

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](mailto: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/](http://www.auswidebank.com.au/info/fees-and-charges/)
- Our current loan interest rates can be viewed at [www.auswidebank.com.au/info/rates/](http://www.auswidebank.com.au/info/rates/)

## CUSTOMER DETAILS (MANDATORY)

Primary Contact

Customer Name: \_\_\_\_\_

Customer Name: \_\_\_\_\_

Note: All Borrowers and Guarantors are required to complete this request. If more than four 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...                            | Feature of Lending        |                                    |                              |
|---|---------------------------|------------------------------------|------------------------------|
| Make payments that cover the accrued Interest Only                  | Interest-Only Loan        | <input type="checkbox"/> Must have | <input type="checkbox"/> N/A |
| Have my payments reduce the debt month on month over the loan term  | Principle and Interest    | <input type="checkbox"/> Must have | <input type="checkbox"/> N/A |
| Reduce the loan quicker than the remaining term                     | Additional Repayments     | <input type="checkbox"/> Must have | <input type="checkbox"/> N/A |
| Loan funds are now (More than 50%) used for Investment purposes     | Investment Purpose        | <input type="checkbox"/> Must have | <input type="checkbox"/> N/A |
| Acc Number/s: _____   |                           |                                    |                              |
| Loan funds are now (More than 50%) used for Owner Occupied purposes | Owner Occupied Purpose    | <input type="checkbox"/> Must have | <input type="checkbox"/> N/A |
| Acc Number/s: _____   |                           |                                    |                              |
| Have Interest Rates that move with the market                       | Variable Rate             | <input type="checkbox"/> Must have | <input type="checkbox"/> N/A |
| Certainty in Monthly repayments                                     | Fixed Rate                | <input type="checkbox"/> Must have | <input type="checkbox"/> N/A |
| Ability to access my/our available funds                            | Redraw Facility           | <input type="checkbox"/> Must have | <input type="checkbox"/> N/A |
| Reduce the Loan balance using advance funds or a lump sum payment   | Clear Advance Funds       | <input type="checkbox"/> Must have | <input type="checkbox"/> N/A |
| Manage my repayment due date  | Change Repayment Due Date | <input type="checkbox"/> Must have | <input type="checkbox"/> N/A |
| Disconnect my home loan from other products                         | Remove Home Loan Package  | <input type="checkbox"/> Must have | <input type="checkbox"/> N/A |
| Others: _____   |                           |                                    |                              |

## 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: _____   |                                | 1 5                  |

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

### Loan Variations Requiring Assessment

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 Consent pages are required for all Loan Variations Requiring Assessment

## 1 SECTION 1 – LOAN VARIATIONS

### Variations to Loan Products

|   | 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 |
|-----------------------|--------------|----------------|-----------------------|--------------|----------------|
| _____                 | _____        | _____          | _____                 | _____        | _____          |
| _____                 | _____        | _____          | _____                 | _____        | _____          |
| _____                 | _____        | _____          | _____                 | _____        | _____          |

## 2 SECTION 2 – REPAYMENT VARIATIONS

### Variations to Repayment Type, Due Date or Repayment Amount

|   | Account Number | Change from Interest Only to Principle & Interest | Change Repayment Due Date | Clear Advance Funds | Amount to Clean | Estimate New Loan Balance | Estimate New Loan Repayment |
|---|----------------|---|---------------------------|---------------------|-----------------|---------------------------|-----------------------------|
| 1 | _____          | _____   | _____                     | _____               | _____           | _____                     | _____                       |
| 2 | _____          | _____   | _____                     | _____               | _____           | _____                     | _____                       |
| 3 | _____          | _____   | _____                     | _____               | _____           | _____                     | _____                       |
| 4 | _____          | _____   | _____                     | _____               | _____           | _____                     | _____                       |

## 3 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 | _____          | _____                | _____            | _____                        | _____                               |

## 4 SECTION 4 – FINANCIAL DETAILS

### Personal Income

|   | Borrower 1               | Borrower 2               |
|---|--------------------------|--------------------------|
| Initials  | _____                    | _____                    |
| <b>Income</b> (Enter estimates of Gross Monthly income) |                          |                          |
| Salary/Wage/Self Employed                               | \$ _____                 | _____                    |
| Commissions/Bonus/Other                                 | \$ _____                 | _____                    |
| Benefits/Pensions/Annuities                             | \$ _____                 | _____                    |
| Existing Rental Income                                  | \$ _____                 | _____                    |
| Overtime/Allowances                                     | \$ _____                 | _____                    |
| 2nd Job – Salary/Wage/Self Employed                     | \$ _____                 | _____                    |
| 2nd Job – Overtime/Allowances                           | \$ _____                 | _____                    |
| Proposed Rental Income                                  | \$ _____                 | _____                    |
| Child Maintenance                                       | \$ _____                 | _____                    |
| Investment Income                                       | \$ _____                 | _____                    |
| Other Income _____                                      | \$ _____                 | _____                    |
| Other Income _____                                      | \$ _____                 | _____                    |
| <b>Total</b>  | \$ _____                 | _____                    |
| Fully Maintained Motor Vehicle provided by employer:    | <input type="checkbox"/> | <input type="checkbox"/> |

### Income Validation (Per Customer)

- Auswide Bank Account Salary Credits  
Account #: \_\_\_\_\_
- OR: A copy of most recent Payslip (Within 30 days)
- OR: A copy of 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.**

### Living Expenses and Costs

#### Basic Monthly Living Costs

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

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

|  |          |
|--|----------|
| Rent   | \$ _____ |
| Board of Dwelling  | \$ _____ |
| Private Health<br>(eg insurance, fees etc)                   | \$ _____ |
| Private/Tertiary Education<br>(eg fees, uniforms, books etc) | \$ _____ |
| Child Maintenance  | \$ _____ |
| Insurance<br>(eg Contents, medical, life, income protection) | \$ _____ |
| Body Corporate Fees  | \$ _____ |
| Other  | \$ _____ |
| <b>Total Monthly Expenses</b>                                | \$ _____ |

#### Relationship Status

Single  Married/Defacto

Spouses Name if Married/Defacto

\_\_\_\_\_

No. of Dependents \_\_\_\_\_

Age of Financial Dependents \_\_\_\_\_  
Separate ages with comma

## ④ SECTION 4 - FINANCIAL DETAILS *continued*

### Assets

#### Real Estate

(Address)

1 \_\_\_\_\_ Own / Occ  Inv   
 2 \_\_\_\_\_ Own / Occ  Inv   
 3 \_\_\_\_\_ Own / Occ  Inv   
 4 \_\_\_\_\_ Own / Occ  Inv

| Monthly Rental<br>Income \$ | Value \$ | Ownership<br>% |
|-----------------------------|----------|----------------|
| _____                       | _____    | _____          |
| _____                       | _____    | _____          |
| _____                       | _____    | _____          |
| _____                       | _____    | _____          |

#### Savings or Deposit Accounts

(Name of Institution)

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

| Monthly<br>Investment<br>Income \$ | Value \$ | Ownership<br>% |
|------------------------------------|----------|----------------|
| _____                              | _____    | _____          |
| _____                              | _____    | _____          |
| _____                              | _____    | _____          |

#### Motor Vehicles

(Make, Model and Year)

\_\_\_\_\_ Financed Y  N   
 \_\_\_\_\_ Financed Y  N   
 \_\_\_\_\_ Financed Y  N

| If Financed,<br>who with? | Value \$ | Ownership<br>% |
|---------------------------|----------|----------------|
| _____                     | _____    | _____          |
| _____                     | _____    | _____          |
| _____                     | _____    | _____          |

#### Shares/Investments

(Name of Institution)

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

| Investment<br>Income \$ | Value \$ | Ownership<br>% |
|-------------------------|----------|----------------|
| _____                   | _____    | _____          |
| _____                   | _____    | _____          |
| _____                   | _____    | _____          |

#### Home Contents

Value \$

\_\_\_\_\_

#### Superannuation

(Name of fund and current balance)

\_\_\_\_\_  
 \_\_\_\_\_

| Income<br>Taken \$ | Value \$ | Ownership<br>% |
|--------------------|----------|----------------|
| _____              | _____    | _____          |
| _____              | _____    | _____          |

#### Other

Eg. Motorbikes, Caravans, Boats, Trailers etc

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Value \$ Ownership %  
 \_\_\_\_\_ %

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

## ④ SECTION 4 – FINANCIAL DETAILS *continued*

### 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 |
|------------|--------------|----------------|
| _____      | _____        | _____          |
| _____      | _____        | _____          |
| _____      | _____        | _____          |

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

### Liabilities

#### Existing Mortgages

(Lender Name and Interest Rate)

|       | Term Loan                | Line of Credit           | Limit \$ | Balance Owing \$ | Monthly Pymts \$ | Liability % |
|-------|--------------------------|--------------------------|----------|------------------|------------------|-------------|
| _____ | <input type="checkbox"/> | <input type="checkbox"/> | _____    | _____            | _____            | _____       |
| _____ | <input type="checkbox"/> | <input type="checkbox"/> | _____    | _____            | _____            | _____       |
| _____ | <input type="checkbox"/> | <input type="checkbox"/> | _____    | _____            | _____            | _____       |
| _____ | <input type="checkbox"/> | <input type="checkbox"/> | _____    | _____            | _____            | _____       |

#### Personal Loans / Leases / Hire Purchases

(Lender Name, Purpose and Interest Rate)

|       | Limit \$ | Balance Owing \$ | Monthly Pymts \$ |
|-------|----------|------------------|------------------|
| _____ | _____    | _____            | _____            |
| _____ | _____    | _____            | _____            |
| _____ | _____    | _____            | _____            |

#### Credit Cards (CC), Overdrafts (OD) Store accounts (SC)

| Type  | Company | Limit \$ | Balance Owing \$ | Monthly Pymts \$ |
|-------|---------|----------|------------------|------------------|
| _____ | _____   | _____    | _____            | _____            |
| _____ | _____   | _____    | _____            | _____            |
| _____ | _____   | _____    | _____            | _____            |

#### Other Debts

(Includes tax liabilities, HECS, HELP, Guarantees, Family Loans etc)

| Details | Limit \$ | Balance Owing \$ | Monthly Pymts \$ |
|---------|----------|------------------|------------------|
| _____   | _____    | _____            | _____            |
| _____   | _____    | _____            | _____            |
| _____   | _____    | _____            | _____            |

**Total Liabilities** \_\_\_\_\_

## 5 SECTION 5 – FEES AND CHARGES

### Fee Guide

| Fee Name              | Fee Amount  | Maintenance Name          | Payable on Standard Loan | Payable on Freedom Package                  | Payable on Portfolio Facility               |
|-----------------------|---|---------------------------|--------------------------|---|---|
| Basic Variation Fee   | \$150   | Change Repayment Date     | ✓                        | ✓   | ✓   |
|                       |   | Loan Restructure          | ✓                        | ✓   | ✓   |
|                       |   | Conversion                | ✓                        | ✓   | ✓   |
|                       |   | Switch to Freedom Package | ✓ + Freedom Package Fee  | N/A   | N/A   |
| Complex Variation Fee | \$300   | Switch to Fixed Rate      | ✓                        | Waived (applicable break costs still apply) | Waived (applicable break costs still apply) |
|                       |   | Switch to Variable Rate   | ✓                        | Waived (applicable break costs still apply) | Waived (applicable break costs still apply) |
|                       |   | Switch to Interest Only   | ✓                        | ✓   | ✓   |
| 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 to 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

L22 – Staff Share Plan Loan^

L3 – Basic Home Loan

L15 – Line of Credit

L23 – Staff Share Plan Loan^

L8 – RBA Rate Tracker Loan

L19 – Portfolio Facility Term Loan

\*\*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

#### Upfront Fees

| Account Number | Basic Variation Fee | Complex Variation Fee | Freedom Package Fee | Break Costs (If Applicable) | Total Upfront Fees | Freedom Package Fee | Account Servicing Fee |
|----------------|---------------------|-----------------------|---------------------|-----------------------------|--------------------|---------------------|-----------------------|
| 1 _____        | OR                  | OR                    | +                   | =                           | _____              | _____               | _____                 |
| 2 _____        | OR                  | OR                    | +                   | =                           | _____              | _____               | _____                 |
| 3 _____        | OR                  | OR                    | +                   | =                           | _____              | _____               | _____                 |
| 4 _____        | OR                  | OR                    | +                   | =                           | _____              | _____               | _____                 |

NOTE: Valuation Fees are charged at cost only. If a Valuation is required we will notify you of this.

#### Ongoing Fees

## 6 SECTION 6 – FINANCIAL CIRCUMSTANCES

**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 change \_\_\_\_\_

- |  |   |   |
|--|---|---|
| If yes, what is the nature of the expected change? | <input type="checkbox"/> Extended unpaid leave (such as parental leave)<br><input type="checkbox"/> Reduced income on either a permanent or temporary basis<br><input type="checkbox"/> End of employment contract or loss of employment<br><input type="checkbox"/> Leaving employment<br><input type="checkbox"/> Increased liability under existing debt arrangements (e.g. end of an interest only term)<br><input type="checkbox"/> Anticipated large expenditure<br><input type="checkbox"/> Medical treatment or illness<br><input type="checkbox"/> Other _____ | <input type="checkbox"/> Extended unpaid leave (such as parental leave)<br><input type="checkbox"/> Reduced income on either a permanent or temporary basis<br><input type="checkbox"/> End of employment contract or loss of employment<br><input type="checkbox"/> Leaving employment<br><input type="checkbox"/> Increased liability under existing debt arrangements (e.g. end of an interest only term)<br><input type="checkbox"/> Anticipated large expenditure<br><input type="checkbox"/> Medical treatment or illness<br><input type="checkbox"/> Other _____ |
|--|---|---|

If a change is expected, have you considered how you will continue to make repayments?

- |  |  |
|--|--|
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
|--|--|

- |  |   |   |
|--|---|---|
| If yes, how would you classify your plans? | <input type="checkbox"/> Using Savings<br><input type="checkbox"/> Securing additional income<br><input type="checkbox"/> My application reflects the expected changes<br><input type="checkbox"/> Reducing expenditure<br><input type="checkbox"/> Sale of assets<br><input type="checkbox"/> Using Superannuation<br><input type="checkbox"/> Other _____ | <input type="checkbox"/> Using Savings<br><input type="checkbox"/> Securing additional income<br><input type="checkbox"/> My application reflects the expected changes<br><input type="checkbox"/> Reducing expenditure<br><input type="checkbox"/> Sale of assets<br><input type="checkbox"/> Using Superannuation<br><input type="checkbox"/> Other _____ |
|--|---|---|

At what age do you plan to retire? \_\_\_\_\_ years

At what age do you plan to retire? \_\_\_\_\_ 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<br><input type="checkbox"/> Downsizing of home<br><input type="checkbox"/> Sale of assets (including investment property) Income from Superannuation<br><input type="checkbox"/> Use of lump sum superannuation payment<br><input type="checkbox"/> Savings<br><input type="checkbox"/> Income from investments<br><input type="checkbox"/> Co-borrowers income<br><input type="checkbox"/> Other _____ | <input type="checkbox"/> Propose to repay the loan prior to retirement<br><input type="checkbox"/> Downsizing of home<br><input type="checkbox"/> Sale of assets (including investment property) Income from Superannuation<br><input type="checkbox"/> Use of lump sum superannuation payment<br><input type="checkbox"/> Savings<br><input type="checkbox"/> Income from investments<br><input type="checkbox"/> Co-borrowers income<br><input type="checkbox"/> Other _____ |
|---|--|--|

Will your residential address change after this variation?

- |  |  |
|--|--|
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
|--|--|

- |  |  |  |
|--|--|--|
| If yes, what will your new residential address details be? | <input type="checkbox"/> Own<br><input type="checkbox"/> Under Mortgage<br><input type="checkbox"/> Renting/Boarding<br><input type="checkbox"/> Living with Parents<br><input type="checkbox"/> Other _____ | <input type="checkbox"/> Own<br><input type="checkbox"/> Under Mortgage<br><input type="checkbox"/> Renting/Boarding<br><input type="checkbox"/> Living with Parents<br><input type="checkbox"/> Other _____ |
|--|--|--|

Residential Address \_\_\_\_\_

Postcode \_\_\_\_\_

## 7 SECTION 7 – DECLARATION 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, NOMINATION AND CONSENTS

### 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  
 (full name of person nominated) 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 is nominated for the receipt of notices please provide the nominated person's email address. If nomination is not completed please provide an email address for all parties to the loan):

Name: \_\_\_\_\_ Email address: \_\_\_\_\_

Name: \_\_\_\_\_ Email address: \_\_\_\_\_

Name: \_\_\_\_\_ Email address: \_\_\_\_\_

Name: \_\_\_\_\_ Email address: \_\_\_\_\_

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 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.

### Privacy Declaration and Consent – Home Loan

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, financial hardship information (including information that any repayments are affected by a financial hardship arrangement, 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](http://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.



**PRIVACY DECLARATION, NOMINATION AND CONSENTS** *continued***Privacy Declaration and Consent – Home Loan**

**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 Housing Australia** We may collect, access, and exchange information about you to verify your proof of identity and to determine your eligibility for the Home Guarantee Scheme, including sharing your information with Housing Australia, the Australian Government and with third parties engaged by Auswide Bank to verify your eligibility.

**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. Please see our privacy policy for more information.

- > 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;
- > Property valuation service providers including licensed valuers;
- > 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; Privacy Declaration and Consent – Home 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;
- > Any organisation providing online verification of your identity; and

**Customer identification** We may disclose your name, residential address and date of birth to an organisation (including a CRB, the document issuer or official records holder via a third party systems and services) for the purpose of checking your identity information with the relevant official record holder or document issuer, including online verification of identity from which we may disclose and/or collect biometric information about you.

**Note:** This personal information may be transmitted to New Zealand

**Note:** If you do not consent to us disclosing your information in this way, we will verify your identity in another way, which may involve requiring you to provide various supporting identification documents (either original or certified copies)

**Lenders Mortgage Insurers (LMIs)** We may exchange personal and credit-related 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-related 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.qbe.com.au](http://www.qbe.com.au) or Helia Group Limited which can be contacted and a copy of their privacy policy obtained on 1300 366 228 or by visiting [www.helia.com.au](http://www.helia.com.au).

**PRIVACY DECLARATION, NOMINATION AND CONSENTS** *continued***Privacy Declaration and Consent – Home Loan**

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 (CRB)** We may exchange your personal and credit information with the Credit Reporting Bodies Equifax Inc. (138 332 or [www.equifax.com.au](http://www.equifax.com.au)), or Illion Australia Pty Ltd ([www.illion.com.au](http://www.illion.com.au)). The information we share with CRBs includes things such as:

- > Your identity
- > Account identification information
- > Loan and credit accounts you hold
- > Type and amount of credit you have applied for or have – like credit cards, home loans or personal loans
- > When your personal credit accounts were opened and closed (if relevant)
- > Financial hardship information (including information that any repayments are affected by a financial hardship arrangement)
- > Repayment history information
- > If you have missed any repayments Privacy Declaration and Consent – Home Loan
- > If you have committed fraud or another serious credit infringement

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:**

- > Convera: [www.convera.com/docs/convera-privacy-en.pdf](http://www.convera.com/docs/convera-privacy-en.pdf)
- > Allianz Australia Insurance Ltd: [www.allianz.com.au](http://www.allianz.com.au)
- > QBE LMI: [www.qbe.com.au](http://www.qbe.com.au)
- > Equifax Inc.: [www.equifax.com.au](http://www.equifax.com.au)
- > Illion Australia Pty Ltd: [www.illion.com.au](http://www.illion.com.au)
- > RP Data Pty Ltd t/a CoreLogic Asia Pacific: [www.corelogic.com.au](http://www.corelogic.com.au)
- > Helia Group Limited: [www.helia.com.au](http://www.helia.com.au)
- > Housing Australia: [www.housingaustralia.gov.au](http://www.housingaustralia.gov.au)

By signing this consent, you:

- > Consent to the collection, use, holding and disclosure of your information as set out above; and
- > Confirm that you are authorised to provide any personal information you provide to use and consent to the disclosure of your name, residential address and date of birth to a credit reporting body or other organisation (including the document issuer or official records holder via third party systems and services) for the purposes of electronically verifying your identity as set out above

## PRIVACY DECLARATION, NOMINATION AND CONSENTS *continued*

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

Yes  No

### Declaration Authority and Consent

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.

|                       |                      |                      |
|-----------------------|----------------------|----------------------|
| Name of Signing Party | Signature            | Date signed          |
| <input type="text"/>  | <input type="text"/> | <input type="text"/> |
| Name of Signing Party | Signature            | Date signed          |
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| Name of Signing Party | Signature            | Date signed          |
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### Declaration of Purpose for which Credit is provided

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.

|                       |                      |                      |
|-----------------------|----------------------|----------------------|
| Name of Signing Party | Signature            | Date signed          |
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| Name of Signing Party | Signature            | Date signed          |
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