must sign and date this section.

#### Applicant 1

X

Sign here

Full name

Date

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

#### Applicant 2

X

Sign here

Full name

Date

\_\_\_\_ / \_\_\_\_ / \_\_\_\_



## Section B: Company Details Name/ACN/ABN



St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 Australian Credit Licence 233714

### Company Executed by: Applicant

Name

ACN/ABN

In accordance with Section 127(1) of the Corporations Law

*(if only one person signs, that person states that he/she signs in the capacity of sole Director and sole Secretary of the Company)*

**X** .....

Director/Company Secretary

Name

Date




**X** .....

Director

Name

Date

## For further information

-  Ask at any branch.
-  Call us on 1300 287 873, 8.00am to 8.00pm  
Monday to Friday (Sydney time).
-  Visit [stgeorge.com.au](https://stgeorge.com.au)