

Broker / Referrer ID:

## INSTRUCTIONS

- Black or blue pen please.
- Please use BLOCK letters.
- Please place an **X** in boxes where required.

DHOAS Subsidy Certificate No.

Service:  Army  Navy  RAAF

## PLEASE READ BEFORE COMPLETING

- Are you 18 years of age?  Yes  No → If 'No', please contact us.
- Are you an Australian citizen?  Yes  No → If 'No', please contact us.
- Are you a permanent resident?  Yes  No → If 'No', please contact us.
- Have you ever been declared bankrupt?  Yes  No → If 'Yes', please do not proceed.
- Is this loan for business purposes?  Yes  No → If 'Yes', please do not proceed.
- Are you a first home buyer?  Yes  No

## STEP 1. YOUR LOAN REQUIREMENTS AND OBJECTIVES

By what date do you require the loan funds? \_\_\_\_/\_\_\_\_/\_\_\_\_

**How much money do you need to borrow, and for what purpose?** (You can tick more than one box)

- Buy to live in/investment/buy and build/build only:  
Purchase price: \$ \_\_\_\_\_  
Loan amount: \$ \_\_\_\_\_
- Refinance Loan amount: \$ \_\_\_\_\_
- Other Amount: \$ \_\_\_\_\_  
Details of 'other' purpose: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**What is your proposed source of money?**

- Amount you want to borrow \$ \_\_\_\_\_
- Own funds (savings) \$ \_\_\_\_\_
- Deposit already paid \$ \_\_\_\_\_
- Gift \$ \_\_\_\_\_
- Sale of asset 1:  
Date of sale \_\_\_\_/\_\_\_\_/\_\_\_\_ \$ \_\_\_\_\_  
Address of Asset 1: \_\_\_\_\_
- Sale of asset 2:  
Date of sale \_\_\_\_/\_\_\_\_/\_\_\_\_ \$ \_\_\_\_\_  
Address of Asset 2: \_\_\_\_\_
- Other borrowing  
Lender: \_\_\_\_\_ \$ \_\_\_\_\_
- First Home Owners grant \$ \_\_\_\_\_
- TOTAL:** \$ \_\_\_\_\_

**TOTAL LOAN AMOUNT:** \$ \_\_\_\_\_

## STEP 2. LOAN TYPE

### DHOAS LOANS

- Standard Variable Home Loan
- Value Home Loan
- Construction Loan
- 1 Year Fixed Rate
- 2 Year Fixed Rate
- 3 Year Fixed Rate
- 5 Year Fixed Rate
- RateSaver Home Loan

### NON DHOAS LOANS

- Variable Offset
- Value Home Loan
- Construction Loan
- 1 Year Fixed Rate
- 2 Year Fixed Rate
- 3 Year Fixed Rate
- 5 Year Fixed Rate
- RateSaver Home Loan

### INVESTMENT LOANS

- Investment Home Loan
- DHA Investment Loan
- 2 Year Fixed Rate
- 3 Year Fixed Rate
- Investment RateSaver Home Loan
- Investment Construction Loan

## STEP 3. LOAN FEATURES

### I would like my loan to have the following features and benefits:

You can tick (3) as many boxes as you like.

- |   |   |
|---|---|
| <input type="checkbox"/> Repayments fixed for a set period – Fixed Rate   | <input type="checkbox"/> Benefit from interest rate movements – Variable Rate   |
| <input type="checkbox"/> Split my loan into part fixed and part variable – Split Loan   | <input type="checkbox"/> Interest Only <small>(available on investment loans only)</small>  |
| <input type="checkbox"/> Have access to the extra funds I have repaid – Redraw<br><small>(does not apply to Fixed Rate loans)</small> | <input type="checkbox"/> Pay off my loan sooner by using the money I deposit in my transaction account to reduce the interest I pay on my loan – Offset |

### If you are seeking refinance or debt consolidation, what are your requirements and objectives?

You can tick (3) more than one item.

- |   |   |
|---|---|
| <input type="checkbox"/> Better interest rate                                       | <input type="checkbox"/> Reduce overall commitments |
| <input type="checkbox"/> Consolidate debts  | <input type="checkbox"/> Reduce repayments          |
| <input type="checkbox"/> Specific product features                                  | <input type="checkbox"/> Other: _____               |
| <input type="checkbox"/> Dissatisfaction with existing lender's service or products | _____   |

### If you are refinancing, describe the type and amount of existing debt:

Debt type/purpose	Lender/provider	Amount \$

**Important:** If you are refinancing an existing loan you must consider the costs of doing this including any exit fees or break costs. It is important that you consider this when applying for your loan.

### Are you interested in any of the following products?

- |   |  |
|---|--|
| <input type="checkbox"/> A 100% mortgage interest offset account for everyday banking | <input type="checkbox"/> Home building, contents, and landlord insurance |
| <input type="checkbox"/> Another type of savings or transaction account               | <input type="checkbox"/> Car and/or boat insurance                       |
| <input type="checkbox"/> Internet, mobile, and telephone banking                      | <input type="checkbox"/> A Low Rate Visa Credit Card                     |
|   | <input type="checkbox"/> A Visa Debit Card                               |

## STEP 4. TYPE OF APPLICANT

### First Applicant – Individual or guarantor

- Individual     Company (Please complete section 7)  
 Guarantor     Trust (Please complete section 8)

If Company was selected above, what capacity are you invested in the Home Loan?

- Director     Guarantor

Existing Member of Australian Military Bank?  No  Yes

If 'Yes', provide Member Number:

Title    Given Name(s)    Middle Name(s)  
       

Other Name(s)    Surname  
   

Rank (if applicable)

Residential Address

Suburb    State    Postcode  
       

Postal Address

Suburb    State    Postcode  
       

Date Moved In  Month  Year

- Own     Buying     Renting     Boarding     Service Accom.

Home Phone    Work Phone  
   

Mobile

Email

Previous Residential Address

Suburb    State    Postcode  
       

Date Moved In  Month  Year

- Own     Buying     Renting     Boarding     Service Accom.

Date of Birth    Marital Status  
   

Driver's Licence No.    State    Expiry Date  
       

**Both applicants:** Number of dependent children  Ages

### Second Applicant – Individual or guarantor

- Individual     Company (Please complete section 7)  
 Guarantor     Trust (Please complete section 8)

If Company was selected above, what capacity are you invested in the Home Loan?

- Director     Guarantor

Existing Member of Australian Military Bank?  No  Yes

If 'Yes', provide Member Number:

Title    Given Name(s)    Middle Name(s)  
       

Other Name(s)    Surname  
   

Rank (if applicable)

Residential Address

Suburb    State    Postcode  
       

Postal Address

Suburb    State    Postcode  
       

Date Moved In  Month  Year

- Own     Buying     Renting     Boarding     Service Accom.

Home Phone    Work Phone  
   

Mobile

Email

Previous Residential Address

Suburb    State    Postcode  
       

Date Moved In  Month  Year

- Own     Buying     Renting     Boarding     Service Accom.

Date of Birth    Marital Status  
   

Driver's Licence No.    State    Expiry Date

**First Applicant – Individual or guarantor**

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

 Yes  No

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

Country 1  TIN Country 2  TIN Country 3  TIN **Second Applicant – Individual or guarantor**

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

 Yes  No

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

Country 1  TIN Country 2  TIN Country 3  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.

**First Applicant – Individual or guarantor**

Are you a Politically Exposed Person (PEP)?

 Yes  No**Second Applicant – Individual or guarantor**

Are you a Politically Exposed Person (PEP)?

 Yes  No

A Politically Exposed Person (PEP) is someone who performs important public functions. For example:

- A high ranking member of the armed forces (top three senior levels of each service)
- Heads of state, government and cabinet ministers
- Senior government officials
- Senior executive of state-owned organisation

A PEP is also the immediate family member of a person referred to above, including a spouse, defacto partner or child.

**STEP 5. PLEASE CONFIRM**My/Our preferred term (30 years maximum): 

Preferred loan repayment cycle:

 Weekly  Fortnightly  Monthly (Mandatory for Interest Only loans)

Loan Contracts to be sent to:

 Member  Solicitor  Branch (please specify) \_\_\_\_\_

## STEP 6. EMPLOYMENT DETAILS

### First Applicant

Current employment type:

PAYG  Self Employed  Unemployed

### Current Employer

Employer Address

Suburb State Postcode

  

Occupation

Start Date  Month  Year

Business Phone

Employment Status:

Full time  Part time  Casual  Contract

Temp  Home duties

### Previous Employer (if less than 2 years with current employer)

Employment type:

PAYG  Self Employed  Unemployed

Previous Employer Address

Suburb State Postcode

  

Occupation

Start Date  Month  Year

Business Phone

Employment Status:

Full time  Part time  Casual  Contract

Temp  Home duties

### If Self Employed, Business Name

ACN/ABN

Start Date  Month  Year

Type of Business

### Second Applicant

Current employment type:

PAYG  Self Employed  Unemployed

### Current Employer

Employer Address

Suburb State Postcode

  

Occupation

Start Date  Month  Year

Business Phone

Employment Status:

Full time  Part time  Casual  Contract

Temp  Home duties

### Previous Employer (if less than 2 years with current employer)

Employment type:

PAYG  Self Employed  Unemployed

Previous Employer Address

Suburb State Postcode

  

Occupation

Start Date  Month  Year

Business Phone

Employment Status:

Full time  Part time  Casual  Contract

Temp  Home duties

### If Self Employed, Business Name

ACN/ABN

Start Date  Month  Year

Type of Business

## STEP 7. COMPANY DETAILS

If you are completing this application as a company please complete the section below. If not, please proceed to Step 9.

Company  ACN

Trading name

Nature of business

Name of directors

Principal place of business (PO Box not acceptable)

Time at address  Is the entity registered for GST?

Date of Incorporation  State of Incorporation

Registered Address (PO Box not acceptable)  State  Postcode

Trading Address  State  Postcode

Type of Business

Please provide the name of each natural person who is an ultimate beneficial owner or controller of 25% or more of the company.

1.

2.

3.

Residential address of each beneficial owner listed above (PO Box not acceptable)

1.

2.

3.

Are any of the company directors or shareholders a US citizen or US tax resident?  Yes  No

If yes, please provide details \_\_\_\_\_

## STEP 8. TRUST DETAILS

If you are completing this application as a trust please complete the section below. If not, please proceed to Step 9.

Trustee name (if company, include ACN)

Full name of Trust

Trading name

Principal place of business (PO Box not acceptable)

Type of trust – Discretionary, Unit Trust, Self managed superannuation fund

If the trustee is a natural person or company, complete details for 'individual applicant' or 'company' above (as appropriate) for each trustee

Please provide the name of each natural person who is an ultimate beneficial owner or controller of 25% or more of the company.

1.

2.

3.

Residential address of each beneficial owner listed above (PO Box not acceptable)

1.

2.

3.

Are any of the company directors or shareholders a US citizen or US tax resident?  Yes  No

If yes, please provide details \_\_\_\_\_

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## STEP 9. FINANCIAL POSITION

### Assets (what you own)

Real Estate (property)	Property Description (house, unit, land, etc.)	Situation (owner occupied, rented etc)	Property Ownership	Market Value
1.			<input type="checkbox"/> Appl 1 % <input type="checkbox"/> Appl 2 %	\$
2.			<input type="checkbox"/> Appl 1 % <input type="checkbox"/> Appl 2 %	\$
3.			<input type="checkbox"/> Appl 1 % <input type="checkbox"/> Appl 2 %	\$

### Savings/Investments

Financial Institution	Value
	\$
	\$
	\$

### Motor Vehicles

Market Value
\$
\$
\$

### Superannuation

Super Fund	Value
	\$
	\$
	\$

### All Other Assets

Description	Value
Home Contents	\$
Shares	\$
Other	\$

### Liabilities (what you owe)

#### Existing Mortgage(s)

Lender/Financial Institution	Balance Owing	Monthly Repayment	Tick (3) if this debt is to be cleared with this loan
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

#### Personal Loan(s)/Car Loan(s)

Lender	Balance Owing	Monthly Repayment	Tick (3) if this debt is to be cleared with this loan
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

#### Credit Card(s)/Store Card(s)

Issuer	Limit	Balance Owing	Monthly Repayment	Tick (3) if this debt is to be cleared with this loan
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>

#### Other

Description	Balance Owing
HECS / HELP	\$
Other Description:	\$
Other Description:	\$
Other Description:	\$



## STEP 10. INCOME AND EXPENSE DETAILS

### Individual applicant's financial position (if trust or company, provide statements)

Net income details	Applicant 1		Applicant 2	
	Net Amount	Frequency (please tick)	Net Amount	Frequency (please tick)
Employer 1	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Employer 2 (if applicable)	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Rental	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Other	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly	\$	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly

### Monthly expenses (do not include loan repayments)

Monthly rent	\$	\$
Basic expenses (eg food, transport, petrol, utilities, medical, rates, family payments, clothes)	\$	\$
Education expenses	\$	\$
Childcare fees	\$	\$
Insurance (including car, CTP, building, contents, health, income protection)	\$	\$
Mobile phone/Internet/Pay TV	\$	\$
Other (eg holidays, entertainment, gym membership, cleaning, gardening services etc)	\$	\$
Other	\$	\$

## STEP 11. SIGNIFICANT CHANGES

### First Applicant

Do you expect any significant change to your financial situation over the foreseeable future that would **ADVERSELY** impact your ability to meet your loan repayments or reduce your income as stated in this application?

No  Yes

If 'Yes', what is the nature of the expected change?

- Temporary decrease in disposable income  
 Permanent decrease in disposable income  
 Anticipated large expenditure

If you have (3) any of the above, how will you continue to make your loan repayments?

- Using savings  
 Securing additional income  
 Sale of an asset  
 Other (give details): \_\_\_\_\_  
 \_\_\_\_\_

### Second Applicant

Do you expect any significant change to your financial situation over the foreseeable future that would **ADVERSELY** impact your ability to meet your loan repayments or reduce your income as stated in this application?

No  Yes

If 'Yes', what is the nature of the expected change?

- Temporary decrease in disposable income  
 Permanent decrease in disposable income  
 Anticipated large expenditure

If you have (3) any of the above, how will you continue to make your loan repayments?

- Using savings  
 Securing additional income  
 Sale of an asset  
 Other (give details): \_\_\_\_\_  
 \_\_\_\_\_

## STEP 12. SECURITY INFORMATION

### 1. Address of property to be offered as security

<input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>
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Name or proposed name to go on title

Name of person for Australian Military Bank's valuer to contact to gain access to the property

Phone Number

#### Title Information

Type of Property  Residential  Rural

Size of property

Volume No./Folio No. OR Lot No./DP or SP No.

### 2. Address of property to be offered as security

<input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>
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Name or proposed name to go on title

Name of person for Australian Military Bank's valuer to contact to gain access to the property

Phone Number

#### Title Information

Type of Property  Residential  Rural

Size of property

Volume No./Folio No. OR Lot No./DP or SP No.

Name of your solicitor / conveyancer (if any):

Contact person:

Address

State

Postcode

Email

Phone (business):

Name of your accountant (if self-employed / sub-contractor / investor):

Contact person:

Address

State

Postcode

Email

Phone (business):

Name of your builder (if applicable):

Contact person:

Address

State

Postcode

Email

Phone (business):

## OTHER IMPORTANT INFORMATION (FIXED INTEREST RATES)

**WARNING:** If you fix your loan, and repay all or a portion early, you may be required to pay fixed fee break costs. Break costs can be substantial. If you are unsure whether a fixed rate loan is appropriate for you, Australian Military Bank suggests you obtain independent financial advice. Making certain alterations to your fixed loan may also result in a break fee. Examples of these alterations include but are not limited to:

- Extending your loan term
- Topping up your fixed loan
- Switching home loan product type.

## STEP 13. HOME AND CONTENTS INSURANCE<sup>^</sup>

Australian Military Bank offers competitive insurance for your home, contents and valuables. We recommend that you read the Product Disclosure Statement and Target Market Determination relating to this insurance, which is available at [australianmilitarybank.com.au](http://australianmilitarybank.com.au).

**Yes, I wish to obtain a quote on the products listed below:**

Home    Landlords    Contents and Valuables

I'm unsure if I want this insurance, can an Australian Military Bank representative please contact me.

## STEP 14. AUSTRALIAN MILITARY BANK LOW RATE VISA CARD

### Please complete this section if you would like to apply for a Low Rate Visa Credit Card.

The assessment of the Low Rate Visa Card is subject to normal lending criteria. Terms and conditions apply and are available at [australianmilitarybank.com.au](http://australianmilitarybank.com.au).

- This section is only applicable for members also applying for a home loan.
- If you would like an additional cardholder who is not an applicant for this home loan, please contact us.

### The primary cardholder is (please tick one only)

Applicant 1     Applicant 2     Both Applicants

Requested credit limit \$ \_\_\_\_\_

### Additional cardholder details (if applicable)

The additional cardholder is (please tick one only)

Applicant 1     Applicant 2

### Transfer a balance from another credit card (if applicable):

Please transfer a balance of \$ \_\_\_\_\_ to my new Low Rate Visa Card.

From the following account:

Name on card: \_\_\_\_\_

Card number:

Card issuer: \_\_\_\_\_

BPAY Biller Code: \_\_\_\_\_ BPAY Reference Number: \_\_\_\_\_

Please attach a copy of 3 previous months statements.

Will you then close this card?

Yes     No

### 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 will not close your other 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 is not responsible for any overdue payment or interest incurred on your other credit card account.
- Australian Military Bank reserves the right not to process this balance transfer request (e.g. if your approved new Credit Card limit is not sufficient to cover the balance, or your account is overdue or over limit).

**See the Credit Card Key Facts Sheet included in this application for information about our credit card.**

## STEP 15. PRIVACY NOTIFICATION

We may collect, use, hold and disclose Personal Information and credit-related information about you for the purposes of arranging or providing credit to you, assessing whether to accept a guarantee of credit from you, managing that credit, direct marketing of products and services by us, complying with laws and managing our relationship with you. We may collect this information from you or from third parties.

We are also required to collect your Personal Information to comply with our obligations under Australian law, including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*.

If you do not provide us with your Personal Information and credit-related information we may not be able to arrange finance for you or provide other services. You can find out more about how we deal with your privacy by viewing our Privacy Policy at [australianmilitarybank.com.au](http://australianmilitarybank.com.au).

*Credit Information* includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. *Credit Information* includes credit reporting information supplied to us by a credit reporting body. *Personal Information* includes any information or an opinion from which your identity is apparent or reasonably apparent.

### Privacy Policies

You may gain access to the Personal Information and credit-related information that we hold about you by contacting us. A copy of our Privacy Policy can be obtained from the link above, or by contacting us on 1300 13 23 28. Links to the privacy policies and credit reporting policies of our Mortgage Insurers and credit reporting bodies (CRBs) are shown at the end of this consent. The privacy policies and credit reporting policies contain information about how you may access or seek correction of your Personal Information and credit-related information, how that information is managed, how you may complain about a breach of your privacy and how that complaint will be dealt with. They also contain information on 'notifiable matters' including things such as the information we use to assess your credit worthiness, the fact that CRBs may provide your Personal Information and credit-related information to credit providers to assist in an assessment of your credit worthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement - including our right to report a default or a serious credit infringement to CRBs, your right to request that CRBs not use your credit-related information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit-related information about you if you believe you are a victim of fraud.

### Consumer and Commercial Credit Information

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

### Make and use a voice record

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

### Exchange information with credit providers

We may exchange your Personal Information and credit-related information with other credit providers for the purposes of assessing your credit worthiness, credit standing, and credit history or credit capacity.

### Disclose information to guarantors

We and the Mortgage Insurers listed below may disclose your Personal Information and credit-related information to any person who proposes to guarantee, or has guaranteed repayment of any credit provided to you, or who indemnifies you in any way.

### Exchange information

We may exchange Personal Information and credit-related information with the following types of entities, some of which may be located overseas. Please see our Privacy Policy for more information.

- The CRBs identified below
- Finance brokers, mortgage managers, persons who assist us to provide our products to you,
- Financial consultants, accountants, lawyers and advisers
- Any industry body, government authority, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your lease or loan – for example if a complaint is lodged about us
- Businesses assisting us with funding for leases and loans.
- Entities to whom we outsource some of our functions.
- Trade insurers, other insurers, valuers and debt collection agencies
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify your information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity
- The Australian Government and the National Housing Finance and Investment Corporation in relation to the First Home Loan Deposit Scheme

### Customer identification

We and our Mortgage Insurers may disclose Personal Information about you to an organisation, including a CRB, providing verification of your identity, including on-line verification of your identity.

The organisation will give us a report of whether that Personal Information matches personal and credit-related information held by the organisation. If we use these methods and are unable to verify your identity in this way we will let you know. We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate, and any other identification documents to match those details with the relevant registries using third party systems and record the results of that matching.

### Mortgage Insurers

We may disclose Personal Information and credit-related information to the lenders mortgage insurers and the title insurers (collectively, Mortgage Insurers) listed below. Where permitted by the *Privacy Act 1988*, the Mortgage Insurers may disclose your Personal Information and credit-related information to us and to third parties including: the CRBs listed below; rating agencies; the Mortgage Insurer's related entities, service providers, agents, contractors and external advisors; reinsurers, other mortgage insurers and mercantile agents; payment system operators, other financial institutions and credit providers; other parties for the purposes of securitisation and fraud prevention; your guarantor or proposed guarantor; your referees and advisers; government and other regulatory bodies; and other entities. Where permitted by the *Privacy Act 1988*, the Mortgage Insurers may seek and obtain commercial and consumer credit-related information from a CRB including (but not limited to) information concerning your credit worthiness or credit history; and information about overdue payments. Where permitted by the *Privacy Act 1988*, the Mortgage Insurers will hold, use and disclose your Personal Information and credit-related information for the purposes of securing and administering lenders' mortgage insurance for your mortgage, including: assessing whether to provide insurance, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability; managing and varying the insurance; dealing with claims; enforcing any mortgage and recovering the

proceeds of sale; assessing hardship; conducting risk assessment and management including securitisation; for fraud prevention; for credit scoring, portfolio analysis and reporting; to comply with regulatory requirements; to verify Personal Information and credit-related information provided to it; or for any purpose required or permitted under the insurance contract, the Insurance *Contracts Act 1984* (Cth) and the *Privacy Act 1988*. If the Personal Information and credit-related information is not disclosed to the Mortgage Insurer(s), it will not be possible for the Mortgage Insurer to process the credit provider's request for insurance and we may not be able to arrange finance for you or provide other services.

The Mortgage Insurers that we may disclose your Personal Information and credit-related information to are:

Genworth Financial Mortgage Insurance Pty Ltd who can be contacted and a copy of their privacy policy and credit reporting policy obtained on 1300 655 422 or [www.genworth.com.au](http://www.genworth.com.au), and The Mortgage Insurer's, Funder's and agent's privacy and credit reporting policies describe how they collect, use, hold and disclose your Personal Information and credit-related information, how you may access the Personal Information and credit-related information they hold about you, how to seek correction of that information, and how you may complain about a breach of your privacy and how that complaint will be dealt with.

### **Credit Reporting Bodies**

We and our Mortgage Insurers may exchange your personal and credit-related information with the CRBs listed below. The information may be included in reports that the CRBs give other organisations (such as other lenders) 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 lenders.

Veda Advantage Ltd - [www.veda.com.au/privacy](http://www.veda.com.au/privacy)

Dun & Bradstreet (Australia) Pty Ltd - [dnb.com.au/Header/About\\_Us/Legal/Privacy\\_policy/index](http://dnb.com.au/Header/About_Us/Legal/Privacy_policy/index)

Experian - [www.experian.com/privacy](http://www.experian.com/privacy)

### **Overseas Disclosure**

We and our Mortgage Insurers may disclose your Personal Information, and credit-related information to overseas entities including related entities and service providers located overseas such as in the USA, Canada, India, Ireland, or the United Kingdom. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure may be found in the entities' privacy policies. We attempt to select secure and reputable offshore service providers, but we are not liable for any breach or misuse of information sent offshore, and the information will not have the same protection as under the Australian Privacy law.

### **Storage and Security**

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

## STEP 16. APPLICANT(S) DECLARATION

### DECLARATION

#### In making this application, you declare as follows (please review carefully):

- the information in this application and the financial information supporting it are in all respects correct and complete to the best of your knowledge and belief. You acknowledge that we will rely on this information in deciding whether to lend to you;
- we have the right to confirm the details of the information provided in this application, including with your employer and any guarantor; and
- any valuations obtained by us are our property for our own use and we are not obliged to make a copy available to you.
- You authorise Australian Military Bank to debit my/our savings account for the cost incurred for obtaining a valuation over the proposed security property.
- You authorise Australian Military Bank to debit your savings account for any additional funds required to meet property settlement requirements in relation to your mortgage.

### E-CONSENT

#### Do you consent to receive our Offer and Loan Contract, statements, notices and other documents electronically?

Yes  No

You understand that upon the giving this consent:

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

You have facilities to enable you to print the notice or other document sent to you electronically.

### NOMINATION

#### Nominate a person to receive important information – If you are joint borrowers, this could be one of you to avoid notices having to be sent to both borrowers

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.

You nominate  (insert name) to receive notices, and other documents under the National Credit Code on your behalf.

### SIGNATURE OF APPLICANT(S)

Name of the First Applicant / Director / Guarantor (circle one)

Signature

Date

Name of the Second Applicant / Director / Guarantor (circle one)

Signature

Date

## STEP 17. APPLICANT(S) CHECKLIST

Buying a Residential Property	Construction or Renovating	Refinancing or Consolidation Debts
<input type="checkbox"/> Last 2 consecutive payslips <input type="checkbox"/> Last 3 years' personal and business tax returns, financial statements and tax assessments (applicable for self employed, company or trust applicants) <input type="checkbox"/> Evidence of deposit – Account statements showing savings for the last 3 months or other evidence as appropriate <input type="checkbox"/> Legible, signed and dated copy of the Contract of Sale including all appendices or annexures (not required for pre approvals) <input type="checkbox"/> DHOAS certificate and covering letter (if applicable) <input type="checkbox"/> Investment property – Evidence of rent i.e. copy of lease or managing agent's rental appraisal	<input type="checkbox"/> Last 2 consecutive payslips <input type="checkbox"/> Last 3 years' personal and business tax returns, financial statements and tax assessments (applicable for self employed, company or trust applicants) <input type="checkbox"/> Evidence of deposit – Account statements showing savings for the last 3 months or other evidence as appropriate <input type="checkbox"/> Most recent paid copy of your council rates <input type="checkbox"/> Signed copy of builder's fixed price contract and progress schedule <input type="checkbox"/> Copy of council approved plans and specifications <input type="checkbox"/> Builder's warranty insurance/Home owner's warranty insurance <input type="checkbox"/> DHOAS certificate and covering letter (if applicable) <input type="checkbox"/> Investment property – Evidence of rent i.e. copy of lease or managing agent's rental appraisal	<input type="checkbox"/> Last 2 consecutive payslips <input type="checkbox"/> Last 3 years' personal and business tax returns, financial statements and tax assessments (applicable for self employed, company or trust applicants) <input type="checkbox"/> Home loan statements (for the last 6 months) <input type="checkbox"/> Personal loan (for the last 3 months) <input type="checkbox"/> Credit card statements (for the last 3 months) <input type="checkbox"/> Most recent paid copy of your council rates <input type="checkbox"/> Certificate of currency <input type="checkbox"/> DHOAS certificate and covering letter (if applicable) <input type="checkbox"/> Investment property – Evidence of rent i.e. copy of lease or managing agent's rental appraisal

## BROKER USE ONLY: APPLICATION IDENTIFICATION

To achieve acceptable identification, the member may present a mix of documents comprising of:

- One Primary Photographic Document, or
- Two Primary Non Photographic Documents; or
- One Primary Non Photographic Document and One Secondary Document.

### For example:

Primary Photographic Documents – Australian Passport, which has not expired for more than 2 years; Drivers Licence, Proof of Age Card, International Passport with Visa.

Primary Non Photographic Documents – Australian Birth Certificate, Citizenship Certificate; or a Pension Card issued by Centrelink.

Secondary Documents – Government Financial Benefits Notice; ATO Tax Assessment Notice; Council Rates/Public Utility Bill; or a Foreign Drivers Licence

### Applicant 1

Document Type	Document No.	Name on Document	Place of Issue	Issue Date	Expiry Date

### Applicant 2

Document Type	Document No.	Name on Document	Place of Issue	Issue Date	Expiry Date



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# KEY FACTS ABOUT THIS CREDIT CARD

## DESCRIPTION OF CREDIT CARD

Product name	Low Rate Visa Card
Minimum credit limit	\$1,000
Minimum repayments	The greater of 2% (rounded up to the nearest dollar) of the closing balance or \$20, or if that closing balance is \$21 or less, that closing balance.
Interest on purchases	11.99%
Interest-free period	Up to 45 days
Interest on cash advances	19.99%
Balance transfer interest rate	0% p.a. 12 month balance transfer (BT) rate. Applicable at the time you apply for a credit card, min BT of \$1,000 applies.
Annual fee	\$49
Late payment fee	\$10

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from [australianmilitarybank.com.au](http://australianmilitarybank.com.au) in the Rates and Fees section.

For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting [australianmilitarybank.com.au](http://australianmilitarybank.com.au) and downloading a new Key Facts Sheet from the Calculators and Tools section or by contacting us on 1300 13 23 28.

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*.

Correct as at: May 2023

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