New Dynamic Lending form - BAP003 Quick Reference Guide

About this form This interactive PDF is for all Business Bankers You're in business. Better business banking starts with Westpac. Apply now. applying for Business, Personal Finance or a combination of both Complete as much of the form as possible on screen and aim to minimise handwritten responses. If you need to gather extra information, save the partially complete form and return later, or print and complete the empty field(s) by hand. Ensure you view this form Via Adobe reader nportant Note: It is recommended that this PDF form be completed when viewed via Adobe Reader (Version 10 or Ensure Java Script is enabled in Adobe Attempting to complete the form when viewing via an internet browser is not recommended. If this form has opened within your browser, save a copy to your desktop and reopen using Adobe Reader. Ensure JavaScript is enabled in Adobe Reader. Who should complete this application? This is who needs to complete and sign: To apply for: Company: All company directors Association: (incorporated or unincorporated) The chairperson or chief officer, according to the association's constitution. Tick the type of borrower, product or A partnership or individuals: All owners/borrowers. service type you want to apply for. Trusts: If applying for any products, all trustees must complete and sign this application in their capacity as trustees. If a trust a company, please follow the above guidelines for who needs to complete and sign on behalf of the company. The form will expand the sections and Start here to apply for finance. declarations for that product. at can we help you with? Please indicate the products or services you are applying for Business Finance Individual sine. Finance Business Finance Company/Corporate Trustee/Individual Trustee (number of applicants in box below Home Loan Individual Personal Finance Home Loan Company/Corporate Trustee/Individual Trustee (number of applicants in box below)

General Features

✓ Yes No

Is this a Broker loan?

- By selecting Yes to Is this a Broker Loan, Broker is presented with a section to complete their broker ID and name.
- Relevant declarations will be included.
- Enter the number of borrowers on the loan to expand sections in the form that require personal information.
- The maximum number of applicants per form is 4.

Number of applicants (maximum 4)
Include the number of people (not companies of trusts) to be included in this application.

For Business Finance, this is the number of directors and the number of individual guarantors.

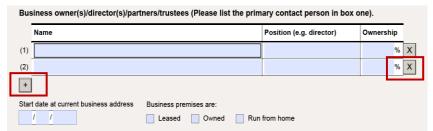
For Home Lending, this is the number of individual borrowers, company directors, guarantors, individuals as trustees and company directors as trustees.

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Page 1 of 21

The dynamic form lets you add or delete lines of information – up to four lines.

- To add click on the + icon on the left
- To delete click on the x icon on the right.



 The signature section at the end of the form displays enough spaces for the number of applicants selected

Signature required	it who is an individual, any guarantor, and any which is a company or an association. Should ise photocopy this page and attach here.	
Applicant 1.	Signature X	Date / /
Applicant 2.	Signature X	Date / /
Applicant 3.	Signature X	Date / /

Once you have made the basic selections you can:

- · Save the form as a PDF
- Send it to your customer who can complete it and use the interactive features

Business Finance What can we help you with? Please indicate the products or services you are applying for **Business Finance** Business Finance Individual Business Finance Company/Corporate Trustee/Individual Trustee (number of applicants in box belo Personal Finance Home Loan Company/Corporate Trustee/Individual Trustee (number of applicants in box below) Business Finance Consents – for borrowers and guarantors. Your consents and declarations. Borrowers ("you" or "Borrower") (including trust name and trustee(s) na · By selecting Business Finance, the **Business Finance Consent form** ✓ Individual Borrowers Borrower Name populates directly in the form. X You still need to make the selections for your customers structure. Non-individual Borrowers Individual Guarantors. Director Guarantors (Applicable to non-individual borrowers only) ✓ Non-director Guarantors The next section presented is the Business Finance section. Use this section of the application to apply for business finance. Business finance. Complete this section as appropriate Business structure: Proprietary company Public company to your customer and their business Sole trader/Individual Partnership/Joint structure. Full legal name of Applicant(s) (as registered by ASIC) Personal Financial Details. This section is to be completed by each Applicant who is an individual, any director, or other officer of an Applicant which is a company or an association, or any Principal named in this document and by each guarantor (including each Director who will guarantee finance applied for by a company). Tick if the applicant is a borrower, guarantor or individual trustee Note: It is an offence under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 to give false or misleading information or documents Borrower Guarantor/Signatory Individual Trustee Borrower Guarantor/Signatory Individual Trustee Personal Details. Personal Details. Complete the Personal Financial Title Given name(s) Title Given name(s) Details. Surname Surname Are you known by another name? Yes No Are you known by another name? Yes No If yes: please specify If yes: please specify My current residential address is: My current residential address is: Suburb Suburb SIGN HERE: To be signed by any Applicant who is an individual, any guarantor, and any director, company secretary or other officer of an Applicant which is a company or an association. Should more than four persons be required to sign this form, please photocopy this page and attach here. Signature required Applicant 1 Signature Date Χ Applicant 2 Signature Date Review the application and obtain Χ customer's signature. Applicant 3. Signature Date

Applicant 4

Signature

Χ

Date

Personal Finance

Personal finance – for Personal, Home Loan or Investment Purposes.



By selecting Personal Finance, the Personal Finance section populates directly in the form.

By selecting "Yes" to the Guarantor question, you are presented with the Name of Guarantors box

 This form requires the customers to state the purpose of the loan, including a narrative or the loan purpose in the field above the anticipated settlement/drawdown date. Name of Applicants. Given name(s) Applicant 1 Title Given name(s) Surname Applicant 2. Title Given name(s) Surname Given name(s) Surname Applicant 4. Name of guarantors Purpose of this loan. Loan use. ✓ Buy Build Renovate Refinance Increase Other Predominant purpose. ☐ Owner Occupied ✓ Investment Please provide details (e.g Purchase of first home, Upgrade to bigger home, Investment property, equity release to purchase shares) Anticipated settlement/drawdown date A consumer loan is not available for a predominant business purpose. I need the loan wholly or predominantly for the following purposes Investment other than in residential property

Please sign this declaration if the use of funds is predominantly for in-

Please note our consumer loans are not available if the predominant purpo

business purposes; or
 investment purposes other than investment in residential property.
 By signing this declaration you may lose your protection under the Nat

Signature of Applicant 1.

reaser into our consumer towns are not evanable if the procountmant purpose is no ourseless purposes. Only sign this declaration if you are making this application as an individual, sole trader, in a partnership or individuals acting as trustee of a trust and you intend to use the loan for investment purposes (other than i property). DO NOT sign it if it is not true.

IMPORTANT

If selecting 'Investment other than in residential property' then the declaration of purpose section is presented for the customers to sign

- The Nomination of Applicant to receive notice is optional. May be completed if:
 - Applicants have not signed the declaration of purpose, or
 - Applicants want to nominate only one person to receive notices and documents on their behalf.

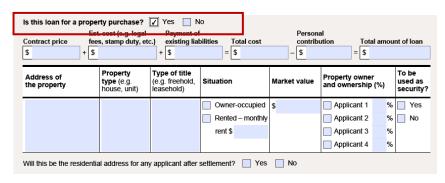
Nomination of Applicant to Receive Notices.	
This section may be completed if you have not signed to be used wholly or predominantly for personal, dome	the Declaration of Purpose and the credit to be provided to you is intended estic or household purposes.
	ore than one applicant and all applicants want to nominate one of the behalf. The full name of the person nominated should be completed
I have/each of us has the right to receive a copy of from Westpac.	any notice or other document under the National Credit Code directly
By signing this nomination I am/we are giving up the	he right to be provided with information from Westpac directly.
By signing this nomination I am/we are giving up the I/We nominate	he right to be provided with information from Westpac directly.
, , ,	
I/We nominate to receive notices and other documents under the Nation	
I/We nominate to receive notices and other documents under the Nation	ional Credit Code on behalf of me/all of us.
I/We nominate to receive notices and other documents under the Nati We acknowledge that each of us has the right to can	ional Credit Code on behalf of me/all of us.

Personal Finance - Continued

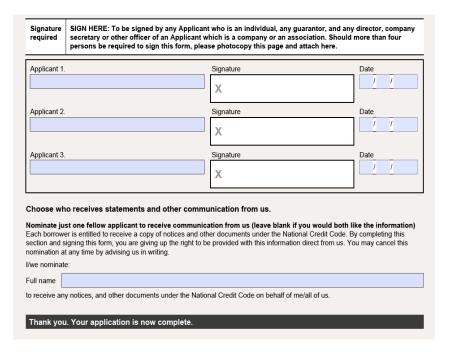
- The next interactive section "Is this loan for property purchase?"
- If you select yes, you are presented with details relating to the purchase.

In the personal details section, each applicant must select if they are a borrower, director guarantor or trustee

 Again, in the declarations section, the number of borrowers will be reflected in the number of signatures required



Personal Financial Details. This section is to be completed by each Applicant who is an individual, any director, or other officer of an Applicant which is a company or an association, or any Principal named in this document and by each guarantor (including each Director who will guarantee finance applied for by a company). Note: It is an offence under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 to give false or misleading information or documents Applicant 2. Applicant 1. ✓ Borrower Guarantor/Signatory Individual Trustee Borrower Guarantor/Signatory Individual Trustee Personal Details. Personal Details. Title Given name(s) Title Given name(s) Surname Surname Are you known by another name? Yes No Are you known by another name? Yes No



Troubleshooting guide

- If you are experiencing issues opening the BAP003 form it is recommend that you users download the form and save locally, then open in the Adobe Reader app (https://get.adobe.com/reader)
- Internet Explorer and Firefox can be set to handle Adobe PDFs (Microsoft Edge and Google Chrome don't permit extensions to manage Adobe PDFs in those browsers)
- Settings are as follows-
- Internet Explorer:
- Open Internet Explorer and choose Tools > Manage Add-ons.
- Under Add-on Types, select Toolbars and Extensions.
- In the Show menu, choose All add-ons.
- In the list of add-ons, select Adobe PDF Reader.
- Click the Enable button
- Firefox:
- When it's opening a PDF, Firefox can be set to automatically defer to the Adobe Reader app.
- The first step is to install Adobe Reader https://get.adobe.com/reader
- Then choose Firefox > Options > Applications.
- In the Content Type area, scroll to Portable Document Format (PDF).
- Click the Action column next to Portable Document Format (PDF), and then choose Use Adobe Acrobat Reader DC.
- Please note: If you download this form and send to your customers, ensure you add the above instructions to support them if they have any issues.