

Section B - Borrower Details

Borrower (If individual Surname first. If the borrower is a company, give name. For sole proprietors or partnerships, give name of the individuals in whose name the loan will be taken together with trading name.)

ACN/ARBN

Is the Borrower borrowing in its capacity as a trustee?

- Yes
 No

If "Yes" give name of trust

BUSINESS DETAILS

Type of Business Structure

- Sole Proprietor
 Partnership
 Company
 Trust

Type of Business Premises

- Owner/Mortgaged
 Home Office
 Leased

Nature of Business

Time Borrowers operated Business

No of Employees (exclude owners/directors)

years months

Full name of Owners/Directors/Partners (For companies, give the full names of all directors and the full names of any other persons who own shares in the company. For sole proprietors or partnerships, give the full names of any owners/partners. If more space required, please attach.)

	Percent of ownership	%
	Percent of ownership	%
	Percent of ownership	%
	Percent of ownership	%

Business Address	Postcode
Business Office or mail address (write "as above" if same as business address)	Postcode
Name of Contact in Business	
Business Phone Number	Business Fax Number
	Mobile Phone Number

Solicitors Details

Firm Name	
Contact Name	
Address	Postcode
Phone Number	
Fax Number	
DX Number	

Accountants Details

	Postcode

Section C - Purpose

Purpose of Facilities (Briefly state purpose of application and total amount of facilities required)

	\$
	\$
	\$
	\$
Total	\$

Loan Term Request

Costing

Working Capital	\$
Purchase Real Estate	\$
Capital Expenditure	\$
Refinance/Restructure	\$
Other Purpose	\$
Legal Fees (own solicitor)	\$
Credit Union Costs <i>application/valuation/legal fees</i>	\$
Stamp Duty on Purchase	\$
Discharge of Existing Loans	\$
Other Costs (specify)	\$

Total Costing*

Funding

Overdraft	\$
Business Loan	\$
Term Loan	\$
Commercial Bill	\$
Bank Guarantee	\$
Other Bank Facility	\$
Other Finance	\$
Other Funds	\$
Applicant's Contribution	\$

Total Funding*

* TOTALS SHOULD AGREE

Section D - Owners/Directors/Partners Details

(To be completed for all Directors, Sole Traders and Partnerships)

Personal Details (If more than 2 attach additional copies of Section D)

1

Title	
Surname	
Given Names	

2

Relationship to 1

Home Address	
How long there	
Home Phone	
Mailing Address	

If less than 2 years at current address, complete previous address details below

Previous Address			
How long there			
Date of Birth	/ /	Drivers Licence No.	
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Defacto		
Dependants	Spouse <input type="checkbox"/> Y <input type="checkbox"/> N Children <input type="checkbox"/> Y <input type="checkbox"/> N Ages <input type="checkbox"/> Y <input type="checkbox"/> N		
Residency	<input type="checkbox"/> Own <input type="checkbox"/> Buying <input type="checkbox"/> Renting <input type="checkbox"/> Boarding		

	/ /	Drivers Licence No.	
	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Defacto		
	Spouse <input type="checkbox"/> Y <input type="checkbox"/> N Children <input type="checkbox"/> Y <input type="checkbox"/> N Ages <input type="checkbox"/> Y <input type="checkbox"/> N		
	<input type="checkbox"/> Own <input type="checkbox"/> Buying <input type="checkbox"/> Renting <input type="checkbox"/> Boarding		

Do you have other employment?

If "yes" complete the following

Occupation	
Length of Service	
Employer's Name	
Employer's Address	
Employer's Phone	

Have you operated this business for less than 2 years? Y N

Have you operated this business for less than 2 years? Y N

If "yes" complete previous employment details

Occupation	
Length of Service	
Employer's Name	
Employer's Address	
Employer's Phone	

If "yes" complete previous employment details

Are you a permanent resident of Australia? Y N

Are you a permanent resident of Australia? Y N

Have any legal proceedings ever been taken against you for Debt/Bankruptcy - or any actions pending? Y N

Have any legal proceedings ever been taken against you for Debt/Bankruptcy - or any actions pending? Y N

Business Debts and Commitments

	Name of Lender	Credit Limit \$	Outstanding balance \$	Monthly Payment \$	Facility to be refinanced?
Term Loans					<input type="checkbox"/> Y <input type="checkbox"/> N
					<input type="checkbox"/> Y <input type="checkbox"/> N
					<input type="checkbox"/> Y <input type="checkbox"/> N
Commercial Bills					<input type="checkbox"/> Y <input type="checkbox"/> N
Overdraft					<input type="checkbox"/> Y <input type="checkbox"/> N
Leasing/Hire Purchase					<input type="checkbox"/> Y <input type="checkbox"/> N
					<input type="checkbox"/> Y <input type="checkbox"/> N
					<input type="checkbox"/> Y <input type="checkbox"/> N
Bank Guarantee					<input type="checkbox"/> Y <input type="checkbox"/> N
Finance Co. Debt					<input type="checkbox"/> Y <input type="checkbox"/> N
Rent					<input type="checkbox"/> Y <input type="checkbox"/> N
Other Expenses					<input type="checkbox"/> Y <input type="checkbox"/> N

Total

Personal/Business Protection Details

Does the borrower or its directors have in place contingency plans to meet loan repayments in the event that accident or illness prevents them from earning an income? (i.e. Income Protection or Sickness & Accident Insurance)

No Yes

Name of Insurance Company	Benefit (Cover) \$ /month
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Does the borrower presently hold Life Insurance/Trauma Cover to cover business loans or directors loans?

No Yes

Name of Insurance Company	Cover \$ /month
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Does the borrower presently hold Life Insurance/trauma type cover to cover key employees?

No Yes

Name of Insurance Company	Cover \$ /month
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Personal Financial Details

(If details of persons on previous page are not spouse/defacto then Personal Financial Details to be completed by each party)

Personal Assets	\$
House/Land (specify)	
Car (specify make and model)	
Accounts with the Mutual Bank	
Accounts with other Institutions	
Investments	
Furniture etc	
Superannuation	
Other (specify)	

Annual Income	\$
Income from Business	
Other Jobs	
Government Family Assistance	
Rental Income	
Investment Income	
Pension	
Other (specify)	

Total

Total

Personal Debts and Expenses	Name of Lender	Credit Limit \$	Outstanding Balance \$	Monthly Payment \$
Owing on house/land As				
Personal Loans				
Credit Cards				
Store Cards				
Lines of Credit				
Debts guaranteed by you				
Rent or Board				
Superannuation				
Taxation				
Other Expenses (eg. school fees)				

Total

Section E - Security Details

(Separate Section E to be completed for each Borrowing Entity)

Security Description (Full Description of security including registered proprietors)	Is Mortgage Regulated? (Yes or No)	Source/Date	Value \$	LSR %	Loan Security Value \$	Less NIRP/Prior Encumbrances \$	Bank Value of Security \$
First Class Security							
FI Vol Fol							
FI Vol Fol							

Total First Class Security (1)

(2)

Second Class Security							

Total Second Class Security

Total First and Second Class Security

Total Debt Secured by this security (3)

Surplus/(Deficit)

First Class Security Coverage Ratio

(1) ÷ (2+3)

Section F - Additional Comments

REMARKS

Related Member numbers

Section G - Checklist/Annexures to this Application

Financial Information

Existing & New Borrowers - Secured

Signed and dated statements of Assets & Liabilities from directors/partners/sole proprietors/guarantors	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Last two (2) years personal tax returns from directors/partners/sole proprietors/guarantors	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Past two (2) years balance sheet and P & L statement of business	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Past six (6) months of loan statements and/or cheque account statements (new customers)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Twelve months cashflow projections including assumptions (if available)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Management Accounts (BAS reports)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A

Existing & New Borrowers - Unsecured TBL \$0-\$30K

Signed and dated statements of Assets & Liabilities from directors/partners/sole proprietors/guarantors	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Latest personal tax returns from directors/partners/sole proprietors/guarantors	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Past two (2) years balance sheet and P & L statement of business	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Past six (6) months of loan statements and/or cheque account statements (new customers)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A

Supporting Information

Independent Checks

Taxation Position - Personal - Up to Date	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Taxation Position - Company - Up to Date	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Taxation Position - Group Tax - Up to Date	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Business Activity Statements - Up to Date	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A

Documentation

Guarantors Statement	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Group Customer and Account Profile	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Loan Purpose Declaration (if facility is to be taken in the name of an individual)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Partnership Agreement (if Partnership)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Memorandum and Articles of Association/Constitution (if company)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Certificate of Incorporation (if company)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Certificate of Registration of a Business Name	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Trust Opinion	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
100 Point Check for Identification (new borrowers)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
Other (specify)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A

Section H - Acknowledgements, Consents and Signatures

Permission to obtain and disclose Credit and personal information

What information can be used and disclosed?

The Privacy Act allows Australian Mutual Bank Ltd. ('we', 'us', 'our') ABN 93 087 650 726 to use and disclose personal information we collect about you when related to the primary purpose for which it was collected and for related secondary purposes that you would reasonably expect. In connection with providing credit to you, personal information may include **credit information**, such as:

- details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number
- the fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor
- advice that payments previously notified as unpaid are no longer overdue
- information about your current or terminated consumer credit accounts and your repayment history
- payments overdue for at least 60 days and for which collection action has started
- in specified circumstances, that in our opinion you have committed a serious credit infringement
- the fact that credit provided to you by us has been paid or otherwise discharged, and other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.
- Your sensitive information (e.g. membership of a professional trade association) may also be disclosed where relevant to this application.

When and why do we collect information?

Before, during or after the provision of our products and services to you, we may collect your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments. Some laws require us to obtain personal information about you before we provide you with particular products or services or process particular transactions in which you are involved – e.g. laws relating to anti-money laundering and counter-terrorism financing, consumer credit, taxation and real property transactions.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other products and services.

Who can give or obtain information?

For the purpose of providing products and services to you and managing our business, we may give your personal information to:

- external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants,
- insurers and re-insurers, where insurance is provided in connection with our services to you,
- debt collecting agencies, if you have not repaid a loan as required,
- our professional advisors, such as accountants, lawyers and auditors,
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals,
- other credit providers and their professional advisors,
- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or
- government and regulatory authorities, if required or authorised by law.
- external organisations that are our assignees, agents, contractors or alliance partners

In addition, in connection with providing credit to you, we and the Credit Providers mentioned below may:

- obtain a commercial and/or consumer credit report containing personal information about you from a credit reporting body,
- obtain personal information about you from your employer and any referees that you may provide and disclose to them, for the purpose of verification, personal information you have provided to us which they could reasonably be expected to be able to verify,
- exchange credit information about you with each other, and
- exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

Credit Providers can mean:

- us,
- our related companies,
- any introducer, dealer or broker referred to in a loan application,
- any agent or contractor of ours assisting in processing a loan application, and
- other entities that may be involved in a securitisation arrangement which we use to fund your loan, including without limitation Adelaide Bank, Bendigo Bank, Integris Securitisation Services, Perpetual Trustee Co. and any loan originator.

Overseas disclosure

We, and our Lenders Mortgage Insurance (LMI) providers QBE Lenders' Mortgage Insurance Ltd and Genworth Financial Mortgage Insurance Pty Ltd may disclose your personal information overseas. The countries where we are likely to disclose your personal information include New Zealand, Philippines, USA, Canada, United Kingdom, Singapore and India. However, if we or our LMI providers do disclose this information outside of Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. (Specifically, we may disclose information to or collect information from Equifax, whose privacy policy and contact details are at www.equifax.com.au).

Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities. "Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. Credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to above.

You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

Disclosure to insurers, guarantors and related lenders

Lenders' mortgage and trade insurers

In connection with providing credit to you, a lenders' mortgage insurer or a registered trade insurer may obtain credit information about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit, or whether to provide trade insurance to us in relation to an application for commercial credit.

Guarantors

In connection with providing credit to you, the Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep the guarantor informed about the guarantee.

Related Lenders

In the event that Australian Mutual Bank Ltd declines your application for credit, we may also disclose your personal information and credit-related information (including any credit report about you and any other credit eligibility information we hold about you) to other lenders and credit reporting agencies listed above for the purposes of arranging or providing credit to you. You authorise us to obtain a copy of your credit report from a credit reporting body in accordance with the rules set out in the Privacy Act 1988 regarding access seekers. You consent to us providing information contained in that report (including any credit-related information, arrears information, credit worthiness information and personal information) to any lender who may be able to provide credit to you.

Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information.

Electronic verification

Under the Anti-Money Laundering and Counter-Terrorism Financing Act, we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity. The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals. If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us for further information.

Security, privacy policy, and marketing preferences

Security

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Privacy Policy

Our Privacy Policy australianmutual.bank/privacy provides additional information about how we handle your personal information. It sets out how you can ask for access to personal information we hold about you and seek correction of that information. It explains how you can complain about a breach of the Privacy Act or the Privacy (Credit Reporting) Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

Marketing preferences

The Credit Providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The Credit Providers may do so even if you are on the Do Not Call Register.

Contact Us

Our Privacy Officer's contact details are: Address: Privacy Officer, 59 Buckingham Street, Surry Hills NSW 2010, Mail: PO Box 881, Haymarket NSW 1240, Telephone: 13 61 91, Email: privacy@australianmutual.bank, Website: www.australianmutual.bank

Acknowledgment

By signing this application, you acknowledge having read and understood this permission to obtain and disclose information. You authorise the persons and organisations named above to give and obtain the information in the ways specified above until the credit is repaid in full.

Section I - Director/Partner/Proprietor/Guarantor Declaration

I wish to apply for the facilities referred to in the application. I declare the information given by me and attached to this application is correct and complete.

I/We declare that where in connection with this application the applicant has furnished financial information that is more than six (6) months old, there has not been any adverse deterioration in the applicants financial position which would impact on the applicant's ability to service the facilities requested, during the period from the date when the financial information was prepared until the date of this application.

I acknowledge that:

- (a) the Mutual Bank will rely on this information in deciding whether to make the facility available and that if the Mutual Bank becomes aware that this information is not correct and complete, it need not make the facility available. I will notify the Mutual Bank if this information changes before the facility is made available.
- (b) the application is subject to approval by the Mutual Bank; and
- (c) the contract between the applicant and the Mutual Bank will be set out in subsequent documents.
- (d) I have been given an indication of the principal fees that will apply to the facilities referred to in this application.

I have read and understood:

- (i) the Privacy Protection of Information set out above.

Name of Borrower/Director/Guarantor

Signature

Date

Name of Borrower/Director/Guarantor

Signature

Date

Name of Borrower/Director/Guarantor

Signature

Date

Name of Borrower/Director/Guarantor

Signature

Date