

## Getting Started

To apply you must:

- Be at least 18 years old
- Be an Australian Citizen OR; Be an Australian Permanent Resident
- Have not been declared bankrupt or insolvency, or had defaults (unpaid) on any loans, credit interest free or store cards in the last 5 years

## Loan Purpose and Type

### Loan Purpose

Select all that apply:

- |                      |                       |                         |              |
|----------------------|-----------------------|-------------------------|--------------|
| Purchase Established | Purchase Off the Plan | Purchase Vacant Land    | Construction |
| Refinance            | Debt Consolidation    | Cash Out/Equity Release | Other        |

Please specify if there are any other details of loan purpose (inc. reason for refinancing/debt consolidation/cash out/equity release)

### Loan Type

- Owner Occupied      Investment

## Loan Structure

### Loan 1

Loan Amount Requested      Loan Term

Deposit

Deposit Type

- |                         |               |        |
|-------------------------|---------------|--------|
| First Home Owners Grant | Savings       |        |
| Gifted Funds            | Sale Proceeds | Shares |
| Other                   |               |        |

Loan Repayments

- Principal & Interest
- Interest Only | Years:    1    2    3    4    5

DHOAS Loan

- Yes    No    I'm not sure, I'd like to know more

Product | Variable

- Value Home Loan (inc 100% Offset Account)
- Rate Saver Home Loan
- Construction Home Loan
- Standard Variable Home Loan (inc 100% Offset Account)

Product | Fixed

- Interest Only | Years:    1    2    3    4    5

### Loan 2

Loan Amount Requested      Loan Term

Deposit

Deposit Type

- |                         |               |        |
|-------------------------|---------------|--------|
| First Home Owners Grant | Savings       |        |
| Gifted Funds            | Sale Proceeds | Shares |
| Other                   |               |        |

Loan Repayments

- Principal & Interest
- Interest Only | Years:    1    2    3    4    5

DHOAS Loan

- Yes    No    I'm not sure, I'd like to know more

Product | Variable

- Value Home Loan (inc 100% Offset Account)
- Rate Saver Home Loan
- Construction Home Loan
- Standard Variable Home Loan (inc 100% Offset Account)

Product | Fixed

- Interest Only | Years:    1    2    3    4    5

**Additional Products**
**Offset Account**

I/We would like to link an offset account to our eligible home loan (1x per Value Home Loan)

Loan 1      Loan 2

**Method of Operation**

One to sign      Two to sign

**Insurance**

I/We would like to receive an insurance quote for

Home      Contents      Landlords      Barracks      Motor      Boat      Caravan      Travel

**Low Rate Visa Card**

I/We would like to apply for a credit card

Applicant 1      Applicant 1

I/We require a balance transfer

Yes      No

Limit Requested

Amount

The assessment of the Low Rate Visa Card is subject to normal lending criteria. Before you consider this product please see the Low Rate Visa Card Key Fact Sheet and Terms and Conditions documents available at [www.australianmilitarybank.com.au](http://www.australianmilitarybank.com.au).

**Conditions of balance transfer:**

- ▶ Delays in processing your balance transfer may occur. You must continue to make payments on your other credit card until a statement for that card confirms the account has been credited. Australian Military Bank is not responsible for any overdue payment or interest incurred on your credit card account.
- ▶ If you wish to close your other account, you will need to arrange this with the other financial institution.
- ▶ Australian Military Bank reserves the right not to process this balance transfer request (eg. if your approved new Credit Card limit is not sufficient to cover the balance or your account is overdue or over limit).

## Security Information

### Property 1

Address of property to be offered as security

Suburb Post Code

Finance Due Settlement Due

Property Type  
 Established Off The Plan To Be Built  
 Land

Value

Value Based On  
 Contract Price Estimate Recent Valuation  
 Other

Solicitor/Settlement Agent

Phone Email

Real Estate Agent

Phone Email

Builder

Phone Email

Who can the Lender contact to arrange access to the property so that a valuation can be obtained?  
 Real Estate Agent Applicant 1 Applicant 2  
 Other - provide details below:

Name

Phone Email

### Property 2

Address of property to be offered as security

Suburb Post Code

Finance Due Settlement Due

Property Type  
 Established Off The Plan To Be Built  
 Land

Value

Value Based On  
 Contract Price Estimate Recent Valuation  
 Other

Solicitor/Settlement Agent

Phone Email

Real Estate Agent

Phone Email

Builder

Phone Email

Who can the Lender contact to arrange access to the property so that a valuation can be obtained?  
 Real Estate Agent Applicant 1 Applicant 2  
 Other - provide details below:

Name

Phone Email

## Security Information (continued)

### Payment Details

I/we authorise Australian Military Bank to debit my/our account to recover the cost incurred for obtaining a valuation over the proposed property

Financial Institution	Account Name(s)	BSB	Account Number
-----------------------	-----------------	-----	----------------

## Member Details

### Applicant 1

Borrower      Guarantor

Are you an existing member?

Yes      No

If yes, provide your member number

Title	Given Name(s)	Other Name(s)
-------	---------------	---------------

Surname

Country of Residence

Country of Citizenship

Gender:      Male      Female      D.O.B

Residential Address

Suburb	State	Post Code
--------	-------	-----------

Postal Address	As above
----------------	----------

Suburb	State	Post Code
--------	-------	-----------

Date Moved In

### Applicant 2

Borrower      Guarantor

Are you an existing member?

Yes      No

If yes, provide your member number

Title	Given Name(s)	Other Name(s)
-------	---------------	---------------

Surname

Country of Residence

Country of Citizenship

Gender:      Male      Female      D.O.B

Residential Address

Suburb	State	Post Code
--------	-------	-----------

Postal Address	As above
----------------	----------

Suburb	State	Post Code
--------	-------	-----------

Date Moved In

## Member Details (continued)

Previous Address (if current is less than 2 years)

Suburb State Post Code

Date Moved In

Residential Status

Own Home Own Home (Mortgage)  
 Renting Boarding With Parents  
 Supplied By Employer Other

Mobile Email

Marital Status

Single Defacto Married  
 Separated Other

No. of Dependants Ages

Are you a first home buyer:

Yes No

Do you foresee any major changes to your employment, income and/or expenses in the foreseeable future that will make it difficult for you to meet your repayments? If yes, please provide details:

Are you a Tax Resident in a jurisdiction other than Australia?

If yes, please specify the country and provide your Tax Identification Number (TIN):

Country TIN

Previous Address (if current is less than 2 years)

Suburb State Post Code

Date Moved In

Residential Status

Own Home Own Home (Mortgage)  
 Renting Boarding With Parents  
 Supplied By Employer Other

Mobile Email

Marital Status

Single Defacto Married  
 Separated Other

No. of Dependants Ages

Are you a first home buyer:

Yes No

Do you foresee any major changes to your employment, income and/or expenses in the foreseeable future that will make it difficult for you to meet your repayments? If yes, please provide details:

Are you a Tax Resident in a jurisdiction other than Australia?

If yes, please specify the country and provide your Tax Identification Number (TIN):

Country TIN

Note: A TIN is the tax reference number issued to you by the tax office in the country where you are a resident for tax purposes. Where a country does not issue a TIN, complete an equivalent number, for example a social security, national insurance, personal identification or a resident registration number.

## Employment Details

### Applicant 1

Current Employment Type

Full Time	Part Time	Casual
Pension	Contract	Commission
Reserves	Other	

Occupation/Job Title                      Date Commenced

Employer Name                              Employer Phone

Employer Address

Previous Employment Type (if current is less than 2 years)

Full Time	Part Time	Casual
Pension	Contract	Commission
Reserves	Other	

Occupation/Job Title                      Date Commenced

Employer Name                              Employer Phone

If Self Employed, Business Name

Occupation/Job Title                      Date Commenced

ABN/ACN

Primary Source of Income  
(Where does most of your money come from?  
E.g. salary, investments, etc.)

Primary Source of Wealth  
(How have you accumulated your assets to date?  
E.g. saving your salary, sale of a property, inheritance, etc.)

### Applicant 2

Current Employment Type

Full Time	Part Time	Casual
Pension	Contract	Commission
Reserves	Other	

Occupation/Job Title                      Date Commenced

Employer Name                              Employer Phone

Employer Address

Previous Employment Type (if current is less than 2 years)

Full Time	Part Time	Casual
Pension	Contract	Commission
Reserves	Other	

Occupation/Job Title                      Date Commenced

Employer Name                              Employer Phone

If Self Employed, Business Name

Occupation/Job Title                      Date Commenced

ABN/ACN

Primary Source of Income  
(Where does most of your money come from?  
E.g. salary, investments, etc.)

Primary Source of Wealth  
(How have you accumulated your assets to date?  
E.g. saving your salary, sale of a property, inheritance, etc.)

## Income Details

### Applicant 1

Base Salary (gross / before tax)      Frequency

\$
----

Other Income      Amount      Frequency

\$
----

\$
----

\$
----

eg. rental income, bonus, allowance, child support, commission, family payments, pensions, reserves

### Applicant 2

Base Salary (gross / before tax)      Frequency

\$
----

Other Income      Amount      Frequency

\$
----

\$
----

\$
----

eg. rental income, bonus, allowance, child support, commission, family payments, pensions, reserves

## Assets | What You Currently Own

### Real Estate

Address

Ownership	Purpose	Value
Appl 1 % Appl 2 %	Principal Residence Investment	\$
Appl 1 % Appl 2 %	Principal Residence Investment	\$
Appl 1 % Appl 2 %	Principal Residence Investment	\$

### Vehicles

Make	Model	Year	Value
			\$
			\$
			\$

### Term Deposits, Shares and Superannuation

Financial Institution	Account Type	Value
		\$
		\$
		\$

## Assets | What You Currently Own (continued)

### Everyday and Savings Accounts

Financial Institution	Account Type	Value
		\$
		\$
		\$

Other Description	Value
	\$
	\$
	\$

## Liabilities | What You Currently Owe

### Home Loans

Financial Institution	Repayment	Frequency	Interest Rate	Purpose	Amount Owning	To Be Paid
	\$		%	Principal Residence Investment	\$	Yes No
	\$		%	Principal Residence Investment	\$	Yes No
	\$		%	Principal Residence Investment	\$	Yes No

### Personal Loans

Financial Institution	Repayment	Frequency	Interest Rate	Purpose	Amount Owning	To Be Paid
	\$		%	Principal Residence Investment	\$	Yes No
	\$		%	Principal Residence Investment	\$	Yes No
	\$		%	Principal Residence Investment	\$	Yes No

### Credit / Store Cards\*

Financial Institution	Limit	Amount Owning	To Be Paid
	\$	\$	Yes No
	\$	\$	Yes No
	\$	\$	Yes No

\*Including zero balance, buy now pay later and interest free facilities

**Liabilities | What You Currently Owe**
**Other\***

Financial Institution

Limit

Amount Owning

To Be Paid

\$	\$	Yes No
\$	\$	Yes No
\$	\$	Yes No

\*Including HECs/HELP

**Living Expenses**
**Categories**

Amount

Frequency

<b>Rent &amp; Board</b> - Ongoing commitments that will continue to be paid after settlement	\$	
<b>Primary Property Costs</b> - utilities, rates, maintenance, gardening etc.	\$	
<b>Strata, Body Corporate &amp; Land Tax</b> - on primary property only	\$	
<b>Investment Property Costs</b> - insurance, rates, body corporate, strata etc.	\$	
<b>Secondary Property Costs</b> - holiday home, secondary home owned for non investment purposes etc.	\$	
<b>Groceries</b> - toiletries, cleaning, baby supplies, non-alcoholic beverages etc.	\$	
<b>Transport</b> - fuel, servicing, registration, public transport etc.	\$	
<b>Phone, Internet &amp; Subscriptions</b> - pay TV, Netflix, Spotify etc.	\$	
<b>Public Education &amp; Childcare</b> - excursions, uniforms, books, daycare, nannies etc.	\$	
<b>Private Education</b> - tuition fees, tutor, uniforms, books etc.	\$	
<b>Higher Education &amp; Professional Fees</b> - vocational training (inc TAFE), university, union fees etc	\$	
<b>Child Support &amp; Maintenance</b> - for either dependent or non-dependent children	\$	
<b>Pet Care</b> - food, grooming, services, veterinarian fees etc.	\$	
<b>Medical &amp; Health</b> - prescriptions, gym, therapy etc.	\$	
<b>General Insurance</b> - home, motor, caravan etc.	\$	
<b>Personal Insurance</b> - life, health, sickness, income etc.	\$	
<b>Clothing &amp; Personal Care</b> - cosmetics, footwear, services etc.	\$	

**Living Expenses (continued)**

Recreation & Entertainment - restaurants, holidays, alcohol, tobacco etc.	\$
Extra Voluntary Contributions - superannuation, HECs	\$
Other Living Expenses - any other regular expenses	\$

**Sharing and Handling Your Personal Information**

If you go ahead with this application, we may exchange your personal information with credit reporting bodies and others and get information about you from them to help us assess your credit worthiness. If you open a credit account with us, we may disclose information about this to the credit reporting bodies, including: the date the account is opened (and closed), the account type and credit limit, your repayment history, any temporary or permanent hardship arrangements; and any defaults or serious credit infringements. When we give your information to a credit reporting body, it may be included in reports that the credit reporting body gives other organisations (such as other lenders) to help them assess your credit worthiness.

There is more information about how we collect, use, share and handle your personal information in our Privacy Policy and our Privacy Notification.

This includes how you can:

- ▶ access and correct your information;
- ▶ make a complaint about how we manage your information; and
- ▶ contact the credit reporting bodies we deal with if you have queries about the information they hold.

Our Privacy Policy is at [www.australianmilitarybank.com.au/privacy](http://www.australianmilitarybank.com.au/privacy) and our Privacy Notification is at [www.australianmilitarybank.com.au/privacynotification](http://www.australianmilitarybank.com.au/privacynotification).

You can also request copies of these documents from us at any time. We'll also provide you with a copy of the Privacy Notification.

## Declaration

By signing this application form,

- ▶ I/We agree to become a member of Australian Military Bank.
- ▶ I/We agree to our personal information being collected, used and shared in accordance with the Australian Military Bank Privacy Collection Notice and Privacy Policy available at [australianmilitarybank.com.au/privacy](http://australianmilitarybank.com.au/privacy).
- ▶ I/We have received, read and understood Australian Military Bank Account and Access Terms and Conditions, Fees and Charges Schedule, Target Market Determination and Financial Services Guide available at [australianmilitarybank.com.au/discloseddocuments](http://australianmilitarybank.com.au/discloseddocuments).
- ▶ The information in this application and the financial information supporting it are in all respects correct and complete to the best of our knowledge and belief. I/We acknowledge that Australian Military Bank will rely on this information in deciding whether to lend to us; and
- ▶ Australian Military Bank have the right to confirm the details of the information provided in this application, including with our employer and any guarantor; and
- ▶ Any valuations obtained by Australian Military Bank is their property for their own use and they are not obliged to make a copy available to us.
- ▶ I/We agree to our information being checked with the document issuer or official record holder via third party systems for the purposes of confirming our identity
- ▶ I/We authorise Australian Military Bank to debit my/our savings account for the cost incurred for obtaining a valuation over the proposed security property.
- ▶ I/We authorise Australian Military Bank to debit our savings account for any additional funds required to meet property settlement requirements in relation to our mortgage.
- ▶ I/We agree to receive statements and other communications about our account/s electronically via email, SMS and/or digital banking. I/We understand we may request paper statements at any time, however fees and changes may be applicable as per the Fees and Charges Schedule.

### Signature of Applicant(s)

Name of First Borrower / Guarantor (circle one)

Name of Second Borrower / Guarantor (circle one)

Signature

Date

Signature

Date

\*digital signatures accepted

\*digital signatures accepted

### How to submit completed form:

**Email:** [service@australianmilitarybank.com.au](mailto:service@australianmilitarybank.com.au) | **Post:** PO Box H151, Australia Square NSW 1215  
**Visit:** your local branch

#### Office Use Only

Member(s) verified	Member Number created	Visa Debit card ordered	Digital banking enabled
F&C Schedule supplied	Privacy Policy and Notice Supplied	T&C supplied	TMD Supplied
FSG supplied	Interaction (ANI)	Deposit of pay set up	Signature card completed
Account Switching requested	Confirmation email sent to member	Temporary Deployment eligibility checked	

Member Number Created 1

Account Number 1

Member Number Created 2

Account Number 2

Staff Member 1: Name and Operator Number

Staff Member 2: Name and Operator Number

Signature 1

Signature 2