

# Introducer Application Pack

- Please complete ALL sections of the application in BLOCK letters
- Credit Card requests will not proceed when an application is submitted manually
- Track your applications online via Introducer Net site: <https://www.introducer.westpac.net.au>
- Broker Processing Unit phone number: 1300 130 928

Fax Lodgement To: **Westpac Broker Processing Unit**  
 Fax No.: **1300 666 768**  
 OR Email to: [clopreproduction@westpac.com.au](mailto:clopreproduction@westpac.com.au)

Total number of pages faxed

**Electronic Lodgement**  
 If lodged electronically:  
 • You DO NOT need to send pages 2 to 13  
 • Place 464 numbers below

4	6	4									-		
4	6	4									-		
4	6	4									-		

**APPLICANT DETAILS**

Surname

**BDM DETAILS**

Business Development Manager's name

**INTRODUCER DETAILS (all fields mandatory)**

Introducer ID

Name

Company/Aggregator:

Phone number ( )  Fax number ( )

Mobile number

Email address

**Nominated branch for document signing**  
 Branch name/BSB number (Note: if applicable)

**Introducer Net details branches staffed with Banking Services Representatives, which are to be utilised for documentation signing.**

**DATES**

Financial clause expiry date  Estimated settlement date

**CUSTOMER CONTRIBUTION**

Where is customer's contribution coming from?  
 Savings/Bank Account  Sale of existing property  
 Equity in existing property  
 Other - describe:

**PACKAGES**

Premier Advantage Package  
 Other:

**OTHER**

XRO (Priority Refinance)

**SOLICITOR/CONVEYANCER DETAILS**

Name:   
 Address:   
 Postcode:   
 Phone no:  Fax no:

PACKAGE / PROMOTION:  Premier Advantage Package

Other (describe)

**YOU HAVE ENTERED THE FOLLOWING APPLICATION STRUCTURE. PLEASE CHECK CAREFULLY**

BORROWERS/ GUARANTORS common to all loans described below:

LOAN PRODUCTS:

Loan 1:	Product Name:	
	Loan Purpose:	
	Amount:	
	Payment Type:	Loan Term (years):
	IO Term (years):	Fixed Rate Term (years):
	Options:	
Loan 2:	Product Name:	
	Loan Purpose:	
	Amount:	
	Payment Type:	Loan Term (years):
	IO Term (years):	Fixed Rate Term (years):
	Options:	
Loan 3:	Product Name:	
	Loan Purpose:	
	Amount:	
	Payment Type:	Loan Term (years):
	IO Term (years):	Fixed Rate Term (years):
	Options:	

SECURITIES - All above products are collaterally secured by the following properties:

**NOTE:** If you are refinancing a 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).

# Loan Application

For Home Loans, Investment Property Loans and Equity Loans

**Before you sign this form, please read the *Acknowledgements and Consents* of this form.**

Office Use Only

Z no.

App. no.

## PERSONAL DETAILS - PERSON 1

Title (eg Mr, Ms)  Family name

First name  Middle name(s)

Date of birth  /  /  Gender  M  F Driver's licence no.

Marital status  
 Single  Married  De facto  
 Separated  Divorced  Widowed

No. & age of dependants, excluding spouse

Existing customer?  No  Yes  If Yes: for how long?  Provide any BSB/account no.

My current residential address is:  
  
 Postcode  
 Country (if not Australia)

Date moved there (specify month and year)  /

My current residential status is:  
 Home has mortgage  Rent/Board  
 Own home  Live with parents/relatives

First home buyer?  Yes  No

Resident of (if not Australia)

Home phone number  ( )  Mobile phone number  ( )

Postal address (leave blank if the same as your residential address)  
  
 Postcode  
 Country (if not Australia)

Previous residential address (complete if you have been at your current address for less than 3 years - full 3 year history required)  
  
 Postcode  
 Country (if not Australia)

Date moved there From / / To / /

Previous residential status is:  
 Home has mortgage  Rent/Board  
 Own home  Live with parents/relatives

## PERSONAL DETAILS - PERSON 2

Guarantors must use application from Introducer Net (Forms Section)

Title (eg Mr, Ms)  Family name

First name  Middle name(s)

Date of birth  /  /  Gender  M  F Driver's licence no.

Marital status  
 Single  Married  De facto  
 Separated  Divorced  Widowed

No. & age of dependants, excluding spouse

Existing customer?  No  Yes  If Yes: for how long?  Provide any BSB/account no.

My current residential address is:  
  
 Postcode  
 Country (if not Australia)

Date moved there (specify month and year)  /

My current residential status is:  
 Home has mortgage  Rent/Board  
 Own home  Live with parents/relatives

First home buyer?  Yes  No

Resident of (if not Australia)

Home phone number  ( )  Mobile phone number  ( )

Postal address (leave blank if the same as your residential address)  
  
 Postcode  
 Country (if not Australia)

Previous residential address (complete if you have been at your current address for less than 3 years - full 3 year history required)  
  
 Postcode  
 Country (if not Australia)

Date moved there From / / To / /

Previous residential status is:  
 Home has mortgage  Rent/Board  
 Own home  Live with parents/relatives

To be completed by Persons 1 & 2

### EMPLOYER/ACCOUNTANT DETAILS - PERSON 1

Full name of Person 1

#### Employment Details - Person 1

Give details of your main job only. Attach details of additional jobs.

The title of my job is:  Self employed?  Yes  No

My employment is:

Full-time  Part-time  Temporary

Casual  Unemployed Recipient  Social Security Recipient

Student  Home duties  Family business

Retired  Other

Employer's name

Employer's address

<input type="text"/>	Postcode
----------------------	----------

Country (if not Australia)

Contact name

Contact number

Work phone number

Time at current employment

#### Accountant's Details - Person 1

Accountant's name (leave blank if you do not have an accountant)

Accountant's address

<input type="text"/>	Postcode
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Country (if not Australia)

Accountant's phone number

Accountant's fax number

### EMPLOYER/ACCOUNTANT DETAILS - PERSON 2

Full name of Person 1

#### Employment Details - Person 2

Give details of your main job only. Attach details of additional jobs.

The title of my job is:  Self employed?  Yes  No

My employment is:

Full-time  Part-time  Temporary

Casual  Unemployed Recipient  Social Security Recipient

Student  Home duties  Family business

Retired  Other

Employer's name

Employer's address

<input type="text"/>	Postcode
----------------------	----------

Country (if not Australia)

Contact name

Contact number

Work phone number

Time at current employment

#### Accountant's Details - Person 2

Accountant's name (leave blank if you do not have an accountant)

Accountant's address

<input type="text"/>	Postcode
----------------------	----------

Country (if not Australia)

Accountant's phone number

Accountant's fax number

## PREVIOUS EMPLOYMENT DETAILS - PERSON 1

- Complete if you have worked for your current employer for less than 3 years. Give details of your main job only.
- FULL 3 YEARS HISTORY of previous employment must be provided.

Previous job title  Self employed?  Yes  No

My previous employment was:

- Full-time  Part-time  Temporary  
 Casual  Unemployed  Social Security Recipient  
 Student  Home duties  Family business  
 Retired  Other

Previous employer's name

Previous employer's address

Country (if not Australia)

Date moved there From / / To / /

## CURRENT INCOME DETAILS - PERSON 1

### Gross Annual Income

Assessable Income (Before tax)

\$  (If self-employed, transfer figure from Self-Employed Worksheet)

### MY MONTHLY INCOME (money you receive) \$ per month

Wage or salary <b>AFTER</b> tax	\$
Social security - specify type:	\$
Private pension	\$
Interest income	\$
Other income - specify type: (e.g. Bonus, Director's Fees, Dividends etc)	\$

### MY MONTHLY EXPENSES\*

(money you spend - do not include loan repayments) \$ per month

Rent/Board (Which you will continue to pay after drawing this loan)	\$
Child Maintenance/Alimony	\$
Clothing/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	

## PREVIOUS EMPLOYMENT DETAILS - PERSON 2

- Complete if you have worked for your current employer for less than 3 years. Give details of your main job only.
- FULL 3 YEARS HISTORY of previous employment must be provided.

Previous job title  Self employed?  Yes  No

My previous employment was:

- Full-time  Part-time  Temporary  
 Casual  Unemployed  Social Security Recipient  
 Student  Home duties  Family business  
 Retired  Other

Previous employer's name

Previous employer's address

Country (if not Australia)

Date moved there From / / To / /

## CURRENT INCOME DETAILS - PERSON 2

### Gross Annual Income

Assessable Income (Before tax)

\$  (If self-employed, transfer figure from Self-Employed Worksheet)

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Clothing/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	

**MY MONTHLY EXPENSES\* (CONTINUED)** \$ per month  
(money you spend - do not include loan repayments)

Medical/Health (e.g. Doctor, dental, optical and pharmaceutical etc. (excluding health insurance which is categorised under insurance))	\$
Reason for \$0.00 expense	
Owner Occupied Property Utilities/Rates/Related Costs (e.g. Rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV))	\$
Reason for \$0.00 expense	
Rented Property Utilities/Related Costs (e.g. Repairs and maintenance, other household items and utilities (excluding rent, insurance, telephone, internet and pay TV))	\$
Reason for \$0.00 expense	
Transport (e.g. Public transport, motor vehicle running costs including fuel, servicing, parking and tolls (excluding motor vehicle insurance which is categorised under insurance))	\$
Reason for \$0.00 expense	
Childcare Fees (e.g. Childcare including nannies)	\$
Reason for \$0.00 expense	
Education Expenses (e.g. Public and private education fees and associated costs (preschool, primary, secondary and tertiary) including books and uniforms etc.)	\$
Reason for \$0.00 expense	
Insurance (e.g. Health, home and contents, motor vehicle, life, income protection)	\$
Reason for \$0.00 expense	
Investment Property Utilities/Rates/Related Costs (e.g. Rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV))	\$
Reason for \$0.00 expense	
Telephone/Internet/Pay TV/Media Streaming Subscriptions (e.g. Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions)	\$
Reason for \$0.00 expense	

**MY MONTHLY EXPENSES\* (CONTINUED)** \$ per month  
(money you spend - do not include loan repayments)

Medical/Health (e.g. Doctor, dental, optical and pharmaceutical etc. (excluding health insurance which is categorised under insurance))	\$
Reason for \$0.00 expense	
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Reason for \$0.00 expense	
Rented Property Utilities/Related Costs (e.g. Repairs and maintenance, other household items and utilities (excluding rent, insurance, telephone, internet and pay TV))	\$
Reason for \$0.00 expense	
Transport (e.g. Public transport, motor vehicle running costs including fuel, servicing, parking and tolls (excluding motor vehicle insurance which is categorised under insurance))	\$
Reason for \$0.00 expense	
Childcare Fees (e.g. Childcare including nannies)	\$
Reason for \$0.00 expense	
Education Expenses (e.g. Public and private education fees and associated costs (preschool, primary, secondary and tertiary) including books and uniforms etc.)	\$
Reason for \$0.00 expense	
Insurance (e.g. Health, home and contents, motor vehicle, life, income protection)	\$
Reason for \$0.00 expense	
Investment Property Utilities/Rates/Related Costs (e.g. Rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV))	\$
Reason for \$0.00 expense	
Telephone/Internet/Pay TV/Media Streaming Subscriptions (e.g. Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions)	\$
Reason for \$0.00 expense	

**MY MONTHLY EXPENSES\* (CONTINUED)** \$ per month  
(money you spend - do not include loan repayments)

Recreation/Entertainment (e.g. Alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays)	\$
Reason for \$0.00 expense	
Other (Unique items not covered in other categories)	\$
Details of expense	

\* Completion of My Monthly Expenses is mandatory

**MY MONTHLY EXPENSES\* (CONTINUED)** \$ per month  
(money you spend - do not include loan repayments)

Recreation/Entertainment (e.g. Alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays)	\$
Reason for \$0.00 expense	
Other (Unique items not covered in other categories)	\$
Details of expense	

\* Completion of My Monthly Expenses is mandatory

## ASSETS (WHAT I OWN) - ALL PEOPLE

### Complete for ALL people applying for the loan

List all assets individually or jointly owned – attach details if there is insufficient space

**My real estate property assets are:** (do not include properties being purchased with this transaction)

Address of the property	Property description e.g. house, unit, etc	Situation	Property ownership (%)	Market value	Property used as security?
Property 1		<input type="checkbox"/> Owner occupied <input type="checkbox"/> Rented - specify monthly rent \$	Person 1 % Person 2 % Other %	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
Property 2		<input type="checkbox"/> Owner occupied <input type="checkbox"/> Rented - specify monthly rent \$	Person 1 % Person 2 % Other %	\$	<input type="checkbox"/> Y <input type="checkbox"/> N
Property 3		<input type="checkbox"/> Owner occupied <input type="checkbox"/> Rented - specify monthly rent \$	Person 1 % Person 2 % Other %	\$	<input type="checkbox"/> Y <input type="checkbox"/> N

\* Other - please attach a list describing the arrangement, including the percentage of ownership.

**My cheque, savings, term deposit and other accounts are:**

Name of institution e.g. name of bank, building society, etc	Account type e.g. cheque, savings, etc	Owner	Current balance
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$

**My investments, including superannuation, life insurance, shares, unit trusts, etc are:**

Name of institution e.g. name of super fund, insurance company, etc	Investment type e.g. super, insurance, shares, etc	Owner	Current cash balance
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$

**My motor vehicles are:**

Make and model	Year built	Owner	Market value
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
		<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$

**My other assets, including household items and personal effects, cash, boats, tools of trade, etc are:**

Brief description of other assets. Do not provide a detailed list of assets	Owner	Market value
Personal effects and household items (including furniture, electrical goods, clothing, jewellery, etc)	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2	\$



## LIABILITIES (WHAT I OWE) - ALL PEOPLE

Complete for ALL people applying for the loan. List all liabilities whether individually or jointly liable - Attach details if there is insufficient space

My housing loans, overdrafts and other loans (including those for my business/company) that are secured by mortgages are:

Address of security property	Name of lender and account number	Interest rate per annum	Monthly repayment left	Borrower	Debt to be cleared (C) or reduced (R) or not clearing (N) with the requested loan	Amount to be repaid with this loan	Current Limit	New Limit	Total Remaining Term (Mths)	Monthly Fee	Is loan: Bridging or Reverse Mtge ICAP (BRC), or Bridging or Reverse Mtge IO (BRI), or Line of Credit (L) or None of above (N)
							Current Amount Owing	New Amount Owing	Remaining IO Term (mths)		
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$			\$	
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$			\$	
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$			\$	
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$			\$	
		%	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$			\$	

My credit cards, store cards, unsecured overdrafts, etc are:

Include details of credit cards, store cards, etc even if you have a nil balance

Name of lender e.g. name of bank, store, etc	Credit type e.g. MasterCard, Visa etc	Credit Limit	Monthly repayment left (Office Use)	Borrower	Debt to be cleared (C) or reduced (R) or not clearing (N) with the requested loan	Amount to be repaid with this loan	Amount owing	New amount owing or limit (whichever is greater)
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$

If submitting electronically you DO NOT need to send pages 2 to 13

## LIABILITIES (WHAT I OWE) - ALL PEOPLE (CONTINUED)

**My other loans, including personal loans, vehicle leases, hire purchase, commercial bill, contingent liabilities etc are:**

Name of lender e.g. name of bank, store, etc	Credit type e.g. personal loan, lease, HP, etc	Monthly repayment left	Borrower	Debt to be cleared (C) or reduced (R) or not clearing (N) with the requested loan	Amount to be repaid with this loan	Amount owing	New amount owing
		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
		\$	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$

**My other liabilities, including provisional taxation, HECS, guarantees on loans/leases, etc are:**

Brief description of other liabilities	Debtor/ Guarantor	Debt to be cleared (C) or reduced (R) or not clearing (N) with the requested loan	Amount to be repaid with this loan	Amount owing	New amount owing
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$
	<input type="checkbox"/> Person 1 <input type="checkbox"/> Person 2		\$	\$	\$

### SIGNIFICANT CHANGES IN FINANCIAL SITUATION - PERSON 1

Do you expect any significant change to your financial situation over the next 3 years that would ADVERSELY impact your ability to meet your loan repayments?

Yes  No

If yes, what is the nature of the expected change (*select one*)?

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

Please specify (one) nature of expected change such as maternity leave, loss of employment, reduced working hours, retirement, full time study, carer responsibilities, medical treatment or end of interest free period:

How will you continue to make payments (*select one*)?

- Using savings
- Securing additional income
- My application reflects these changes
- Reducing expenditure
- Sale of asset

#### After Settlement Postcode

What postcode will you be living in after settlement?

Person 1

- Applicant's after settlement address will be outside Australia

### SIGNIFICANT CHANGES IN FINANCIAL SITUATION - PERSON 2

Do you expect any significant change to your financial situation over the next 3 years that would ADVERSELY impact your ability to meet your loan repayments?

Yes  No

If yes, what is the nature of the expected change (*select one*)?

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

Please specify (one) nature of expected change such as maternity leave, loss of employment, reduced working hours, retirement, full time study, carer responsibilities, medical treatment or end of interest free period:

How will you continue to make payments (*select one*)?

- Using savings
- Securing additional income
- My application reflects these changes
- Reducing expenditure
- Sale of asset

#### After Settlement Postcode

What postcode will you be living in after settlement?

Person 2

- Applicant's after settlement address will be outside Australia

## LOAN SECURITY - FIRST PROPERTY

### Detail of property to be mortgaged

If more than one security property, give details of the additional properties on a separate form.

Existing WBC security?

Yes  No

Address of the property

Postcode	

Market value of property Property type, e.g. house, villa, land

\$	
----	--

Type of title

Freehold  Leasehold  Strata  Company  Old system

Title particulars/number if known

Approximate land area

 m<sup>2</sup>/ha

Will you rent out the property?

No  Yes - specify rental per month \$

Who will own the property?

Person 1 only  Person 2 only  Persons 1 & 2 jointly

Other, specify

### Restricted Assessment Valuation Details

Age of property	yrs	Approx. floor area	m <sup>2</sup>
Main walls (e.g. bricks)		Roof (e.g. tile)	
No. bedrooms		No. bathrooms	

Ensuite  Family rumpus  Office  
 Lounge room  Dining room  Inground pool  
 Aboveground pool

Car accommodations/detached buildings

Garage  Carport  Other (specify)

Renovations/additions to the property?

N  Y Year completed

Describe:

### Valuation Access

Who can the Lender contact to arrange access to the property so that a valuation can be obtained?

Agent  Seller  Tenant  Applicant

Name of contact

Daytime phone number

 ( )

Mobile phone number

### House/Building Insurance Details

Give details of your house/building insurance policy. Complete this section ONLY if you already own the property to be mortgaged.

Name of insurance company

Insured amount

 \$

Policy number

## LOAN SECURITY - SECOND PROPERTY

**Note:** for more securities attach further copy of this page

### Detail of property to be mortgaged

If more than one security property, give details of the additional properties on a separate form.

Existing WBC security?

Yes  No

Address of the property

Postcode	

Market value of property Property type, e.g. house, villa, land

\$	
----	--

Type of title

Freehold  Leasehold  Strata  Company  Old system

Title particulars/number if known

Approximate land area

 m<sup>2</sup>/ha

Will you rent out the property?

No  Yes - specify rental per month \$

Who will own the property?

Person 1 only  Person 2 only  Persons 1 & 2 jointly

Other, specify

### Restricted Assessment Valuation Details

Age of property	yrs	Approx. floor area	m <sup>2</sup>
Main walls (e.g. bricks)		Roof (e.g. tile)	
No. bedrooms		No. bathrooms	

Ensuite  Family rumpus  Office  
 Lounge room  Dining room  Inground pool  
 Aboveground pool

Car accommodations/detached buildings

Garage  Carport  Other (specify)

Renovations/additions to the property?

N  Y Year completed

Describe:

### Valuation Access

Who can the Lender contact to arrange access to the property so that a valuation can be obtained?

Agent  Seller  Tenant  Applicant

Name of contact

Daytime phone number

 ( )

Mobile phone number

**NOTE:** Only electronic submission of credit card requests will be considered.  
A manual request for a credit card can only be conducted at the branch or Online.

### CREDIT CARD PRODUCTS (minimum card limits apply)

#### Credit Card Product Name

- |  |   |
|--|---|
| <input type="checkbox"/> Altitude Black World MasterCard® and American Express® (\$15,000) | <input type="checkbox"/> 55 Day Visa (\$300)            |
| <input type="checkbox"/> Altitude Visa and American Express (\$300)                        | <input type="checkbox"/> 55 Day Platinum Visa (\$6,000) |
| <input type="checkbox"/> Altitude Platinum Visa and American Express (\$6,000)             | <input type="checkbox"/> Low Rate Visa (\$300)          |

### CREDIT LIMIT REQUESTED (minimum card limits apply)

Would you like to apply for (tick a box to select an option)?:

- The maximum credit limited available to me based on my application details OR
- A credit limit up to a maximum of \$   
(multiples of \$100) (insert an amount to select this option)

**Important:** In requesting your preferred credit limit please take into account any potential adverse changes to your personal financial circumstances. If you are not eligible for the requested maximum limit we may provide you with a lower limit.

## LOAN PURPOSE

I need the loan wholly or predominantly for the following purposes:

<input type="checkbox"/> Personal	▶ Go to <b>NEXT PAGE</b>
<input type="checkbox"/> Investment in residential property	
<input type="checkbox"/> Investment other than in residential property	▶ Please read, sign and date the 'Declaration of Purpose' section below
<input type="checkbox"/> Business	

You may apply for a business credit card in branch or online

## BUSINESS PURPOSE DECLARATION

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 (or for both purposes).

**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.

Signature of Person 1	Date
<input type="text" value="X"/>	<input type="text" value="/ /"/>
Signature of Person 2	Date
<input type="text" value="X"/>	<input type="text" value="/ /"/>

## ACKNOWLEDGEMENTS AND CONSENTS

### Anti-Money Laundering and Counter Terrorism Financing Act 2006 Requirements - ALL PEOPLE

You state that the account(s) will be held in the name(s) of a person(s) and will not be held in trust.

Is either Person 1 or Person 2 known by any other name(s)?  
If 'Yes', please provide details:

Person 1	
Person 2	

**Note:** It is an offence under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to give false or misleading information.

## PRIVACY STATEMENT

### Personal information

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

If you are a proposed guarantor, we collect your personal information in order to assess you as a guarantor, take a guarantee from you and administer that guarantee. If you do not provide all the information we request, we may be unable to accept you as a guarantor.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, lenders mortgage insurers, your broker or any other person acting on your behalf, other loan parties, rewards program administrators and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at [westpac.com.au](http://westpac.com.au) or by calling 132 032. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

### Credit information

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- obtain information about your commercial activities or commercial creditworthiness from a business which provides information about commercial creditworthiness;
- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you;
- disclose credit information and other personal information about you to a guarantor or to a proposed guarantor (for the purpose of them considering whether to offer to act as guarantor);
- give or obtain a banker's opinion about you.

If you are a proposed guarantor, we may obtain credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

## Acknowledgements and Consents (continued)

If you have made your application or have been introduced to us through a broker or other intermediary, we may exchange credit information and other personal information about you with them. We may also communicate with them directly in relation to your application instead of communicating with you.

The privacy page of our website [westpac.com.au](http://westpac.com.au) includes a "Statement of Notifiable Matters". These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

- 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 over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

You can call us on 132 032 or visit us in branch for a hard copy of the Statement of Notifiable Matters.

### Broker acknowledgements and consents

You authorise the broker named in the Introducer Application Pack to be your authorised agent, to do any of the following during the term of the loan:

- to obtain information about your loan account and loan disbursements;
- to enquire about the status of any progress payment activity;
- to request a cheque book or deposit book and to enquire about the status of the request;
- to arrange a direct debit request, substitution of security, product switch, partial release of security, complete discharge of security or loan increase and to enquire about the status of any of these.

If your application is referred for further assessment or declined, you request us to disclose credit eligibility information about you to the Introducer, as your authorised representative. This includes information from your credit report and any information we derive from your credit report.

You can revoke this authority at any time by calling 132 032.

The broker has no authority to act on our behalf in any capacity.

We may, in our absolute discretion, communicate or otherwise deal with you directly in relation to any matter concerning the loan application.

You acknowledge that, before signing the loan application, the broker informed you that we would pay them commission if the application is approved and the loan drawn. The broker also informed you that the amount of commission, to the extent that it is ascertainable, will be disclosed in your Loan Offer. We may periodically disclose to the broker your loan account number and account balance for the purpose of allowing the broker to verify our commission payments to them.

### Other acknowledgements and consents

- We may confirm the details of the information provided in this application which includes contacting your employer to confirm salary, address or other personal details.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.
- This application form is not an offer or acceptance of credit.

### How to be Credit Savvy

Westpac's lending policies and guidelines are designed to ensure we lend responsibly. Make sure the credit limit you apply for is realistic and you have checked the interest rates, fees, and charges on your selected card before you apply. Always aim to pay off more than your minimum monthly repayment amount as making minimum payments is not an effective way to manage credit card debt. There can be reasons, such as job loss or illness, which can mean that even the most responsible borrower might get into temporary financial difficulty. If you find yourself in this position, just call us on 1300 651 089.

We will use or disclose your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. Please call us on 132 032 or visit any of our branches if you do not wish to receive marketing communications from us.

### Our reporting obligations

We are required to identify certain US persons in order to meet account information reporting requirements under local and international laws.

If you or (where you are applying on behalf of an entity) the entity and/or any office bearer\* of the entity and/or any individual who holds an interest in the entity of more than 25% (a Controlling Person) are a US citizen or US tax resident, you must telephone 1300 658 194 at the time of completing this application. When you contact us you will be asked to provide additional information about your US tax status and/or the US tax status of the entity and/or any Controlling Person which will constitute certification of US tax status for the purposes of this application.

Unless you notify us that you or (where you are applying on behalf of an entity) the entity and/or any Controlling Person are a US citizen or US tax resident as specified above, by completing this application you certify that you or (where you are applying on behalf of an entity) the entity and/or any Controlling Person are not a US citizen or US tax resident.

If at any time after account opening, information in our possession suggests that you, the entity and/or any Controlling Person may be a US citizen or US tax resident, you may be contacted to provide further

## Acknowledgements and Consents (continued)

information on your US tax status and/or the US tax status of the entity and/or any Controlling Person. Failure to respond may lead to certain reporting requirements applying to the account.

\*Director of a company, partner in a partnership, trustee of a trust, chairman, secretary or treasurer of an association or co-operative

## Definitions

'We', 'our', 'us' means Westpac Banking Corporation ABN 33 007 457 141. 'Westpac Group' means Westpac Banking Corporation and its related bodies corporate.

### NOMINATION OF APPLICANT TO RECEIVE NOTICES

This is optional. It may be completed where there is more than one applicant for a loan which is for personal purposes and all applicants want to nominate one of the applicants to receive notices and documents on their behalf.

You have the right to receive a copy of any notice or other document under the National Credit Code directly from Westpac. By signing this nomination you are giving up the right to be provided with information from Westpac directly.

You nominate (insert full name of person nominated)

to receive notices and other documents under the National Credit Code on your behalf.

Each of you have the right to cancel your nomination by advising Westpac in writing at any time.

**All people:** By signing below:

- You confirm that all information about you set out in this application form is correct and complete.
- You acknowledge that you have read and understand each section of this application form.
- You agree to give each of the authorities, consents, acknowledgments and confirmations set out in the section titled 'Acknowledgments and Consents'.
- If a name is completed in the section titled 'Nomination of Applicant to Receive Notices' you also make that nomination.

**Person 1:** Where this application includes a request for a credit card, by signing below:

- Person 1 acknowledges they are applying for a credit card.
- Person 1 acknowledges they may be offered a lower credit card limit where they do not qualify for the requested limit.

Signature of **Person 1**

Date

Full name (please print)

Signature of **Person 2**

Date

Full name (please print)