



# HERITAGE BUILDING SOCIETY LIMITED

## INTRODUCER DETAILS

Date \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Introducer Contact Name \_\_\_\_\_

Head Group Name \_\_\_\_\_

Telephone No. \_\_\_\_\_

Facsimile No. \_\_\_\_\_

Email \_\_\_\_\_

BDM Name \_\_\_\_\_

Please fax to your State Broker's Office

QLD: (07) 3291 9820  
 NSW: (02) 9635 3299  
 VIC: (03) 9826 8399  
 SA: 1800 220 546

Has application been processed electronically?  Yes  No

## LOAN APPLICANT/S

Please attach the following documents and information relating to your loan application.

APPLICATION	INCOME EVIDENCE	CONSTRUCTION
<input type="checkbox"/> Completed Application Form signed by all Applicants/ Guarantors and witnessed. <input type="checkbox"/> Privacy Act Authority signed and dated by all Applicants/ Guarantors <input type="checkbox"/> Applicants'/Guarantors' Identification as required under AML/CTF Act (include clear copies of photographic identification) <input type="checkbox"/> Any applicable up-front fee (valuation) <input type="checkbox"/> Latest Rate Notice for all properties owned (if applicable) <input type="checkbox"/> FHOG Application (if applicable) including certified (N/A in Vic) copies <input type="checkbox"/> Contract of Sale/Offer & Acceptance <input type="checkbox"/> Credit Card Statements showing balances and limits <input type="checkbox"/> Evidence of other commitments/ liabilities <input type="checkbox"/> Evidence of superannuation payout details <input type="checkbox"/> Statutory Declaration for Gift (if applicable) <input type="checkbox"/> Evidence of gift funds (if applicable) <input type="checkbox"/> Evidence of funds to complete <input type="checkbox"/> Building Inspection Report (only when recommended by Valuer) <input type="checkbox"/> Rate Guarantee Acknowledgement (RGA) for fixed rate loans only	<input type="checkbox"/> Latest computerised pay slip (stating employer & employee) and Group Certificate OR <input type="checkbox"/> Letter signed by employer on company letterhead confirming gross income and Group Certificate (PAYG Payment Summary) <input type="checkbox"/> Letter issued by <b>Centrelink</b> confirming number of children and payment amount (and childrens' ages)	<input type="checkbox"/> Signed Copy of Fixed Price Building Contract <input type="checkbox"/> Copy of Building Plans & Specifications
	RENTAL INCOME	LMI
	<input type="checkbox"/> Rental Agreement OR <input type="checkbox"/> Managing Agent's confirmation of rent OR <input type="checkbox"/> Taxation Returns confirming rental income	<input type="checkbox"/> Maximum LVR for all loans is 90% inclusive of LMI premium
	SELF-EMPLOYED APPLICATIONS	RE-FINANCED APPLICATIONS
	<input type="checkbox"/> Past two years' Profit & Loss Statements, Balance Sheets and corresponding Tax Returns for business and current year's BAS Statements <input type="checkbox"/> Past two years' personal Tax Returns <input type="checkbox"/> Latest ATO Assessment Notice(s) <input type="checkbox"/> Copy of Certificate of Incorporation <input type="checkbox"/> Copy of Trust Deeds <input type="checkbox"/> Copy of Constitution <input type="checkbox"/> Details (limits & repayments) of business debts	<input type="checkbox"/> Last six months' statements of other bank home loans being refinanced. <input type="checkbox"/> Latest statements for credit cards/loans being refinanced

### Broker Disclosure

I confirm all applicable requirements have been satisfied, including but not limited to the sighting of original documentation for all savings, income, FTRA and AML/CTF identification evidence.

Agent signature



# HERITAGE BUILDING SOCIETY LIMITED

## HOME LOAN APPLICATION FORM

Client Number / Account Type

										L			
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**Loan details**

**Total Loan Amount**

**Including fees and charges**

Principal and interest  Interest only

\$ \_\_\_\_\_

Line of Credit

**Application Fee**

Loan term \_\_\_\_\_

Interest  Variable | \$ \_\_\_\_\_ at \_\_\_\_\_ % per annum

\$ \_\_\_\_\_

Loan type \_\_\_\_\_

Fixed | \$ \_\_\_\_\_ at \_\_\_\_\_ % per annum

**Loan purpose**

1) What is the purpose of this loan?

**To buy**

House  Home Unit  Vacant land  Other (specify) \_\_\_\_\_

**To build**

House  Improvements (to and existing house/home unit)

**To refinance**

Existing mortgage with \_\_\_\_\_

Existing debts with \_\_\_\_\_

**Purchased from**

Vendor  Financier  Agent  Builder  Other  \_\_\_\_\_

Purchase price/refinance amount Builders' Licence no.

\$ \_\_\_\_\_ 1st Home

Contact name of vendor or vendor's agent Phone contact no.

Address Postcode

- 2) Will another property be your principal residence? Yes  No
- 3) Will the property (being purchased/refinanced) be rented? Yes  No
- 4) Will you earn any income as a result of this loan? Yes  No
- 5) Is this loan to be used wholly or predominantly for business or investment purposes? Please sign Declaration page Yes  No

If "Yes" has been answered to any of the above, please provide details.

\_\_\_\_\_

\_\_\_\_\_

## Personal Details

**APPLICANT 1/  
Guarantor**

Title	Given Name (s)	Surname	
Other names commonly known by (if any)		Home phone ( )	Work phone ( )
Personal Mobile Phone			
Date of birth	Marital status	Driver's Licence no.	No. & age of dependants
Current residential address	Postcode	Period occupied	
Current residential status			
Own <input type="checkbox"/> mortgage <input type="checkbox"/> rent <input type="checkbox"/> other <input type="checkbox"/> specify <input type="checkbox"/> _____			
Previous residential address (if at current address less than 3 years)		Postcode	Period occupied
Postal address (if not current residential address)		Postcode	

**APPLICANT 2/  
Guarantor**

Title	Given Name (s)	Surname	
Other names commonly known by (if any)		Home phone ( )	Work phone ( )
Personal Mobile Phone			
Date of birth	Marital status	Driver's Licence no.	No. & age of dependants
Current residential address	Postcode	Period occupied	
Current residential status			
Own <input type="checkbox"/> mortgage <input type="checkbox"/> rent <input type="checkbox"/> other <input type="checkbox"/> specify <input type="checkbox"/> _____			
Mortgage/rent paid to (name and address of mortgagee/agent/landlord)		Phone No.	( )
Previous residential address (if at current address less than 3 years)		Postcode	Period occupied
Postal address (if not current residential address)		Postcode	

## Employment/Income

(If you are self-employed please also complete the self-employed section on the next page.)

<b>APPLICANT 1</b> <b>Employment details</b>	Current employer	Position held	Period
	_____	_____	_____
	Address _____		Postcode _____
	_____	_____	_____
<b>APPLICANT 2</b> <b>Employment details</b>	Current employer	Position held	Period
	_____	_____	_____
	Address _____		Postcode _____
	_____	_____	_____
<b>APPLICANT 1</b> <b>Employment details</b>	Previous employer	Position held	Period
	_____	_____	_____
	Address _____		Postcode _____
	_____	_____	_____
<b>APPLICANT 2</b> <b>Employment details</b>	Previous employer	Position held	Period
	_____	_____	_____
	Address _____		Postcode _____
	_____	_____	_____

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<u>MONTHLY INCOME DETAILS</u>	<u>APPLICANT 1</u>	<u>APPLICANT 2</u>
Gross Basic Income	\$ _____	\$ _____
Shift Allowance	\$ _____	\$ _____
O/T Second Job	\$ _____	\$ _____
Rent from Investment Property Address _____	\$ _____	\$ _____
Rent from Investment Property Address _____	\$ _____	\$ _____
Family Payments / Pension (F/A - A&B Child under 11 years) (Age, Disability, Vet Affairs)	\$ _____	\$ _____
Other Income Specify _____	\$ _____	\$ _____
<b>TOTAL</b>	<b>\$ .....</b>	<b>\$ .....</b>

## Self-Employed Details

(This page only to be completed by Self-Employed Applicants)

Company name/business name	ABN / ACN
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Type of business

Company     Trust     Partnership     Sole Trader

Nature of business	Date of incorporation
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Business address	Postcode
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Postal address	Postcode
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<b>Co-owner details (to be completed by self-employed applicants)</b>	Name of director/partner	Shareholder/partner details	% of ownership

<b>Accountant details (to be completed by self-employed applicants)</b>	Firm Name	Contact Name
	Address	Postcode
	Phone Number ( )	Fax Number ( )

**IMPORTANT**

To minimise any delay in processing your application, please:

1. Authorise your accountant to speak to us
2. Provide full financial details for the past two financial years signed by a registered accountant or tax agent, including both personal or company (if applicable) tax returns, balance sheets and profit and loss statements.

## Assets

If you are making a joint application, and you would like to make separate declarations of assets and liabilities, one applicant may attach a separate sheet of paper.

### Total savings

Institution	In the name of	Account type and no.	Balance
			\$
			\$
			\$
			\$
Sub total			\$
Sale of property-address		Settlement completed	Net proceeds
		/ /	\$
Funds received from sale of other assets (give description)			\$
Funds received from gift (give description)			\$
Deposit paid to (name of Agent)			\$
Other available funds			\$
<b>Available funds sub total</b>			\$
Address of property owned 1			Value \$
Address of other property owned 2			Value \$
<b>Personal Effects / Contents</b>			Value \$
Car (s) - description (make, model and year)			Value \$
			\$
Description of other assets( e.g. life insurance, super, shares, bonds)			Value \$
			\$
<b>Your total assets</b>			\$

## Liabilities

Existing mortgages and personal loans

Lender	In the name of	Account type and no.	Balance Owning	Monthly Repayment	Refinance "x"
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	

Continuing credit - for example credit cards, store cards or revolving credit.

Lender	In the name of	Credit limit \$	Balance Owning	Monthly Repayment	
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	

Contingent liabilities (e.g. guarantees on loans, leases, etc)

Type of liability	Amount guaranteed	Amount per month
	\$	\$
	\$	\$

<b>Total liabilities</b>	\$	
		Monthly payment
		\$
Maintenance payments		\$
Rent (if to continue)		\$
Other regular payments		Monthly payment
		\$
		\$
		\$
<b>Total current monthly payments</b>		\$

## Security Details

**Security  
Property 1**

Address

Postcode

Do you have an existing mortgage on the property? No  Yes  Please detail

Name of 1st mortgagee

Account Number

Title particulars

Specify

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### CONTACT DETAILS FOR VALUER :

**Security  
Property 2**

Address

Postcode

Do you have an existing mortgage on the property? No  Yes  Please detail

Name of 1st mortgagee

Account Number

Title particulars

Specify

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### CONTACT DETAILS FOR VALUER:

**Solicitor/  
conveyancer  
details**

Firm name

Contact name

Address

Postcode

Phone number

Fax number



**Declaration**

Were you influenced, persuaded or pressured (by supplier of the goods/services being financed) into applying for this loan with Heritage Building Society? Yes  No

Do you have any reasonable belief that any of the details on this application form will change in the near future? Yes  No

Have you ever been bankrupt or entered into a composition with your creditors or had a judgement recorded against you? Yes  No

**Is there a relationship by blood or marriage between the vendor of any property being mortgaged and any of the applicants?** Yes  No

**Is there an association by way of Employer/Employee, Directorship, Shareholding, Partnership or Joint Venture between the vendor of any property being mortgaged and any of the applicants?** Yes  No

If "yes" to any of the above provide details below.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Who will occupy the subject dwelling ? \_\_\_\_\_

I/we agree to pay all inspection costs, legal fees and other expenses which may be incurred by the Society in respect of this application. I/we agree that the inspection report, together with plans and specifications (if applicable) will be and remain the property of the Society. I/we agree that the Society may insure the loan (if approved and accepted) with an approved mortgage insurer, and may disclose to that insurer any information or documents I/we have given to the Society to do with this application. I/we are aware that under the Society's Constitution, the Society can have, in relation to a debt owed by me/us to the Society, a charge on the credit balance of any deposit account of mine/ours and any dividend, interest, bonus or rebate payable to me/ us.

I/we acknowledge that as a member of the Society I/we am/are bound by the Rules of the Society from time to time.

I/we hereby apply for a loan of \$ \_\_\_\_\_ to be repaid over an approximate term of \_\_\_\_\_ months.

I/we hereby declare that the statements and answers given in this application are to the best of my/ our knowledge and belief true and correct in every detail, and not misleading.

**Applicant's signature**

**Applicant's signature**

X \_\_\_\_\_  
Date / /

X \_\_\_\_\_  
Date / /

**BUSINESS PURPOSE DECLARATION**

I /we declare that the credit to be provided to me/us by Heritage Building Society is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

**IMPORTANT**  
You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may **lose** your protection under the Consumer Credit Code

Signature

Signature

\_\_\_\_\_

\_\_\_\_\_

Date  
/ /

Date  
/ /

**Application for Membership**

**Member Number**

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I/we request that an account be opened and agree to be bound by the terms and conditions of the account as set out in the Product Disclosure Statement (PDS) issued by the Society in relation to its access, savings and investment accounts. I/We acknowledge that I/we should obtain and consider the contents of the PDS in deciding whether to acquire the product.

Account Type      Passbook            Cheque facility            Cashcard facility     

Any 1 or 2 to Sign. This ongoing authority will extend to all Accounts and Term Deposits operated under this membership unless changed by the authorisation of all parties to this application.

Signature 1 \_\_\_\_\_ Signature 2 \_\_\_\_\_

I/We request that a representative of the Society contacts me/us to discuss **Home and or Contents Insurance**. I understand that should the application for finance be approved further discounts may apply.

Yes            No     

**In order to maintain our high level of customer service, would you please nominate your preferred local Branch**  
My /Our preferred local Branch is :- \_\_\_\_\_

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**Authority for a Heritage Visa Card:-**

I/We apply for a Heritage Visa credit card with a credit limit of \$ \_\_\_\_\_ to be issued in the name of:

Applicant 1: \_\_\_\_\_  
(Name required on the Card)

Applicant 2: \_\_\_\_\_  
(Name required on the Card)

Additional cards to be issued in the name of:

\_\_\_\_\_  
(Name required on the card)

Borrower 1:  
Applicant's first school : \_\_\_\_\_ Mother's maiden name \_\_\_\_\_

Borrower 2:  
Applicant's first school : \_\_\_\_\_ Mother's maiden name \_\_\_\_\_

Name, address and phone number of nearest relative in Australia not living with you.

\_\_\_\_\_  
It is advisable that you inform this person that you have given their name for this purpose.

I/We acknowledge and agree that in assessing my/our application for a Visa credit card, Heritage will rely on the declarations and information submitted in support of my/our application for a mortgage loan made at or about the same time as this application, and I/we repeat those declarations and information for the purpose of my/our application for a Visa credit card.

**Applicant's Signature(s).** \_\_\_\_\_

Date      /      /      Date      /      /

## PRIVACY ACKNOWLEDGEMENT AND CONSENT

Date

/ /

Account Number

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*Privacy Act 1988 (Australia)*

### APPLICANTS AND GUARANTORS: Heritage may disclose information about you to a credit reporting agency

You agree that Heritage Building Society Limited ABN 32 087 652 024 (**Heritage**) may give personal information about you to a credit reporting agency to obtain a consumer credit report about you, or to allow the credit reporting agency to create or maintain a credit information file containing information about you, or for both purposes. The information includes:

- \* identity particulars - your name, sex, address (and previous two addresses), date of birth, name of employer and driver's licence number;
  - \* the fact that you have applied for credit (or, if you are not an applicant, that you have offered to act as guarantor for credit applied for by the applicant) and the amount;
  - \* payments which become overdue for more than 60 days where collection action has started;
  - \* advice that payments previously listed as overdue are no longer overdue,
- and also, if you are an applicant for credit rather than a proposed guarantor:

- \* the fact that Heritage is a credit provider to you;
- \* information that in Heritage's opinion you have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with your credit obligations);
- \* cheques drawn by you for at least \$100 which Heritage has dishonoured more than once;
- \* that the credit provided to you by Heritage has been discharged.

This information may be given before, during or after the provision of credit to you.

### APPLICANTS: Heritage may obtain credit reports about you

You agree that Heritage may obtain a credit report about you from a credit reporting agency (which may disclose the information to Heritage). This can happen before, during or after the provision of credit to you.

The credit report may include:

- \* personal information;
- \* information concerning your commercial activities, commercial credit activities or commercial creditworthiness.

Heritage may use the credit report:

- \* to assess your application whether it is for consumer credit or commercial credit;
- \* for the purpose of collecting overdue payments relating to commercial credit you owe, even if the credit report is a consumer credit report containing personal information.

### APPLICANTS AND GUARANTORS: Heritage may exchange information about you with other credit providers

You agree that Heritage may exchange information about you with credit providers named in your application or in a consumer credit report issued by a credit reporting agency to:

- \* assess your application for credit or your creditworthiness;
- \* notify those other credit providers of a default by you or of the status of your credit facility with Heritage if you are in default with any of those other credit providers;
- \* attempt to assist you to avoid defaulting on your obligations.

The information exchanged can include anything about your creditworthiness, credit standing, credit history or credit capacity that credit providers can exchange under the Privacy Act. This can happen before, during or after the provision of credit to you.

### APPLICANTS: Heritage may give information about you to guarantors

You agree that Heritage may give an existing guarantor, or a person you indicate is considering becoming a guarantor, information about you. This can happen before, during or after the provision of credit to you.

The information given can include anything about your creditworthiness, credit standing, credit history or credit capacity that credit providers can disclose under the Privacy Act, including a credit report, when the information is given:

- \* for the purpose of a proposed guarantor deciding whether to become a guarantor;
- \* to keep an existing guarantor informed about the guarantee (including when the amount of credit provided to you is being, or may be, increased).

### GUARANTORS: Heritage may obtain credit reports about you

If you are not the applicant but you have offered to act as guarantor for credit applied for by the applicant, you agree that Heritage may obtain a credit report about you from a credit reporting agency (which may disclose the information to Heritage). The credit report may include:

- \* personal information;
- \* information concerning your commercial activities, commercial credit activities or commercial creditworthiness,

Heritage may use the credit report to assess whether to accept you as a guarantor for consumer credit or commercial credit applied for by the applicant.

### APPLICANTS AND GUARANTORS: Mortgage insurance privacy disclosure and authority

You agree that Heritage may give personal information about you to LMI Permanent Pty Ltd ABN 79 076 974 000 (**Permanent**). This personal information includes a credit report and anything about your creditworthiness, credit standing, credit history or credit capacity that credit providers can give mortgage insurers under the Privacy Act).

Permanent may give your personal information to PMI Mortgage Insurance Limited ABN 70 000 511 071 (**PMI**). Permanent is a lender's mortgage insurer and Permanent engages PMI (which is also a mortgage insurer) to perform functions on its behalf. Permanent and PMI may also obtain a credit report about you from Heritage or a credit reporting agency (which may disclose the information to Permanent and PMI). These things can happen before, during or after the provision of credit.

The purpose for which Permanent and PMI uses your personal information is to:

- \* assess the risk of providing lender's mortgage insurance, or whether to provide insurance, to Heritage;
- \* if you are applying for a loan to assess the risk of your defaulting on your obligations to Heritage;
- \* if you propose to guarantee a loan, to assess the risk of your being unable to meet a liability under a guarantee, in respect of credit given (or to be given) by Heritage to the loan applicant;
- \* administer or vary any lender's mortgage insurance cover provided, including enforcing any mortgage or other security in Heritage's place;
- \* conduct risk assessment and management activities including securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery; and
- \* comply with legislative and regulatory requirements.

Permanent and PMI may disclose your personal information to its related companies (whether in Australia or overseas), Heritage, reinsurers, credit reporting and ratings agencies, mortgage insurers, parties for the purpose of securitisation, a guarantor or potential guarantor, service companies (including marketing companies, data consultants and IT contractors), agents, contractors, external advisers, your referees (including your employer), your legal and financial advisers, government and other regulatory bodies (e.g. the Australian Prudential Regulation Authority), mercantile agents if you default on your obligations to Heritage, payment system operators and other financial institutions and credit providers.

If you do not provide the information requested of you or sign this consent, then Permanent or PMI will not be able to issue lender's mortgage insurance to Heritage and Heritage may not be able to approve your application.

You have a right to access any personal information that Permanent or PMI holds about you. Sometimes there may be a reason why access will not be possible. You can contact Permanent and PMI's Privacy Officer at Level 21, 50 Bridge Street, Sydney (phone 1300 367 764).

**APPLICANTS AND GUARANTOR: Heritage may exchange information with insurers of you mortgaged property**

If you are the mortgagor or owner of any mortgaged property, you authorise Heritage and the insurer under any insurance policy relating to the mortgage property to exchange information with each other. This can happen before, during or after the provision of credit to you. The information exchanged can include:

- \* information about the mortgaged property or the credit which is secured over the mortgage property;
- \* information about the insurance policy, including a copy of the policy or a certificate of currency;
- \* personal information about you.

You also authorise the insurer, if Heritage asks it to, to note Heritage's interest in the mortgaged property on the insurance policy.

Mortgaged property means any real estate (including a house, building or other improvements on land) or goods (including a vehicle or boat) in which Heritage holds a mortgage or other security interest.

**APPLICANTS AND GUARANTORS: Heritage may obtain verification information**

You authorise Heritage to contact any person named in the application form, or in any supporting material about you given to Heritage, to verify information in the application or supporting material. For that purpose, Heritage may give information to those people (who can include current or past employers, accountants and lawyers).

You authorise those people to give Heritage personal information about you. The information can include, in the case of an employer, information about your name, your salary or wage and other entitlements and the length or service, capacity and status of your employment.

**Heritage's privacy policy**

You should read Heritage's privacy policy at [www.heritageonline.com.au](http://www.heritageonline.com.au). Heritage's privacy policy contains further information about how Heritage will collect, hold, use, disclose, keep accurate and give you access to personal information about you.

Sign here

Print your full name here

Sign here

Print your full name here

Sign here

Print your full name here

Sign here

Print your full name here

ACCEPTABLE IDENTIFICATION - PHOTOGRAPHIC IDENTIFICATION IS REQUIRED FOR ALL APPLICANTS

MINIMUM IDENTIFICATION REQUIREMENTS				
POSSIBLE COMBINATIONS	DOCUMENT CATEGORY			
	Primary Photographic	Primary Non-Photographic	Secondary	Other
1	2			
2	1	1		
3	1		1	
4	1			2

TYPES OF ACCEPTABLE IDENTIFICATION DOCUMENTS BY DOCUMENT CATEGORY			
Primary Photographic	Primary Non-Photographic	Secondary	Other
<ul style="list-style-type: none"> <li>• Drivers Licence</li> <li>• Passport</li> <li>• Proof of Age Card (eg 18+ card)</li> <li>• National Identity Card (with photo)</li> </ul>	<ul style="list-style-type: none"> <li>• Birth Certificate / Extract</li> <li>• Citizenship Certificate</li> <li>• Pension Card issued by Centrelink</li> <li>• Community Leader Reference for Indigenous Australians</li> </ul>	<ul style="list-style-type: none"> <li>• Rates Notice</li> <li>• ATO Notice</li> <li>• Telephone / Gas / Electricity Account</li> <li>• Supplement Entitlement Notice from Centrelink</li> <li>• Letter of Introduction from Centrelink</li> </ul>	<ul style="list-style-type: none"> <li>• Motor Vehicle Registration Papers</li> <li>• Credit Card / Medicare Card / Seniors Card</li> <li>• Private Health Insurance Card</li> <li>• Records/statement of another financial institution</li> <li>• Rental Agreement</li> <li>• Records of a professional or trade association</li> <li>• Rental Agreement</li> </ul>

Sufficient documentation must be provided to meet one of the minimum identification requirements. The acceptable types of documentation for each document category are specified in the table below. From the documents provided, you must be able to verify the customers full name, residential address and date of birth.

DOCUMENT DETAILS	IDENTIFICATION CHECK		
	Document One	Document Two	Document Three
Type of document:			
Person it relates to:			
Date of birth:			
Place of residence: (if shown)			
Date of issue:			
Place of issue:			
Expiry Date:			
Document Number:			

DOCUMENT DETAILS	IDENTIFICATION CHECK		
	Document One	Document Two	Document Three
Type of document:			
Person it relates to:			
Date of birth:			
Place of residence: (if shown)			
Date of issue:			
Place of issue:			
Expiry Date:			
Document Number:			

DOCUMENT DETAILS	IDENTIFICATION CHECK		
	Document One	Document Two	Document Three
Type of document:			
Person it relates to:			
Date of birth:			
Place of residence: (if shown)			
Date of issue:			
Place of issue:			
Expiry Date:			
Document Number:			

Has verification been achieved? Yes  No

Signature of Checking Officer



**Loan Information**

Loan Account No. 

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Full Name(s) of Applicant(s)


Quoted Fixed Rate: 

--

 % a year

Fixed Rate Period: 

--

 months

**Read the information over the page and then mark your choice**

Mark this box if you want to take the Rate Guarantee option: 

--

Mark this box if you do not want to take the Rate Guarantee option: 

--

*If you do not mark either box, Heritage will assume you do not want to take the Rate Guarantee option.*

**Signature(s) of Applicant(s)**


**Date signed**

--	--

**Rate Guarantee fee**

If you **have selected the Rate Guarantee option** then:

- \* if you are making your **loan application through a Heritage branch**, you can pay the Rate Guarantee fee by depositing cash or a cheque to the loan account or by completing the **Direct Debit details** section below.
- \* if you are making your **loan application through a mortgage broker**, you can pay the Rate Guarantee fee only by completing the details below.

If you do not arrange to pay the Rate Guarantee fee as outlined above, Heritage will assume you do not want to take the Rate Guarantee option (even if you have indicated differently on this form).

**Account name(s) on account to be debited:**


**Contact phone number of account holder(s):**

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**BSB number of account to be debited:**

--	--	--	--	--	--	--	--	--	--	--	--

**Account number of account to be debited:**

--	--	--	--	--	--	--	--	--	--

**Financial institution where account is held:**


**Funds transfer from account with Heritage:** If the specified account is held with Heritage, the account holder(s) authorise and request Heritage to debit the account with the amount of the Rate Guarantee fee of 0.12% of the approved basic loan amount (excluding financed application fees, mortgage insurance and consumer credit insurance premiums) on approval of the loan application, and transfer that amount to and debit it from the loan account.

**Direct Debit Request from account with other financial institutions:** If the specified account is not held with Heritage, the account holder(s) authorise and request Heritage (Debit User No 45801) to debit the account via the Bulk Clearing System for a **once only** deduction in the amount of the Rate Guarantee fee of 0.12% of the approved basic loan amount (excluding financed application fees, mortgage insurance and consumer credit insurance premiums) on approval of the loan application, in accordance with the instructions in this form and on the terms and conditions of the DDR Service Agreement contained in this form.

**Signature(s) of account holder(s):**


**Office use only**

<b>Date received:</b>		<b>Processed by:</b>	
<b>Date processed:</b>		<b>Authority no.:</b>	

## Important information about Rate Guarantee: please read carefully

Heritage's Rate Guarantee option allows you to place a cap on the fixed interest rate which will apply to your loan (if your application is approved) if Heritage's standard fixed rate for similar mortgage loans changes between now and when settlement of your loan takes place.

### Terminology

**Fixed period** is the fixed rate period as shown on the front of this form.

**Quoted rate** is the quoted fixed rate as shown on the front of this form. Note: The quoted rate must be the standard fixed rate as at the date you sign this form.

**Rate guarantee period** is the period of 90 days starting from when you sign this form.

**Standard fixed rate** is Heritage's standard published interest rate for new loans with a fixed interest rate period the same as the fixed rate period as shown on the front of this form.

### If the Rate Guarantee option is applied to your loan

- \* If settlement of your loan takes place during the rate guarantee period and the standard fixed rate at settlement is higher than the quoted rate, the fixed rate to apply to your loan for the fixed period will be the quoted rate.
- \* If settlement of your loan takes place during the rate guarantee period and the standard fixed rate at settlement is lower than the quoted rate, the fixed rate to apply to your loan for the fixed period will be the standard fixed rate.
- \* If settlement of your loan has not taken place by the end of the rate guarantee period, the Rate Guarantee lapses and it is then as if no Rate Guarantee had been applied to your loan.
- \* A Rate Guarantee fee of 0.12% of the approved basic loan amount (excluding funded application fees, mortgage insurance and consumer credit insurance premiums) will apply. The fee is non-refundable, even if the standard fixed rate does not change during the rate guarantee period or settlement of your loan does not take place during the rate guarantee period. The fee is payable by direct debit if you choose the Rate Guarantee option. Heritage will debit the fee on approval of your loan application.

### If the Rate Guarantee option is not applied to your loan

- \* If the standard fixed rate increases between now and settlement of your loan, the higher standard fixed rate will apply to your loan for the fixed period.
- \* If the standard fixed rate decreases between now and settlement of your loan, the quoted rate will apply to your loan for the fixed period.

### Effect of selecting the Rate Guarantee option

- \* If you complete this form to select the Rate Guarantee option, that constitutes a request for Heritage to apply the Rate Guarantee option to your loan (if your application is approved or has already been approved). Heritage can agree to the request by notifying you, by debiting the Rate Guarantee fee from the account specified in this form or by issuing you an offer to enter into a credit contract under which the Rate Guarantee applies.

### What if you select the Rate Guarantee option and there is a delay in approval of your loan application?

- \* The rate guarantee period will start from the date you signed this form, even if there is a delay between then and the approval of your loan application.

### What if you select the Rate Guarantee option and your loan application is not approved?

- \* Heritage will refund the Rate Guarantee fee to you if it has already been paid, after deducting any other fees and charges payable.

### What if you do not select the Rate Guarantee option but you later change your mind?

- \* If you are completing this form when applying for your loan and you do not select the Rate Guarantee option now, it cannot be applied to your loan later. If you do not select the Rate Guarantee option now and you change your mind after Heritage has begun processing your loan application, it may be possible for you to ask the Society to stop processing your loan application so you can make a fresh loan application with the Rate Guarantee option selected. This may result in delays and additional fees and charges.

### What if you select the Rate Guarantee option and the Rate Guarantee period expires?

- \* If this happens and settlement of your loan has not taken place by the end of the rate guarantee period, you can ask Heritage about applying a new Rate Guarantee. If Heritage agrees to apply a new Rate Guarantee, it will be based on the standard fixed rate at the time (and that may not be the same as the quoted rate shown in this form). An additional Rate Guarantee fee will be payable before the new Rate Guarantee is applied.

### Can you ask Heritage to apply a new Rate Guarantee before your current Rate Guarantee has expired?

- \* Yes. If you select the Rate Guarantee option, Heritage can agree to apply a new Rate Guarantee to your loan even if the previous Rate Guarantee has not yet expired. In that case, the new Rate Guarantee will be based on the standard fixed rate at the time (and that may not be the same as the quoted rate shown in this form) and will cancel the previous Rate Guarantee early. An additional Rate Guarantee fee will apply and will have to be paid before the new Rate Guarantee is applied. The Rate Guarantee previously paid will not be refunded.

### What if you are completing this form after a previous or current Rate Guarantee has been applied to your loan?

- \* If you are requesting a subsequent Rate Guarantee on your loan (i.e. if a Rate Guarantee has previously been applied to your loan or is still current on your loan) and Heritage agrees to apply a new Rate Guarantee, the previous or current Rate Guarantee is cancelled from the start of the rate guarantee period under this form. You are not entitled to a refund of the previous Rate Guarantee fee paid.
- \* In that case, the credit contract (or any offer that Heritage has issued to you to enter into a credit contract) will be varied from the time that Heritage agrees to your request to apply the new Rate Guarantee, so that the annual percentage rate under the credit contract for the fixed period will be determined as explained under the heading **"If the Rate Guarantee is applied to your loan"** in this information, rather than as set out in item 2 of the Specific Particulars of the credit contract document.

### This form is not itself a loan approval

- \* Your loan is only approved if and when Heritage issues you a written offer to enter into a credit contract.

## DDR service agreement

- 1 Service agreement:** This direct debit service agreement should be read in conjunction with the Direct Debit details above which is a direct debit request ('DDR'). It only applies to you if the DDR has been completed. In this direct debit service agreement 'you' are the account holder(s) named in the DDR.
  - 2 Changes and cancellation:** You may defer, alter, stop or cancel your DDR at any time by notifying Heritage before it has debited the nominated account. Request to vary the details of the account to be debited must be in the form of a new DDR.
  - 3 Dishonour:** If the DDR is dishonoured or returned unpaid by your financial institution for any reason Heritage reserves the right to recover the funds from you and to charge a dishonour fee.
  - 4 Disputes:** If you wish to dispute a DDR transaction you can contact Heritage and we will arrange for your disputed transaction to be investigated and where appropriate, for a correction to be made. If Heritage is unable to resolve the dispute to your satisfaction you should contact the financial institution where the account to be debited is held to complete and lodge a DDR Customer Claim form...
  - 5 Clear funds:** You should ensure that you have sufficient clear funds in your account to enable the DDR to be paid by your financial institution.
  - 6 Your information:** Heritage will not disclose any details of your DDR to any person or corporation unless required to do so by law or unless the information is required in relation to a disputed transaction.
  - 7 Your account:** You should check your account details against a recent statement from your financial institution or check with your financial institution to ensure that a DDR can be processed to your account.
  - 8 Enquiries:** You may contact any Heritage branch or use the contact details below if you have any enquiries about your DDR.
  - 9 Contacting Heritage:** You can contact Heritage by telephoning **13 14 22** or by writing to Heritage at PO Box 190, Toowoomba, Qld, 4350
- Note: If your DDR is deferred, altered, stopped, cancelled or dishonoured, this may result in the Rate Guarantee fee not being paid and the Rate Guarantee option not being applied to the loan mentioned in this form.**