

This form is used for existing Auswide Bank Home Loans where a Loan Variation request is required.

- Interest Only Period (New term, extension to an existing term, or reverting to Principal & Interest repayments)
- Change of Funds Purpose (Owner Occupied and Investment changes)
- Change of product type (Home Plus: Variable to Fixed or Fixed to Variable)
- Maintenance of a Freedom Package
- Permanent reduction of Loan balance
- Change of Repayment Due Date

Please complete the following mandatory items on this page: Customer Details, Requirements and Objectives, and Request Details.

Additional sections of this form specific to the type of Loan Variation being requested are highlighted within 'Request Details'. Please ensure these are completed in full prior to submitting this form to us via loans@auswidebank.com.au or by visiting your local branch.

Important Information:

- Fees and Charges may apply when requesting a Loan Variation. To review our fees visit www.auswidebank.com.au/info/fees-and-charges/
- Our current loan interest rates can be viewed at www.auswidebank.com.au/info/rates/

Customer Details ↻

MANDATORY

Customer Name:

Customer Name:

Note: All Borrowers and Guarantors are required to complete this request. If more than two Borrowers/Guarantors, print additional copies of this form.

Requirements and Objectives ↻

MANDATORY

What product features are important to me/us in my lending?

What I'd like to achieve with my loan...

- Make payments that cover the accrued Interest Only
- Have my payments reduce the debt month on month over the loan term
- Reduce the loan quicker than the remaining term
- Loan funds are now (More than 50%) used for Investment purposes

Acc Number/s:

- Loan funds are now (More than 50%) used for Owner Occupied purposes.

Acc Number/s:

- Have Interest Rates that move with the market
- Certainty in Monthly repayments
- Ability to access my/our available funds
- Reduce the Loan balance using advance funds or a lump sum payment
- Manage my repayment due date
- Disconnect my home loan from other products

Other:

Feature of Lending

Please check one button in each row

- | | | |
|---------------------------|---------------------------------|--------------------------------------|
| Interest-Only Loan | <input type="radio"/> Must have | <input checked="" type="radio"/> N/A |
| Principle and Interest | <input type="radio"/> Must have | <input type="radio"/> N/A |
| Additional Repayments | <input type="radio"/> Must have | <input type="radio"/> N/A |
| Investment Purpose | <input type="radio"/> Must have | <input type="radio"/> N/A |
| Owner Occupied Purpose | <input type="radio"/> Must have | <input type="radio"/> N/A |
| Variable Rate | <input type="radio"/> Must have | <input type="radio"/> N/A |
| Fixed Rate | <input type="radio"/> Must have | <input type="radio"/> N/A |
| Redraw Facility | <input type="radio"/> Must have | <input type="radio"/> N/A |
| Clear Advance Funds | <input type="radio"/> Must have | <input type="radio"/> N/A |
| Change Repayment Due Date | <input type="radio"/> Must have | <input type="radio"/> N/A |
| Remove Home Loan Package | <input type="radio"/> Must have | <input type="radio"/> N/A |
| | <input type="radio"/> Must have | <input type="radio"/> N/A |

Request Details ↻

MANDATORY

Loan Variations

Select ALL that Apply

Select ALL that Apply	Identifying Feature of Lending	Sections to Complete
<input type="checkbox"/> Request change of Loan Product from Variable to Fixed Rate	Fixed Rate	1, 5
<input type="checkbox"/> Request change of Loan Product from Fixed Rate to Variable	Variable Rate	1, 5
<input type="checkbox"/> Request to remove Freedom Package	Remove Home Loan Package	1, 5
<input type="checkbox"/> Change Repayment Due Date	Change Repayment Due Date	2, 5
<input type="checkbox"/> Interest Only to P&I	Principle and Interest	2, 5
<input type="checkbox"/> Request a Loan Restructure	Clear Advance Funds	2, 5
<input type="checkbox"/> Other:	N/A	1, 5

NOTE: To receive loan related documents via email please read through and complete all sections of the Privacy Declaration and Consents pages including 'Electronic Consent'

Loan Variations Requiring Assessment

Select ALL that Apply

Select ALL that Apply	Identifying Feature of Lending	Sections to Complete
<input type="checkbox"/> P&I to Interest Only / Interest Only Extension Request	Interest-Only Loan	3, 4, 5, 6, 7
<input type="checkbox"/> Request change of Loan Purpose from Owner Occupied to Investment	Investment Purpose	3, 4, 5, 6, 7
<input type="checkbox"/> Request change of Loan Purpose from Investment to Owner Occupied	Owner Occupied Purpose	3, 4, 5, 6, 7

NOTE: Completion of the Privacy Declaration and Consents pages are required for all Loan Variations Requiring Assessment

Section 1 – Loan Variations ↻

Variations to Loan Products

				OFFICE USE ONLY
Account Number	Freedom Package Details	Current Loan Product	New Loan Product	Interest Rate Margin applicable?
1				
2				
3				
4				

Add/Remove products from a Package

Account/Policy Number	Product Type	Action to take	Account/Policy Number	Product Type	Action to take

Section 2 – Repayment Variations ↻

Variations to Repayment Type, Due Date or Repayment Amount

Account Number	Change from Interest Only to Principle and Interest	Change Repayment Due Date	Clear Advance Funds	Amount to Clear	Estimate New Loan Balance	Estimate New Loan Repayment
1						
2						
3						
4						

Section 3 – Loan Variations Requiring Assessment ↻

Interest Only Requests and Loan Purpose Variations

Account Number	Current Loan Purpose	New Loan Purpose	Interest Only Term Requested	Previous Interest Only Period taken
1				
2				
3				
4				

Section 4 – Financial Details ↻

Personal Income

Income (Enter estimates of Gross Monthly income)

Salary/Wage/Self Employed	\$	<input type="text"/>	\$	<input type="text"/>
Commissions/Bonus/Other	\$	<input type="text"/>	\$	<input type="text"/>
Benefits/Pensions/Annuities	\$	<input type="text"/>	\$	<input type="text"/>
Existing Rental Income	\$	<input type="text"/>	\$	<input type="text"/>
Overtime/Allowances	\$	<input type="text"/>	\$	<input type="text"/>
2nd Job - Salary/Wage/Self Employed	\$	<input type="text"/>	\$	<input type="text"/>
2nd Job - Overtime/Allowances	\$	<input type="text"/>	\$	<input type="text"/>
Proposed Rental Income	\$	<input type="text"/>	\$	<input type="text"/>
Child Maintenance	\$	<input type="text"/>	\$	<input type="text"/>
Investment Income	\$	<input type="text"/>	\$	<input type="text"/>
Other Income	\$	<input type="text"/>	\$	<input type="text"/>
Other Income	\$	<input type="text"/>	\$	<input type="text"/>
Total	\$	<input type="text"/>	\$	<input type="text"/>

Fully Maintained Motor Vehicle provided by employer

Income Validation (Per Customer)

- Auswide Bank Account Salary Credits, Account #:
- OR; A copy of the most recent Payslip (Within 30 days),
- OR: A copy of the most recent Individual Tax Return,
- OR: Employment / Accountant Income Verification check.

Employer / Accountant:

Contact #:

Employer / Accountant:

Contact #:

NOTE: If income is not able to be validated by one of the above methods, further evidence and assessment may be required.

Section 4 – Financial Details continued ↻

Living Expenses and Costs

Basic Monthly Living Costs

Child Care (eg daycare and including nannies etc)	\$	<input type="text"/>
Clothing & Personal Care (eg clothing, footwear, cosmetics, personal care etc)	\$	<input type="text"/>
Education (eg public school fees & costs, including books, uniforms etc)	\$	<input type="text"/>
Groceries (eg food, household items, toiletries etc)	\$	<input type="text"/>
Insurance – Other than contents, medical, life, income protection (eg. home, vehicle etc)	\$	<input type="text"/>
Utilities & Rates – Investment - Property utilities and costs (eg rates, taxes, levies, body corp & strata fees, repairs & maintenance, other household items, utilities etc)	\$	<input type="text"/>
Medical & Health (eg doctor, dental, optical, pharmaceutical etc)	\$	<input type="text"/>
Recreation & Entertainment (eg alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays etc)	\$	<input type="text"/>
Telephone & Internet (eg home and mobile, internet, pay TV and media streaming subscriptions etc)	\$	<input type="text"/>
Transport (eg public transport, motor vehicle running costs including fuel, servicing, parking, tolls etc)	\$	<input type="text"/>
Utilities & Rates - Owner Occupied utilities and costs (eg rates, taxes, levies, body corp & strata fees, repairs & maintenance, other household items, utilities etc)	\$	<input type="text"/>
Other Living Expenses (eg unique items not covered in above categories)	\$	<input type="text"/>
Total Basic Monthly Living Costs	\$	<input type="text"/>

Monthly Expenses (Rent, Private Health Insurance, Child Support etc)

Rent	\$	<input type="text"/>
Board of Dwelling	\$	<input type="text"/>
Private Health (eg insurance, fees etc)	\$	<input type="text"/>
Private/Tertiary Education (eg fees, uniforms, books etc)	\$	<input type="text"/>
Child Maintenance	\$	<input type="text"/>
Insurance – Contents, medical, life, income protection	\$	<input type="text"/>
Body Corporate Fees	\$	<input type="text"/>
Other	\$	<input type="text"/>
Total Monthly Expenses	\$	<input type="text"/>

Relationship Status

Single Married/Defacto

Spouses Name if Married/Defacto

No. of Dependants

Age of Financial Dependants

Separate ages with comma

Assets

Real Estate (Address)

1	<input type="text"/>	<input type="radio"/> O/O	<input type="radio"/> INV
2	<input type="text"/>	<input type="radio"/> O/O	<input type="radio"/> INV
3	<input type="text"/>	<input type="radio"/> O/O	<input type="radio"/> INV
4	<input type="text"/>	<input type="radio"/> O/O	<input type="radio"/> INV

Savings or Deposit Accounts (Name of Institution)

Motor Vehicles (Make, Model and Year)

<input type="text"/>	<input type="radio"/> Y	<input type="radio"/> N	Financed
<input type="text"/>	<input type="radio"/> Y	<input type="radio"/> N	Financed
<input type="text"/>	<input type="radio"/> Y	<input type="radio"/> N	Financed

Shares/Investments (Name of Institution)

Home Contents

Superannuation (Name of fund and current balance)

Other Eg. Motorbikes, Caravans, Boats, Trailers etc

Monthly Rental Income \$

Value \$

Ownership %

Monthly Investment Income \$

Value \$

If Financed, who with?

Value \$

Investment Income \$

Value \$

Income Taken \$

Value \$

Value \$

Total Assets

Property / Security Details

Please provide the best contact details for access to your security property should a valuation be required:

Property #	Contact Name	Contact Number
1	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>

NOTE: Please refer to the Fee Guide contained in Section 5 for information on Valuation Fees if required.

Section 4 – Financial Details continued ↻

Liabilities

Existing Mortgages (Lender Name and Interest Rate)	Term Loan	Line of Credit	Limit \$	Balance Owning \$	Monthly Pymts \$	Liability %
	<input type="radio"/>	<input type="radio"/>				
	<input type="radio"/>	<input type="radio"/>				
	<input type="radio"/>	<input type="radio"/>				
	<input type="radio"/>	<input type="radio"/>				

Personal Loans/Leases/Hire Purchases (Lender Name, Purpose and Interest Rate)	Limit \$	Balance Owning \$	Monthly Pymts \$	Liability %

Credit Cards (CC), Overdrafts (OD) Store accounts (SC) Type Company	Limit \$	Balance Owning \$	Monthly Pymts \$	Liability %

Other Debts (Includes tax liabilities, HECS, HELP, Guarantees, Family Loans etc) Details	Limit \$	Balance Owning \$	Monthly Pymts \$	Liability %

Total Liabilities			Limit \$	Balance Owning \$	Monthly Pymts \$	Liability %

Section 5 – Fees and Charges ↻

Fee Guide

Fee Name	Fee Amt	Maintenance Name	Payable on Standard Loan	Payable on Freedom Pkg	Payable on Portfolio Facility
Basic Variation Fee	\$150	Change Repayment Date	Yes	Yes	Yes
		Loan Restructure	Yes	Yes	Yes
Complex Variation Fee	\$300	Conversion	Yes	Yes	Yes
		Switch to Freedom Package	Yes + Freedom Package Fee	N/A	N/A
		Switch to Fixed Rate	Yes	Waived (applicable break costs still apply)	Waived (applicable break costs still apply)
		Switch to Variable Rate	Yes	Waived (applicable break costs still apply)	Waived (applicable break costs still apply)
		Switch to IO	Yes	Yes	Yes
No Fee	\$NIL	Switch to P&I	N/A	N/A	N/A
Valuation Fee		Charged At Cost	As Required	As Required	As Required
*Break Costs		Speak with an Auswide Bank Lender to obtain a quote	As Required	As Required	As Required

*Break Costs may be payable if during a Fixed Rate period a Home Loan is repaid wholly or partly (Loan Restructure), varied to another product type (Switch to Fixed or Variable Rate), or changes are made to the Interest Rate. Speak with an Auswide Bank Lender to obtain a quote.

Fee Guide Applicable Loan Types:	
L1 - Home Loan Plus	L13 - Portfolio Facility Line of Credit
L2 - Equity Home Loan	L15 - Line of Credit
L3 - Nationwide Home Loan	L16 - Professional Australian Line of Credit
L4 - New Lend Home Loan	L19 - Portfolio Facility Term Loan
L5 - Flexiloan	L38 - Advantage Line
L8 - RBA Rate Tracker Home Loan	L45 - Optiloan Line of Credit
L11 - Australian Home Loan	L90 - Line of Equity**
L12 - Professional Australian Home Loan	

Fee Guide NOT Applicable Loan Types:
L22 - Staff Share Plan Loan ^
L23 - Staff Share Plan Loan ^
L28 - Basic Advantage Line ^

** Relating to loans with Owner Occupied or Investment scheme only, not Commercial scheme.

^ Check contract for applicable fees & charges as these may differ.

Fees Applicable for this Variation

Account Number	Upfront Fees				Ongoing Fees		NOTE: Valuation Fees are charged at cost only. If a Valuation is required we will notify you of this.
	Basic Variation Fee	Complex Variation Fee	Freedom Package Fee	Break Costs (If Applicable)	Total Upfront Fees	Freedom Package Fee	
1	OR	OR	+	=			
2	OR	OR	+	=			
3	OR	OR	+	=			
4	OR	OR	+	=			

Section 6 – Financial Circumstances ↻

Expected Changes	Applicant 1	Applicant 2
Do you expect any significant change to your financial situation that will ADVERSELY impact your ability to meet contracted loan repayments?	List any expected significant changes	List any expected significant changes
If yes, what is the nature of the expected change?	<input type="checkbox"/> Extended unpaid leave (such as parental leave) <input type="checkbox"/> Reduced income on either a permanent or temporary basis <input type="checkbox"/> End of employment contract or loss of employment <input type="checkbox"/> Leaving employment <input type="checkbox"/> Increased liability under existing debt arrangements (eg, end of an interest only term) <input type="checkbox"/> Anticipated large expenditure <input type="checkbox"/> Medical treatment or illness <input type="checkbox"/> Other <input type="text"/> Please provide details	<input type="checkbox"/> Extended unpaid leave (such as parental leave) <input type="checkbox"/> Reduced income on either a permanent or temporary basis <input type="checkbox"/> End of employment contract or loss of employment <input type="checkbox"/> Leaving employment <input type="checkbox"/> Increased liability under existing debt arrangements (eg, end of an interest only term) <input type="checkbox"/> Anticipated large expenditure <input type="checkbox"/> Medical treatment or illness <input type="checkbox"/> Other <input type="text"/> Please provide details
If a change is expected, have you considered how you will continue to make repayments?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
If yes, how would you classify your plans?	<input type="checkbox"/> Using Savings <input type="checkbox"/> Securing additional income <input type="checkbox"/> My application reflects the expected changes <input type="checkbox"/> Reducing expenditure <input type="checkbox"/> Sale of assets <input type="checkbox"/> Using Superannuation <input type="checkbox"/> Other <input type="text"/> Please provide details	<input type="checkbox"/> Using Savings <input type="checkbox"/> Securing additional income <input type="checkbox"/> My application reflects the expected changes <input type="checkbox"/> Reducing expenditure <input type="checkbox"/> Sale of assets <input type="checkbox"/> Using Superannuation <input type="checkbox"/> Other <input type="text"/> Please provide details
At what age do you plan to retire?	years	years
If you plan to retire during the term of the proposed loan, how do you anticipate making loan repayments?	<input type="checkbox"/> Propose to repay the loan prior to retirement <input type="checkbox"/> Downsizing of home <input type="checkbox"/> Sale of assets (including investment property) <input type="checkbox"/> Income from Superannuation <input type="checkbox"/> Use of lump sum superannuation payment <input type="checkbox"/> Savings <input type="checkbox"/> Income from investments <input type="checkbox"/> Co-borrowers income <input type="checkbox"/> Other <input type="text"/> Please provide details	<input type="checkbox"/> Propose to repay the loan prior to retirement <input type="checkbox"/> Downsizing of home <input type="checkbox"/> Sale of assets (including investment property) <input type="checkbox"/> Income from Superannuation <input type="checkbox"/> Use of lump sum superannuation payment <input type="checkbox"/> Savings <input type="checkbox"/> Income from investments <input type="checkbox"/> Co-borrowers income <input type="checkbox"/> Other <input type="text"/> Please provide details
Will your residential address change after this variation?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
If yes, what will your new residential address details be?	<input type="radio"/> Own <input type="radio"/> Under Mortgage <input type="radio"/> Renting/Boarding <input type="radio"/> Living with Parents <input type="radio"/> Other <input type="text"/> Residential Address <input type="text"/> Postcode <input type="text"/>	<input type="radio"/> Own <input type="radio"/> Under Mortgage <input type="radio"/> Renting/Boarding <input type="radio"/> Living with Parents <input type="radio"/> Other <input type="text"/> Residential Address <input type="text"/> Postcode <input type="text"/>

Section 7 – Declarations and Warranties ↻

Have you, or your spouse, ever been declared bankrupt or insolvent? Yes No

Have you, or your spouse, ever entered into a scheme of arrangement with creditors under the bankruptcy act? Yes No

Are there any judgements garnishees or other legal proceedings against you, or your spouse? Yes No

If you answered yes to any of the above, please provide details below:

Privacy Declaration and Consents – Page 1

We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you.

Credit information includes the type and amount of credit provided to you, the fact you have applied for credit, when your credit obligation is discharged, repayment history information, default information (including overdue payments) and court information. Personal information includes any information from which your identity is apparent.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy and credit reporting policy can be obtained at www.auswidebank.com.au/privacy or by contacting us on 1300 138 831. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. It also contains information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that Credit Reporting Bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Consumer and commercial credit information We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

Make and use a voice record Any time we speak with you, we may record the conversation for record and other purposes.

Exchange information with credit providers We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Exchange information with guarantors We and the lenders mortgage insurers listed below may exchange your personal and credit information with any person who proposes to guarantee, or has guaranteed repayment of any credit provided to you. We may disclose all information, including credit reports and copies of reports as we see fit, and as required under any relevant industry codes.

Exchange information We may exchange personal and credit information with the following types of entities.

- Finance brokers, mortgage managers, and persons who assist you to access our products;
- Financial consultants, accountants, lawyers and advisers;
- Credit Reporting Bodies for credit related purposes;
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan for example if a complaint is lodged about us;
- Businesses assisting us with funding for loans, or in connection with a proposed sale of your loan;
- Trade insurers;
- Any person where we are authorised by law to do so;
- Any of our associates, related entities or contractors;
- Your referees, such as your employer, to verify information you have provided;
- Any person considering acquiring an interest in our business or assets; and
- Any organisation providing online verification of your identity.

Customer identification We may disclose personal information about you to an organisation for the purpose of checking your identity information with the relevant official record holder or document issuer, including online verification of identity.

Lenders Mortgage Insurers (LMIs) We may exchange personal and credit information with the LMIs listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities with which we can exchange information. The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, dealing with claims, enforcing any mortgage and recovering proceeds, conducting risk and credit assessments, fraud prevention, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI.

The LMIs that we may disclose your personal information and credit information to are QBE Lenders Mortgage Insurance Limited which can be contacted and a copy of their privacy policy obtained on 1300 367 764 or www.qbelmi.com or Genworth Mortgage Insurance Australia Limited which can be contacted and a copy of their privacy policy obtained on 1300 366 228 or by visiting www.genworth.com.au

The LMIs privacy and credit reporting policies describe how they collect, use and disclose your personal and credit information, how you may access the personal information and credit information they hold about you, seek correction of that information, and how you may complain about a breach of your privacy and how the LMIs will deal with your complaint. The LMIs may disclose your personal and credit information to overseas entities including related entities located overseas including in the USA, Philippines, India, Ireland, China, the UK and countries within the European Union.

Credit Reporting Bodies We may exchange your personal and credit information with the Credit Reporting Bodies Equifax Inc. (138 332 or www.equifax.com.au), or Dun & Bradstreet (Australia) Pty Ltd (1300 734 806 or www.dnb.com.au). The CRB may further distribute your personal and credit information to their sub-contractors or third party providers or other lenders, which may adversely affect your ability to obtain credit from other lenders.

Overseas Disclosure We and our service providers may disclose your personal information, and credit-related information to overseas entities including related entities and service providers located overseas such as in the USA, Philippines, India, Ireland, China and countries within the European Union. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure may be found in our service providers privacy policies which are available websites.

Storage and Security We and our service providers may store your personal information and credit-related information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

Our main service providers are:

- Western Union Business Services – <http://www.westernunion.com.au>
- Citibank Pty Ltd – <http://www.citi.com/australia>
- Travelex Limited – <http://www.travelex.com.au>
- Macquarie Leasing Pty Ltd – <https://www.macquarie.com.au>
- Allianz Australia Insurance Ltd – <http://www.allianz.com.au>
- QBE LMI – <http://www.qbelmi.com.au>
- Genworth Mortgage Insurance Australia Limited – <http://www.genworth.com.au>
- Equifax Inc. – <http://www.equifax.com.au>
- Dun & Bradstreet (Australia) Pty Ltd – <http://www.dnb.com.au>

Privacy Declaration and Consents – Page 2

By signing this document you consent to us, our related bodies, affiliates and agents collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy on our website at www.auswidebank.com.au. If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services you may require.

Do you consent to us using your personal and credit information in this manner?

Yes No

Product and Services Information

From time to time we will use your personal information to contact you or send you information about other products and services we believe you may be interested in or which we consider may be of benefit to you. If you do not wish to receive this information, you may contact us on 1300 138 831 or email us at auswide@auswidebank.com.au.

Nomination for Notices

You may nominate one person to receive important information on all borrowers and guarantors behalf. Where you are joint borrowers, you may nominate one of you to receive notices rather than the same material being sent to all borrowers. Under the National Credit Code each debtor, mortgagor, or guarantor is entitled to receive a copy of notices and other documents. By signing this nomination you are giving up the right to be provided with this information directly from us. You may cancel this nomination at any time by advising us in writing.

I/We nominate to receive notices, and other documents under the National Credit Code on behalf of me /all of us.

Electronic Consent to receive documents and other notices electronically

You consent to the receipt of notices and other documents, including your loan contract documents, to be sent to your email address as follows (if one person nominated for the receipt of notices please provide the nominated persons email address. If nomination not completed please provide email address for all parties to the loan)

Name:	<input type="text"/>	Email Address:	<input type="text"/>
Name:	<input type="text"/>	Email Address:	<input type="text"/>
Name:	<input type="text"/>	Email Address:	<input type="text"/>
Name:	<input type="text"/>	Email Address:	<input type="text"/>

You understand that upon the giving of this consent:

- We may no longer send paper copies of notices and other documents to you;
- You should regularly check your nominated email address below for notices and other documents;
- We may send the notices and other documents by email, or provide a notice in an email that the documents are displayed on and can be retrieved from a website; and
- You may withdraw your consent to the giving of notices and other documents by electronic means at any time by notifying us.
- You have facilities to enable you to print the notice or other document sent to you electronically.

Declaration

In making your loan application to Auswide Bank, you declare as follows:

- The information you have provided to us in support of your loan application is true and correct to the best of your knowledge and belief.
- You acknowledge that we will be relying on this information in making our decision whether to lend to you.
- You acknowledge we have the right to confirm the details of the information provided by you in this application;
- You acknowledge that any valuation obtained by us is our property for our own use and we are not obligated to make a copy available to you.

Signature Date

Name of Signing Party
(Borrower/Director/Guarantor)

Signature Date

Name of Signing Party
(Borrower/Director/Guarantor)