St.George Business Banking

Application Form for: Section A - Business Banking Products

- Overdrafts
- Business Loans
- Hire Purchase
- Leasing
- Goods Loar
- 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 vears' 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





Effective: 01 July 2014

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	Amour Overdraft \$	nt Business Loan	Amount \$	Bank Guarantees	Amount \$		
Asset Finance Requirements	Amoun Lease* \$ *Available from St.George Fine	Hire Purchase	<u></u>	Goods Loan*	Amount \$		
Loan Structure	Loan 2	Or	terest Princip	st	◯ Variable ◯		
Residential Business Umbrella (No longer for sale. For existing Business Umbrella Customers only)	Business Business Business Maximiser Bank Guarantee TradeFinal Loan – Variable Loan – Fixed Business Business Maximiser Bank Guarantee TradeFinal Part Part Part Part Part Part Part Part						
	Type of Facility⁻	Fixed Rate (If applica		s s s s	Limit Request		
				¢			

Total#

\$

\$

[~] Please specify if amortising.

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

Section A: Business Banking Requirements (cont'd)



Commercial	Commercial	Commerc	ial Loan	Commercial	Comm	nercial	Bank		Trade
Business	Loan - Variable	- Fixed		Overdraft		f Credit	Guarantee		Finance
Umbrella	(No longer for sale)	(No longer	for sale)		(No lor	nger for sale)			
(No longer for sale. For existing	All Borrowing Entitie	es (Details t	o be prov	vided on pages 3 a	and 4):				
Business Umbrella					Amou	ınt			
customers only)	Overall Commercial	l Business l	Umbrella	Facility Limit	\$		_		
	Type of Facil	lity*		ked Rate Term If applicable)	,	Account Nar	ne(s)	I	Limit Request
								\$	
								\$	
								\$	
								\$	
								\$	
	Total#							\$	
	* Please specify if amort # Commercial Business		ility limit m	oust be fully allocated a	against the	account limits.			
	If your Residential B for a BusinessVantag Tick here if you wou ~Currently pre-approved + No longer for sale. For	ge Visa Car Id like a car I limit is up to	rd.~ rd to be is \$10,000.	ssued.	iness Um	brella+ appli	cation is app	oroved,	you will be eligible
Asset				Lease		С	HP	F	Fixed Term Loan
Finance		Purch	ase Price				HP	_	Fixed Term Loan
				\$		\$	HP	\$	Fixed Term Loan
Finance			s Deposit	\$			HP		Fixed Term Loan
Finance		less	s Deposit	\$			HP		Fixed Term Loan
Finance		less	s Deposit Financed	\$	%	\$	HP		Fixed Term Loan
Finance		less	s Deposit Financed Term	\$	%	\$			
Finance Structure	Company name	less	s Deposit Financed Term Residual	\$	%	\$			
Finance Structure	Company name Contact	less	s Deposit Financed Term Residual	\$	%	\$		\$	
Finance Structure		less	s Deposit Financed Term Residual	\$	%	\$		\$ F	N/A
Finance Structure Refinancing (if applicable)	Contact	less	s Deposit Financed Term Residual	\$	%	\$		\$ F	N/A Phone number () Amount
Finance Structure Refinancing (if applicable)	Contact Type of facility	less	s Deposit Financed Term Residual	\$	%	\$		\$	N/A Phone number () Amount
Finance Structure Refinancing (if applicable)	Contact Type of facility Company name	less	s Deposit Financed Term Residual	\$	%	\$		\$	N/A Phone number () Amount

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

Existing Customer	St.George Bank branch		Contact name				
	Existing loans with group		Account number/s				
Customer Details	Full Borrowing Entity Name						
	Full Trading Name (Business Name) if ar	ny					
	Principal place of Business/Administration	on/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			
If a Company or Corporate	Full Address of the Registered Office (in Australia)						
Trustee - complete this	Company registered at ASIC as: (select	one)					
section	Public Company Proprieta	ry/Private Compan	y Domesti	ic Foreign			
	If Company was <u>not</u> formed in Austra	lia, please provide	: Foreign	registration body:			
	Country where Company was formed, in	ncorporated or regis	stered Foreign o	company number:			
	If Proprietary/Private Company, pleas	e provide:					
	Full Name of each Director of the Comp	any					
	Director (1)	Director (2)		Director (3)			
	Full Name and Address of the Beneficial	Owners*					
	Full Name (1)	Residential Addres	ss (1) - PO Box not allow	ved			
	Full Name (2)	Residential Addres	ss (2) - PO Box not allow	ved			
	Full Name (3)	Residential Addres	SS (3) - PO Box not allow	ved			
	Full Name (4)	Residential Addres	SS (4) - PO Box not allow	ved			

 * 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)



f a Partnership/ Firm – complete	Country in which Partnership was established						
this section	Is the Partnership regulated by a Professional Body? Yes No If Yes, which one?						
	If no, please provide Full Name and Ac	ddress of ALL Partne	rs				
	Full Name of Partner (1)	Residential Addres	ss including Country -	- PO Box not a	illowed (1)		
	Employment Type		Occupation				
	% (1)	Date of Birth (1)		Phone Nun	nber (1)		
	Full Name of Partner (2)	Residential Addres	ss including Country -	- PO Box not a	illowed (2)		
	Employment Type		Occupation				
	% (2)	Date of Birth (2)		Phone Nun	nber (2)		
	Full Name of Partner (3)	Residential Address including Country – PO Box not allowed (3)					
	Employment Type		Occupation				
	% (3)	Date of Birth (3)		Phone Nun	nber (3)		
	Full Name of Partner (4)	Residential Address including Country – PO Box not allowed (4)					
	Employment Type	L	Occupation				
	% (4)	Date of Birth (4)		Phone Nun	nber (4)		
Jnincorporated/ Incorporated Association/ Cooperative Entity –	Full Name of Chairman						
	Residential Address – PO Box not allowed	I			Date of Birth		
	Employment Type		Occupation				
	Full Name of Secretary		Full Name of Treasurer				
	Unique Identifying Number (issued by the	e relevant Registration Bo	ody - if applicable)				
	Unicorporated Incorpo	orated Association	Cooperativ	e Entity			

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



If a Government Entity – complete this section	Body of a Foreign Country (If so, w	ralia (If so, which one?)		_				
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 Individu	ual Trustag(a) if applicable		_				
	·	, , , , ,	(1) Date of Pirth (1)					
	Full Name (1)	Residential Address – PO Box not allowed	ed (1) Date of Birth (1)					
			/ /					
	Full Name (2)	Residential Address – PO Box not allowe	ed (2) Date of Birth (2)					
		Tiesideritiai Address – PO Box flot allowe						
	Type of Trust: If Yes, which one?							
	Private Regulated**							
	If <u>Private Trust</u> , 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)	1)						
	Full Name (2)	Residential Address – PO Box not allowed (2	p)					
		(2	- /					
	Full Name (3)	Residential Address – PO Box not allowed (3	3)	_				
		Tresidential Address To Box not allowed (o	<i>,</i>					
	Full Name (4)	Residential Address – PO Box not allowed (4	1)					
	Full Name (4)	Hesideritial Address – PO Box not allowed (4	+)					
	Class Details							
	If <u>Trustee is a Company</u> , please provide Full Name of ALL Trustee(s)	ie:						
	I di Name di ALL mustee(s)							
	Full Rusiness Name of Trustee – if applie	nahle						
	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



Bank Details	Bank and branch (if not Bank of Melbourne)	Contact name (Manager)	Phone number
Accountant's Details	Accountancy firm	Contact name	Phone number
Solicitor's Details	Solicitor's firm	Contact name	Phone number
Trade References	Company name 1 2 3	Contact name	Phone number () () ()
Credit References	Company name 1 2	Contact name	Phone number () ()
	2		

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		C.	ontact name		
	Existing loans with group		Ac	ccount number/s		
	Completed in capacity as (7		
	Director Partne	r 🔲 Individual	☐ Trustee ☐	☐ Guarantor		
	Surname		Given name	es es	Title 	
	Street – PO Box not allowed			Subur	b	
	Country		State	Postcode	Years at this address	
	Previous address				Postcode	
	Date of birth	Ma	arital status	No. of dependants	Licence number	
	Employment Type		Occupation			
	Home phone number	Bus (Mobile phone number ()			
	Home Owner/Purchasing	Renting .		Monthly mortgage/	rental payment	
Individuals	Nature of business (brief o	description)		Ter	tiary qualifications	
Employmen	Company name	Position held	Years Employed	d Address	Home phone no.	
Present employe	r				()	
Previous employe					()	
Spouse employe					()	
Closest living relative not living with applicant	Name	Address		Relationship	Phone number	
аррисант						
Bank Details	Bank and branch (if not St.	George)	Contact name (M	lanager)	Phone number ()	
Accountant's Details	Accountancy firm		Contact name		Phone number	
Details					(()	
Solicitor's Details	Solicitor's firm		Contact name		Phone number	

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	\$ Liabilities	Bank loans - personal	\$
	Residential property	\$	Mortgages – residential	\$
	Property investment	\$	Mortgages – investment	\$
	Leased Motor	\$	Loan agreement – lease, etc.	\$
	Vehicles Owned	\$	Credit Cards - limit	\$
	Other investments – Shares, Bonds	\$	Other liabilities – Guarantees, etc.	\$
	Personal effects	\$		\$
	Superannuation	\$	Total Liabilities	\$
		\$		
	Total Assets	\$	Total Net Worth (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	Value \$	Amount Borrowed \$	Balance Outstanding \$	Monthly Repayment \$	Financier

Section A: Privacy Statement



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

Privacy Statement

Personal information

Statement
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 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 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.

Section A: Privacy Statement (cont'd)



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

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 informati services offered by the Westpac Group or its p	on to contact you or send you information about or referred suppliers.	other pr	oducts	and
Please tick this box if you do not wish to receive	ve marketing communications from us.			
Applicant 1 Applicant 2 Guarantor 1	Guarantor 2			
A copy of the information required to be given available on request.	to a prospective guarantor under the Code of Bar	nking Pr	actice	is
I/We have read and understood the Privacy Sta personal information in accordance with the Pr	atement in this form and I consent to the collection rivacy Statement;	n, use a	ınd dise	closure o
Name of Guarantor 1	Signature	Date		
	X		/	/
Name of Guarantor 2	Signature	Date		
1	X	1	/	/

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.

errower 1		Borrower 2	
<		X	
gn here Il name	Date / /	Sign here Full name	Date / /
Y	ns, that person states that he/she sign	X	and sole Secretary of the Compa
Lease I/We declar purposes.	are that the goods to be hired by me/		wholly or predominantly for busin
you sho		IMPORTANT goods are hired wholly or perdomin	antly for
you sho busines By sign	ould only sign this declaration if the g ss purposes. ing this declaration you may lose you	IMPORTANT goods are hired wholly or perdomin for protection under the National Communication of	antly for
you sho busines By sign	ould only sign this declaration if the g	IMPORTANT goods are hired wholly or perdomin for protection under the National Communication of	antly for

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

Personal Annlicant

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).

Арриоспі	East marriada applicant mast sign and date the	
Applicant 1		Applicant 2
1/		V

Each individual applicant must sign and date this section

Applicant 1		Applicant 2	
X		X	
Sign here		Sign here	
Full name	Date / /	Full name	Date / /

Section A: Company Details Name/ACN/ABN



Company Executed by: Applicant	
Name	
ACN/ABN	
In accordance with Section 127(1) of the Corporations La	
(if only one person signs, that person states that he/she sign	ns in the capacity of sole Director and sole Secretary of the Company)
X	X
Director/Company Secretary	Director
Name	Name
Date / /	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	Proof of income, e.g. PAYG slips, rental statements option	onal for Low Doc loans	
require	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 licer	nce	
	If refinancing, details of your existing loan, e.g. existing b	oank 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 nur	nber
	CIS number – applicant 1	CIS number – applicant 2	
	Loan account number	LMI to be Capitalised	
		☐ Yes ☐ No	
_	Products and Services		
	What products would you like to apply for?		
Products	✓ Home Loan		
Insurance	Would you like information on any of the following?		
Products	Home Insurance		
	Contents Insurance		
	Landlord's Insurance		
	Home Loan Protection – Life and/or Repayment Cover		
	Life/Total Permanent Disability/Recovery/Disability Incom	ne Protection	
	Superannuation		
Financial Consultation	Tick if you would like to make a no-obligation appointment	nt with a Financial Planner	
_	Home Loan		
Products	General	Low Doc	Seniors
	Standard Variable Basic	Low Doc Variable	Access
	Fixed Rate Relocation	Low Doc Fixed Rate	Access Plus
	Portfolio* Super Fund Home Loan	Low Doc Portfolio*	
	*Please complete the 'Portfolio loans' section on the next page.		

Section B: Home Loan Application



Features		Advantage Pac	kage	→	Please	complete de	tails on pag	e 10			
	Professional Package (Low Doc Loans only)										
	□ F	lexible Choice		→	Please	complete de	tails below				
	F	amily Pledge (Option	→	Please	complete de	tails on pag	je 9			
		nterest Offset f	acility	→	Please	complete de	tails on pag	je 10			
		nterest in Adva	nce (not	available for Po	ortfolio L	oans)					
	Loa	n Details									
Purpose	Purpo			l Build □	∐ Rei	novate Us	age 📙 (Owner Occu	pied _	Business	
		☐ Refir	ance L	Increase	☐ Oth	ner				itial Property	
									ther than	Residential I	Property
	Please I	provide details	e.g. pur	chase of existin	ig prope	erty, equity re	lease to buy	shares etc.			
	•	u be applying f			grant for	this loan?				Yes I No	
Amount	Please	complete a FH	ОС арріі	cation							
Requested	Loan A	mount \$				Portfolio	Credit limit	\$			-
Product and											
Repayment	Amou	ınt Loan Term		Repayment Typ pal and Interest, In		Interest Only Term ¹	Interest Rate	Variable or Fixed	Fixed Rate	Rate Lock? Fee applies ²	O/O or Inv
		1-30 years		Only or Interest in A				interest	Term		
	c						%				
	\$						70			∐ Yes	
	\$						%			Yes	
	<u> </u>						1				
	\$						%			Yes	
	1. If Inte	rest Based Only p	rovide peri	od between 1-15	years. 2.	Rate Lock app		te loans only.			
	I need	to have the lo	an amou	ınt bv (please :	specify	date):	Date /	/			
				, (January 1					_		
Portfolio	Admini	stration Fee: T	ne admin	istration fee is	debited	monthly to ea	ach sub-acc	count. If you	would lik	e to pay the	
Loans		stration fee anr nual Portfolio A	-		itea to ti	ne primary su	ib-account,	please tick t	іпе спеск	(DOX:	
		iuai Fortiolio A	ummsua	uion ree		Variable	Rate				
	Sub A	\ aaaunt haldas	-		0/0	or Fixed	Lock?	Conitalias	Other ⁴	h I. D - h it	-15 ATAA
	Name	Account holder e(s)		Limit	or Inv	indicate fixed period ¹	Fee applies ²	Capitalise interest?3	card	book, Debit card	o° AIM
	#1	All portfolio bo	rrowers	\$		Variable		☑ No	☐ Chq	☐ Debit	□атм
	#2			\$			☐Yes	☐Yes	☐ Chq	☐ Debit	□атм
	#3			\$			☐Yes	☐Yes	☐ Chq	☐ Debit	□атм
	#4			\$			☐Yes	☐Yes	☐ Chq	☐ Debit	□атм
	#5			\$			☐Yes	☐Yes	☐ Chq	☐ Debit	□атм
	#6			\$			☐Yes	☐Yes	☐ Chq	☐ Debit	□атм
	#7			\$			☐Yes	☐Yes	☐ Chq	☐ Debit	□атм
	#8			\$			☐Yes	☐Yes	☐ Chq	☐ Debit	□атм
	#9			\$			☐Yes	☐Yes	☐ Chq	☐ Debit	□атм
	#10			\$			☐Yes	☐ Yes	Chq	☐ Debit	□атм

^{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.



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	Last name		
Guarantor	Date of Birth	Australian resident? Yes No Australian citizen?	☐ Yes ☐ No
	Driver's Licence number	State of issue	
	Marital status Married Divorce	No. of dependants	Age of dependants
Contact <i>The Bank</i>	Home Address (PO Box no	ot allowed)	
requires a minimum of three years residential	State	Postcode Years lived at home address	
details	Previous home Address in	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 Mortga	Other please provide de	etails
	Home phone number	Work phone number Mobile phone number ()	ax number)
	E-mail address optional		
Employment The Bank requires a	Employment type Full-time Part-tir	Occupation – all applicants to connection.	nplete including self employed
minimum of three years employment	Current employer if self-emp	oloyed, provide business/trading/company name and ABN and industry	Length of employment
details	Previous employer 1 if curre	ent employment is less than 3 years	Length of employment
	Previous employer 2 if curre	ent employment is less than 3 years	Length of employment
	Base income <i>gross annual</i> \$	Overtime gross annual Other allow \$	vances gross annual
	Other income gross annual p	rovide details, e.g. bonuses, veteran's pension, second job, Director's Fee, Dividend e	tc. Rental income weekly



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	Last name		
∟ Guarantor	Date of Birth / / Driver's Licence number	Australian resident? Yes No Australian citizen? State of issue	Yes No
	Marital status Married Divorce	No. of dependants	Age of dependants
Contact The Bank requires a	Home Address (PO Box n	ot allowed)	
minimum of three years residential	State	Postcode Years lived at home address	
details	Previous home Address in	f 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	Other please provide deta	ails
	Home phone number		x number
	E-mail address optional		
Employment The Bank requires a	Employment type Full-time Part-tir	Occupation – all applicants to comp	olete including self employed
minimum of three years employment	Current employer if self-emp	oloyed, provide business/trading/company name and ABN and industry	Length of employment
details	Previous employer 1 if curre	ent employment is less than 3 years	Length of employment
	Previous employer 2 if curre	ent employment is less than 3 years	Length of employment
	Base income <i>gross annua</i>	Overtime gross annual \$ \$ \$	nces gross annual
	Other income gross annual p	rovide details, e.g. bonuses, veteran's pension, second job, Director's Fee, Dividend etc	. Rental income weekly



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)

Details	Company/Trustee Name		ABN/ACN
	Principal Place of Business/Administrat	ion – PO Box not allowed	
Borrower Guarantor	Full Address of the Registered Office –	PO Box not allowed	
	Postal Address		
	Phone Number	Fax Number	Industry
	Business Contact Name		Phone Number
		ry/Private Company	
	Full Name of each Director of the Comp	pany	
	Director (1)		Percentage Shareholding
	Director (2)		Percentage Shareholding
	Director (3)		Percentage Shareholding
	Director (4)		Percentage Shareholding
	Director (5)		Percentage Shareholding
	Director (6)		Percentage Shareholding
	If Proprietary/Private Company, pleas Full Name and Address of the Beneficia		
	Full Name (1)	Residential Address (1) – PO Box not all	lowed
	Full Name (2)	Residential Address (2) – PO Box not all	lowed
	Full Name (3)	Residential Address (3) – PO Box not all	lowed
	Full Name (4)	Residential Address (4) – PO Box not all	lowed
	Ī	Ī	

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



If a Trustee – complete this section	Full Name of Trust		
	Country in which Trust was established	d	ABN of Trust (if applicable)
	Please provide Full Name of ALL Indiv	idual 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 Beneficiarie Beneficiaries are not named in the True	s of the Trust (if named in the Trust Deed) or detainst Deed)	ils of the Class (if the
	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 prov Full Name of ALL Trustee(s)	ride:	
	Full Business Name of Trustee – if app	olicable	

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



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		\$	☐ App 1 ☐ App 2
Property sale proceeds		\$	☐ App 1 ☐ App 2
Asset sale proceeds		\$	☐ App 1 ☐ App 2
Gift funds		\$	☐ App 1 ☐ App 2
Deposit paid		\$	☐ App 1 ☐ App 2
Owned property 1		\$	☐ App 1 ☐ App 2
Owned property 2		\$	☐ App 1 ☐ App 2
Owned property 3		\$	☐ App 1 ☐ App 2
Motor vehicle 1		\$	☐ App 1 ☐ App 2
Motor vehicle 2		\$	☐ App 1 ☐ App 2
Home contents		\$	☐ App 1 ☐ App 2
Super/Life policies		\$	☐ App 1 ☐ App 2
Shares/Investments		\$	☐ App 1 ☐ App 2

Total assets \$

Liabilities What you owe

Item	Details	Monthly payments	Debt to be repaid	Balance Owing	Borrower	
Rent				\$	☐ App 1	☐ App 2
Child <i>Maintenance/ Alimony</i>				\$	☐ App 1	☐ App 2
Home loan 1 mortgagee & acc.#				\$	□ Арр 1	☐ App 2
Home loan 2 mortgagee & acc.#				\$	☐ App 1	☐ App 2
Home loan 3 mortgagee & acc.#				\$	☐ App 1	☐ App 2
Other loans*						
Other debts~		card limit		\$	□ Арр 1	☐ App 2
Credit card 1		card limit		\$	□ Арр 1	☐ App 2
Credit card 2		card limit		\$	□ Арр 1	☐ App 2
Credit card 3		card limit		\$	□ Арр 1	☐ App 2
Store cards				\$	□ Арр 1	☐ App 2

Total liabilities \$

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

Other (eg holidays, entertainment, gym membership, cleaning or gardening services)

Expenses

Absolute Basic Expenses (eg groceries, transport, petrol, utilities, rates, clothing)	\$
Education Expenses	\$
Childcare Fees	\$
Insurance (including car, CTP, building, contents, health, income protection)	\$
Moblie Phone / Internet / Pay TV	\$

\$ per month

\$

^{*}Includes Personal loan, vehicle leases, overdrafts, Hire Purchase, Interest fee purchase etc ~Includes Tax liability, HECS, HELP etc



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

Financial Position (cont'd)

Funds position

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 important you take this into accont when applying for your loan(s).	r the costs of doing this including any exit and break costs. It is			
	Total costs (A) \$	Total available (B) \$			
		Loan required A-B \$			
Change in Financial Situation	Significant Changes – App 1	Significant Changes – App 2			
	Do you expect any significant change to your financial situation over the next 3 years that would ADVERSELY impact your ablity to meet your loan repayments? Yes No	Do you expect any significant change to your financial situation over the next 3 years that would ADVERSELY impact your ablity 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.			
	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:		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	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

Property



Address include state and postcode		
Unit, Floor and Location relative to street front	Type of property House Unit Land	Year built approx.
Driver's Licence number State of issue		
Living area Land No. of livi	ng rooms No. of bedrooms	No. of bathrooms
Construction type Brick Brick veneer Other		Lot and D.P No.
Car accommodation Single garage Double garage Other Other details including size, date and cost e.g. renovations	Other features Ducted air conditions, granny flats, guest house, pergola, e	
Property value Purchase price Land value \$ Est. market value	e Purchase price Est. market value	Construction price
Contact name of vendor or real estate agent for valuer acc	cess Pho	ne number)
Type of title RPA/Torrens Strata title Comp	any title Company title Com	munity 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 set (App1) (App2)	tlement Family pledge guaran pledge is required \$	tee amount <i>if family</i>
Detail any environmental contamination affecting the secur	rity of property or neighbouring proper	ties

Section B: Security Details

Property



Unit, Floor and Location <i>r</i> e	lative to street front	,. 	of property louse	Year built approx.
Driver's Licence number	State o	of issue		
Living area La	and m²	No. of living rooms	No. of bedrooms	No. of bathrooms
Construction type	er Other			Lot and D.P No.
Car accommodation Single garage Do Other details including size	uble garage Otle, date and cost e.g.		Other features Ducted air conditats, guest house, pergo	
\$	urchase price st. market value	Land value	Purchase price Est. market value	Construction pr
\$	st. market value	\$		Construction pr \$ Phone number
\$	st. market value	\$ r valuer access		()
Contact name of vendor or	st. market value	\$ r valuer access Company title	Est. market value	Phone number () Community title Oth

Section B: Additional Products



Package	I request St.George Bank to arra	nge for the following:				
•	Create a new St.George Bar	nk Advantage Package and ad	ld the following produc	ct(s) to my nev	v Advantage Package.	
	Add the following product(s) to my existing St.George Bank Advantage Package, package number					
	I understand that the Package Holder(s) will be the same as the home loan borrower(s) if my application for credit is approved:					
	Product type (Home Loan/ Portfolio Loan/ Credit Card/ Transaction Account)	Account Nur (if new account write new and co account / card opening section	omplete relevant loan /	Add to Package (Y/N)	Account Holders	
	 I acknowledge that St.George Ba This form is received, signed b A completed signed Package a The above product(s) each me Terms and Conditions docume My application for new borrow 	by each borrower; and Acknowledgement Form is reget the Advantage Package elent; and	ceived; and gibility rules, as define	d in the currer	nt Advantage Package	
Automatic Transfer	r (Mandatory) Nominate Annual Package Fee payment account C I authorise St.George Bank – A Division of Westpac Banking Corporation to withdraw from my St.George transaction account each year, the Annual Package Fee together with other amounts due and payable under the terms and conditions applying to the Advantage Package. I understand and agree that: • this authority remains in force until St.George receives written notice of my death or bankruptcy; or that I cancel or					
	vary the authority, or St.Georgewithout limiting when St.George		St.George may do so il	f there are insu	ufficient funds	
	 without limiting when St.George may cancel this authority, St.George may do so if there are insufficient funds available in the nominated transaction account to make the transfer three consecutive times. 					
	St.George Account Number		Refer to Package Terms and Annual Package Fee payme			
Transaction Account	I request a Complete Freedo	om transaction account with t	he following payment s	services:		
			istration for Phone and	Internet Bank	ing	
	Any person on account	to sign All people on acc	ount must sign	Other		
Interest Offset	☐ I request Interest Offset usin	ng the transaction account de	tailed above			
	I request Interest Offset usin	ng my existing St.George tran	saction account below:			
	Mortgage Equaliser – 10	00% Interest Offset Loan	Offset - Partial Interest	Offset		
		Repayment Offset option Onl		ans with interest	based repayment option	
	Account Number		Account holder			
	A		A			
	Account Number		Account holder			
Credit Card	I/We wish to apply for a St.G	eorge Bank Credit Card				
	Please note: if your Finance Appl form must also be in joint names individual name only, then please	. Please complete the section	below. If you wish to a	pply for a cred	dit card in your	
	Before you (Applicant 1 and/or A selected card, is the right card fo potential negative changes that r	r you. In deciding on the cred	t limit you would like to			
	Account holder 1 (name to be en		Account holder 2 (name	e to be embos	ssed on card)	

Section B: Authority for Automatic Transfer - Standard Loans : st.george



	I wish to use the following accou	int as my nominated acc	ount for automatic transfer				
Automatic Transfer	St.George Account please c	omplete the Nominated S	St.George Account section				
Hanoloi	Account at another financial	institution please comple	ete the Another financial institution section				
Nominated St.George Account	transaction account number non other amounts due and payable I understand and agree that:	ninated below each week under the terms and con	ing Corporation ("St.George") to withdraw from my St.George developments together with ditions of the loan. transaction account to meet the repayment due, the remaining				
	amount required will be transfuntil that full amount is transfe	erred from the nominated erred.	d transaction account on the following and subsequent days written notice of my death or bankruptcy; or that I cancel or				
	 vary the authority; or St.George cancels the authority. without limiting when St.George may cancel this authority, St.George may do so if there are insufficient funds available in the nominated transaction account to make the transfer three consecutive times. St.George Transaction Account Number 						
_	St. George Transaction Account	vuribei					
financial	000439 to debit my account, det User and under the terms and cobelow.	ailed below, through the	ing Corporation ("St.George") Direct Debit User Number Direct Debit System, with any amounts I must pay the Debit n due and in accordance with the payment instructions detailed				
	vary the authority; or St.Georg	ge cancels the authority.	written notice of my death or bankruptcy; or that I cancel or rity, St.George may do so if there are insufficient funds				
			e the transfer three consecutive times. bt, please refer to the financial institution at which the account				
	Name of Financial Institution						
	Address of Financial Institution						
	BSB number		Account number				
	Account name						
	Account type						
Additional options	Fixed monthly repayment	Amount	This is a fixed amount to remain in place until the minimum monthly repayment amount exceeds that fixed amount, at which time I authorise St.George to transfer the required repayment amount.				
	Extra monthly payment	Amount \$	The extra payment amount is to be transferred in addition to the required payment amount.				
	Note: the above amounts will be divided payment frequency is weekly and by 2 frequency is fortnightly. Repayments will be transferred month due date of your loan. If you require we please specify below.	If the nominated payment ly on the monthly payment					
	Payment frequency						
	☐ Weekly ☐ Fortnightly		Your weekly/fortnightly payment will be transferred on the specified day following the next full monthly repayment.				
	Payment day						
	☐ Mon ☐ Tues ☐ Wed ☐	☐ Thu ☐ Fri					

Section B: Authority for Automatic Transfer - Portfolio Loans



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

Account for Automatic	I wish to use the following account as my nominated account for automatic transfer
Transfer	St.George Account please complete the Nominated St.George Account section
	Account at another financial institution please complete the Another financial institution section
Nominated St.George Account	
	that month. • this authority remains in force until St.George receives written notice of my death or bankruptcy; or that I cancel or
	vary the authority; or St.George cancels the authority. • without limiting when St.George may cancel this authority, St.George may do so if there are insufficient funds
	available in the nominated transaction account to make the transfer three consecutive times. St.George Transaction Account Number
	Sub-account(s) refer to page 2, applicable only if Loan Type is Portfolio
	Louthoving St Cooker Book A Division of Westner Booking Corneration ("St Cookers") Division Debit Hear Number
Another financial institution	I authorise St.George Bank – A Division of Westpac Banking Corporation ("St.George") Direct Debit User Number 162859 to debit my account, detailed below, through the Direct Debit System, with any amounts I must pay the Debit User and under the terms and conditions of the loan when due and in accordance with the payment instructions detailed below.
optional	I understand and agree that:
	• this authority remains in force until St.George receives written notice of my death or bankruptcy; or that I cancel or
	 vary the authority; or St.George cancels the authority. without limiting when St.George may cancel this authority, St.George may do so if there are insufficient funds
	available in the nominated transaction account to make the transfer three consecutive times.
	Direct debiting is not available from all accounts. If in doubt, please refer to the financial institution at which the account is held.
	Name of Financial Institution
	Address of Financial Institution
	BSB number Account number
	Account name
	Account type
Additional options	Minimum monthly repayment Start date on or before 25th of the month
•	
	Extra payment available only for variable rate loans and with the minimum monthly repayment option
	Payment frequency Amount Start date on or before 25th of the month
	☐ Weekly ☐ Fortnightly ☐ Monthly
	Payment day if payment frequency is weekly or fortnightly
	☐ Mon ☐ Tues ☐ Wed ☐ Thu ☐ Fri
	To arrange an automatic funds transfer on additional sub-accounts, please complete an Authority for Automatic Transfer –

Portfolio Loan form.

Section B: Privacy Statement



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

Privacy

Personal information

Statement
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 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 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.

Section B: Privacy Statement (cont'd)



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

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

illioilliation about produ	cts and services				
We will use or disclose yo services offered by the We	•	ion to contact you or send yo oreferred suppliers.	u information about other p	roduct	s and
Please tick this box if you	do not wish to recei	ve marketing communications	s from us.		
Applicant 1 Applicant 2	2 Guarantor 1	Guarantor 2			
A copy of the information available on request.	required to be given	to a prospective guarantor un	nder the Code of Banking F	ractice	is
I/We have read and under personal information in ac	•	atement in this form and I cor rivacy Statement;	nsent to the collection, use	and dis	closure
Name of Guarantor 1		Signature	Date)	
		X		/	/
Name of Guarantor 2		Signature	Date)	
I		X	1	/	/

Section B: Privacy Statement (cont'd)



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

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).
- 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) and the Qantas Privacy Statement (available on qantas.com.au/travel/airlines/privacy/global/en).

Section B: 16 of 20

Section B: Important Information About Our Products and Services



Optional	nal 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 infor	mation, ple	ase tick thi	is box.				
	Tick here:								
	Applicant 1 Applicant 2								
Information about products and services will be sent if this box is not tick				box is not ticked.					
	Nomination								
	Tick here:								
	Applicant 1	Applicant 2	Guarar	tor 1	Guarantor 2				
	YES	YES	YE	S	YES				
	□ NO	□ NO)	□ NO				
	If you do not tick the products and service		oy signing t	nis form you	consent to us providi	ng you with	inform	ation a	about
	A copy of the informavailable on request		given to a	prospective	guarantor under the C	ode of Ban	king Pra	actice	is
	information in accordeclare that I am aubeen made aware o	rdance with the Priva thorised by that indiv	cy Stateme vidual to pro ontents of the	nt. Where I hovide their in nis Privacy S	consent to the collect have provided informa iformation, that I have statement and I warrar	ation about a ensured tha	another at the ir	r indivi ndividu	dual, I ual has
					information, including ent as required under t				
	Name of Applicant	1	1	ignature			Date		
	I			X			1	/	/
	Name of Applicant	2	L s	ignature			Date		
	 I			×			1	,	,
	Name of Occupants	-	L	·					
	Name of Guarantor	1	1	ignature X			Date		
			'	^				/	/
	Name of Guarantor	2	s	ignature			Date		
	I			X			1	/	/
			L						
a person to receive important	this nomination you nomination at any till nominate		ht to be pro writing.	vided with th	documents under the his information direct f	from us. You	u may c	ancel	this
Borrower 1 X Sign here Full name		Date / /	,	Borrower Sign here Full name	2	Da	ate /	/	

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		Borrower 2	
X		X	
Sign here Full name	Date / /	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		Applicant 2	
Applicant		Applicant 2	
X		X	
Sign here		Sign here	
Full name	Date	Full name	Date
1		1	

Section B: Company Details Name/ACN/ABN



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	X Director
Name	Name
Date / /	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





