

# Consumer Credit Application



Branch Name/No:		BDM Name/No:	
Agent Name/No:		Date:	/ /

**Note:** Please provide Customer with a copy of **Documents you need to bring when applying for a Consumer Credit Facility** (OA043 or OA043a).

## 1. Applicant Details

Applicant Name/s (Titled Debtor/s):	
Existing Customer:	Yes / No
Customer Number:	

## 2. Loan Purpose

<input type="checkbox"/> Purchase Property	<input type="checkbox"/> Are you eligible for FHOG?
<input type="checkbox"/> Construct Property	<input type="checkbox"/> Is this an NRAS Property?
<input type="checkbox"/> Purchase Vacant Land	
<input type="checkbox"/> Refinance existing loans	<input type="checkbox"/> Occupied Property
<input type="checkbox"/> Renovate Property	<input type="checkbox"/> Investment Property
<input type="checkbox"/> Bridging Finance	
<input type="checkbox"/> Motor Vehicle <input type="checkbox"/> New	<input type="checkbox"/> House
<input type="checkbox"/> Caravan <input type="checkbox"/> Used	<input type="checkbox"/> Unit
<input type="checkbox"/> Other:	

## 3. Facilities

Please indicate loan facility/ies required by ticking the required boxes below

<b>Home Loan</b>		<b>Other facilities</b>				<b>Accounts/Features</b>		
<input type="checkbox"/> Principal & Interest		<input type="checkbox"/> Unsecured Personal Loan		<input type="checkbox"/> Secured Personal Overdraft		<input type="checkbox"/> Mortgage Saver Facility		
<input type="checkbox"/> Interest Only		<input type="checkbox"/> Secured Personal Loan		<input type="checkbox"/> Unsecured Personal Overdraft		<input type="checkbox"/> Full Offset		
<input type="checkbox"/> Home Equity Line of Credit		<input type="checkbox"/> Credit Card (refer to section 10)		<input type="checkbox"/> Temporary Overdraft		<input type="checkbox"/> Partial Offset		
						<input type="checkbox"/> Cheque Book (Home Equity/Overdraft only)		
	<b>Facility</b>	<b>Fixed Rate</b>	<b>Variable Rate</b>	<b>Term (yrs)</b>	<b>Repayment Frequency</b>	<b>Facility Amount</b>	<b>Settlement Date</b>	<b>Ledger/ Product Code</b>
1	eg. P&I	%	%		Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/>	\$	/ /	
	<b>Facility</b>	<b>Fixed Rate</b>	<b>Variable Rate</b>	<b>Term (yrs)</b>	<b>Repayment Frequency</b>		<b>Settlement Date</b>	<b>Ledger/ Product Code</b>
2	eg. IO	%	%		Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/>	\$	/ /	
	<b>Facility</b>	<b>Fixed Rate</b>	<b>Variable Rate</b>	<b>Term (yrs)</b>	<b>Repayment Frequency</b>		<b>Settlement Date</b>	<b>Ledger/ Product Code</b>
3	eg. Personal Overdraft	%	%		Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/>	\$	/ /	
	<b>Facility</b>	<b>Fixed Rate</b>	<b>Variable Rate</b>	<b>Term (yrs)</b>	<b>Repayment Frequency</b>		<b>Settlement Date</b>	<b>Ledger/ Product Code</b>
4	eg. Credit card	%	%		Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/>	\$	/ /	

**4. Individual Applicant / Director / Trustee / Guarantor / Mortgagor Personal Details**

For applications with more than 2 applicants please print a copy of the BL001a form and include with this form.

**Note:** If the applicant is a Company or Trust and the BL030 Commercial Banking Application form has not been completed, Form IC049 Business Customer/Account Opening Form must be completed.

This section is to be completed by all of the below entities:

	Applicant 1	Applicant 2
	<input type="checkbox"/> Borrower <input type="checkbox"/> Director <input type="checkbox"/> Trustee <input type="checkbox"/> Guarantor <input type="checkbox"/> Mortgagor	<input type="checkbox"/> Borrower <input type="checkbox"/> Director <input type="checkbox"/> Trustee <input type="checkbox"/> Guarantor <input type="checkbox"/> Mortgagor
Mr / Mrs / Miss / Ms / Other:		
Surname:		
Given Name/s:		
Residential Address: (PO Box is not acceptable)		
State and Postcode:		
How long resided at this address?		
Postal Address:		
State and Postcode:		
No. of addresses in the last 5 years:		
Previous Residential Address: (if less than 5 years)		
State and Postcode:		
Living Arrangements: Buying Home / Rent / Own / Board / Live with parents		
Contact Details:	Home Landline:    Mobile: Work Landline:    Work Mobile:	Home Landline:    Mobile: Work Landline:    Work Mobile:
Email Address:		
Drivers Licence No / Expiry Date:	/    /	/    /
Australian Resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date of Birth:	/    /	/    /
No. of dependants / Ages:		
Do you share income & expenses with any other person?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Closest Relative:</b>		
Name & Address of Closest Relative not living with you:		
State and Postcode:		
Best Contact Number of this Relative:		

## 5. Employment

### Applicant 1

☐ Full time ☐ Part time ☐ Casual ☐ Self Employed

Occupation:

Business Name:

ABN (if Self Employed):

Principal place of Business Address:

(PO Box is not acceptable)

State and Postcode:

Employed Since / No. jobs in past 5 years:

**If employed less than 5 years at above:**

Previous Occupation:

Previous Employer:

Previous Employer Address:

State and Postcode:

Time employed by previous Employer:

### Applicant 2

☐ Full time ☐ Part time ☐ Casual ☐ Self Employed

## 6. Income Details

### Type of Income

### Applicant 1 Gross Monthly Amount

### Applicant 2 Gross Monthly Amount

Taxable:

\$

\$

Non-taxable:

\$

\$

Full value of rental income:

\$

\$

**Total:**

\$

\$

## 7. Declared Living Expenses

Add details of applicant's regular expenses and their general living expenses for their household for items such as:

- Bills (e.g. utilities, rates, insurance – car, health, buildings and contents, telephone – including mobile and internet)
- Food, groceries & clothing
- Transport (e.g. petrol, vehicle maintenance & registration, public transport)
- Education expenses (including private school fees)
- Out of pocket child care expenses
- Subscriptions or memberships
- Any other regular expenses

The 'OA023 Declared Living Expenses' must be completed in all instances.

Existing loan and credit card repayments are **not** to be including in this calculation.

## 8. Financial Position

**Applicant 1 or Joint**

(Note: Joint applicants please combine details)

Assets & Liabilities:	Financial Institution:	Monthly Payment:	Asset Value:	Balance/Limit:	Refinance:
House:		\$	\$	\$	<input type="checkbox"/>
		\$	\$	\$	<input type="checkbox"/>
Investment Property(s):		\$	\$	\$	<input type="checkbox"/>
		\$	\$	\$	<input type="checkbox"/>
Vehicle:		\$	\$	\$	<input type="checkbox"/>
		\$	\$	\$	<input type="checkbox"/>
Household Effects:		\$	\$	\$	
Investments:		\$	\$	\$	
Savings:		\$	\$	\$	
		\$	\$	\$	
Personal Loan:		\$	\$	\$	<input type="checkbox"/>
Credit Card (specify):		\$	\$	\$	<input type="checkbox"/>
		\$	\$	\$	<input type="checkbox"/>
Store Card:		\$	\$	\$	<input type="checkbox"/>
		\$	\$	\$	<input type="checkbox"/>
Superannuation (Present Value):		\$	\$	\$	
Deposit Paid:		\$	\$	\$	
Rent/Board:		\$	\$	\$	
Total:					Net Worth:
		\$	\$	\$	\$

(Subtract total of the Balance/Limit column from the total "Value" of Assets)

## 9. Refinance/Debt Consolidation

### Loans to be refinanced

Account name:	BSB:	Account number:	Outstanding balance:
			\$
			\$
			\$
			\$

**New Interest Rate** ☐ Higher ☐ Lower

**Fees and Charges** ☐ Higher ☐ Lower

**New Repayments** ☐ Higher ☐ Lower

Additional Costs	
Cost of goods sold	
Selling expenses	
Administrative expenses	
Total additional costs	
Total cost of sales	
Gross profit	
Net income	

**Note: comments regarding Refinance/Debt Consolidation must be entered on page 13.**

## 10. Customer Risk Protection

### Acknowledgement of your insurance and planning options.

At Bendigo Bank we believe you should be able to make informed decisions about the protection options available to you. You are under no obligation to take out loan protection insurance or consult our Financial Planner – we simply believe it's important you consider your options to be protected against unforeseen circumstances.

#### Loan protection insurance

I have decided to purchase Bendigo LoanSure Insurance.

I am not eligible for Bendigo LoanSure insurance as I am aged 60 or over.

I do not wish to purchase Bendigo LoanSure Insurance at this time, due to:  
(reason):

Applicant 1	Applicant 2	Applicant 3	Applicant 4
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Customer 1	<input type="checkbox"/> Life	<input type="checkbox"/> Disablement/Hospitalisation	<input type="checkbox"/> Unemployment	<input type="checkbox"/> Trauma
Customer 2	<input type="checkbox"/> Life	<input type="checkbox"/> Disablement/Hospitalisation	<input type="checkbox"/> Unemployment	<input type="checkbox"/> Trauma
Customer 3	<input type="checkbox"/> Life	<input type="checkbox"/> Disablement/Hospitalisation	<input type="checkbox"/> Unemployment	<input type="checkbox"/> Trauma
Customer 4	<input type="checkbox"/> Life	<input type="checkbox"/> Disablement/Hospitalisation	<input type="checkbox"/> Unemployment	<input type="checkbox"/> Trauma

(Please acknowledge by initialling below)

1	I understand the purchase of this insurance is optional.				
2	I have received and will retain a copy of the Product Disclosure Statement (PDS) prior to applying for this insurance. I understand the current Bendigo LoanSure Insurance PDS is available at <b>ben-digobank.com.au</b>				
3	I am aware that this policy has exclusions and limitations such as but not limited to; 1) any pre-existing illness, injury or condition 2) suicide occurring within 13 months of the commencement date				
4	I am in permanent and gainful employment as defined in the policy PDS. (only applicable if you have chosen disablement and involuntary unemployment cover)				
5	I am aware of the 28 day cooling off period and if I cancel my policy within this time and no claim has been made, I will receive a full refund.				
6	Where I have selected payment by direct debit, I authorise and request CGU Insurance Limited, until further notice in writing, to debit my nominated bank account for any amounts due and payable under the insurance policy.				
7	I acknowledge Bendigo and Adelaide Bank Limited will receive commission from the sale of the Bendigo LoanSure Insurance product.				
8	In purchasing Bendigo LoanSure Insurance I agree for my personal information to be provided to CGU Insurance Limited and that it may be, held, used and disclosed in the manner set out in the CGU Privacy Policy at <a href="http://www.cgu.com.au/privacy">www.cgu.com.au/privacy</a> including for processing this insurance and providing me with cover.				

### Lifestyle and broader protection considerations

I also acknowledge I have discussed the importance of regularly reviewing my broader lifestyle and family protection arrangements when there is a variation to my financial arrangements and as my needs change over time.

Bendigo Bank has offered me the opportunity to discuss these needs with a qualified Bendigo Bank Financial Planner and:

	Applicant 1	Applicant 2	Applicant 3	Applicant 4
• I have requested my lender to arrange an initial obligation free consultation with a Bendigo Bank Financial Planner and understand that this consultation does not include the preparation of a financial plan.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• I have decided not to discuss my lifestyle and family protection arrangements with a Bendigo Financial Planner at this time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## 11. Funds Position (optional)

Expenses		Funding	
Property Purchase (Residential/Investment)	\$	Residential Loan(s)	\$
Cost of Construction	\$	Home Equity Loan	\$
Land Purchase	\$	Personal Loan	\$
Loan Costs (bank fees)	\$	Own Funds - BEN	\$
LMI	\$	Own Funds - Other	\$
Home Improvements	\$	Deposit Paid	\$
Refinance(s)	\$	FHOG	\$
Vehicle Purchase	\$	Gift	\$
Other (specify)	\$	Other (specify)	\$
<b>TOTAL</b>	<b>\$</b>	<b>TOTAL</b>	<b>\$</b>

12. Credit Card Bundling Authority

Using the details provided in my/our application for a mortgage I/we would like to apply for a Bendigo Bank Credit Card under:

Customer Number:

Customer Name:

- ☐ Low Rate
- ☐ Low Rate First
- ☐ Low Rate Platinum - Minimum Credit Limit \$3,000
- ☐ Platinum Rewards - Minimum Credit Limit \$3,000
- ☐ Qantas Platinum - Minimum Credit Limit \$3,000
- ☐ RSPCA Rescue Mastercard
- ☐ RSPCA Rescue Mastercard - \$5 monthly donation
- ☐ Low Rate Connect
- ☐ Platinum Rewards Connect - Minimum Credit Limit \$3,000
- ☐ Qantas Platinum Connect - Minimum Credit Limit \$3,000

Qantas Products Only

Qantas Membership Number if applicable:

Qantas Member Name:

Choose your card (RSPCA only)

- ☐ Rescue Cat
- ☐ Rescue Dog

I/We would like a credit limit of:

Cardholders Name:

Password:

2nd / Additional Cardholders Name:

Password:

Signature: X

Date: / /

Approval (Office Use Only)

Loan Account No.:

Surplus Monthly NDI: \$

Maximum Credit Card Limit: \$

Approved Limit: \$

Branch Name:

Branch Number:

Approved by:

Approving Officer - Must be staff member who approved home loan.

I confirm that this loan application has been approved and there is sufficient NDI to support the approval of this credit card.\*

Signature & ADM: X

Date: / /

Do not send this Authority to Card Services until the Loan is approved.

If applicable please tick entity structure ☐ Simple ☐ Complex

\* LAPS comments approving the credit card and limit can be accepted instead of approving officers signature

13. Purpose Declaration - complete only if the following statement is correct

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.

Applicant's signature: X

Date: / /

Applicant's signature: X

Date: / /

Applicant's signature: X

Date: / /

Applicant's signature: X

Date: / /

14. Nomination to Receive Notices

We consent to Notices and other documents under the National Credit Code to us being sent jointly to us at: \_\_\_\_\_ address

We declare that we reside at the same address.

address

Borrowers signature (s): ☒ ☒

We consent to Notices and other documents under the National Credit Code to us being sent jointly to us at: \_\_\_\_\_ address

We declare that we reside at the same address.

address

Mortgagors signature (s): ☒ ☒

We consent to Notices and other documents under the National Credit Code to us being sent jointly to us at: \_\_\_\_\_ address

We declare that we reside at the same address.

address

Guarantors signature (s): ☒ ☒

IMPORTANT: \* Each joint borrower/mortgagor/guarantor is entitled to receive a copy of any notice or other document under the Code. By signing this form you are giving up the right to be provided with information separately from the credit provider. It will go to the nominated address on behalf of both or all of you instead.

\* Any person who has signed this form can advise the credit provider at any time in writing that they wish to cancel their nomination.

15. Foreign Accounts Tax Compliance Act (FATCA) – Completion of all questions is mandatory

ONLY REQUIRED FOR APPLICATIONS INVOLVING ANY OF THE FOLLOWING PRODUCTS:

- HOME EQUITY LOAN
- PERSONAL OVERDRAFT
- FULL OR PARTIAL OFFSET ACCOUNT

If you answer YES to any of the below questions please complete the Foreign Tax Details Form OA740

Are any applicants Citizens or Residents of the US for Tax purposes? ☐ NO ☐ YES

Is the Entity/s created in the US, established under the laws of the US or a US taxpayer? ☐ NO ☐ YES

Is the Entity a Financial Institution? ☐ NO ☐ YES

Are any controlling persons of an Entity Citizens or Residents of the US for Tax Purposes? ☐ NO ☐ YES

For companies, trusts and partnerships a controlling person is an individual who is a shareholder, trustee, beneficiary, settlor or partner AND who owns 25% or more of the Entity, controls 25% or more of the voting rights including a power of veto, or holds the position of senior managing official of the Entity. For associations and co-operatives a controlling person is also an individual who is entitled to 25% or more of the assets of the Entity upon dissolution.

Common Reporting Standard (CRS) – Foreign Tax – Completion of all questions is mandatory

If you answer YES to any of the below questions please complete the Foreign Tax Details Form OA740

Are any individual applicants residents of any country other than Australia or US? ☐ NO ☐ YES

Is the Entity created in any country other than Australia or US? ☐ NO ☐ YES

Is the Entity Account Holder a Passive Non-Financial Entity? ☐ NO ☐ YES

16. Privacy Disclosure

1. Collection of your personal information and credit-related personal information

We, Bendigo Bank, collect your personal information and credit-related personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to us or our related entities. If you are a guarantor we collect your personal information and credit-related personal information to assess whether to accept you as a guarantor for credit applied for, or provided to, the borrower. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.

2. Collection of personal information and credit-related personal information about third parties

We may need to collect personal information and credit-related personal information about a third party from you as part of this application. If we do this, you agree you will advise that person that we have collected their information, and that in most cases they can access and seek correction of the information we hold about them.

## Privacy Disclosure (cont.)

### 3. Use and disclosure of your personal information and credit-related personal information

We may use your personal information and credit-related personal information to perform our business functions (for example internal audit, operational risk, product development and planning). We may also use your personal information to confirm your details (for example contacting your employer to confirm your employment and income details).

We treat your personal information and credit-related personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include joint account holders, account operators and account applicants, Credit Reporting Bodies (as defined below), insurers, intermediaries, valuers, debt collection agencies and government authorities. Your information may also be disclosed to our related entities, our joint venture partners and Community Bank® companies where its confidentiality is maintained at all times.

### 4. Disclosure of personal information and credit-related personal information to overseas organisations

Some of the organisations we disclose your personal information and credit-related personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.

### 5. Access to and correction of your personal information and credit-related personal information

In most cases you can gain access to and seek correction of your personal information and credit-related personal information. Should you wish to do so, or if you have any queries about your information, please contact us on 1300 361 911.

### 6. Direct marketing

We may use your personal information and credit-related personal information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These may be products and services provided by us, our related entities or other entities we are associated with. If you do not wish to receive any marketing material from us please contact us on 1300 361 911.

### 7. Collection, use and disclosure of your credit-related personal information

By signing this application you agree that we can do all of the following:

#### a. Commercial credit-related personal information

Seek and use commercial credit-related personal information to assess an application for consumer credit or commercial credit.

#### b. Consumer credit-related personal information

Seek and use consumer credit-related personal information to assess an application for consumer credit or commercial credit.

#### c. Collection of overdue payments

Seek and use a credit report provided by a credit reporting body to collect overdue payments.

#### d. Exchange of information between credit providers

Seek from and use or give to another credit provider (including a credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity.

#### e. Exchange of information with intermediaries

Seek from and use any consumer or commercial credit-related information from or disclose that information to, any introducer, financial adviser, accountant, mortgage manager, lawyer, or other intermediary (including any intermediary mentioned on the front page of this application form) acting in connection with any credit applied for or provided.

#### f. Provide credit information to credit reporting bodies

In this privacy disclosure statement, the "Credit Reporting Body" means each of the following organisations (whether acting individually or together):

Veda Advantage Public Access Division  
PO Box 964  
North Sydney NSW 2059  
Public Enquiries: 1300 762 207  
Website: [www.mycreditfile.com.au](http://www.mycreditfile.com.au)

Dun & Bradstreet Australia  
PO Box 7405  
St. Kilda Road  
Melbourne VIC 3004  
Public Enquiries: 1300 734 806  
Website: [www.checkyourcredit.com.au](http://www.checkyourcredit.com.au)

Give to a Credit Reporting Body credit information. Credit information is defined in the Privacy Act and includes, to the extent applicable:

identification information;

consumer credit liability information;

repayment history information;

a statement that an information request has been made in relation to you by us, or a mortgage insurer or trade insurer;

the type of consumer credit or commercial credit, and the amount of credit, sought in an application;

o that has been made by you to us; and

o in connection with which we have made an information request in relation to you;

default information;

payment information;

new arrangement information;

court proceedings information;

personal insolvency information;

publicly available information:

o that relates to your activities in Australia or the external Territories and your credit worthiness; and

o that is not court proceedings information about you or information about you that is entered or recorded on the National Personal Insolvency Index;

our opinion that you have committed, in circumstances specified by us, a serious credit infringement in relation to consumer credit provided by us to you.



## Privacy Disclosure (cont.)

The Credit Reporting Body may include the information given by us in reports provided to other credit providers to assist them to assess your credit worthiness.

The Credit Reporting Body has a policy for managing your credit-related personal information that you may access by contacting them.

In some cases a Credit Reporting Body may use your information for pre-screening your eligibility to receive direct marketing from us or other credit providers. If you do not want a Credit Reporting Body to do this contact the Credit Reporting Body.

Where you believe on reasonable grounds that you have been or are likely to be a victim of fraud you may request a Credit Reporting Body not to use or disclose your information.

g. Provide information for securitisation

Disclose any report or information to another person in connection with funding by means of an arrangement involving securitisation.

h. Provide information to guarantors

Disclose any information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.

### 8. Providing your personal information and credit-related information to a mortgage insurer

In this privacy disclosure statement, the "Insurer" means each of the following organisations (whether acting individually or together):

QBE Lenders' Mortgage Insurance Limited (ABN 70 000 511 071)

82 Pitt Street, Sydney NSW 2000

Phone: 1300 367 764

Contact: Privacy Officer

Email: [compliance.manager@qbe.com](mailto:compliance.manager@qbe.com)

Website: [www.qbelmi.com](http://www.qbelmi.com)

Genworth Financial Mortgage Insurance Pty Limited (ABN 60 106 974 305)

Level 26, 101 Miller Street, North Sydney NSW 2060

Phone: 1300 655 422

Website: [www.genworth.com.au](http://www.genworth.com.au)

We may disclose your personal information and credit-related personal information when we apply to the Insurer for lenders mortgage insurance (LMI). By you signing this application, the Insurer can do the following:

Where permitted by the Privacy Act 1988, the Insurer may seek and obtain from a credit reporting body commercial credit information concerning your credit worthiness or history; consumer information; and collection of overdue payments information.

The Insurer collects your information for the purposes of assessing our application and securing and administering LMI for your mortgage, including dealing with claims and recovery of proceeds.

The information collected by the Insurer is required under the Insurance Contracts Act 1984 (Cth) and is necessary for the Insurer to undertake its business. If you do not provide any of the information requested of you then the Insurer will not be able to issue insurance. As a result, we may not be able to provide the mortgage to you.

The Insurer may use your information to assess the risk of providing LMI to us, you defaulting on your obligations to us and you being unable to meet a liability arising under a guarantee in respect of mortgage finance given (or to be given) by us to another person.

The Insurer may also use your information to verify your details provided by us, administer or vary any LMI cover provided (including for securitisation and hardship applications, dealing with claims, recovery of proceeds and enforcing the mortgage in the place of us), to conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery, to comply with any regulatory requirements including under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time, and for any other LMI purpose relating to you or under the insurance policy issued by the Insurer to us in respect of your credit with us or as may be permitted by the Privacy Act 1988.

The Insurer may disclose your information to its related companies; us; your guarantor or potential guarantor; other insurers; claims assessors and investigators; parties for the purposes of securitisation; re-insurers; underwriters; loan servicers; trust managers; trustees and security trustees; organisations involved in surveying or registering a security property or which otherwise have an interest in a security property; ratings agencies; credit reporting bodies; its service providers (including marketing companies, data consultants and IT contractors); its agents, contractors, and external advisers; your referees, including your employer; your legal and financial advisers; brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager; organisations that are involved in debt collecting or in purchasing debts; mercantile agents if you default on your obligations to us; payment system operators; parties involved in fraud prevention (including organisations such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct); other financial institutions and credit providers; and government and other regulatory bodies (e.g. the Insurance Council of Australia, ASIC and the ATO). Where permitted by the Privacy Act 1998 the Insurer may disclose your information to organisations located overseas (including in the USA, Canada, the United Kingdom or the Philippines) such as its related companies, re-insurers, service providers (including but not limited to data consultants and IT contractors), its agents, contractors and external advisers and government and other regulatory bodies. Overseas organisations may be required to disclose information shared with them with relevant foreign authorities under a foreign law. In those instances the Insurer is not responsible for that disclosure. The Insurer may also, to the extent permitted by the Privacy Act 1988, disclose information about you to a credit reporting body for any purpose set out in this consent. The credit reporting body gives other organisations (such as other credit providers) information to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other credit providers.

The Insurer may need to exchange your information with credit providers and advisors during the course of the mortgage insurance policy for any purpose set out in this consent.

The Insurer may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this consent and the Insurer's Privacy Policy and Credit Reporting Policy apply to the collection, use and disclosure of that information.

The Insurer may store your 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.

Each Insurer has a Privacy and Credit Reporting Policy which contains information about:

- how you can access and seek correction of your information held by the Insurer;
- how you can complain about a breach of the Privacy Act 1988 (including any applicable privacy principles) or any registered privacy code that binds the insurer in respect of your personal or credit information (as appropriate); and
- how the Insurer will deal with a complaint.

Each policy available on the Insurer's website or by contacting them.

Privacy Disclosure (cont.)

9. Privacy Policy and Credit Reporting Policy

You should also read our Privacy Policy and Credit Reporting Policy.  
Our Privacy Policy contains information about:  
a. how you can access and seek correction of your personal information;  
b. how you can complain about a breach of the privacy laws by us and how we will deal with a complaint;  
c. if we will disclose personal information to overseas entities, and where practicable, which countries those recipients are located in.  
Our Privacy Policy is available on our website [www.bendigobank.com.au](http://www.bendigobank.com.au) or by telephoning 1300 361 911.  
Our Credit Reporting Policy contains information about:  
a. how you can access and seek correction of your credit eligibility information;  
b. how you can seek correction of your credit information;  
c. how you can complain about a breach of the credit reporting laws by us and how we will deal with a complaint;  
d. if we disclose your credit information or credit eligibility information to overseas entities, and where practicable, which countries those recipients are located in.

Our Credit Reporting Policy is available on our website [www.bendigobank.com.au](http://www.bendigobank.com.au) or by telephoning 1300 361 911.

17. Personal Certification

I/We certify that the foregoing information/statements are true and complete in every particular. I/We acknowledge that upon signing this certificate I/We agree to abide by the relevant Terms and Conditions and accept full responsibility for transactions conducted on my/our account/s by me/us and additional cardholder/s nominated by me/us. I hereby authorise and instruct the Bendigo Bank to pay and honour all withdrawals on my/our account/s signed by them.

Have you ever been declared bankrupt or had any judgements or defaults issued against you by a Court or Tribunal?

	No	Yes	If Yes, date declared bankrupt:	Date discharged from bankruptcy:
Applicant 1	<input type="checkbox"/>	<input type="checkbox"/>	____/____/____	____/____/____
Applicant 2	<input type="checkbox"/>	<input type="checkbox"/>	____/____/____	____/____/____
Applicant 3	<input type="checkbox"/>	<input type="checkbox"/>	____/____/____	____/____/____
Applicant 4	<input type="checkbox"/>	<input type="checkbox"/>	____/____/____	____/____/____

18. Signing Instructions

I/We certify that where accounts are in joint names then the money held in the account(s) is owned jointly and severally by us and withdrawals from the account(s) can be signed by either one of us OR as specified.

Specified signing instructions:

- \*All signatures on this application form must be the same.
- By signing this application, each applicant/mortgagor/guarantor:
- Warrants that all information in this application form is correct and not misleading in any way
  - Apply for the advance amount specified within this application form and offer security described herein, over which I/We undertake to execute a Mortgage in the form adopted by the Bank and to pay all relevant solicitor, legal and valuation costs.
  - Acknowledges that this application is not a legally binding contract and any contractual obligation in respect of any financial undertaking will be set out in subsequent documents
  - Gives the acknowledgements and consents in the privacy disclosure
  - Acknowledges that an outline of the Variable Interest Rate and Fixed Rate options was discussed during the initial loan interview, including the availability of a Fixed Rate Lock
  - Received a Fixed Rate Lock Fact sheet
- ☐ Chose to accept the Fixed Rate Lock.
- OR**
- ☐ Chose not to proceed with a Fixed Rate Lock at the time of the initial loan application interview and in doing so understand that unless a Fixed Rate Lock is taken, the interest rate provided is indicative and is subject to change prior to settlement.

**Signing Instructions (cont.)**

**Risk Protection**

I/we have decided to purchase Bendigo LoanSure Insurance      Applicant 1      Applicant 2      Applicant 3      Applicant 4  
☐ Yes   ☐ No      ☐ Yes   ☐ No      ☐ Yes   ☐ No      ☐ Yes   ☐ No

**Future Change of Circumstances**

Do you know of any foreseeable significant changes to your circumstances that will lead to changes in your ability to make your loan repayments?

☐ Yes   ☐ No      If Yes, please provide details below:

☐ Temporary decrease in income (eg. Maternity leave, extended leave)

☐ Permanant decrease in income (eg. Retirement)

**Details of significant change:**

**How will this change be addressed?**

**Electronic Communications**

I/we understand and acknowledge that:

1. The internet is an unsecure public network and that Bendigo Bank makes no representation or warranty as to the confidentiality of information sent to Bendigo Bank electronically;
2. Electronic messages may be intercepted or accessed by unauthorised third parties, may not arrive at the intended destination, or may not arrive in the form transmitted and that the bank accepts no responsibility or liability for compromised email messages.

**Signature of Applicant(s)/Mortgagor(s)**

**Signature of Applicant(s)/Guarantor(s)**

<div>Signature 1.</div> <div><input type="text" value="X Name:"/></div>	<div>Signature 1.</div> <div><input type="text" value="X Name:"/></div>	<div>Date</div> <div>/ /</div>
<div>Signature 2.</div> <div><input type="text" value="X Name:"/></div>	<div>Signature 2.</div> <div><input type="text" value="X Name:"/></div>	<div>Date</div> <div>/ /</div>
<div>Signature 3.</div> <div><input type="text" value="X Name:"/></div>	<div>Signature 3.</div> <div><input type="text" value="X Name:"/></div>	<div>Date</div> <div>/ /</div>
<div>Signature 4.</div> <div><input type="text" value="X Name:"/></div>	<div>Signature 4.</div> <div><input type="text" value="X Name:"/></div>	<div>Date</div> <div>/ /</div>

The remaining pages of this Application are only for use by Authorised Bendigo Bank Staff.

Security Details

If additional securities are required, please complete Annexure 1 - Additional Securities.

Details of Security Offered (other than Property):

	Serial/VIN No:
--	----------------

Details of Security Offered (Property only):

Address:	Address:
P/code:	P/code:
Security Ranking:	Security Ranking:

Title and Security Details:

Vol / Book:	Vol / Book:	Vol / Book:	Vol / Book:
Folio / Deed:	Folio / Deed:	Folio / Deed:	Folio / Deed:
Customer Number of asset owner:	Customer Number of asset owner:		
House:	Yes	No	Land size if >2 Hectares:
Unit:	Yes	No	Size: sqm.
Number of units in development:			
Off the plan:	Yes	No	
Without intervention of an agent:	Yes	No	
Non arm's length transaction:	Yes	No	
New development/never been occupied:	Yes	No	
Display/Exhibition home:	Yes	No	
Specialised security:	Yes	No	
Number of Bedrooms:	Number of Bathrooms:	Number of Bedrooms:	Number of Bathrooms:

Guarantee & Indemnity

Guarantee & Indemnity applicable?	Yes	No	Interviewed and assessed Guarantor in absence of Borrower/s?	Yes	No
Disclosures provided to Guarantors?	Yes	No	Request Guarantor to obtain legal and financial advice?	Yes	No

Other loans secured by the above properties (if applicable):

Lender:	Lender:
Loan No / End Date:	Loan No / End Date:
Balance/Limit: \$	Balance/Limit: \$

Contacts

Bank Solicitor

Name:
Contact:
Address:
P/code:
Telephone No: ( )
Postal Address after Settlement:

Applicants Solicitor/Conveyancer

Name:
Contact:
Address:
P/code:
Telephone No: ( )

## Disclosure Guide/Checklist

### Fees & Charges

Explain to all parties there are other credit fees and charges applicable to the loan together with further information they should know contained in the pre-contractual agreement.

- |   |  |
|---|--|
| <input type="checkbox"/> Bank Establishment Fees  | <input type="checkbox"/> Commissions that will be paid to agents, brokers and third parties involved in the deal |
| <input type="checkbox"/> Other non-Bank Fees & Charges  | <input type="checkbox"/> Additional charges for multiple securities  |
| <input type="checkbox"/> Whether a valuation is required and its cost   | <input type="checkbox"/> Details of any breakcosts   |
| <input type="checkbox"/> Mortgage Guarantee Insurance is or may be applicable, what it is and establishment costs (confirm actual figure once valuation received) |  |
| <input type="checkbox"/> General Law titles require conversion at the borrower's expense  |  |

### Repaying the Loan

- |  |  |
|--|--|
| <input type="checkbox"/> Repayments must be received by the due date to avoid late payment charges | <input type="checkbox"/> Mortgage Help is there to help    |
| <input type="checkbox"/> Contact the Bank immediately if you are unable to make repayments         | <input type="checkbox"/> Explain the relevant default fees |

### Construction Loans

- |  |   |
|--|---|
| <input type="checkbox"/> A progress payment fee applies for each inspection  | <input type="checkbox"/> How the valuer determines the progress payment |
| <input type="checkbox"/> The final progress payment will be retained subject to Occupancy Permit and letter of satisfactory completion |   |
| <input type="checkbox"/> Constructors all-risk insurance policy  |   |

### Refinance

- |   |   |
|---|---|
| <input type="checkbox"/> Discharge authority executed | <input type="checkbox"/> OFI instructed |
|---|---|

### Guarantee & Indemnity

- |   |  |
|---|--|
| <input type="checkbox"/> Ascertain if Guarantor wishes to proceed within 14 days of receiving disclosures | <input type="checkbox"/> Approval letter provided to Guarantor |
|---|--|

### Explanation of Form

#### Purpose Declarations

- |   |
|---|
| <input type="checkbox"/> Why used                       |
| <input type="checkbox"/> Removes protection of the Code |

#### Loan Declaration

- |   |
|---|
| <input type="checkbox"/> Why used                           |
| <input type="checkbox"/> Ramifications of false declaration |

#### Nominations

- |   |
|---|
| <input type="checkbox"/> Why used                         |
| <input type="checkbox"/> Won't stop default notices       |
| <input type="checkbox"/> Must advise of change of address |

#### Privacy Disclosure

- |                                   |
|-----------------------------------|
| <input type="checkbox"/> Why used |
|-----------------------------------|

### Insurances

- |   |   |
|---|---|
| <input type="checkbox"/> Household Insurance cover offered and quoted   | <input type="checkbox"/> Household Insurance Cover taken up |
| <input type="checkbox"/> That House Insurance Policy noting Bendigo and Adelaide Bank Limited as mortgagee must be received prior to settlement |   |

### Fixed Rate Lock Declaration

- |   |
|---|
| <input type="checkbox"/> Fixed Rate Lock Declaration discussed and signed if Fixed Rate Lock is not taken |
|---|

### Consumer Credit Insurance

- |  |   |
|--|---|
| <input type="checkbox"/> Explain what the cover does                                 | <input type="checkbox"/> Explain limits on the liability of the cover |
| <input type="checkbox"/> Explain what the cover is and degree of cover               | <input type="checkbox"/> Explain how the cover is activated           |
| <input type="checkbox"/> Has the customer received a copy of the Statement of Advice |   |
| <input type="checkbox"/> LoanSure offered and quoted                                 | <input type="checkbox"/> LoanSure policy taken up                     |

### Have you:

#### Living Expenses

- |  |  |
|--|--|
| <input type="checkbox"/> Faxed the discharge authority to OFI, if applicable   | <input type="checkbox"/> Obtained Declared Living Expenses                               |
| <input type="checkbox"/> If application is a Further Advance and current loan has LoanSure cover, have you cancelled the LoanSure and rewritten LoanSure Application |  |
| <input type="checkbox"/> If application is a Further Advance, have you sought approval from the LMI provider, if applicable  |  |
| <input type="checkbox"/> Read and accepted the valuation   | <input type="checkbox"/> Checked details in Letter of Offer                              |
| <input type="checkbox"/> Included all special conditions in Letter of Offer  | <input type="checkbox"/> Loaded required documentation to doXgate                        |
| <input type="checkbox"/> Provided all documentation to the borrower/s / guarantors for sign (including Terms & Conditions & Memorandum of Common Provisions)         |  |
| <input type="checkbox"/> If credit card required as part of mortgage bundling have you sent the Credit Card Application to Credit Card Processing                    |  |
| <input type="checkbox"/> Sent the SAF form (noting the ValEx reference number/s)   | <input type="checkbox"/> Form IC049 Business Customer/Account Opening Form if applicable |

**Please note that this checklist is comprehensive but not exhaustive.**

Net Disposable Income (NDI) Serviceability

Financial analysis and serviceability has been completed separately and attached to this Application Form ☐

Comments and Recommendations

A few examples of situations you will encounter and require comment are listed below. All comments must cover Responsible Lending and NCCP requirements as listed in these examples.

Please note this list is not exhaustive and other situations may need to be commented on.

**Age of Applicants** – Lender should record the conversation with the borrowers with regards to the end date of the loan contract in relation to the applicant's age and how they plan to repay the loan past their retirement age.

**Loan from family member with no fixed repayment commitment** – Shortfall on the sale price of the property against home loan as provided by family member of applicant. Discussion on how the applicant plans to repay the loan to the family member without substantial hardship on the part of the borrower should be recorded and be acceptable.

**Inquire about the borrowers future circumstances** – If any future circumstances that may affect the applicant's ability to repay the loan are identified the lender must ask and document how the applicant intends to service the loan during this time period. (e.g. This may be that the borrowers intend to start a family in the future, or plan early retirement, or take extended leave from work.)

**Debt Consolidation** – Loan purpose of consolidating existing debts into one home loan may benefit the customer overall with a reduced monthly commitment however may increase the interest paid over a 30 year term if consolidating personal loans. Lender should ensure discussions are held and documented on the overall benefits and all costs associated with refinances.

**Refinancing from OFI** – Detail the benefits for a customer to refinance from another bank – example may be: better offering, particularly where our interest rates are higher. We need to have the conversation with the customer and document what the actual benefits are.

**Bridging Loans** –Clearance arrangements as well as the risks involved must also be outlined in the comments.

**Interest Only Facilities** – Where the borrower is applying for an Interest Only facility you must discuss an exit strategy with them. Ensure they are aware that the debt is required to be paid in full or refinanced at the end of the term. This should be discussed with the borrowers and comments made accordingly

**HELOC** – Ensure the borrower is aware that a Line of Credit does not have structured repayments and will not amortise. They also need to be made aware that the Line of Credit must be paid in full before the end of the 5 year facility term. Ensure this is not an unsuitable product for their objectives and requirements.

**Applicant living at home with parents and pays no board/expenses** – Discussion must be held on how the borrower will afford the loan if his/her circumstances change, i.e., if no longer living at home, and should be recorded future circumstances.

Recommended/Approved by:Adm:

Title:Date: