

Loan Application

Thank you for choosing to apply for a home loan with St. George Bank. Please complete the required sections in this application and return it to your local branch or lender.



Customer Contact Centre
13 33 30

Help is available 8am to 8pm (EST), Monday to Saturday, or via our website at **stgeorge.com.au**

INFORMATION

You may require

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

BANK/INTRODUCER USE ONLY

Loan Summary

Total loan amount

Date

Lender/Originator name

Contact number

Referred by

Agent number

Employee number

Branch name

State

Branch number

CIS number - applicant 1

CIS number - applicant 2

Loan account number

LMI to be Capitalised

- Yes No

PRODUCTS AND SERVICES

Banking Products

What products would you like to apply for?

- Home Loan
- Transaction Account → Please complete details in the Additional Products section
- Credit Card → Please complete details in the Additional Products section

If you are applying for a transaction account:

Do you hold a Commonwealth Government Health Concession Card or Seniors Card? You may be eligible for a St. George Concession Account. There is no monthly services fee. Limited to one account per customer. To find out more visit stgeorge.com.au/personal/bank-accounts/transaction-accounts/concession-account

Are you 55 or over and retired or in receipt of an Australian Government Pension? You may be eligible for a St. George Retirement Access Plus Account. There is no monthly service fee and you can earn split interest on balances. To find out more visit stgeorge.com.au/personal/bank-accounts/transaction-accounts/retirement-access-plus

Insurance Products

Would you like information on any of the following?

- Home Insurance
- Protection Plans for Mortgage Customers
- Contents Insurance
- Life/Total Permanent Disability/Recovery/Disability Income Protection
- Landlord's Insurance
- Superannuation

Financial Consultation

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

HOME LOAN

Products

General

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

*Please complete the 'Portfolio loans' section below.

Features

- Advantage Package → Please complete details in the Additional Products section
- Flexible Choice → Please complete details below
- Family Pledge Option → Please complete details in the Security Details section
- Interest Offset facility → Please complete details in the Additional Products section
- Interest in Advance *(not available for Portfolio Loans)*

LOAN DETAILS

Loan Use

- Buy Build Renovate
 Refinance Increase Other

Predominant Purpose

- Owner Occupied Investment
 A consumer loan is not available for a predominant business purpose.

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

Will you be applying for the first home buyer grant for this loan? (Please complete a FHOG application) Yes No

Amount Requested

Loan Amount

Portfolio Credit limit

Product and Repayment

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

1.If Interest Only provide period between 1-5 years for Owner Occupied & 1-10 years for Investment. 2. Rate Lock applies to fixed rate loans only.

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

Date

Portfolio Loans

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

- Annual Portfolio Administration Fee

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

1. Nominate 1 to 5 years only. 2. Rate Lock applies to fixed rate sub-accounts only. 3. Available on investment sub-accounts only. 4. Available on variable rate sub-accounts only. 5. Not available to non-Australian residents.

APPLICANT 1/TRUSTEE 1 DETAILS

Personal

Borrower Guarantor

Title Given names (include first and middle)

Last name

Other Names commonly known as (if any)

Date of birth / / Australian resident? Yes No Australian citizen? Yes No Driver's Licence number State of issue

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

Are you a First Home Buyer in Australia? Yes No
 Are you a tax resident of any other country outside of Australia? Yes No
 If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country Tax Identification Number (TIN) Reason (if a TIN not available) Reason 1 Reason 2 Reason 3

Contact

(The Bank requires a minimum of three years residential details)

Home address - (Not a Post Office box)

State Postcode Years lived at home address

Previous home address (if at current home for less than 3 years)

State Postcode Years lived at previous home address

Mailing address (if not the same as home address)

State Postcode

Current residential status Own Mortgage Rent Live with parents Other (please provide details)

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

E-mail address (optional)

Employment

(The Bank requires a minimum of three years employment details)

Employment type Full-time Part-time Casual Self-employed Occupation (all applicants to complete including self employed)

Current employer (if self-employed, provide business/trading/company name and ABN and industry) Length of employment

Previous employer 1 (if current employment is less than 3 years) Length of employment

Previous employer 2 (if length of employment already provided is less than 3 years) Length of employment

APPLICANT 1/TRUSTEE 1 DETAILS (CONTINUED)

Employment (continued)

Base income (gross annual)

\$

Overtime (gross annual)

\$

Other allowances (gross annual)

\$

Other income gross annual

(provide details, e.g. bonuses, veteran's pension, second job, Director's Fee, Dividend etc.)

\$

Rental income (gross weekly)

\$

Source of Funds (Refer to the 'Individual' list provided at the end of the document)

Source of Wealth (Refer to the 'Individual' list provided at the end of the document)

APPLICANT 2/TRUSTEE 2 DETAILS

Personal

Borrower Guarantor

Title

Given names (include first and middle)

Last name

Other Names commonly known as (if any)

Date of birth

/ /

Australian resident?

Yes No

Australian citizen?

Yes No

Driver's Licence number

State of issue

Marital status

Married Divorced De facto Widowed Single

No. of dependants

Age of dependants

Are you a First Home Buyer in Australia? Yes No

Are you a tax resident of any other country outside of Australia? Yes No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Reason (if a TIN not available)

Reason 1 Reason 2 Reason 2

Contact

(The Bank requires a minimum of three years residential details)

Home address (Not a Post Office box)

State

Postcode

Years lived at home address

Previous home address (if at current home for less than 3 years)

State

Postcode

Years lived at previous home address

Mailing address (if not the same as home address)

State

Postcode

APPLICANT 2/TRUSTEE 2 DETAILS (CONTINUED)

Contact (continued)

Current residential status

Own Mortgage Rent Live with parents Other (please provide details)

Home phone number

Work phone number

Mobile phone number

Fax number

E-mail address (optional)

Employment

(The Bank requires a minimum of three years employment details)

Employment type

Full-time Part-time Casual Self-employed

Occupation (all applicants to complete including self employed)

Current employer (if self-employed, provide business/trading/company name and ABN and industry)

Length of employment

Previous employer 1 (if current employment is less than 3 years)

Length of employment

Previous employer 2 (if length of employment already provided is less than 3 years)

Length of employment

Base income (gross annual)

Overtime (gross annual)

Other allowances (gross annual)

Other income gross annual

(provide details, e.g. bonuses, veteran's pension, second job, Director's Fee, Dividend etc.)

Rental income (gross weekly)

Source of Funds (Refer to the 'Individual' list provided at the end of the document)

Source of Wealth (Refer to the 'Individual' list provided at the end of the document)

COMPANY APPLICANT - IF APPLICABLE

Details

Borrower Guarantor

Full Name of Company as registered by ASIC

Full Trading Name/Business Name(s) (if any)

ACN (mandatory)

ABN (if any)

Full address of the company's Registered Office, including country (Not a Post Office box)

Date of Registration

State of Registration

Is the Company a tax resident of any other country outside of Australia? Yes No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Reason (if a TIN not available)

Reason 1 Reason 2 Reason 3

COMPANY APPLICANT - IF APPLICABLE

Details (continued)

Same as above

Full address of the company's Principal Place of Business, including country (if any) (Not a Post Office box)

Postal Address

Phone Number

 ()

Fax Number

 ()

Industry

Business Contact Name

Phone Number

 ()

Source of Funds (Refer to the non-individual list provided at the end of the document)

Source of Wealth (Refer to the non-individual list provided at the end of the document)

Company registered at ASIC as: (select one)

Aust. Pty Ltd Proprietary/Private Aust. Public

If Proprietary/Private Company, please provide:

Full Name of each Director of the Company. If more than 6, copy this page and provide the remaining as an attachment.

Number of Directors?

Full Name of Director (1)

Percentage Shareholding

Full Name of Director (2)

Percentage Shareholding

Full Name of Director (3)

Percentage Shareholding

Full Name of Director (4)

Percentage Shareholding

Full Name of Director (5)

Percentage Shareholding

Full Name of Director (6)

Percentage Shareholding

Provide the following details for all Beneficial Owners.

A Beneficial owner is any individual who owns 25% or more (directly or indirectly) or has control (directly or indirectly) of the company. Control includes the capacity to influence the way a company conducts its affairs through trusts, formal or informal agreements, arrangements, understandings and practices.

Number of Beneficial Owners?

Full Name (1)

Residential Address (1) (Not a Post Office box)

Other Names commonly known as (if any) (1)

Date of Birth (1)

 / /

COMPANY APPLICANT - IF APPLICABLE (CONTINUED)

Details (continued)

Is the Beneficial Owner a tax resident of any other country outside of Australia? Yes No
 If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country	Tax Identification Number (TIN)	Reason (if a TIN not available)
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Reason 1 <input type="checkbox"/> Reason 2 <input type="checkbox"/> Reason 3

Full Name (2)

Residential Address (2) (Not a Post Office box)

Other Names commonly known as (if any) (2)	Date of Birth (2)
<input type="text"/>	<input type="text" value="/ /"/>

Is the Beneficial Owner a tax resident of any other country outside of Australia? Yes No
 If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country	Tax Identification Number (TIN)	Reason (if a TIN not available)
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Reason 1 <input type="checkbox"/> Reason 2 <input type="checkbox"/> Reason 3

Full Name (3)

Residential Address (3) (Not a Post Office box)

Other Names commonly known as (if any) (3)	Date of Birth (3)
<input type="text"/>	<input type="text" value="/ /"/>

Is the Beneficial Owner a tax resident of any other country outside of Australia? Yes No
 If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country	Tax Identification Number (TIN)	Reason (if a TIN not available)
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Reason 1 <input type="checkbox"/> Reason 2 <input type="checkbox"/> Reason 3

Full Name (4)

Residential Address (3) (Not a Post Office box)

Other Names commonly known as (if any) (4)	Date of Birth (4)
<input type="text"/>	<input type="text" value="/ /"/>

Is the Beneficial Owner a tax resident of any other country outside of Australia? Yes No
 If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country	Tax Identification Number (TIN)	Reason (if a TIN not available)
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Reason 1 <input type="checkbox"/> Reason 2 <input type="checkbox"/> Reason 3

TRUSTEE APPLICANT - IF APPLICABLE (CONTINUED)

Details

Please complete Applicant/Trustee details for ALL Individual Trustee(s)

Full Name of Trust

Full Trading Name/Business Name(s) (if any)

Full address of the Trust's Principal Place of Business (Not a Post Office box)

Country in which Trust was established

ABN of Trust (mandatory for Regulated Trust)

Industry

Is the Trust a tax resident of any other country outside of Australia? Yes No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Reason (if a TIN not available)

Reason 1 Reason 2 Reason 3

Source of Funds (Refer to the non-individual list provided at the end of the document)

Source of Wealth (Refer to the non-individual list provided at the end of the document)

Type of Trust: (select one)

Standard Trust Regulated Trust*

Please provide the name of Trust Regulator

Government Superannuation Fund

Please provide, the name of legislation establishing the fund

Registered Managed Investment Scheme

Please provide Australian Registered Scheme Number (ARSN)

If Standard Trust, please provide:

Trust description (e.g. unit, testamentary, discretionary, family trust, etc.)

Full Name of the Settlor of the Trust (required for Standard trusts excluding testamentary trusts)

Number of Trust Beneficiaries? (if more than 4, copy this page and provide the remaining as an attachment).

Do the terms of the trust identify the Trust Beneficiaries by reference to membership class?

Yes, provide details of membership class: (e.g. unit holders, family members of a named person)

AND/OR

No, please provide Full Name (given name/s and family name) for All Trust Beneficiaries

Full Name of Trust Beneficiary (1)

Full Name of Trust Beneficiary (2)

Full Name of Trust Beneficiary (3)

Full Name of Trust Beneficiary (4)

*Any Trust that is regulated by government legislation, or a commonwealth government regulator, or managed investment scheme (regulated by ASIC or strictly wholesale).

TRUSTEE APPLICANT - IF APPLICABLE (CONTINUED)

Details (continued)

Provide the following details for all Beneficial Owners.

A Beneficial owner is any individual who has ownership (directly or indirectly) or has control (directly or indirectly) of the Trust. Control includes the capacity to influence the way in which the trust conducts its affairs, including by having the ability to determine decisions about the trust's financial and operating policies.

Full Name of Beneficial Owner 1

Other Names commonly known as (if any)

Residential Address (Not a Post Office box)

Date of Birth

 / /

Is the Beneficial Owner a tax resident of any other country outside of Australia? Yes No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Reason (if a TIN not available)

Reason 1 Reason 2 Reason 3

Full Name of Beneficial Owner 2

Other Names commonly known as (if any)

Residential Address (Not a Post Office box)

Date of Birth

 / /

Is the Beneficial Owner a tax resident of any other country outside of Australia? Yes No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Reason (if a TIN not available)

Reason 1 Reason 2 Reason 3

Full Name of Beneficial Owner 3

Other Names commonly known as (if any)

Residential Address (Not a Post Office box)

Date of Birth

 / /

Is the Beneficial Owner a tax resident of any other country outside of Australia? Yes No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Reason (if a TIN not available)

Reason 1 Reason 2 Reason 3

Full Name of Beneficial Owner 4

Other Names commonly known as (if any)

Residential Address (Not a Post Office box)

Date of Birth

 / /

Is the Beneficial Owner a tax resident of any other country outside of Australia? Yes No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Reason (if a TIN not available)

Reason 1 Reason 2 Reason 3

TRUSTEE APPLICANT - IF APPLICABLE (CONTINUED)

Details (continued)

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

Full Name of Company as registered by ASIC

Full Business Name/Trading Name of Company (if any)

ACN (mandatory)

ABN (if any)

Full address of the company's Registered Office, including country (Not a Post Office box)

Date of Registration

 / /

State of Registration

Is the Company Owner a tax resident of any other country outside of Australia? Yes No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Reason (if a TIN not available)

Reason 1 Reason 2 Reason 3

Same as above

Full address of the company's Principal Place of Business, including country (if any) (Not a Post Office box)

Company registered at ASIC as: (select one)

Aust. Pty Ltd (Proprietary/Private) Aust. Public

If Proprietary/Private Company, please provide:

Full Name of each Director of the Company. (if more than 4, copy this page and provide the remaining as an attachment).

Number of Directors?

Full Name of Director (1)

Full Name of Director (2)

Full Name of Director (3)

Full Name of Director (4)

Provide the following details for all Beneficial Owners.

A Beneficial owner is any individual who owns 25% or more (directly or indirectly) or has control (directly or indirectly) of the company. Control includes the capacity to influence the way a company conducts its affairs through trusts, formal or informal agreements, arrangements, understandings and practices.

Number of Beneficial Owners?

Full Name (1)

Residential Address (1) (Not a Post Office box)

Other Names commonly known as (if any) (1)

Date of Birth (1)

 / /

Is the Beneficial Owner a tax resident of any other country outside of Australia? Yes No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Reason (if a TIN not available)

Reason 1 Reason 2 Reason 3

TRUSTEE APPLICANT - IF APPLICABLE (CONTINUED)

Details (continued)

Full Name (2)

Other Names commonly known as (if any) (2)

Residential Address (2) (Not a Post Office box)

Date of Birth (2)

 / /

Is the Beneficial Owner a tax resident of any other country outside of Australia? Yes No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Reason (if a TIN not available)

Reason 1 Reason 2 Reason 3

Full Name (3)

Other Names commonly known as (if any) (3)

Residential Address (3) (Not a Post Office box)

Date of Birth (3)

 / /

Is the Beneficial Owner a tax resident of any other country outside of Australia? Yes No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Reason (if a TIN not available)

Reason 1 Reason 2 Reason 3

Full Name (4)

Other Names commonly known as (if any) (4)

Residential Address (4) (Not a Post Office box)

Date of Birth (4)

 / /

Is the Beneficial Owner a tax resident of any other country outside of Australia? Yes No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Reason (if a TIN not available)

Reason 1 Reason 2 Reason 3

OTHER INFORMATION

Solicitor/ Conveyancer

Company name

Company mailing address

Phone number

Contact name

State

Postcode

Fax number

Authority to forward loan documentation

I authorise St.George Bank to forward all loan documentation including original and copies of my Loan Agreements and mortgage documentation (if applicable) to the party nominated.

If not selected, documentation will be issued to the borrowers.

Solicitor *(detailed above)* Broker *(detailed below)* Other *(detailed below)*

Company name

Contact address

Contact name

State

Postcode

Builder *(if applicable)*

Builder name

Builder address

Phone number

Licence number

State

Postcode

Fax number

Nearest relative *(not living with you)*

Name *(for Applicant 1)*

Address *(not a post office box)*

Phone number

State

Postcode

Name *(for Applicant 2)*

Address *(not a post office box)*

Phone number

State

Postcode

Accountant details *(if self-employed/sub-contractor/investor)*

Company name

Phone number

Contact name

Fax number

FINANCIAL POSITION

Assets

What you own

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

Tick both check boxes to indicate joint ownership of any item.

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

Total assets \$

Liabilities

What you owe

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

* Includes Personal loan, vehicle leases, overdrafts, hire purchase, buy now pay later, business loans, margin loans, Interest free purchase etc
 ~ Includes Tax debt, HECS, HELP etc

Total liabilities \$

FINANCIAL POSITION (CONTINUED)

Expenses

My Monthly Expenses* (money you spend - do not include loan repayments)	\$ per month
Clothing and Personal Care (e.g. clothing, footwear, cosmetics, personal care)	\$
Reason for \$0.00 expense	
Groceries (e.g. typical supermarket shop for groceries including food and toiletries)	\$
Reason for \$0.00 expense	
Medical / Health - Excluding Health Insurance (e.g. doctor, dental, optical and pharmaceutical etc. excluding health insurance)	\$
Reason for \$0.00 expense	
Primary Residence Costs including Insurance (e.g. owned or rented primary residence costs, including rates, levies, repairs and maintenance, building / contents insurance and utilities)	\$
Reason for \$0.00 expense	
Recreation and Entertainment (e.g. alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays)	\$
Reason for \$0.00 expense	
Telephone, Internet, Pay TV and Media Streaming Subscriptions (e.g. telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions)	\$
Reason for \$0.00 expense	
Transport (e.g. Public transport and motor vehicle running costs including fuel, servicing, parking and tolls, excluding motor vehicle insurance which is categorised under insurance)	\$
Reason for \$0.00 expense	
Insurance - Life, Health, Sickness and Personal Accident (e.g. hospital, medical and dental health insurance, sickness and personal accident insurance, life insurance)	\$
Reason for \$0.00 expense	
Insurance - Excluding Life, Health, Sickness and Personal Accident and Property Related Insurances (e.g. motor vehicle insurance, personal belongings insurance, travel insurance etc.)	\$
Reason for \$0.00 expense	
Public or Government Primary & Secondary Education Costs (e.g. fees, books, uniforms and costs for public schooling including preschool, primary or secondary)	\$
Reason for \$0.00 expense	
Private Schooling & Tuition Costs (e.g. tuition fees, school fees, sports fees, books, uniforms and costs for private schooling, including independent schools and kindergarten/prep)	\$
Reason for \$0.00 expense	
Higher Education & Vocational Training Costs (e.g. fees, accommodation, books and costs for tertiary education and vocational training e.g. university, TAFE, business college etc.)	\$
Reason for \$0.00 expense	
Childcare (e.g. nannies, before / after school care and long day care)	\$
Reason for \$0.00 expense	
Investment Property Costs Including Insurance (e.g. rates, taxes, levies, body corporate and strata fees, repairs and maintenance, building / contents insurance and utilities)	\$
Reason for \$0.00 expense	
Owner Occupied Property Primary Residence Land Tax, Body Corp & Strata Fees (excluding investment property and secondary residence / holiday home costs)	\$
Reason for \$0.00 expense	
Secondary Residence / Holiday Home Costs Including Insurance (e.g. rates, taxes, levies, body corporate / strata fees, repairs and maintenance, building / contents insurance and utilities)	\$
Reason for \$0.00 expense	
Other regular or recurring expenses (e.g. expenses not covered by the specific categories above such as holidays, cleaning or gardening services, etc.)	\$
Details of expense	

* Completion of My Monthly Expenses is mandatory

FINANCIAL POSITION (CONTINUED)

Funds position

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

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

Total assets
Total available (B)
Loan required A-B

Change in Financial Situation

Foreseeable changes – Applicant 1

Do you anticipate or plan on any changes in your life that will make it harder to make your repayments?
 Yes No

If yes, what is the timeframe for the change (select one)?
 Within 3 Years Beyond 3 Years

If the change is **Within 3 Years**, what is going to change (select one)?
 Temporary decrease in disposable income
 Permanent decrease in disposable income
 Anticipated large expenditure

Provide details of what is going to change within 3 years:

If the change is **Beyond 3 Years**, what is going to change (select one)?
 Extended unpaid leave (e.g. maternity)
 End of contract/loss of employment
 Reduced Income
 Retirement
 Leaving employment
 Medical treatment/illness
 Increased debt repayments
 Increased expenditure
 Others, please provide details:

Foreseeable changes – Applicant 2

Do you anticipate or plan on any changes in your life that will make it harder to make your repayments?
 Yes No

If yes, what is the timeframe for the change (select one)?
 Within 3 Years Beyond 3 Years

If the change is **Within 3 Years**, what is going to change (select one)?
 Temporary decrease in disposable income
 Permanent decrease in disposable income
 Anticipated large expenditure

Provide details of what is going to change within 3 years:

If the change is **Beyond 3 Years**, what is going to change (select one)?
 Extended unpaid leave (e.g. maternity)
 End of contract/loss of employment
 Reduced Income
 Retirement
 Leaving employment
 Medical treatment/illness
 Increased debt repayments
 Increased expenditure
 Others, please provide details:

LOAN APPLICATION

What is your plan for making repayments when this happens (select one)?

Using savings
 Securing additional income
 Application reflects change
 Reduced expenditure
 Sale of asset

Provide details of your plan for making your repayments when this happens:

What is your plan for making repayments when this happens (select one)?

Using savings
 Securing additional income
 Application reflects change
 Reduced expenditure
 Sale of asset

Provide details of your plan for making your repayments when this happens:

SECURITY DETAILS

Property 1

Address (include state and postcode)

Unit, Floor and Location (relative to street front) Type of property Year built (approx.)

House
 Unit
 Land

Living area Land No. of living rooms No. of bedrooms No. of bathrooms

m²

m²

Construction type

Brick Brick veneer Other

Car accommodation Other features

Single garage Double garage Other

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

Property value Purchase price Land value Purchase price Construction price

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

Contact name of vendor or real estate agent (for valuer access) Phone number

Type of title Other

RPA/Torrens Strata title Company title Community title

Mortgagee name Full name(s) to appear on title after settlement

I will live in this property immediately after settlement

Residential postcode after settlement Family pledge guarantee amount (if family pledge is required)

(App1) (App1) \$

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

SECURITY DETAILS (CONTINUED)

Property 2

Address (include state and postcode)

Unit, Floor and Location (relative to street front)

Type of property

House Unit Land

Year built (approx.)

Living area

 m²

Land

 m²

No. of living rooms

No. of bedrooms

No. of bathrooms

Construction type

Brick Brick veneer Other

Lot and D.P No.

Car accommodation

Single garage Double garage Other

Other features

Ducted air conditioning Inground pool

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

Property value

 \$

Purchase price

Est. market value

Land value

 \$

Purchase price

Est. market value

Construction price

 \$

Contact name of vendor or real estate agent (for valuer access)

Phone number

Type of title

RPA/Torrens Strata title Company title Community title

Other

Mortgagee name

Full name(s) to appear on title after settlement

I will live in this property immediately after settlement

Residential postcode after settlement

 (App1) (App1)

Family pledge guarantee amount (if family pledge is required)

 \$

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

ADDITIONAL PRODUCTS

Package

I request St.George Bank to arrange for the following:

- Create a new St.George Bank Advantage Package and add the following product(s) to my new Advantage Package.
- Add the following product(s) to my existing St.George Bank Advantage Package,
package number

I understand that the Package Holder(s) will be the same as the home loan borrower(s) if my application for credit is approved:

Product type Home Loan/ Portfolio Loan/ Credit Card/ Transaction Account	Account Number if new account write new and complete relevant loan/ account/card opening section of this document	Add to Package Y/N	Account Holders

I acknowledge that St.George Bank will consider this request only if:

- this form is received, signed by each borrower; and
- a completed signed Package Acknowledgement Form is received; and
- the above product(s) each meet the Advantage Package eligibility rules, as defined in the current Advantage Package Terms and Conditions document; and
- my application for new borrowings is approved by the Bank and settled.

Account for Automatic Transfer

(Mandatory) Nominate Annual Package Fee payment account

I authorise St.George Bank – A Division of Westpac Banking Corporation to withdraw from my St.George transaction account each year, the Annual Package Fee together with other amounts due and payable under the terms and conditions applying to the Advantage Package.

I understand and agree that:

- this authority remains in force until St.George receives written notice of my death or bankruptcy; or
- that I cancel or vary the authority, or St.George cancels the authority;
- without limiting when St.George may cancel this authority, St.George may do so if there are insufficient funds available in the nominated transaction account to make the transfer three consecutive times.

St.George Account Number

Refer to Package Terms and Conditions for full list of eligible Annual Package Fee payment account types.

Transaction Account

- I request a Complete Freedom transaction account with the following payment services:
 Cheque book Visa Debit Card Registration for Phone and Internet Banking
- Any person on account to sign All people on account must sign Other

Interest Offset

- I request Interest Offset using the transaction account detailed above
- I request Interest Offset using my existing St.George transaction account below:
 Mortgage Equaliser – 100% Interest Offset Loan Offset – Partial Interest Offset
 Mortgage Equaliser with Repayment Offset option *(Only available for investment loans with interest only repayment option)*

The nominated account(s) must be in the name of one or more of the borrowers in the St.George Loan Agreement

Account Number

Account holder

Account Number

Account holder

ADDITIONAL PRODUCTS (CONTINUED)

Credit Card

I/We wish to apply for a St.George Bank Credit Card

Please note: if your Finance Application is in joint names, your St.George Bank Credit Card application made on this form must also be in joint names. Please complete the section below. If you wish to apply for a credit card in your individual name only, then please note that the application will be processed separately to this loan application.

Before you (Applicant 1 and/or Applicant 2) apply, check all details of our cards on stgeorge.com.au to ensure your selected card, is the right card for you. In deciding on the credit limit you would like to apply for, take into account any potential negative changes that might affect your ability to make your repayments.

Account holder 1 (name to be embossed on card)

Account holder 2 (name to be embossed on card)

Product

Vertigo Visa
Minimum credit limit is \$500

Vertigo Platinum Visa
Minimum credit limit is \$6,000

Amplify Visa
Minimum credit limit is \$1,000

Amplify Platinum Visa
Minimum credit limit is \$6,000

Amplify Signature Visa
Minimum credit limit is \$15,000

Please select the Amplify reward program to be linked to your Amplify card account:

Amplify Rewards

Amplify Qantas

Please provide details of your Qantas Frequent Flyer membership account* to which you would like us to transfer all Qantas Points earned:

Qantas Frequent Flyer Membership number

Name as appearing on the Qantas Frequent Flyer Membership card:

First Initial

Surname

*You must be a Qantas Frequent Flyer program member to earn and redeem Qantas Points and your Qantas Frequent Flyer number must be linked to your Amplify account. Qantas Points will be automatically credited to your Qantas Frequent Flyer account each month. Membership is subject to the Qantas Frequent Flyer program terms and conditions, available at qantas.com/frequentflyer.

If you are not a Qantas Frequent Flyer member, once your card is approved, you will receive an invitation (one per new account) to join Qantas Frequent Flyer program. For a limited time, St.George will waive your membership fee. When you receive your Qantas Frequent Flyer number, please advise St.George so you can earn Qantas Points on eligible purchases made with your Amplify card. Joint account holders may only nominate one Qantas Frequent Flyer account to receive Qantas Points earned on the card account. For further information, Amplify and Amplify Platinum cardholders can call us on 1300 489 586 and Amplify Signature cardholders can call us on 1300 851 324.

I/We would like to apply for:

▪ The maximum credit limit available to me based on my application details (tick here to select this option).

OR

▪ A credit limit up to a maximum of \$

(insert an amount to select this - multiples of \$100, minimum card limits apply).

If you are not eligible for the maximum amount requested you may be approved a lower limit.

Where would you like your card(s) sent?

Home St.George branch

Nominated branch (if card is not to be sent to home address)

Office/Bank use only

Lender/Originator name

Employee number

Branch number

AUTHORITY FOR AUTOMATIC TRANSFER - STANDARD LOANS

Account for Automatic Transfer

I wish to use the following account as my nominated account for automatic transfer

- St.George Account *(please complete the Nominated St.George Account section)*
- Account at another financial institution *(please complete the Another financial institution section)*

Nominated St.George Account

I authorise St.George Bank - A Division of Westpac Banking Corporation ("St.George") to withdraw from my St.George transaction account number nominated below each week/fortnight/month the applicable loan repayments together with other amounts due and payable under the terms and conditions of the loan.

I understand and agree that:

- where insufficient funds are available in the nominated transaction account to meet the repayment due, the remaining amount required will be transferred from the nominated transaction account on the following and subsequent days until that full amount is transferred
- this authority remains in force until St.George receives written notice of my death or bankruptcy; or
- that I cancel or vary the authority; or
- St.George cancels the authority without limiting when St.George may cancel this authority, St.George may do so if there are insufficient funds available in the nominated transaction account to make the transfer three consecutive times.

St.George Transaction Account Number

Sub-account(s) *(applicable only if Loan Type is Portfolio)*

Another financial institution *optional*

I authorise St.George Bank - A Division of Westpac Banking Corporation ("St.George") Direct Debit User Number 000439 to debit my account, detailed below, through the Direct Debit System, with any amounts I must pay the Debit User and under the terms and conditions of the loan when due and in accordance with the payment instructions detailed below.

I understand and agree that:

- this authority remains in force until St.George receives written notice of my death or bankruptcy; or
- that I cancel or vary the authority; or
- St.George cancels the authority without limiting when St.George may cancel this authority, St.George may do so if there are insufficient funds available in the nominated transaction account to make the transfer three consecutive times.

(Direct debiting is not available from all accounts. If in doubt, please refer to the financial institution at which the account is held.)

Name of Financial Institution

Address of Financial Institution

BSB number

Account number

Account name

Account type

AUTHORITY FOR AUTOMATIC TRANSFER - PORTFOLIO LOANS (CONTINUED)

Name of Financial Institution

Address of Financial Institution

BSB number

Account number

Account name

Account type

Additional options

Minimum monthly repayment

Start date (on or before 25th of the month)

Extra payment (available only for variable rate loans and with the minimum monthly repayment option)

Payment frequency

Amount

Start date (on or before 25th if monthly)

Weekly Fortnightly Monthly

\$

Payment day (if payment frequency is weekly or fortnightly)

Mon Tues Wed Thu Fri

(To arrange an automatic funds transfer on additional sub-accounts, please complete an Authority for Automatic Transfer-Portfolio Loan form.)

PRIVACY STATEMENT

Personal Information

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

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

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

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

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

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

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

Our privacy policy is available at stgeorge.com.au or by calling 13 33 30. It covers:

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

We will update our privacy policy from time to time.

Credit Information

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- obtain information about your commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness;
- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you;
- disclose credit information and other personal information held by Westpac Group about you to a guarantor or to a proposed guarantor for the purpose of them considering whether to offer to act as a guarantor, as required by the Australian Banking Association's Banking Code of Practice or as otherwise permitted by law;
- give or obtain a banker's opinion about you.

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

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

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

PRIVACY STATEMENT (CONTINUED)

Other acknowledgements and consents

- We may confirm the details of the information provided in this application.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.
- This application is not an offer or acceptance of credit.

We will use your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. Please call us on 13 33 30 or visit any of our branches if you do not wish to receive marketing communications from us.

Our reporting obligations

We are required to identify tax residents of a country(ies) other than Australia in order to meet account information reporting requirements under local and international laws.

If at any time after account opening, information in our possession suggests that you, the entity and/or any individual who holds ownership and/or control in the entity of 25% or more (Controlling Person/Beneficial Owner) may be a tax resident of a country(ies) other than Australia, you may be contacted to provide further information on your foreign tax status and/or the foreign tax status of the entity and/or any Controlling Person/Beneficial Owner. Failure to respond may lead to certain reporting requirements applying to the account.

By completing this application you certify that if at any time there is a change to the foreign tax status details for you, the entity and/or any Controlling Persons/Beneficial Owner, you will inform the bank. You also certify that if at any time there is a change of a Controlling Persons/Beneficial Owner/s in your entity, you will inform the bank.

A Controlling Person/Beneficial Owner refers to the individual(s) that directly or indirectly owns a legal interest in the entity of 25% or more and/or exercises actual effective control over the entity, whether from an economic or other perspective such as through voting rights. In addition, in the case of a trust, a Controlling Person/Beneficial Owner includes the settlor(s), trustee(s), appointer(s), protector(s), beneficiary(ies) or classes of beneficiaries and in the case of an entity other than a trust, the term includes persons in equivalent or similar positions.

By completing this application, you also certify that the settlor(s) and/or named beneficiary(ies) (applicable to Standard Trusts only) are not foreign tax residents. If the settlor(s) and/or named beneficiary(ies) are a foreign tax resident, you must telephone 1300 725 863 at the time of completing this application. When you contact us, you will be asked to provide additional information for the settlor(s) and/or named beneficiary(ies).

Definitions

'We', 'our', 'us' means St George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141.
 'Westpac Group' means Westpac Banking Corporation and its related bodies corporate.

IMPORTANT INFORMATION ABOUT OUR PRODUCTS AND SERVICES

Optional

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

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

NOMINATION

Nominate a person to receive important information

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

I nominate

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

Standard Loan Credit Card (for portfolio loans, please complete a loan nomination form)

Borrower 1

Full name

Signature

Date

Borrower 2

Full name

Signature

Date

BUSINESS PURPOSE DECLARATION

Please sign this declaration if the use of funds is predominantly for investment purposes other than investment in residential property.

Please note our consumer loans are not available if the predominant purpose is for Business purposes.

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

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

Important

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

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

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

Borrower 1

Full name

Signature

Date

Borrower 2

Full name

Signature

Date

DECLARATION

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

I declare that:

- the information in this application and the financial information supporting it are in all respects correct and complete to the best of my knowledge and belief. I acknowledge that the Bank will rely on this information in deciding whether to lend to me;
- (if an applicant) the product and product options of the loan requested, and any additional products have been described to me in detail to my satisfaction by a Bank representative and I feel comfortable with the loan/facilities/options for which I apply; and
- I have read and understood the Privacy Statement in this form and I consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement;
- where I have provided information about another individual (for example, a relative), I declare that the individual has been made aware of that fact and the contents of this Privacy Statement;
- I acknowledge that any establishment fees paid in connection with this application, will not be refunded if the loan does not proceed for any reason;
- where I have completed details for the Advantage Package on this application, that I am signing according to the authority to operate held on the Nominated Transaction account from which the payments of the non-refundable Annual Package Fee are to be deducted;
- where I have completed details for the Authority for Automatic Transfer, I am signing according to the authority to operate held on the Nominated Transaction account from which repayments are to be deducted;
- where the payment method is to be by Automatic Transfer from another Financial Institution, I have received a Direct Debit Request Service Agreement;
- I acknowledge that the Bank has the right to confirm the details of the information provided in this application;
- I acknowledge that this application form is not to be regarded as an offer or acceptance of credit under any law, or form part of any credit contract that may come into existence between the Bank and me;
- that I understand that only the Bank can decide whether my application is approved and that the person who may have introduced me to the Bank has no authority to give that approval;
- I consent to the Bank disclosing credit information and other personal information held by Westpac Banking Corporation and its related bodies corporate about me to a guarantor or to a proposed guarantor for the purpose of them considering whether to offer to act as guarantor, as required by the Australian Banking Association's Banking Code of Practice or otherwise as permitted by law;
- where I am a personal or sole trader applicant, I acknowledge that I am acting on my own behalf.

PERSONAL APPLICANT

Each applicant must sign and date this section.

Applicant 1

Full name

Signature

Date

Applicant 2

Full name

Signature

Date

COMPANY DETAILS NAME/ACN/ABN

Company details

Name

ACN/ABN

Signed in accordance with Section 127(1) of the Corporations Law

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

Authorised person *(must be a Director or Secretary)*

Full name

Position

Signature

Date

Authorised person *(must be a Director or Secretary)*

Full name

Position

Signature

Date

COMPANY DETAILS NAME/ACN/ABN (CONTINUED)

Source of Funds (Individual)	Source of Funds (Non-Individual)	Source of Wealth (Individual)	Source of Wealth (Non-Individual)
<ul style="list-style-type: none"> ▪ Salary/Wages ▪ Commission ▪ Bonus ▪ Business income/earnings ▪ Business profits ▪ Investment income/earnings ▪ Rental income ▪ Superannuation/pension ▪ Loan ▪ Insurance payment ▪ Compensation payment ▪ Government benefits ▪ Sale of assets ▪ Liquidation of assets ▪ Redundancy ▪ Inheritance ▪ Gift/donation ▪ Windfall ▪ Tax refund ▪ Additional Sources 	<ul style="list-style-type: none"> ▪ Commission ▪ Bonus ▪ Business income/earnings ▪ Business profits ▪ Investment income/earnings ▪ Corporate investments earnings ▪ Rental income ▪ Loan ▪ Ext investment/capital Injection ▪ Insurance payment ▪ Compensation payment ▪ Government grant ▪ Sale of assets ▪ Liquidation of assets ▪ Mergers and Acquisitions ▪ Controlled money account ▪ Gift/Donation ▪ Tax refund ▪ Additional Sources 	<ul style="list-style-type: none"> ▪ Employment income/earnings ▪ Redundancy ▪ Business income/earnings ▪ Business profits ▪ Investment income/earnings ▪ Rental income ▪ Superannuation/pension ▪ Insurance payment ▪ Compensation payment ▪ Government benefits ▪ Owns real estate/property ▪ Sale of assets ▪ Liquidation of assets ▪ Inheritance ▪ Gift/donation ▪ Windfall ▪ None ▪ Refused to answer ▪ Additional Sources 	<ul style="list-style-type: none"> ▪ Business income/earnings ▪ Business profits ▪ Investment income/earnings ▪ Corporate investments earnings ▪ Rental income ▪ Insurance payment ▪ Compensation payment ▪ Owns real estate/property ▪ Sale of assets ▪ Liquidation of assets ▪ Mergers and Acquisitions ▪ Controlled money account ▪ Gift/Donation ▪ None ▪ Refused to answer ▪ Additional Sources

Foreign Tax Residency Information

If the Individual or Entity is a tax resident of any other country outside of Australia, please indicate the country(ies) in which they are a resident for tax purposes and each country’s associated Tax Identification Number (TIN)*.

If a ‘TIN’ is not available, please select one of the reasons against the appropriate country:

- Reason 1:** Foreign TIN not issued by this country.
- Reason 2:** Individual is under age (applies to individuals only).
- Reason 3:** Foreign TIN pending issue by the country’s tax authority.

*A Foreign TIN is an identifying number or equivalent issued by the Individual or Entity country of tax residency that is used for tax purposes.

NOTE: If the Individual or Entity has more than 1 country in which they are a tax resident, please photocopy the relevant section to provide more details.