



**IMB Ltd**  
 ABN 92 087 651 974  
 AFS Licence No. 237391  
 253-259 Crown Street  
 Post Office Box 2077  
 Wollongong NSW 2500  
 IMB DIRECT: 133 IMB (133 462)  
 www.imb.com.au

Office Use	
Loan Account 1	<input type="text"/>
Loan Account 2	<input type="text"/>
Loan Account 3	<input type="text"/>
Lead Number	<input type="text"/>

# Application for an IMB Mortgage Loan

(Please print clearly)

**BROKER / IMB USE**

Broker / Lender / Sales Centre name

Broker / Lender / Sales Centre Code

Broker's business name

Broker / Lender e-mail

**Applicant name(s)**

1.

2.

3.

4.

**Requirements assessed as -**

<input type="checkbox"/> Property purchase; and/or including legal/stamp duty of .....	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Refinance; and/or		<input type="text"/>
<input type="checkbox"/> Construction/Renovation cost		<input type="text"/>
<input type="checkbox"/> Other personal purpose		<input type="text"/>
<b>TOTAL</b>		<input type="text"/>

**Lending Summary**

Total of assessed requirements	<input type="text"/>
LESS own contribution	<input type="text"/>
Other amount owing against security	<input type="text"/>
<b>TOTAL LOAN EXPOSURE</b>	<input type="text"/>
<b>SECURITY VALUE</b>	<input type="text"/>
<b>LVR</b>	<input type="text"/> %

**Comments**

**APPLICANT 1 DETAILS**

Client number:

Borrower

Guarantor

Title  Surname OR Company Name

Given names (no initials) OR ABN number

Date of birth  Gender  M  F

No. & age(s) of dependants, excluding spouse  Driver's licence number

Marital status  Single  Married / Defacto

Relationship to other borrower(s):

Your spouse's FULL name  Your mother's maiden name

**Residential address**

Suburb or town  Postcode

Postal address (if different to residential address)

I have lived at this address since: Month  Year

Home phone number  E-mail address

Mobile phone number  Work phone number

Best day time phone number  Home  Work  Mobile

**Housing status**

Owner  Paying off mortgage  Renting  Boarding   
  Other (Specify)

**Previous address details**

*(if at present less than 3 years)*

Suburb or town  Postcode

I lived at this address from approximately: Month  Year

**APPLICANT 1 DETAILS**

*Give details of your main job only.*

Employer's name  Self employed  Yes  No

Employer's address  *(if yes, please also complete Accountant's details below)*

Suburb or town  Postcode

Commencement date: Month  Year

Contact number(s)

My occupation is:

Type of business:

Employment status  Full-time  Part-time  Temporary  Contract   
  Casual  Other .....

Gross salary  \$

Weekly  Fortnightly  Monthly  Annually

**Previous employment details**

*(if present employment is less than 3 years give details of main job only)*

Previous employer's name  Self employed  Yes  No

Previous employer's Address

Suburb or town  Postcode

Commencement date: Month  Year

Contact number(s)

Previous occupation / job title

My previous employment was  Full-time  Part-time  Temporary  Contract   
  Casual  Other .....

**Do you have an additional job?**  Yes  No *(if yes attach details)*

**ACCOUNTANT DETAILS**

*(if self employed)*

Accountant's name

Accountant's address

Suburb or town  Postcode

Accountant's phone number  Accountant's fax number

E-mail

## APPLICANT 2 DETAILS

Client number:  
(office use only)

Borrower

Guarantor

Title

Surname OR Company Name

Given names (no initials) OR ABN number

Date of birth

Gender

M  F

No. & age(s) of dependants, excluding spouse

Driver's licence number

No.

Age(s)

Marital status

Single

Married / Defacto

Relationship to other borrower(s):

Your spouse's FULL name

Your mother's maiden name

### Residential address

Suburb or town

Postcode

Postal address (if different to residential address)

I have lived at this address since:

Month

Year

Home phone number

E-mail address

( )

Mobile phone number

Work phone number

( )

Best day time phone number

Home

Work

Mobile

Housing status

Owner

Paying off mortgage

Renting

Boarding

Other (Specify)

### Previous address details

*(if at present less than 3 years)*

Suburb or town

Postcode

I lived at this address from approximately:

Month

Year

## APPLICANT 2 DETAILS

*Give details of your main job only.*

Employer's name

Self employed

Yes  No

Employer's address

*(if yes, please also complete Accountant's details below)*

Suburb or town

Postcode

Commencement date:

Month

Year

Contact number(s)

( )

My occupation is:

Type of business:

Employment status

Full-time  Part-time  Temporary  Contract

Casual  Other .....

Gross salary

\$

Weekly

Fortnightly

Monthly

Annually

### Previous employment details

*(if present employment is less than 3 years give details of main job only)*

Previous employer's name

Self employed

Yes  No

Previous employer's Address

Suburb or town

Postcode

Commencement date:

Month

Year

Contact number(s)

( )

Previous occupation / job title

My previous employment was

Full-time  Part-time  Temporary  Contract

Casual  Other .....

Do you have an additional job?  Yes  No *(if yes attach details)*

### ACCOUNTANT DETAILS

*(if self employed)*

Accountant's name

Accountant's address

Suburb or town

Postcode

Accountant's phone number

( )

Accountant's fax number

( )

E-mail

**SIGNATORY IDENTIFICATION – Broker/Lender use only**

**TYPES OF IDENTIFICATION**

Document type.....**70 points**

- Birth certificate (original, certified copy of extract) / Birth card
- Current passport
- Citizenship certificate (original or certified copy)

*You can use only one of the above*

Document type.....**40 points**

- Drivers licence/permit
- Public service ID card
- Social security benefits card
- Tertiary student ID card

*These must show name, signature and photograph where applicable*

Document type.....**25 points**

- Current credit or debit card from another bank
- Current store credit card
- Employer ID card
- Medicare card

*You can use only one of the above from the same source*

**BROKER/LENDER USE ONLY**

Has verification been achieved  Yes  No

Name of verifying officer:

Signature:

Date:  /  /

**Applicant 1 – Name:**

1	100 Point Check	Points	Points	Points	Points
	Document type	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Document number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Date of issue	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Date of expiry	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Place of issue	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Details	<input type="text"/>			

2 **100 Point Check (Special Provisions)** – record details above  
 For a detailed description of the **Special Provisions**, access [www.austrac.gov.au/text/guidelines/forms/acctforms.html](http://www.austrac.gov.au/text/guidelines/forms/acctforms.html) or refer to the Identification section of IMB's Retail Distribution Procedures Manual.

1 Child under 18  2 Recent arrival in Australia (6 weeks)  3 Isolated area Aboriginal/Torres Strait Islander

4 Public Authority/Company  5 Non-resident signatory of financial body  6 Certain social security benefits  7 Acceptable Referee

3 **Identification previously verified for IMB account number**

**Applicant 2 – Name:**

1	100 Point Check	Points	Points	Points	Points
	Document type	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Document number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Date of issue	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Date of expiry	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Place of issue	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Details	<input type="text"/>			

2 **100 Point Check (Special Provisions)** – record details above  
 For a detailed description of the **Special Provisions**, access [www.austrac.gov.au/text/guidelines/forms/acctforms.html](http://www.austrac.gov.au/text/guidelines/forms/acctforms.html) or refer to the Identification section of IMB's Retail Distribution Procedures Manual.

1 Child under 18  2 Recent arrival in Australia (6 weeks)  3 Isolated area Aboriginal/Torres Strait Islander

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3 **Identification previously verified for IMB account number**

**LOAN PURPOSE**

- Buy house     Buy land     Buy unit  
 Build house     Extensions/renovations     Refinance  
 Other - *please specify*

**First Home**     Yes     No

**First Home Owners Grant  
Required/Applicable**     Yes     No

**BROKER/LENDER USE ONLY**

**Regulated by the Consumer Credit Code**     Yes     No

Note: If the loan is for investment purposes complete the business purpose declaration on page eleven.

**SECURITY OFFERED****Details of security 1**

- House     Land     Unit     Total no of rooms  
 Owner occupied     Investment     Purchase     Refinance  
 IMB holds     Encumbered

Title particulars (LOT/DP/SP)

Contract price or estimated market value \$

Minimum insurance value \$

Address

Suburb or town     Postcode

Names to be on title

1

2

3

4

**Details of security 2**

- House     Land     Unit     Total no of rooms  
 Owner occupied     Investment     Purchase     Refinance  
 IMB holds     Encumbered

Title particulars (LOT/DP/SP)

Contract price or estimated market value \$

Minimum insurance value \$

Address

Suburb or town     Postcode

Names to be on title

1

2

3

4

**Details of security 3**

- House     Land     Unit     Total no of rooms  
 Owner occupied     Investment     Purchase     Refinance  
 IMB holds     Encumbered

Title particulars (LOT/DP/SP)

Contract price or estimated market value \$

Minimum insurance value \$

Address

Suburb or town     Postcode

Names to be on title

1

2

3

4

**Details of security 4**

- House     Land     Unit     Total no of rooms  
 Owner occupied     Investment     Purchase     Refinance  
 IMB holds     Encumbered

Title particulars (LOT/DP/SP)

Contract price or estimated market value \$

Minimum insurance value \$

Address

Suburb or town     Postcode

Names to be on title

1

2

3

4

**ASSETS - What you own today**

Property (show address details)	Rent received	Property type	Owner of asset (i.e. Applicant 1,2 or joint)	Value	TOTAL
1.	\$ pw				
2.	\$ pw				
3.	\$ pw				\$

**Motor Vehicles/Boats/Caravan**

Make	Model	Year	Value
1.			
2.			
3.			\$

**Accounts**

Institution	Account number	Balance
		\$

**Investments – superannuation, shares etc**

Name of institution	Investment type	Current value
		\$

**Personal Effects/Other Assets/Deposit Paid**

Description	Value
Home contents & personal effects	
	\$

**LIABILITIES - What you owe today**

**Mortgages**

Lender account number	Monthly payment	Refinance Y/N	Related Asset No.	Owner of liability (i.e. Applicant 1,2 or joint)	Balance/Limit
	\$				
	\$				
	\$				\$

**Personal and Other Loans (car leases etc)**

Lender and account number	Monthly payment	Refinance Y/N	Balance/Limit
	\$		
	\$		
	\$		\$

**Credit Cards/ Store Cards/ Overdrafts/ Lines of Credit**

Lender (If balance outstanding is NIL, show credit limit only)	Credit limit	Refinance Y/N	Balance owing
	\$		
	\$		
	\$		\$

**Other Liabilities (e.g. maintenance, taxation, family loans)**

Details	Monthly payment	Refinance Y/N	Balance/Limit
	\$		
	\$		
	\$		\$

Are you a guarantor for any loans?  Yes  No (if yes please provide details below)

Details	Monthly payment	Refinance Y/N	Balance/Limit
	\$		
	\$		\$

Rent/ Board or Lodgings \$  per week  per month

**LOAN OPTIONS**

**LOAN 1**      **Loan Amount** \$       **Indicative Interest Rate**  % p.a.

**Loan Type** ( selection)

Principal & Interest       Interest Only for  months      Fixed Rate Option for  months

**Product Type** (✓ selection)

Standard Variable       Discount Variable       Discount Split

Budget       Professionals       Lo Doc

Budget Blue       Equity

<input type="checkbox"/> Equity INCREASE	<b>Account No.</b>	<b>Remaining term</b>	months	<b>Rate</b>	% p.a.
--	--------------------	-----------------------	--------	-------------	--------

Other (please specify)

Loan Term  years      Consumer Credit Insurance required:  Yes (Complete separate application form)  
 No (Complete disclaimer form page 13)

Indicative Monthly Repayment \$       Indicative CCI/Monthly Premium \$       **TOTAL INDICATIVE MONTHLY REPAYMENT** \$

**LOAN 2**      **Loan Amount** \$       **Indicative Interest Rate**  % p.a.

**Loan Type** ( selection)

Principal & Interest       Interest Only for  months      Fixed Rate Option for  months

**Product Type** (✓ selection)

Standard Variable       Discount Variable       Discount Split

Budget       Professionals       Lo Doc

Budget Blue       Equity

<input type="checkbox"/> Equity INCREASE	<b>Account No.</b>	<b>Remaining term</b>	months	<b>Rate</b>	% p.a.
--	--------------------	-----------------------	--------	-------------	--------

Other (please specify)

Loan Term  years      Consumer Credit Insurance required:  Yes (Complete separate application form)  
 No (Complete disclaimer form page 13)

Indicative Monthly Repayment \$       Indicative CCI/Monthly Premium \$       **TOTAL INDICATIVE MONTHLY REPAYMENT** \$

**LOAN 3**      **Loan Amount** \$       **Indicative Interest Rate**  % p.a.

**Loan Type** ( selection)

Principal & Interest       Interest Only for  months      Fixed Rate Option for  months

**Product Type** (✓ selection)

Standard Variable       Discount Variable       Discount Split

Budget       Professionals       Lo Doc

Budget Blue       Equity

<input type="checkbox"/> Equity INCREASE	<b>Account No.</b>	<b>Remaining term</b>	months	<b>Rate</b>	% p.a.
--	--------------------	-----------------------	--------	-------------	--------

Other (please specify)

Loan Term  years      Consumer Credit Insurance required:  Yes (Complete separate application form)  
 No (Complete disclaimer form page 13)

Indicative Monthly Repayment \$       Indicative CCI/Monthly Premium \$       **TOTAL INDICATIVE MONTHLY REPAYMENT** \$

**DETAILS OF YOUR LEGAL REPRESENTATIVE**

Name

Address

Suburb or town  Postcode

Phone number  Fax number

( ) ( )

E-mail

**DETAILS OF YOUR AGENT/BUILDER**

Name  Builders Lic. No.

Address

Suburb or town  Postcode

Phone number  Fax number

( ) ( )

E-mail

**LENDER USE ONLY**

**IMB LEGAL REPRESENTATIVE DETAILS**

Name  Phone number  Fax number

**VALUATION DETAILS**

Valuation request number  Valuation ordered  Valuation returned

Valuation fee  Date collected  Date debited to GL

\$ (Deposit to GL VAL) (Zero Fee Loan GL ZERO/Fixed Fee GL VAL)

	Valuer's Name	Valuation/Contract Price	Date
Security 1	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Security 2	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Security 3	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Security 4	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<b>TOTAL VALUE OF SECURITIES</b>		\$ <input type="text"/>	

NB. Security number MUST correspond to page 5 Details of security numbering.

**MINIMUM INSURANCE REQUIRED**

Security 1 \$  Security 3 \$

Security 2 \$  Security 4 \$

**PLEASE COMPLETE SERVICING WORKSHEET**

**PROVIDED TO YOU ON EXCEL SPREADSHEET**

**AND ATTACH COPY OF WORKSHEET HERE**



## PRIVACY ACT CONSENT

You must read the information and acknowledgement following. They tell you how we may use information provided by you in this loan application and what information we may obtain about you.

### a) Giving credit information to a credit reporting agency

I acknowledge that under Section 18E(8)(c) of the Privacy Act 1988 (Cth) IMB Ltd ("IMB") may give a credit reporting agency personal information relating to me retained in my credit information file kept by IMB. The information may include:-

- identity particulars;
- the fact that I have applied for credit and the amount;
- the fact that IMB is a current credit provider to me;
- payments which become overdue more than 60 days, and for which collection action has commenced;
- advice that payments are no longer overdue;
- in specified circumstances, that in the opinion of IMB, I have committed a serious credit infringement;
- that credit provided to me by IMB has been paid or otherwise discharged;
- cheques drawn by me which have been dishonoured more than once.

### b) Obtaining credit information about you

If IMB thinks it necessary to:

- in the case of loan applicants, assess my application for credit;
- [in the case of proposed guarantors, assess whether to accept me as guarantor for the credit applied for];

and to conduct subsequent reviews, IMB can get reports about me from a credit reporting agency or other business that provides information about credit worthiness, containing:

- personal credit information if my application is for personal credit;
- commercial credit information if my application is for commercial credit;
- commercial credit information if my application is for personal credit;
- personal credit information if my application is for commercial credit.

### c) Exchange of references between credit providers

I agree that to enable IMB to:

- in the case of loan applicants, assess my application for personal or commercial credit;
- [in the case of proposed guarantors, assess whether to accept me as guarantor(s) for the credit applied for]; and

to conduct subsequent loan reviews, I authorise IMB to give to and seek from any credit provider named in this credit application and any credit provider that may be named in a credit report issued by a credit reporting agency information about my credit arrangement or standing.

I understand that this information may include any information about my credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

- d) I understand the information obtained by IMB under (c) above may be used for the following purposes:
- to assess this application and subsequent loan reviews;
  - to notify other credit providers of a default by me;
  - to exchange information with other credit providers as to the status of this loan where I am in default with any other credit provider;
  - to assess my credit worthiness.
- e) **Exchange of information with insurers**  
I authorise a mortgage or trade insurer to obtain my credit report from a credit reporting agency and IMB to disclose a report or information to a mortgage or trade insurer to assess whether to insure IMB for the credit given to me or to assess the risk of default by me on the credit or for any purpose arising under the contract of mortgage or trade insurance between IMB and the insurer.
- f) **Confirmation of employment/income details**  
I authorise IMB to confirm my employment and income details from any employer, accountant, or tax agent named in this application.
- g) **Information to guarantors**  
If I am a loan applicant, I authorise IMB to give to the guarantor(s) or potential guarantor(s) of personal or commercial credit provided to me by IMB:
- personal information about my credit worthiness, credit standing, credit history, credit capacity or other relevant information relating to the credit facilities the subject of the guarantee(s);
  - a copy of any agreement guaranteed or to be guaranteed by the guarantor (whether signed or unsigned);
  - a copy of any notice sent to me (including a formal demand);
  - if the guarantor requests, a copy of the latest statement for my credit or other facility which they guarantee.
- h) **Exchange of information with advisers**  
I authorise IMB to give to and seek from any broker, financial consultant, accountant, lawyer, or any other adviser acting in connection with my application for credit any personal or commercial credit information about me.
- i) **Exchange of information for securitisation purposes**  
I authorise IMB to give to and seek from any persons involved in securitisation arrangements, any report or information about me in relation to personal or commercial credit provided to me, including any information about my credit worthiness, credit standing, credit history or credit capacity. Securitisation arrangements may include purchasing, funding, managing or processing credit.
- j) **Duration**  
I agree that if IMB gives me the credit applied for in the application [or which I have agreed to guarantee, if I am the proposed guarantor], the previous acknowledgments and consents continue until the credit is repaid.

## LENDERS MORTGAGE INSURANCE (LMI) PRIVACY CONSENT

### Important Privacy Notice

*This notice is relevant where the Lender will or may be seeking lenders mortgage insurance (LMI) from one or more insurers in respect of the repayment of any finance that the Lender may provide or in respect of any mortgage that may be given to secure the repayment. In this Notice, each of the insurers listed in the Schedule is referred to as "the Insurer" so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively.*

Please note that lenders mortgage insurance insures the Lender against loss on default under a mortgage finance arrangement the Lender has with you. You do not receive the benefit of the lenders mortgage insurance policy.

Where the Lender applies to the Insurer for insurance in connection with:

- any finance sought by you from the Lender (whether sought by you alone or with others); or
- any mortgage and/or guarantee given or to be given by you (whether alone or with others) to secure the repayment or any finance provided or to be provided by the Lender;

the Insurer will be collecting personal information about you.

The Insurer will be collecting any such personal information about you for the purposes of:

- assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by you from the Lender;
- assessing the risk of you defaulting on your obligations to the Lender in respect of which the Insurer may provide (or has provided) lenders mortgage insurance;
- assessing the risk of you being unable to meet a liability that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- the subsequent administration or variation of any lenders mortgage insurance cover provided;
- risk assessment and management involving securitisation credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- complying with legislative and regulatory requirements.

Without the provision of your personal information to the Insurer, the Insurer may be unable to process or accept the Lender's application for lenders mortgage insurance and the Lender may be unable to provide the mortgage finance requested.

By signing the acknowledgement below, you agree and consent to the Insurer using and disclosing the personal information it collects about you for the purposes set out above (subject to any restrictions imposed on the Insurer by Privacy Act 1988).

By signing the acknowledgement below, you agree and consent to:

- the Insurer obtaining information about your commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Insurer using that information in assessing the application of the Lender for lenders mortgage insurance;
- the Insurer giving to and receiving from the Lender, any credit providers named in the application for finance, and any credit providers named in a credit report issued by a credit reporting agency, information about your credit worthiness, provided that the information is given or received for the purpose of assessing the Lender's application for lenders mortgage insurance; and
- the Insurer obtaining a commercial and/or consumer credit report containing personal information about you from a credit reporting agency and to the Insurer using that report or any information derived from the report in assessing the Lender's application for lenders mortgage insurance in respect of either consumer credit or commercial credit provided by the Lender, and for any other purposes permitted under the Privacy Act.

Subject to the provisions of the Privacy Act, you may have access to personal information collected and held by the Insurer about you. You may contact the Insurer for access to your personal information held (if any) by contacting the Privacy Officer of the Insurer at the address or in the manner disclosed in the Schedule.

I have read and now agree and consent to the matters set out above. Where this Notice is signed by two or more persons, it is to be read as given by each of us individually.

### Signature of Applicant(s) / Guarantor(s)

Name

Name

Signature

Signature

Date

Date

### Schedule

1. In this Notice, the "Lender" means IMB Ltd
2. In this Notice, the "Insurer" means each and every one of the following organisations (whether acting individually or together):

GE Mortgage Insurance Company Pty Ltd  
Level 23/259 George Street  
SYDNEY NSW 2001  
ABN: 60 106 974 305  
Telephone: 02 9247 8677

PMI Mortgage Insurance Limited  
Level 23/50 Bridge Street  
SYDNEY NSW 2000  
ABN: 70 000 511 071  
Telephone: 02 9231 7777

## PRIVACY STATEMENT

IMB collects personal information about me. IMB is required to collect personal information about me under banking and finance legislation, industry codes and regulations.

IMB collects my personal information to assess my application, and if my application is successful, to provide me with the product I have requested. Without this information, I understand that IMB is not able to assess or process my application.

IMB and the mortgage insurer (if mortgage insurance applies to this loan) usually disclose some of my personal information to a variety of external organisations directly responsible for the administration of my loan application. They include related companies, insurers, re-insurers, credit reporting agencies, service providers, agents, contractors and external advisers, the referees nominated by me (including my employer) in this form, legal and financial advisers, government and regulatory bodies, ratings agencies, payment systems operators and other financial institutions, securitisers and credit providers.

IMB also collects my personal information to provide me with information about other products and services offered by IMB and offered by companies associated with IMB.

In most cases I can gain access to my personal information by contacting IMB and submitting my request. I can contact IMB by either telephoning IMB DIRECT or writing to IMB.

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## IMB PRODUCTS AND SERVICES

From time to time, we will approach you with special offers from IMB or other companies associated with IMB which we think may be of interest to you. If you do not wish to receive these offers, please tick this box.

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## REFERRING YOUR LOAN APPLICATION

If your loan application does not meet IMB's lending criteria, it may be declined. If this occurs, you can elect to have IMB refer your loan application (including the personal information provided by you in that application) to other lending institutions for re-assessment in accordance with the lending criteria of those other institutions. If you want IMB to refer your loan application and disclose your personal information to other lending institutions in the event that IMB declines your loan application, please indicate your consent by ticking this box.

Please be aware the products and services offered by other lending institutions may differ to the products and services offered by IMB. This may mean the product you have applied for with IMB may not be available at other lending institutions. As a result, if another institution offers you a product, it may differ from IMB's product.

## IMPORTANT INFORMATION

If IMB declines your loan application and you consent to IMB referring your loan application and disclosing your personal information to other lending institutions, IMB **may** receive a commission for this referral.

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## NOMINATION TO RECEIVE NOTICES

I/we nominate  (Full name of person nominated) to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us.

We consent to notices and other documents under the Consumer Credit Code to be sent jointly to us at:

(address for service)

### IMPORTANT

Each joint debtor / mortgagor / guarantor is entitled to receive a copy of any notice or other document under the Consumer Credit Code. By signing this form, you are giving up the right to be provided with information direct from the credit provider and instead it will go to the nominated person on behalf of each or all of you.

You can advise the credit provider at any time in writing that you wish to cancel this nomination.

**APPLICANT(S) DECLARATION**

I, the undersigned, hereby:-

- apply for membership of IMB;
- agree to be bound by the constitution of IMB and will pay all applicable fees and charges on demand;
- declare that I am over the age of eighteen years;
- provide the information in this application form to IMB to enable it to assess the request for credit;
- declare that I have never been bankrupt, insolvent, or assigned my estate for the benefit of creditors, nor is there any unsatisfied judgement against me;
- declare that I have not borrowed, nor intend to borrow, additional moneys to complete the purchase of the property or construction of the building;
- declare that I have read and understood the information in this application form concerning the Privacy Act, and agree to the authorisations contained therein;
- declare that the loan products and options requested have been explained in detail and to my satisfaction by an IMB representative, and I am comfortable with the chosen loan;
- declare that I have had adequate time to seek independent and expert advice concerning this loan;
- declare that at the time of signing this application, the information contained herein is correct and complete to the best of my knowledge, and
- consent to IMB using my personal information for the purposes set out above and disclosing my personal information to the entity/entities set out above.

**Signature of Applicant(s) / Guarantor(s)**

<b>Name</b>	<input type="text"/>	<b>Name</b>	<input type="text"/>
<b>Signature</b>	<input type="text"/>	<b>Signature</b>	<input type="text"/>
<b>Date</b>	<input type="text"/>	<b>Date</b>	<input type="text"/>

**BUSINESS/ INVESTMENT 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 and/or investment purposes (or for both purposes).

**IMPORTANT**

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

**Signature of Applicant(s) / Guarantor(s)**

<b>Name</b>	<input type="text"/>	<b>Name</b>	<input type="text"/>
<b>Signature</b>	<input type="text"/>	<b>Signature</b>	<input type="text"/>
<b>Date</b>	<input type="text"/>	<b>Date</b>	<input type="text"/>

**(BROKER/LENDER use only)**

## Application Fee (payment by credit card)

(Please print clearly)

Name in full as on  
the credit card

The sum of

Application fee

\*ALL

\*PART

*\*tick applicable box*

Please debit my

\*Bankcard

\*Visa

\*Mastercard

*\*tick applicable box*

Card number

Expiry date

Month

Year

e.g. 08 (Aug)

Cardholder's signature

**(IMB LENDER use only)**

## IMPORTANT NOTICE Disclaimer - CREDIT PROTECTION

I acknowledge that the IMB Ltd representative has discussed with me the benefits of CREDIT PROTECTION.

I hereby declare that I do not wish to take CREDIT PROTECTION and confirm that if I am unable to meet my finance contract obligations due to accident, sickness, injury or involuntary unemployment, then I am still responsible for meeting this financial obligation.

In the event of my death, I also acknowledge that it will be my estate's responsibility to repay the loan.

Applicant ONE

(Please print name in full)

Signature:

Applicant TWO

(Please print name in full)

Signature:

Dated:



Once this Application is completed please fax or post to the below mentioned numbers and address. Please note that simply because you are an employee, it does not guarantee that you will be approved for a Credit Card. All applications are subject to Citibank Lending Criteria. Allow up to 15 working days to process your application subject to verification. Citibank Pty Limited ABN 88 004 325 080 AFSL No. 238098 is the issuer and administrator of the IMB Credit Card. Citibank may check employment details/income with your employer or accountant provided on the previous page. Income of \$20,000 p.a. required for the Silver Card and income of \$35,000 p.a. required for the Gold Card. Upon approval of your Credit Card we will notify you of how to meet the "100 Point Identification Check" as required by Federal legislation. Existing Citibank Credit Cardholders or the holders of cards issued by Citibank are not eligible to apply for this introductory offer.

### 8. CREDITSHIELD® CREDIT PROTECTION INSURANCE (OPTIONAL)

**YES, I would like to receive further information and an application form for CREDITSHIELD®. A product disclosure statement will be sent to you by MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096, the issuer of CREDITSHIELD, which you should consider to determine whether CREDITSHIELD is appropriate for you.** Your decision to purchase this product should be based on the information found in the product disclosure statement. CREDITSHIELD® will pay your minimum monthly payment until you are fit to return to work should you become temporarily disabled or for up to six months if you become unemployed. In the event of your death or total disablement, CREDITSHIELD® will pay the amount of your indebtedness to a maximum of \$20,000. It costs just 45 cents for every \$100 owing on your Card each month. Insurance is subject to policy terms and does not apply to Additional Cardholders.

### 9. PRIVACY DECLARATION

1. We, Citibank Pty Limited, collect your personal information to assess this application and, if it is successful, to administer the product(s) you obtain. If any part of the information is not provided, we may not be able to assess your application or properly administer those products. To do that, we may need to disclose your information to sales agents and brokers, organisations that carry out functions on our behalf (such as mailing houses, data processors, researchers, collection agents and loss recovery agents), professional and financial advisors, organisations involved in securitisation arrangements, investigators, insurers and organisations involved in rewards programs. We may also disclose your information to organisations that carry out functions on our behalf for the purpose of the Privacy Preference (unless you have indicated that you do not wish us to communicate such offers). We may also disclose your personal information if required or authorised by law. We may be required by the Financial Transaction Reports Act to collect certain information about your identity. In most cases you can gain access to your personal information by contacting us on 1300 135 538. 2. If we disclose your personal information to other entities that provide services to you on our behalf, as part of that your information may be transferred outside Australia. 3. We may disclose to a credit reporting agency personal information about you. This information is limited to: your identification; the fact you have applied for credit and the amount; the fact that Citibank is a current credit provider to you; payments which may have become more than 60 days overdue and for which debt collection action has started; advice that payments are no longer overdue in respect of any default that has been listed; cheques drawn by you for \$100 or more which have been dishonoured more than once; a serious credit infringement which we believe you have committed; and the discharge of your credit facility (if granted under this application). This information may be given before, during or after the provision of credit to you.

4. We may obtain information about you from a business that provides information about the commercial credit worthiness of persons for the purpose of assessing your application for credit and any later request for additional credit or for a credit limit increase. 5. We may obtain a consumer credit report containing information about you from a credit reporting agency for the purpose of assessing your application for commercial credit and any later request for additional credit or for a credit limit increase. 6. We may give to and obtain from any credit provider(s) that may be named in this application or a credit report issued by a credit reporting agency information about you for the following purposes: (a) to assess an application by you for credit; (b) to notify other credit providers of a default by you; (c) to exchange information with other credit providers as to the status of this loan where you are in default with other credit providers; (d) to assess your credit worthiness; and (e) to assist you to meet your credit obligations. This information can include any information about your credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act. 7. We may give: (i) to any other credit provider at that credit provider's request, a banker's opinion or other personal information about your consumer credit worthiness for purposes connected with any application for credit that you make to that credit provider or your business, trade or profession; (ii) personal credit worthiness information to any entity participating in a loan securitisation programme for the purpose of such a programme. 8. We may disclose to any Additional Cardholder information reasonably required to transact on the credit facility. 9. That Citibank and my Building Society/ Credit Union may disclose information to each other regarding my application and the conduct of my Account for marketing and administrative purposes. 10. You understand that you will be automatically enrolled in the free Card Services Rewards Programme. We may for the purpose of the Rewards Programme disclose your personal and transaction information to such persons or entities conducting the Rewards Programme for the purpose of conducting that programme and to Qantas Airways Limited for the purpose of awarding Qantas Frequent Flyer points. 11. Please note that telephone calls may be recorded for training and verification purposes.

Only Citibank gives you the option of the added security and recognition of PhotoCard. If you would like to have your photograph and signature digitally imprinted on your Citibank Credit Card please complete this section. Please follow the instructions below carefully. Failure to follow the instructions may result in the return of your application form for a better quality photo. Please provide a passport size & style photograph of yourself and Additional Cardholder (if applicable). The photo(s) must be:

- No more than six months old
- 35mm in width and 45mm in height
- Of good quality colour on high quality paper
- In sharp focus and clear
- A head and shoulder shot only
- Affixed using glue only

- Please DO NOT
- Fold or crease the photo
  - Use pins, staples or sticky tape to affix the photo
  - Mark, scratch or stamp the photo
  - Cut out and glue your silhouette
  - Fax your photo
- Please write your full name on back of the photo

Diagram showing the layout for a Primary Cardholder's photo and signature. On the left, a vertical rectangle is labeled "PRIMARY CARDHOLDER PHOTO" with dimensions 35mm width and 45mm height. To its right, a horizontal line is labeled "First name" and "Surname". Below that, a larger rectangle is labeled "Digital Signature" with a yellow 'X' in the center. Below the signature box, it says "PLEASE SIGN ABOVE, WITHIN WHITE BOXED AREA ONLY. PLEASE USE A BLACK BALL POINT PEN ONLY. THIS IS HOW YOUR SIGNATURE WILL APPEAR ON YOUR CARD".

Diagram showing the layout for an Additional Cardholder's photo and signature. On the left, a vertical rectangle is labeled "ADDITIONAL CARDHOLDER PHOTO" with dimensions 35mm width and 45mm height. To its right, a horizontal line is labeled "First name" and "Surname". Below that, a larger rectangle is labeled "Digital Signature" with a yellow 'X' in the center. Below the signature box, it says "PLEASE SIGN ABOVE, WITHIN WHITE BOXED AREA ONLY. PLEASE USE A BLACK BALL POINT PEN ONLY. THIS IS HOW YOUR SIGNATURE WILL APPEAR ON YOUR CARD".

Your photograph and signature, and that of your Additional Cardholder (if requested), will be stored on computer and will automatically appear on Card(s) issued in the future. **IMPORTANT:** Both the Primary Cardholder and Additional Cardholder have the option of choosing PhotoCard. For example, the Primary Cardholder can choose to have PhotoCard, while the Additional Cardholder may choose not to have it and vice versa.

### 10. BALANCE TRANSFER TERMS AND CONDITIONS

1. If Citibank provides you with the Terms and Conditions for a Credit Card Account and you do not accept Citibank's offer of credit on those terms, you must inform us immediately on 1300 135 538. Otherwise, Citibank will act on your instructions for this Balance Transfer (BT) request within 10 business days from the date your application is approved. Processing of this BT will constitute your acceptance of the Terms and Conditions.
2. Each BT must be for at least \$500. BTs from your Account to any other Citibank account are excluded, as are foreign currency BTs and BTs to offshore accounts.
3. Citibank will transfer the BTs specified by you, in the order nominated overleaf, in the full amounts, or any part amounts, as determined by Citibank and your available Credit Limit.
4. BTs are repaid first and are treated as a Special Promotion under your Account Terms and Conditions. BTs will attract interest from the day of transfer.
5. Only one BT request form will be processed on any Account. Citibank may refuse any request for a BT in whole or in part.
6. Delays may occur in processing BTs, so it is vital you continue making payments on your other accounts, in accordance with those accounts' terms and conditions. Citibank will not be responsible for any overdue payment or interest incurred on any other accounts. Any remaining balance after the BT will be your responsibility.

#### OFFICE USE ONLY

Credit Card Number