

Loan Application



PO Box 4418
North Rocks NSW 2151
Phone: 1300 72 30 30
Fax: 02 8812 2725

Date: / /

Please complete all sections of this application form

In case of error/s please cross and initial. Liquid paper or white outs are not acceptable.
Please use BLOCK letters.

Loan Details

Loan in the name of: _____

Loan: New Further Advance

Loan Purpose: Purchase Estimated Purchase Price: \$ _____ Estimated Value: \$ _____
 Refinance Construction Other (please specify): _____

Loan Product: HomeLend Classic™ HomeLend Plus!™ HomeLend SelfCert™
 HomeLend Mainstream™ HomeLend™ Line of Credit HomeLend™ Pro Pac
 Other

Total Loan Amount: \$ _____ **Loan Term:** _____ **Settlement Date:** / /

Loan 1
 \$ _____ Int. Rate: % Fixed Var. IO P&I LOC IO Period: yrs Fixed Period: yrs

Loan 2
 \$ _____ Int. Rate: % Fixed Var. IO P&I LOC IO Period: yrs Fixed Period: yrs

Loan 3
 \$ _____ Int. Rate: % Fixed Var. IO P&I LOC IO Period: yrs Fixed Period: yrs

Is the First Home Owner Grant (FHOG) applicable to this loan? Yes No

Would you like a quote for house/contents insurance?
 (If yes, a representative of the Lender will contact you.) Yes No

Would you like a HomeLend™ Basic MasterCard Credit Card? Yes* No

* Please ensure the 'HomeLend™ Basic MasterCard Credit Card Authority' section on page 5 is fully completed. You may also use this section to specify if you would like your HomeLend™ Basic MasterCard Credit Card linked to a HomeLend™ Line of Credit.

Funds Position

Purchase Price (est. value – refinancing):	\$ _____	Equity in existing property:	\$ _____
Land:	\$ _____	Funds with other institutions:	\$ _____
Building Contracts:	\$ _____	Funds from sale of property:	\$ _____
Loan Expenses:	\$ _____	Gifts / Grants etc:	\$ _____
Legal Costs (including all govt charges):	\$ _____	Deposits already paid:	\$ _____
Other Costs (not included in contract):	\$ _____	Loan Sought	\$ _____
Total Costs Involved:	\$ _____	Total Funds Available:	\$ _____

Corporate Details (if applicable)

Registered name of Corporate Entity:		<input type="checkbox"/> Mortgagor <input type="checkbox"/> Debtor <input type="checkbox"/> Guarantor <input type="checkbox"/> Director	
Registered Address:			P/code:
Phone Number:	Name of Trust (if applicable):		
Date of Registration: / /	ABN:		
Industry Type:			

Personal particulars of Directors/Shareholders/Beneficiaries as Guarantors are to be completed below.

Personal Details of Applicant/s

	Applicant 1	Applicant 2
	<input type="checkbox"/> Mortgagor <input type="checkbox"/> Debtor <input type="checkbox"/> Guarantor <input type="checkbox"/> Director	<input type="checkbox"/> Mortgagor <input type="checkbox"/> Debtor <input type="checkbox"/> Guarantor <input type="checkbox"/> Director
Surname:	Mr / Mrs / Miss / Ms	Mr / Mrs / Miss / Ms
Given Names:		
Previous Name (if applicable eg. Maiden Name):		
Date of Birth:	/ /	/ /
Residential Address:		
	P/code:	P/code:
Postal Address:		
	P/code:	P/code:
Living Arrangements:	Board/Rent/Own/Buying Home/Live with parents	Board/Rent/Own/Buying Home/Live with parents
Number of addresses in last 5 years:		
Previous Residential Address (if less than 5 years):		
	P/code:	P/code:
Telephone Number/s (Business Hours):	()	()
Telephone Number/s (After Hours/Private):	()	()
Telephone Number/s (Mobile):		
Email Address (optional):		
Drivers Licence No / Expiry Date:	/ /	/ /
Dependants & Age:	No: Ages:	No: Ages:
Permanent Australian Resident:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you share income/expenses with any other person?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes to above question, is this person a co-applicant?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name & Address (of closest relative not residing with you):		
	P/code:	P/code:
Telephone Number of this relative:		

Employment Details

	Applicant 1	Applicant 2
Occupation:		
Self-Employed / Subcontractor:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Employer (Business Name if Self-Employed):		
Industry:		
Employer Address (Business Address if Self-Employed):		
	P/code:	P/code:
Employed Since / No. Jobs in past 5 years:	/ /	/ /
If employed less than 3 years at above:		
Previous Occupation:		
Previous Employer:		
Previous Employer Address:		
	P/code:	P/code:
Years/Months employed by previous Employer:		

Income Details

Type of Income	Applicant 1 Gross Monthly Amount	Applicant 2 Gross Monthly Amount
Taxable:	\$	\$
Non-taxable:	\$	\$
Rental (existing):	\$	\$
Rental (new):	\$	\$
TOTAL:	\$	\$

Self Employed Income Details

Minimum of two years financial data required.

	Applicant 1	Applicant 2
Financial Year 1:		
Total Net Income (Taxable):	\$	\$
Total Net Income (Non-Taxable):	\$	\$
Financial Year 2:		
Total Net Income (Taxable):	\$	\$
Total Net Income (Non-Taxable):	\$	\$
Average Total Net Income		
Average Taxable:	\$	\$
Average Non-Taxable:	\$	\$

Financial Position

Applicant 1 or Joint/Corporate (Note: Joint applicants please combine details)

Assets & Liabilities:	Value:	Balance/Limit:	Monthly Payment:	Financial Institution:	Refinance:
House:	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$		<input type="checkbox"/>
Investment Property(s):	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$		<input type="checkbox"/>
Vehicle:	\$	\$	\$		<input type="checkbox"/>
Household Effects (insured value):	\$	\$	\$		
Investment/Savings:	\$	\$	\$		
Personal Loan:	\$	\$	\$		<input type="checkbox"/>
Credit Card (specify):	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$		<input type="checkbox"/>
Store Card:	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$		<input type="checkbox"/>
Superannuation (Present Value):	\$	\$	\$		
Deposit Paid:	\$	\$	\$		
Other:	\$	\$	\$		
	\$	\$	\$		
Total:	\$	\$	\$		
Net Worth:	\$	(Subtract total of the Balance/Limit column from the total "Value" of Assets)			

Security Details

<p>Security 1</p> <p>Description of security: _____</p> <p>Details of Security Offered (Property only):</p> <p>Address: _____</p> <p style="text-align: right;">P/code: _____</p> <p>Title Details:</p> <p>Vol / Book: _____ Fol / Deed: _____</p> <p>Name/s on, or to be on, Title:</p> <p>_____</p> <p>_____</p>	<p>Security 2</p> <p>Description of security: _____</p> <p>Address: _____</p> <p style="text-align: right;">P/code: _____</p> <p>Title Details:</p> <p>Vol / Book: _____ Fol / Deed: _____</p> <p>Name/s on, or to be on, Title:</p> <p>_____</p> <p>_____</p>
<p>Postal Address after Settlement:</p> <p>Address: _____ State: _____ P/code: _____</p>	

Applicants' Solicitor

Name: _____	Contact: _____
Address: _____	State: _____ P/code: _____
Telephone No: () _____	Facsimile No: () _____

HomeLend™ Basic MasterCard Credit Card Authority

Using the details provided in my/our application for a mortgage loan, I/we would like to apply for a HomeLend™ Basic MasterCard Credit Card.

I/We would like a credit limit of: \$ _____ (minimum \$500)

Cardholder One

Name: _____

Signature: _____

Password: _____

Cardholder Two

Name: _____

Signature: _____

Password: _____

The HomeLend™ Basic MasterCard Credit Card is provided and administered by Bendigo and Adelaide Bank Limited on behalf of National Mortgage Market Corporation Pty Ltd.

I/We agree that if my/our application for a HomeLend™ Basic MasterCard Credit Card is approved, I/we will receive an Approval Letter and a Credit Card Schedule, along with the Terms and Conditions of use for a credit card, as provided and administered by Bendigo and Adelaide Bank Limited.

Linkage of HomeLend™ Basic MasterCard Credit Card to a HomeLend™ Line of Credit account

This section only applies if at least one **HomeLend™ Line of Credit** account was requested in the HomeLend™ Loan Application.

You may link your HomeLend™ Basic MasterCard to your HomeLend™ Line of Credit account. This will enable you to use your Credit Card to access available funds from your Credit Card account or your Line of Credit account, as you choose.

Link HomeLend™ Basic MasterCard to HomeLend™ Line of Credit account? Yes No

HomeLend™ Basic MasterCard Credit Card Approval (Office Use Only)

National Mortgage Market Corporation Pty Ltd (Department No. 008839) has approved a HomeLend™ mortgage loan (comprised of term and/or line of credit accounts) as specified below.

Customer Name: _____

Customer Number: _____

Ledger No/s: _____

Term LOC

Term LOC

Term LOC

Term LOC

HomeLend™ Basic MasterCard Credit Card Assessment

Surplus Monthly NDI: \$ _____

Approved Limit: \$ _____

Link credit card to LOC ledger (if applicable):

H5

I confirm that the mortgage loan application has been approved and that there is sufficient NDI to support the approval of this HomeLend™ Basic MasterCard Credit Card.

NMMC Name & ADM: _____

Signature: _____

Date: / /

New HomeLend™ Basic MasterCard Credit Card Details

Customer/LedgerAccount No.: _____ / H6

Linked to LOC (as above)? Yes No

Card No. 1: _____

Card No. 2: _____

Status: APPL PEND

Loader's Name & ADM: _____

Signature: _____

Date: / /

Status: OPEN/ACTIV

Loader's Name & ADM: _____

Signature: _____

Date: / /

Declaration by Applicants

Have you ever been declared bankrupt, assigned your estate to creditors or had any court judgements against you?

No Yes (if yes, please provide details) _____

I/We apply for the advance amount specified on this application and offer the security described herein, over which I/we undertake to execute a Mortgage in the form adopted by the Mortgagee and to pay all relevant solicitor, legal and valuation costs. I/We acknowledge that this application is not a legally binding contract, and any contractual obligation in respect of any financial undertaking will be set out in subsequent documents. I/We undertake to pay the prescribed fee for each progress inspection of the building (if applicable) by your Valuer and agree that you may retain any plans and specifications supplied with this application. It is understood that the Valuer's report will remain in your possession and that it will be made on behalf of the Mortgagee for the purpose of considering the application for finance. It is further understood that the Report is one of value of the property and will not necessarily report on any structural defects and if such information is required I/we will make independent inquiry. I/We solemnly declare and affirm that the statements and answers to questions made in this application are true and correct in every particular. I/we acknowledge that this agreement and Privacy Disclosure shall continue to have effect for the duration of the loan contract, should my/our application be approved.

IMPORTANT:

- All questions must be answered.
- Corporate applicants are to answer questions on behalf of the Corporation/Company itself, not the Directors.
- If there is insufficient space on this application form, please attach separate sheet(s) (ie. Company Directors).
- If any false information or statement is made in this application, the applicant(s) may be subject to a penalty of imprisonment and/or fine, or a requirement to repay the loan immediately on demand.

Applicant Signature(s): _____

Taken and declared at _____ this _____ day of _____ 20_____

before me (witness) Signature: _____ Full Name of Witness: _____

Address of Witness: _____

Nomination to Receive Notices

We consent to Notices and other documents under the Consumer Credit Code being sent to us jointly at:

Address: _____ We declare that we reside at the same address.

Borrower Signature(s): _____

We consent to Notices and other documents under the Consumer Credit Code being sent jointly to us at:

Address: _____ We declare that we reside at the same address.

Mortgagor Signature(s): _____

We consent to Notices and other documents under the Consumer Credit Code being sent jointly to us at:

Address: _____ We declare that we reside at the same address.

Guarantor Signature(s): _____

IMPORTANT:

- Each joint borrower/mortgagor/guarantor is entitled to receive a copy of any notice or other document under the Code. By signing this form you are giving up the right to be provided with information separately from the credit provider. It will go to the nominated address on behalf of both or all of you instead.
- Any person who has signed this form can advise the credit provider at any time in writing that they wish to cancel their nomination.

Business/Investment Purpose Declaration

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

Loan 1 Loan 2 Loan 3

Applicant Signature(s):

Name of Declarant(s):

IMPORTANT:

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

Privacy Disclosure

Protecting your Privacy

National Mortgage Market Corporation Pty Limited ("we") is a subsidiary of Bendigo and Adelaide Bank Limited, part of the Bendigo and Adelaide Bank Group ("the Group"). We collect your personal information to assess your application and if your application is successful, to provide you with the financial products you have requested. To do these things, we may need to disclose your personal information to organisations that carry out functions on the Group's behalf ("service providers"), such as mailing houses, loan packaging service providers, plastic card and cheque book production bureaux, electronic network administrators, information technology service providers, introducers, valuers, lawyers, conveyancers, collection agents, advisers acting for us, government agencies which administer land titles, mortgage insurers, insurers, other credit providers, and credit reporting agencies.

We also use your personal information to perform our regular and necessary business functions (for example, internal audit investigations, managing operational risk, product development and planning).

We may also disclose your information to organisations (such as ratings agencies, administrators and trustees) for the purpose of assessing the credit risk in purchasing and effecting the purchase of that credit by way of securitisation arrangement. If any part of that information is not provided, we may not be able to assess your application or properly administer your financial product. Collection of some of this information is required under the Financial Transaction Reports Act 1988 and/or the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. In most cases, you can gain access to your personal information.

We may share your personal information with related companies in the Group, its joint venture partners and Community Banks® in order to manage your relationship with us and so that you can be told about products and services offered or distributed by them. To tell you about new products and services, we may need to give your personal information to the Group's service providers. If you do not want to receive information about other products and services offered by the Group, please call us on 1800 061 091.

You also consent to us using your personal information to confirm your details (for example, contacting your employer to confirm your employment and income details).

We may also need to collect information about a third party from you as part of this application. If we do this, you agree that you will advise that person that we have collected their personal information to assist us with managing your product, and that in most cases they can access the personal information that we hold about them by contacting us on 1800 061 091.

To:

1. National Mortgage Market Corporation Pty Limited ABN 52 006 325 640	}	
2. Sandhurst Trustees Limited ABN 16 004 030 737	}	
3. Bendigo and Adelaide Bank Limited ABN 11 068 049 178	}	"the Parties"
4. Stargate Financial Services Pty Ltd trading as Starworks ABN 20 083 556 674	}	
5. The Mortgage Originator under the Program who processes the loan application	}	
6.	}	
7.	}	
8.	}	

Disclosure of information to Guarantors

I/We agree that the Parties may give all information (including personal information) relevant to the consideration of their decision to provide a credit facility to me/any of us to any prospective or existing guarantor or indemnifier of obligations owed by me/any of us to the Parties, including without limitation the following:

- * information regarding any deposit accounts held by me/any of us with the Parties (including statements of account, defaults, dishonours, overdrawing or notices of demand in relation to the account);
- * credit reports relating to me/any of us; and
- * financial accounts or statements provided by me/any of us.

I/We agree that the Parties may give all information (including personal information) about a credit facility provided by the Parties to me/any of us to any prospective or existing guarantor or indemnifier of obligations owed by me/any of us to the Parties, including without limitation the following:

- * statements of account in relation to any credit facility;
- * defaults, dishonours, overdrawing or notices of demand in relation to any credit facility;
- * any credit contract for any credit facility; and
- * any security contract or insurance contract related to a credit facility.

Guarantor's Agreement

I/We agree that the Parties may seek from a credit reporting agency, a credit report containing personal information about me/us to assess whether to accept me/us as a guarantor for credit applied for, or provided to, the borrower (named above). I/We agree that if the Parties approve the borrower's application for credit, this agreement remains in force until the credit facility, covered by the borrower's application, ceases.

Agreement that the Parties may seek Consumer and Commercial Credit Information

I/We agree that the Parties can obtain and use:

- * a consumer credit report containing personal information about me/us from a crediting agency; and
- * a report containing information about my/our commercial activities or commercial credit worthiness from a business which provides

information about the commercial credit worthiness of persons for the purpose of assessing my/our application for consumer or commercial credit.

Agreement to the Parties disclosing information to persons involved in Mortgage Securitisation arrangements

I/We agree that the Parties may disclose information about my/our personal credit worthiness to persons involved in funding mortgage credit, for the purposes of enabling those persons so involved to perform tasks necessary in the funding of mortgage credit.

Agreement to the Mortgage Insurer seeking a Credit Report from a Credit Reporting Agency and disclosing personal information to others

I/We agree that the Mortgage Insurer may obtain:

- * my/our consumer credit report from a credit reporting agency; and
- * a commercial credit report about my/our credit worthiness from a business which provides information about the commercial credit worthiness of persons.

I/We agree that the Mortgage Insurer may need to use my/our personal information to assess the risk of providing lenders mortgage insurance (including the risk of me/us defaulting on any loan or the risk that a party may be unable to meet a liability that might arise under a guarantee), to administer or vary the mortgage insurance cover provided (including enforcing the mortgage in the place of the Parties), to conduct risk assessment and management involving securitisation, for credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery and to comply with legislative and regulatory requirements.

I/We agree that the Mortgage Insurer may give my/our personal information to its related companies (whether in Australia or overseas), the Parties, any reinsurer it engages, credit reporting and ratings agencies, another mortgage insurer, parties for the purpose of securitisation, a guarantor or potential guarantor, its service providers, agents, contractors and external advisers, my/our referees, including my/our employer, my/our legal and financial advisers, government and other regulatory bodies, mercantile agents if I/we default on my/our obligations to the Parties, and payment system operators which are connected with my/our relationship with the Mortgage Insurer.

In this document, "the Mortgage Insurer" means each and every one of the following organisations (whether acting individually or together):

QBE Lenders' Mortgage Insurance Limited
ABN 70 000 511 071
Level 21, 50 Bridge Street
Sydney NSW 2000
Telephone 02 9231 7777

Genworth Financial Mortgage Insurance Pty Limited
ABN 60 106 974 305
Level 23, 259 George Street
Sydney NSW 2000
Telephone 02 9247 8677

Agreement that the Parties may use a Credit Report about me for collecting overdue payments

If the Parties consider it relevant to collecting overdue payments in respect of commercial credit provided to me/us, I/we agree to the Parties receiving from a credit reporting agency a credit report containing personal information about me/us in relation to collecting overdue payments.

Notice of disclosure of your credit information to a Credit Reporting Agency

Under the Privacy Act, the Parties are allowed to give a credit reporting agency personal information about your credit application. The information which may be given to an agency is covered by the Act and includes:

- * identity particulars (as permitted by the Privacy Commissioner's determination issued under the Act);
- * the fact that you have applied for credit and the amount;
- * the fact that any of the Parties is a current credit provider;
- * advice of payment which has become overdue more than 60 days, and for which collection action has commenced;
- * advice that payments are no longer overdue;
- * advice of cheques drawn by you for an amount not less than \$100, which have been dishonoured more than once;
- * advice, in specified circumstances, that in the opinion of the Parties you have committed a serious credit infringement; and
- * advice that credit provided to you by the Parties has been paid or otherwise discharged.

Agreement to the Parties seeking from or giving to other Credit Providers and the Mortgage Insurer details about my/our credit worthiness

I/We agree that the Parties and the Mortgage Insurer may give to and seek from any credit providers named in this credit application and any credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

I/We understand that the information may be used to:

- * assess an application by me/us for credit;
- * assess my/our credit worthiness;
- * notify other credit providers of a default by me/us; and
- * exchange information with other credit providers as to the status of this loan where I am/we are in default with other credit providers.

Personal Certification

I/We certify that the foregoing information and statements are true and complete in every particular. I/We acknowledge that upon signing this certificate I/we agree to abide by the relevant Terms and Conditions pertaining to any credit account provided to me/us by the Parties, and I/we accept full responsibility for transactions conducted on my/our account(s) by me/us and where applicable by any additional cardholder nominated by me/us. I/We hereby instruct the Parties to pay and honour all withdrawals on my/our account(s) that are signed by any such authorised additional cardholder.

Signing Instructions

I/We certify that where a mortgage loan account is in joint names then the money held in that account is owned jointly by all of us and withdrawals from the account can be signed by any one of us (except where there is a Redraw facility on the account in which case each Redraw request must be signed by all parties to the loan) OR as specified.

Specified signing instructions:

Applicant/Guarantor Signature(s):

Signature 1.
Date: / /

Signature 2.
Date: / /

Signature 3.
Date: / /

Signature 4.
Date: / /