



Bank of Melbourne

# Loan Application.

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

 Customer Contact Centre 1300 786 029 Help is available 8am to 8pm (AEST), Monday to Saturday (excluding public holidays), or via our website at [bankofmelbourne.com.au](http://bankofmelbourne.com.au)

## Information.

You may require

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

## Bank/Introducer use only.

### Loan Summary.

Total loan amount  Date

Lender/Originator name  Contact number

Referred by  Agent number  Employee number

Branch name  State  Branch number

CIS number – applicant 1  CIS number – applicant 2

Loan account number

LMI to be Capitalised  
 Yes  No

## Loan Application.

### Products and Services.

#### Banking Products.

What products would you like to apply for?

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

#### If you are applying for a transaction account:

Do you have a Concession or Health Care card, receive an Australian Government benefit payment that makes you eligible to hold a card, or are you a low or no income earner where a low-cost account may be appropriate for you? You may be eligible for a Bank of Melbourne Concession Account. To find out more visit [bankofmelbourne.com.au/personal/bank-accounts/transaction-accounts/concession-account](http://bankofmelbourne.com.au/personal/bank-accounts/transaction-accounts/concession-account)

Are you 55 or over and retired? You may be eligible for a Bank of Melbourne Retirement Access Plus Account. To find out more visit [bankofmelbourne.com.au/personal/bank-accounts/transaction-accounts/retirement-access-plus](http://bankofmelbourne.com.au/personal/bank-accounts/transaction-accounts/retirement-access-plus)

#### Insurance Products.

Would you like information on any of the following?

- Home Insurance
- Contents Insurance
- Landlord's Insurance

### Home loan.

#### Products.

##### General.

- Standard Variable
- Relocation
- Fixed Rate
- Basic

##### Features.

- Advantage Package → Please complete details in the Additional Products section
- Split Loan → Please complete details below
- Family Pledge Option → Please complete details in the Security Details section
- Interest Offset facility → Please complete details in the Additional Products section
- Interest in Advance (Fixed Rate Investment loans only)

## Loan Application.

### Loan details.

#### Loan Use.

- Buy       Build       Renovate  
 Refinance       Increase       Other

#### Predominant Purpose

- Owner Occupied       Investment

A consumer loan is not available for a predominant business purpose.

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

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

#### Amount Requested.

Loan Amount

#### Product and Repayment.

Amount	Loan Term 1–30 years	Repayment Type principal & interest, interest only or interest in advance <sup>1</sup>	Interest only term <sup>1</sup>	Variable or Fixed	Fixed rate term	Rate Lock (Y/N) Fee applies <sup>2</sup>	Owner Occupied or Investment
\$						<input type="checkbox"/> Yes	
\$						<input type="checkbox"/> Yes	
\$						<input type="checkbox"/> Yes	

1. If Interest Only provide period between 1–5 years for Owner Occupied & up to 15 years for Investment loan subject to approval and eligibility criteria.

2. Rate Lock applies to fixed rate loans only.

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

Date

## Loan Application.

### Applicant 1/Trustee 1 details.

#### Personal.

Borrower  Guarantor

Title Given names (include first and middle)

Last name

Other names commonly known as (if any)

Date of birth

Australian resident?

 Yes  No

Australian citizen?

 Yes  No

Driver's Licence number

State of issue

#### Marital status.

Married  Divorced  De facto  Widowed  Single

No. of dependants

Age of dependants

Are you a First Home Buyer in Australia?  Yes  No

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

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

Country

Tax Identification Number (TIN)

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

Home address (not a Post Office box)

State

Postcode

Years lived at home address

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

State

Postcode

Years lived at previous home address

Mailing address (if not the same as home address)

State

Postcode

#### Current residential status.

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

Home phone number

Work phone number

Mobile phone number

Fax number

E-mail address (optional)

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

##### Employment type.

Full-time  Part-time  Casual  Self-employed

Occupation (all applicants to complete including self employed)

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

Length of employment

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

Length of employment

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

Length of employment

## Loan Application.

### Applicant 1/Trustee 1 details (continued).

#### Employment (continued).

Base income (gross annual)

Overtime (gross annual)

Other allowances (gross annual)

Other income (gross annual provide details, e.g. bonuses, veterans' pension, second job, Director's Fee, Dividend etc.)

Rental income (gross weekly)

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

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

### Applicant 2/Trustee 2 details.

#### Personal.

Borrower  Guarantor

Title

Given names (include first and middle)

Last name

Other names commonly known as (if any)

Date of birth

Australian resident?

 Yes  No

Australian citizen?

 Yes  No

Driver's Licence number

State of issue

#### Marital status.

Married  Divorced  De facto  Widowed  Single

No. of dependants

Age of dependants

Are you a First Home Buyer in Australia?  Yes  No

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

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

Country

Tax Identification Number (TIN)

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

Home address (not a Post Office box)

State

Postcode

Years lived at home address

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

State

Postcode

Years lived at previous home address

Mailing address (if not the same as home address)

State

Postcode

## Loan Application.

### Applicant 2/Trustee 2 details (continued).

#### Contact (continued).

##### Current residential status.

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

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

E-mail address (optional)

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

##### Employment type.

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

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

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

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

Base income (gross annual) \$  Overtime (gross annual) \$  Other allowances (gross annual) \$

Other income (gross annual provide details, e.g. bonuses, veterans' pension, second job, Director's Fee, Dividend etc.) \$  Rental income (gross weekly) \$

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

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

### Company applicant – if applicable.

#### Details.

Borrower  Guarantor

Company Name  ABN (if any)

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

Date of Registration / /  State of Registration

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

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

Country  Tax Identification Number (TIN)

**Loan Application.**

**Company applicant – if applicable (continued).**

**Details (continued).**

Principal Place of Business/Administration (PO Box not allowed)

Principal Place of Business/Administration (PO Box not allowed)

Full address of the Registered Office (PO Box not allowed)

Postal address

Phone number

Fax number

Industry

Business Contact Name

Phone number

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

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

Company registered at ASIC as: (select one)

Public Company  Proprietary/Private Company

**If Proprietary/Private Company, please provide:**

Full name of each Director of the Company

Director (1)

Percentage Shareholding

Director (2)

Percentage Shareholding

Director (3)

Percentage Shareholding

Director (4)

Percentage Shareholding

Director (5)

Percentage Shareholding

Director (6)

Percentage Shareholding

**Provide the following details for all Beneficial Owners.**

Full name, other names, date of birth, address and Foreign Tax Residency of the Beneficial Owners\*

Full name (1)

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

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

Date of birth (1)

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

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

Country

Tax Identification Number (TIN)

## Loan Application.

### Company applicant – if applicable (continued).

#### Details (continued).

Full name (2)

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

Residential address (2) (not a Post Office box)

Date of birth (2)

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

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

Country

Tax Identification Number (TIN)

Full name (3)

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

Residential address (3) (not a Post Office box)

Date of birth (3)

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

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

Country

Tax Identification Number (TIN)

Full name (4)

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

Residential address (4) (not a Post Office box)

Date of birth (4)

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

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

Country

Tax Identification Number (TIN)

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

## Loan Application.

### Trustee applicant – if applicable.

#### Details.

Full name of Trust

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

Full address of the Trust's Principal Place of Business (PO Box not allowed)

Industry

Country in which Trust was established

ABN of Trust (if applicable)

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

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

Country

Tax Identification Number (TIN)

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

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

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

Type of Trust: (select one)

Regulated\*  Standard

Please provide the name of Trust Regulator

Government Superannuation Fund

Please provide, the name of legislation establishing the fund

Registered Managed Investment Scheme

Please provide ARSN

If **Standard Trust**, please provide:

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

Full name of the Settlor of the Trust (not required for testamentary trust)

Full name of Beneficiaries or details of the Class

Full name (1)

Full name (2)

Full name (3)

Full name (4)

Class Details

## Loan Application.

### Trustee applicant – if applicable (continued).

#### Details (continued).

Provide the following details for all Beneficial Owners.

A Beneficial Owner is any individual who has ownership (directly or indirectly) or has control (directly or indirectly) of the Trust. Control includes the capacity to influence the way in which the trust conducts its affairs, including by having the ability to determine decisions about the trust's financial and operating policies. A Beneficial Owner is any individual who owns 25% or more (directly or indirectly) or has control (directly or indirectly) of the company. Control includes the capacity to influence the way a company conducts its affairs through trusts, formal or informal agreements, arrangements, understandings and practices.

Full name (1)

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

Residential address (1) (PO Box not allowed)

Date of birth (1)

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

Country

Tax Identification Number (TIN)

Full name (2)

Other names commonly known as (if any)

Residential address (2) (PO Box not allowed)

Date of birth (2)

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

Country

Tax Identification Number (TIN)

Full name (3)

Other names commonly known as (if any)

Residential address (3) (PO Box not allowed)

Date of birth (3)

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

Country

Tax Identification Number (TIN)

Full name (4)

Other names commonly known as (if any)

Residential address (4) (PO Box not allowed)

Date of birth (4)

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

Country

Tax Identification Number (TIN)

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

**Loan Application.**

**Trustee applicant – if applicable (continued).**

**Details (continued).**

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

Full name of ALL Trustee(s)

Full Business/Trading Name of Trustee (if applicable)

Full address of the Registered Office (PO Box not allowed)

ACN

ABN (if any)

Full address of the company's Principal Place of Business (PO Box not allowed)

Date of Registration

State of Registration

Industry

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

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

Country

Tax Identification Number (TIN)

Company registered at ASIC as: (select one)

Public Company  Proprietary/Private Company

**If Company was not formed in Australia, please provide:**

Country where Company was formed, incorporated or registered

**If Proprietary/Private Company, please provide:**

Full name of each Director of the Company.

Director (1)

Director (2)

Director (3)

Director (4)

**Provide the following details for all Beneficial Owners.**

Full name, other names, date of birth, address and Foreign Tax Residency of the Beneficial Owners\*\*

Full name (1)

Residential address (1) (PO Box not allowed)

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

Date of birth (1)

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

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

Country

Tax Identification Number (TIN)

**Loan Application.**

**Trustee applicant – if applicable (continued).**

**Details (continued).**

Full name (2)

Residential address (2) (PO Box not allowed)

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

Date of birth (2)

 

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

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

Country

Tax Identification Number (TIN)

Full name (3)

Residential address (3) (PO Box not allowed)

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

Date of birth (3)

 

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

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

Country

Tax Identification Number (TIN)

Full name (4)

Residential address (4) (PO Box not allowed)

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

Date of birth (4)

 

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

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

Country

Tax Identification Number (TIN)

## Loan Application.

### Other information.

#### Solicitor/ Conveyancer.

Company name

Contact name

Company mailing address

State

Postcode

Phone number

Fax number

#### Authority to forward loan documentation.

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

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

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

Company name

Contact name

Contact address

State

Postcode

#### Builder (if applicable).

Builder name

Licence number

Builder address

State

Postcode

Phone number

Fax number

#### Nearest relative (not living with you).

Name (for Applicant 1)

Phone number

Address (not a post office box)

State

Postcode

Name (for Applicant 2)

Phone number

Address (not a post office box)

State

Postcode

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

Company name

Contact name

Phone number

Fax number

## Loan Application.

### Financial Position.

#### Assets.

##### What you own.

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

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

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

## Loan Application.

### Financial Position (continued).

#### Liabilities.

#### What you owe.

Item	Details	Monthly payments	Limit/ Balance Owing	Debt to be (C), (R) or (N) with the requested loan**	Amount to be repaid with this loan	New amount owing or limit (whichever is greater)	Borrower
Rent				N	N/A	N/A	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Child Maintenance/ Alimony				N	N/A	N/A	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home loan 1 (mortgagee & acc.#)	Loan Category#:						<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home loan 2 (mortgagee & acc.#)	Loan Category#:						<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home loan 3 (mortgagee & acc.#)	Loan Category#:						<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other loans*							<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other debts~		Card limit					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit card 1		Card limit					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit card 2		Card limit					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit card 3		Card limit					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Store cards							<input type="checkbox"/> App 1 <input type="checkbox"/> App 2

Total liabilities

\$

\* Includes Personal loan, vehicle leases, overdrafts, hire purchase, buy now pay later, business loans, margin loans, Interest free purchase etc.

# Loan Category: OO = Owner Occupied, INV = Investment

~ Includes Tax debt, HECS, HELP etc.

\*\* (C)leared, (R)educed, (N)ot clearing.

## Loan Application.

### Financial Position (continued).

#### Expenses.

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

\* Completion of My Monthly Expenses is mandatory.

## Loan Application.

### Financial Position (continued).

#### Funds position.

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

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

Total assets \$

Total available (B) \$

Loan required A-B \$

#### Change in Financial Situation.

##### Foreseeable changes – Applicant 1

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

If yes, what is the timeframe for the change (select one)?

Within 3 Years  Beyond 3 Years

If the change is **Within 3 Years**, what is going to change (select one)?

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

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

If the change is **Beyond 3 Years**, what is going to change (select one)?

- Extended unpaid leave (e.g. maternity)  
 End of contract/loss of employment  
 Reduced Income  
 Retirement  
 Leaving employment  
 Medical treatment/illness  
 Increased debt repayments  
 Increased expenditure  
 Others, please provide details:

##### Foreseeable changes – Applicant 2

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

If yes, what is the timeframe for the change (select one)?

Within 3 Years  Beyond 3 Years

If the change is **Within 3 Years**, what is going to change (select one)?

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

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

If the change is **Beyond 3 Years**, what is going to change (select one)?

- Extended unpaid leave (e.g. maternity)  
 End of contract/loss of employment  
 Reduced Income  
 Retirement  
 Leaving employment  
 Medical treatment/illness  
 Increased debt repayments  
 Increased expenditure  
 Others, please provide details:

## Loan Application.

### Financial Position (continued).

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

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

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

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

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

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

### Security details.

#### Property 1.

Address (include state and postcode)

Unit, Floor and Location (relative to street front)

Type of property

- House  Unit  Land

Year built (approx.)

Living area

 m<sup>2</sup>

Land

 m<sup>2</sup>

No. of living rooms

No. of bedrooms

No. of bathrooms

Construction type

- Brick  Brick veneer  Other

Lot and D.P No.

Car accommodation

- Single garage  Double garage  Other

Other features

- Ducted air conditioning  Inground pool

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

Property value

 \$

Purchase price

Est. market value

Land value

 \$

Purchase price

Est. market value

Construction price

 \$

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

Phone number

Type of title

- RPA/Torrens  Strata title  Company title  Community title

Other

Mortgagee name

Full name(s) to appear on title after settlement

I will live in this property immediately after settlement

Residential postcode after settlement

(App1) (App2)

Family pledge guarantee amount (if family pledge is required)

\$

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

## Loan Application.

### Security details (continued).

#### Property 2.

Address (include state and postcode)

Unit, Floor and Location (relative to street front)

Type of property

House  Unit  Land

Year built (approx.)

Living area

 m<sup>2</sup>

Land

 m<sup>2</sup>

No. of living rooms

No. of bedrooms

No. of bathrooms

Construction type

Brick  Brick veneer  Other

Lot and D.P No.

Car accommodation

Single garage  Double garage  Other

Other features

Ducted air conditioning  Inground pool

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

Property value

 \$

Purchase price

Est. market value

Land value

 \$

Purchase price

Est. market value

Construction price

 \$

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

Phone number

Type of title

RPA/Torrens  Strata title  Company title  Community title

Other

Mortgagee name

Full name(s) to appear on title after settlement

I will live in this property immediately after settlement

Residential postcode after settlement

(App1) (App2)

Family pledge guarantee amount (if family pledge is required)

\$

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

## Loan Application.

### Additional products.

#### Package.

I request Bank of Melbourne to arrange for the following:

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

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

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

I acknowledge that Bank of Melbourne will consider this request only if:

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

#### Account for Automatic Transfer.

##### (Mandatory) Nominate Annual Package Fee payment account.

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

I understand and agree that:

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

Bank of Melbourne Account Number

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

#### Transaction Account.

I request a transaction account and acknowledge I am looking for an account that includes the following features:

- A transaction account with a Visa Debit Card to make deposits and withdrawals, payments online or via Mobile Banking App; and
- Option to set up the account as an offset facility linked to an eligible Bank of Melbourne home loan which may reduce the amount of interest payable on the home loan.

I will also be registered for Phone Banking and Internet Banking.

I also require  Cheque book

Any person on account to sign  All people on account must sign

Other

## Loan Application.

### Additional products (continued).

#### Interest Offset Facility.

- I request an interest offset facility linked to my eligible home loan using the transaction account requested above.
- I request an interest offset facility linked to my eligible home loan using my existing Bank of Melbourne account details provided below:
- Mortgage Equaliser Offset Facility – variable rate loan with principal and interest repayments
  - Repayment Offset Facility – variable rate loan with interest only repayments

The account holders on the nominated account(s) must all be borrowers in the Bank of Melbourne Loan Agreement

Account Number

Account holder

Account Number

Account holder

#### Credit Card.

- I wish to apply for a Bank of Melbourne Credit Card

**Important note:** If your home loan application has more than one borrower, the borrowers are not eligible to apply for a credit card via this home loan application. If one of the joint borrowers would still like to apply for a credit card in one name only, complete a separate, standalone credit card application.

#### Product.

##### What Card feature is most important to you?

- Low Rates  Rewards

##### How often do you expect to pay the balance in full each month?

- Often  Seldom

Before you apply, check our credit card key facts sheet on [bankofmelbourne.com.au](http://bankofmelbourne.com.au) to ensure your selected card, is the right card for you. In deciding on the credit limit you would like to apply for, take into account any potential negative changes that might affect your ability to make your repayments.

- Vertigo Visa (Low rate and No Rewards)

- Amplify Platinum Visa

- Amplify Signature Visa

**Minimum credit limit \$500**

**Minimum credit limit \$6,000**

**Minimum credit limit \$15,000**

## Loan Application.

### Additional products (continued).

Account holder (name to be embossed on card)

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

Amplify Rewards  Amplify Qantas

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

Qantas Frequent Flyer Membership number

Name as appearing on the Qantas Frequent Flyer Membership card:

First initial

Surname

\*You must be a Qantas Frequent Flyer program member to earn and redeem Qantas Points and your Qantas Frequent Flyer number must be linked to your Amplify account. Qantas Points will be automatically credited to your Qantas Frequent Flyer account each month. Membership is subject to the Qantas Frequent Flyer program terms and conditions, available at [qantas.com/frequentflyer](https://www.qantas.com/frequentflyer). If you are not a Qantas Frequent Flyer member, once your card is approved, you will receive an invitation (one per new account) to join Qantas Frequent Flyer program. For a limited time, Bank of Melbourne will waive your membership fee. When you receive your Qantas Frequent Flyer number, please advise Bank of Melbourne so you can earn Qantas Points on eligible purchases made with your Amplify card. For further information, Amplify Platinum cardholders can call us on 1300 600 266 and Amplify Signature cardholders can call us on 1300 851 348.

I would like to apply for:

The maximum credit limit available to me based on my application details

OR

A credit limit up to a maximum of \$  (please specify amount) multiples of \$100, minimum card limits apply.

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

Where would you like your card sent?

Home  Bank of Melbourne branch

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

### Office/Bank use only

Lender/Originator name

Employee number

Branch number



## Loan Application.

### Authority for Automatic Transfer – Standard Loans (continued).

#### Additional options.

Fixed monthly repayment

Amount

\$

This is a fixed amount to remain in place until the minimum monthly repayment amount exceeds that fixed amount, at which time I authorise Bank of Melbourne to transfer the required repayment amount.

Extra monthly payment

Amount

\$

The extra payment amount is to be transferred in addition to the required payment amount.

Note: the above amounts will be divided by 4 if the nominated payment frequency is weekly and by 2 if the nominated payment frequency is fortnightly. Repayments will be transferred monthly on the monthly payment due date of your loan. If you require weekly or fortnightly transfers, please specify below.

Payment frequency

Weekly

Fortnightly

Your weekly/fortnightly payment will be transferred on the specified day following the next full monthly repayment

Payment day

Mon

Tues

Wed

Thu

Fri

### Other acknowledgements and consents.

- We may confirm the details of the information provided in this application.
- This application is not an offer or acceptance of credit.

### Tax reporting obligations.

We are required under domestic and international laws to collect and report financial and account information relating to individuals and organisations who are, or may be, foreign tax residents. We may ask you whether you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident from time to time, such as when you open an account with us, or if your circumstances change. If you do not provide this information to us, including information about the foreign tax identification number for all countries you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident of, we may be required to limit the services we provide to you. This could include not opening your product, or limiting functions or services of your product, or closing it.

Unless you tell us otherwise, by completing any application for products covered under this form, you certify that you, any shareholder, named beneficiary, settlor or controlling person is not a foreign tax resident. You must tell us if you, or any shareholder, named beneficiary, settlor or controlling person is, or becomes, a foreign tax resident (unless an exemption applies, such as for shareholders of listed companies). Where there are no named beneficiaries (e.g. for beneficiaries identified only as a class) you must tell us if a beneficiary is a foreign tax resident immediately when any decision is made to identify such beneficiary and, in any case, before such distribution is to be made to them. You may contact us to provide foreign tax residence information by calling 1300 725 863. We cannot give tax advice, so please contact your independent tax advisor if you need help finding out whether any person is a foreign tax resident.

### Definitions.

'We', 'our', 'us' means Bank of Melbourne – A Division of Westpac Banking Corporation ABN 33 007 457 141.

'Westpac Group' means Westpac Banking Corporation and its related bodies corporate.

## Loan Application.

### Nomination.

#### Nominate a person to receive important information.

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

I nominate

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

Home Loan    Credit Card

#### Borrower 1.

Full name

Signature

Date

#### Borrower 2.

Full name

Signature

Date

### Business purpose declaration.

Please sign this declaration if the use of funds is predominantly for investment purposes other than investment in residential property. Please note our consumer loans are not available if the predominant purpose is for Business purposes.

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

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

#### Important.

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

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

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

#### Borrower 1.

Full name

Signature

Date

#### Borrower 2.

Full name

Signature

Date

### Declaration.

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

I declare that:

- the information in this application and the financial information supporting it are in all respects correct and complete to the best of my knowledge and belief. I acknowledge that Bank of Melbourne will rely on this information in deciding whether to lend to me;
- (if an applicant) the product and product options of the loan requested, and any additional products have been described to me in detail to my satisfaction by a Bank of Melbourne representative and I feel comfortable with the loan/facilities/options for which I apply; and
- I acknowledge that any lending establishment fees paid in connection with this application, will not be refunded if the loan does not proceed for any reason;

## Loan Application.

### Declaration (continued).

- where I have completed details for the Advantage Package on this application, that I am signing according to the authority to operate held on the Nominated Transaction account from which the payments of the non-refundable Annual Package Fee are to be deducted;
- where I have completed details for the Authority for Automatic Transfer, I am signing according to the authority to operate held on the Nominated Transaction account from which repayments are to be deducted;
- where the payment method is to be by Automatic Transfer from another Financial Institution, I have received a Direct Debit Request Service Agreement;
- I acknowledge that Bank of Melbourne has the right to confirm the details of the information provided in this application;
- I acknowledge that this application form is not to be regarded as an offer or acceptance of credit under any law, or form part of any credit contract that may come into existence between Bank of Melbourne and me;
- that I understand that only Bank of Melbourne can decide whether my application is approved and that the person who may have introduced me to Bank of Melbourne has no authority to give that approval;
- where I am a personal or sole trader applicant, I acknowledge that I am acting on my own behalf.

### Privacy Statement and Consent Request – All Applicants.

#### Privacy Statement.

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at [bankofmelbourne.com.au/privacy/privacy-statement](http://bankofmelbourne.com.au/privacy/privacy-statement). You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application.

Section 10 of our Privacy Statement contains important information you should be aware of in relation to the use and disclosure of your credit-related information including:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and not to use or share your credit-related information for a period if you believe you are a victim of fraud; and
- where to find more information about our management of credit-related information and how to obtain the policies of credit reporting bodies about their management of credit-related information.

Our Privacy Statement also explains how you can access and correct your personal information (including credit-related information) or make a complaint. You can call us on 13 22 66 or visit us in branch to request a hard copy of our Privacy Statement.

#### Your Consent.

By making an application, you consent to us:

- Exchanging personal information and credit information about you with other credit providers in order for us or them to:
  - assess your applications for credit and your creditworthiness (including exchanging information about any defaults by you); and
  - manage credit borrowed by you
- Where a guarantee may be given in connection with your loan, you consent to us disclosing credit information and personal information that we hold about you to a guarantor or proposed guarantor:
  - for the purpose of that person considering whether to act as a guarantor or offer property as security for the credit;
  - as required by the Australian Banking Association's Banking Code of Practice; or
  - as otherwise permitted by law.
- Disclosing your personal information (including information we already hold about you) to other co-applicants.
- If you are not an Australian citizen, by making a loan application you also consent to us using your personal information, such as travel document details, to search the Australian Government Visa Entitlement Verification Online (VEVO) service to check that your residency status meets our loan eligibility criteria. You should be aware that the Commonwealth of Australia may use the information we provide in the VEVO search to locate you if you are not entitled to be in Australia.  
If you do not agree to us making a VEVO check of your residency status, our assessment of your loan application may be delayed until we are able to confirm your residency status.

#### Marketing Communications.

We will use your personal information to send you offers for products and services we believe may be of interest and value to you (including by email, SMS or other means) unless you have previously told us that you do not want to receive marketing offers from us. The products and services offered may be provided by us or one of our third-party partners. If you do not want to receive direct marketing offers from us, you can manage your marketing preferences in your online banking profile, let us know using the contact details in our [Privacy Statement](#) or follow the opt-out instructions in the message.

## Loan Application.

### Personal applicant.

By signing below, you agree to give each of the consents set out in the section titled Privacy Statement and Consent Request. Each Applicant must sign and date this section.

#### Applicant 1/Trustee 1.

Full name

Signature

Date

#### Applicant 2/Trustee 2.

Full name

Signature

Date

### Privacy Statement and Consent Request – Guarantors.

#### Privacy Statement.

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at [bankofmelbourne.com.au/privacy/privacy-statement](http://bankofmelbourne.com.au/privacy/privacy-statement). You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application.

Section 10 of our Privacy Statement contains important information you should be aware of in relation to the use and disclosure of your credit-related information including:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and not to use or share your credit-related information for a period if you believe you are a victim of fraud; and
- where to find more information about our management of credit-related information and how to obtain the policies of credit reporting bodies about their management of credit-related information.

Our Privacy Statement also explains how you can access and correct your personal information (including credit-related information) or make a complaint. You can call us on 13 22 66 or visit us in branch to request a hard copy of our Privacy Statement.

#### Your Consent.

By Signing below, you consent to us obtaining credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

### Guarantors.

Each Guarantor must sign and date this section.

#### Guarantor 1.

Full name

Signature

Date

#### Guarantor 2.

Full name

Signature

Date

## Loan Application.

### Company details Name/ACN/ABN.

Company details

Name

ACN/ABN

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

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

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

Full name

Position

Signature

Date

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

Full name

Position

Signature

Date

### Source of Funds (Individual)

- Salary/Wages
- Commission
- Bonus
- Business income/earnings
- Business profits
- Investment income/earnings
- Rental income
- Superannuation/pension
- Loan
- Insurance payment
- Compensation payment
- Government benefits
- Sale of assets
- Liquidation of assets
- Redundancy
- Inheritance
- Gift/donation
- Windfall
- Tax refund
- Additional Sources

### Source of Funds (Non-Individual)

- Commission
- Bonus
- Business income/earnings
- Business profits
- Investment income/earnings
- Corporate investments earnings
- Rental income
- Loan
- Ext investment/capital Injection
- Insurance payment
- Compensation payment
- Government grant
- Sale of assets
- Liquidation of assets
- Mergers and Acquisitions
- Controlled money account
- Gift/Donation
- Tax refund
- Additional Sources

### Source of Wealth (Individual)

- Employment income/earnings
- Redundancy
- Business income/earnings
- Business profits
- Investment income/earnings
- Rental income
- Superannuation/pension
- Insurance payment
- Compensation payment
- Government benefits
- Owns real estate/property
- Sale of assets
- Liquidation of assets
- Inheritance
- Gift/donation
- Windfall
- None
- Refused to answer
- Additional Sources

### Source of Wealth (Non-Individual)

- Business income/earnings
- Business profits
- Investment income/earnings
- Corporate investments earnings
- Rental income
- Insurance payment
- Compensation payment
- Owns real estate/property
- Sale of assets
- Liquidation of assets
- Mergers and Acquisitions
- Controlled money account
- Gift/Donation
- None
- Refused to answer
- Additional Sources

### Foreign Tax Residency Information.

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

If the Individual or Entity is a tax resident in a country that doesn't issue a TIN or equivalent, evidence (which could include publicly available information) from an official authority written in English will be required.

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

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

## Loan Application.

### Accessibility support.

If you are deaf, hard of hearing, or have speech/communication difficulty, you can message us within the Bank of Melbourne App or communicate with us using the National Relay Service [accesshub.gov.au/about-the-nrs](https://accesshub.gov.au/about-the-nrs).

If English is not your preferred language, contact us and a banker can arrange a language interpreter.

Visit [bankofmelbourne.com.au/accessibility](https://bankofmelbourne.com.au/accessibility) for further information on our more accessible products and services for people with disability, who are neurodivergent or where English is not your preferred language.

Bank of Melbourne acknowledges the Traditional Owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders, past and present.