

New Loan Applications Cover Sheet



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FAX TO: 1800 552 120

Introducer Number

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1. STATE in which applicant is purchasing or refinancing:

- NSW
- VIC
- QLD
- SA
- WA
- NT
- TAS
- ACT

2. Total Loan Amount:

- \$0 - \$350,000
- \$351,000 - \$500,000
- \$501,000 - \$750,000
- \$751,000 - \$1,000,000
- \$1,001,000 - \$1,250,000
- \$1,251,000 - \$1,500,000
- >\$1,500,000

Tick the relevant boxes if you require
Reduced Equity Fee:

Reduced Equity Applied –

- >80% - 85% >85% - 95% Neither

Gen / Non-Gen Equity Applied –

- Gen Equity Non-Gen Equity Neither

3. Are any applicants self employed, companies or directors?

- Yes
- No

4. Is the loan application a pre-approval?

- Yes
- No

5. Is the loan application secured by a commercial property?

- Yes
- No

6. Is this loan for a purchase?

- Yes
- No

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loan application form

Important note

Complete additional application forms where different borrowers and/or guarantors with different security properties are required.

Step 1 Checklist

Please attach the following documents and information relating to your loan requirements and employment status.

All applications

- Applicants/guarantors Identification Form (include copies of identification)
- Any applicable up-front fee (e.g. valuation, fixed rate lock-in)
- Rates Notice for all properties owned
- Last 3 months for credit/store cards if repaid in full each month
- Serviceability calculation print out
- Reduced Equity Fee or LMI premium calculation (if applicable)
- Fixed Rate Lock-in form (if applicable)

PAYG applications (including Lo Doc applications)

- Latest pay slip, PLUS
- Latest Group Certificate or Taxation Return (Last 2 years Group Certificate or Tax Returns required if less than 12 months in current job)

Self-employed applications (not including Lo Doc applications)

- Last two years full business/company Taxation Returns and financials, PLUS
- Last two years full personal Taxation Returns

New purchase applications

- Front page of the Contract for Sale/Contract Note
- Statutory Declaration stating that funds being gifted are non-repayable (if applicable)
- Last 3 months statements confirming genuine savings pattern (loans involving Lenders Mortgage Insurance)
- Completed application for First Home Owners Grant (if applicable)

Refinance applications

- Last 6 months statements of loans being refinanced
- Last 3 months statements for credit/store cards being refinanced
- Refinance Express discharge authority

Investment property applications

- Letter/statement from Real Estate Agent confirming proposed/existing rental income or lease agreement
- Description of property e.g. warehouse, office, factory, studio apartment (if not residential house/unit)

Trusts

- Trust Deed, PLUS
- Last two years full Taxation Returns of the Trustee

Lo Doc loan applications

- Customer Declaration, PLUS
- Last 6 months statements of any existing loans being refinanced

Construction loan applications

- Fixed price building contract/quote/tender, PLUS
- Proposed building plans and specifications

Commercial loan applications

- Completed PCM Application and Summary Checklist

Introducer's acknowledgment that required supporting documentation is attached to the completed application.

Introducer signature

Step 2 Introducer details

Introducer number

Introducer telephone number

Introducer name

Introducer fax number

Introducer company name

Application date

 / /

(DD/MM/YY)

Estimated settlement date

 / /

(DD/MM/YY)

Step 3 Purpose of the loan

Please indicate the intended purpose of the loan

Purchase home (owner occupied)

Split 1

Split 2

Split 3

Refinance home/personal loan (owner occupied)

Construct home (owner occupied)

Other owner occupied (e.g. home improvements, personal use)

Purchase investment property

Refinance investment loan

Construct investment property

Other investments (e.g. purchase of shares)

Commercial loan

Existing account numbers (if applicable)

Interest Rate Discount:

If borrowing \$300,000 or more in aggregate, do you want to apply for a SmartPack (a fee applies)*

Y

N

Step 4 Funding summary

The following is a guide only. There may be other costs associated with your transaction that may affect how much you need to borrow.

Your cost of purchase or refinance (\$)

Property Purchase Price

Home Loan Refinance amount

Other debts being refinanced

Other costs

Cost of construction/home improvements

Application Fee

Reduce Equity Fee or Lender's Mortgage Insurance (estimate)

Other costs including legal and other professional charges

Government Stamp Duty on mortgage

Government Stamp Duty on transfer of property

Government registration fee

Valuation fee (if applicable)

Other fees and charges associated with your loan (our standard fees and charges are available on request)

Fees and charges imposed by your outgoing lender (for example, any mortgage discharge fee)

ESTIMATED COST

Your contribution to purchase or refinance (\$)

Net proceeds from pending sale of real estate

Deposit already paid

Cash/Savings

Redraw from existing facility

Gift

Other loans (specify source)

Other funds (specify source e.g. First Home Owners Grant)

TOTAL APPLICANT(S) CONTRIBUTION

ESTIMATED LOAN AMOUNT REQUESTED (\$) (difference between Estimated Cost and Total Applicant(s) Contribution)

* Aggregation excludes Lo Doc and Commercial products. A discount is available on Mortgage Simplifier and Smart Home loan products. Further details available at www.ingdirect.com.au.

Step 5 Loan details

Select the loan for which you wish to apply. If you want a combined loan or more than one loan, complete the relevant sections. Minimum \$50,000 for any loan type in a combination loan.

<h3>Split 1</h3> <p>Purpose of loan</p> <input type="checkbox"/> Residential home loan <input type="checkbox"/> Residential investment loan <input type="checkbox"/> Commercial loan <p>Are you applying for a First Home Owners Grant? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<h3>Split 2</h3> <p>Purpose of loan</p> <input type="checkbox"/> Residential home loan <input type="checkbox"/> Residential investment loan <input type="checkbox"/> Commercial loan <p>Are you applying for a First Home Owners Grant? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<h3>Split 3</h3> <p>Purpose of loan</p> <input type="checkbox"/> Residential home loan <input type="checkbox"/> Residential investment loan <input type="checkbox"/> Commercial loan <p>Are you applying for a First Home Owners Grant? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>Select Product (Choose one product only per loan)</p> <input type="checkbox"/> Action Equity Loan <input type="checkbox"/> Fixed Rate Loan <input type="checkbox"/> Mortgage Simplifier <input type="checkbox"/> Smart Home Loan <input type="checkbox"/> Construction Loan <input type="checkbox"/> Lo Doc Smart Home Loan <input type="checkbox"/> Lo Doc Standard Variable Rate <input type="checkbox"/> Commercial Equity Loan <input type="checkbox"/> Commercial Fixed Rate <input type="checkbox"/> Commercial Variable Rate <p>If selecting a fixed rate please indicate term <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5</p> <p>Do you require a Fixed Rate Lock-in? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, complete and submit Fixed Rate Lock-in form</p>	<p>Select Product (Choose one product only per loan)</p> <input type="checkbox"/> Action Equity Loan <input type="checkbox"/> Fixed Rate Loan <input type="checkbox"/> Mortgage Simplifier <input type="checkbox"/> Smart Home Loan <input type="checkbox"/> Construction Loan <input type="checkbox"/> Lo Doc Smart Home Loan <input type="checkbox"/> Lo Doc Standard Variable Rate <input type="checkbox"/> Commercial Equity Loan <input type="checkbox"/> Commercial Fixed Rate <input type="checkbox"/> Commercial Variable Rate <p>If selecting a fixed rate please indicate term <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5</p> <p>Do you require a Fixed Rate Lock-in? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, complete and submit Fixed Rate Lock-in form</p>	<p>Select Product (Choose one product only per loan)</p> <input type="checkbox"/> Action Equity Loan <input type="checkbox"/> Fixed Rate Loan <input type="checkbox"/> Mortgage Simplifier <input type="checkbox"/> Smart Home Loan <input type="checkbox"/> Construction Loan <input type="checkbox"/> Lo Doc Smart Home Loan <input type="checkbox"/> Lo Doc Standard Variable Rate <input type="checkbox"/> Commercial Equity Loan <input type="checkbox"/> Commercial Fixed Rate <input type="checkbox"/> Commercial Variable Rate <p>If selecting a fixed rate please indicate term <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5</p> <p>Do you require a Fixed Rate Lock-in? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, complete and submit Fixed Rate Lock-in form</p>
<p>Loan amount (excluding Reduced Equity Fee or LMI premium) \$ <input type="text"/></p> <p>Reduced Equity Fee or LMI premium (to be capitalised)* \$ <input type="text"/></p> <p>NIVA amount** \$ <input type="text"/></p> <p>Total amount <input type="text"/> Loan term*** <input type="text"/> Years</p> <p>If LMI required, please select LMI product <input type="checkbox"/> Standard - up to 95% <input type="checkbox"/> HomeBuyer Plus - up to 100%</p>	<p>Loan amount (excluding Reduced Equity Fee or LMI premium) \$ <input type="text"/></p> <p>Reduced Equity Fee or LMI premium (to be capitalised)* \$ <input type="text"/></p> <p>NIVA amount** \$ <input type="text"/></p> <p>Total amount <input type="text"/> Loan term*** <input type="text"/> Years</p> <p>If LMI required, please select LMI product <input type="checkbox"/> Standard - up to 95% <input type="checkbox"/> HomeBuyer Plus - up to 100%</p>	<p>Loan amount (excluding Reduced Equity Fee or LMI premium) \$ <input type="text"/></p> <p>Reduced Equity Fee or LMI premium (to be capitalised)* \$ <input type="text"/></p> <p>NIVA amount** \$ <input type="text"/></p> <p>Total amount <input type="text"/> Loan term*** <input type="text"/> Years</p> <p>If LMI required, please select LMI product <input type="checkbox"/> Standard - up to 95% <input type="checkbox"/> HomeBuyer Plus - up to 100%</p>
<p>Repayment method <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly I wish to pay <input type="checkbox"/> Principal and interest <input type="checkbox"/> Interest only^ <input type="checkbox"/> Interest in advance (max 1 year) If Interest only, please indicate term <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5</p>	<p>Repayment method <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly I wish to pay <input type="checkbox"/> Principal and interest <input type="checkbox"/> Interest only^ <input type="checkbox"/> Interest in advance (max 1 year) If Interest only, please indicate term <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5</p>	<p>Repayment method <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly I wish to pay <input type="checkbox"/> Principal and interest <input type="checkbox"/> Interest only^ <input type="checkbox"/> Interest in advance (max 1 year) If Interest only, please indicate term <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5</p>

* Mortgage insurance calculation to be included with application

** NIVA limit is the lower of 3% or \$10,000 of the total limit, NIVA is not available for draw down at settlement

NIVA only available with a Smart Home Loan or Lo Doc Smart Home Loan

*** Do not complete for Action Equity, Professional Smart Home Loan, Lo Doc Smart Home Loan and Commercial Equity Loan. Maximum 15 years for Commercial Loans

^ Interest Only loans, including Construction Loans, monthly repayments are required on the 1st of each month.

Step 6 Borrower details

Applicant 1 Guarantor 1 Director 1

Existing borrower PAYG
 New borrower Self-employed

Mr Mrs Ms Miss Other

Surname

First name

Middle name

Date of birth (DD/MM/YYYY)

Sex

Male

Female

Driver's licence number

No of dependants

Age of dependants

Spouse's name

Contact number

Phone number – Home

Phone number – Work

Mobile number

Current residential address

Unit number

Street number

Street name

Suburb

State

Postcode

Time at current address

Years

Months

Current residential status

Owner

Renting

Boarding

Paying mortgage

Living with parents

Other (if other, please specify below)

Residential/mailling address after settlement

If same as current residential address, please cross the box

Unit number

Street number

Street name

Suburb

State

Postcode

Applicant 2 Guarantor 2 Director 2

Existing borrower PAYG
 New borrower Self-employed

Mr Mrs Ms Miss Other

Surname

First name

Middle name

Date of birth (DD/MM/YYYY)

Sex

Male

Female

Driver's licence number

No of dependants

Age of dependants

Spouse's name

Contact number

Phone number – Home

Phone number – Work

Mobile number

Current residential address

Unit number

Street number

Street name

Suburb

State

Postcode

Time at current address

Years

Months

Current residential status

Owner

Renting

Boarding

Paying mortgage

Living with parents

Other (if other, please specify below)

Residential/mailling address after settlement

If same as current residential address, please cross the box

Unit number

Street number

Street name

Suburb

State

Postcode

Employment details

Applicant 1/Guarantor 1/Director 1

Name of current employer (if self-employed, your trading name)

Current employment status

Salaried Self-employed Social benefits Retired
 Student Home duties Unemployed

Current employment type

Full-time Part-time Casual/Temp

Occupation type

Professional Executive/Managerial Manual
 Office staff/Clerical Trade

Other

Occupation (if self-employed, type of business/industry)

Date commenced (DD/MM/YY)

No of employers in last four years

Address of current employer (if self-employed, your business address)

Unit number

Street number

Street name

Suburb

State

Postcode

Applicant 2/Guarantor 2/Director 2

Name of current employer (if self-employed, your trading name)

Current employment status

Salaried Self-employed Social benefits Retired
 Student Home duties Unemployed

Current employment type

Full-time Part-time Casual/Temp

Occupation type

Professional Executive/Managerial Manual
 Office staff/Clerical Trade

Other

Occupation (if self-employed, type of business/industry)

Date commenced (DD/MM/YY)

No of employers in last four years

Address of current employer (if self-employed, your business address)

Unit number

Street number

Street name

Suburb

State

Postcode

ONLY complete this section if less than two years with current employer

Name of previous employer

Previous employment status

Salaried Self-employed Social benefits Retired
 Student Home duties Unemployed

Previous employment type

Full-time Part-time Casual/Temp

Previous occupation (if self-employed, type of business/industry)

Time with previous employer

Years Months

Name of previous employer

Previous employment status

Salaried Self-employed Social benefits Retired
 Student Home duties Unemployed

Previous employment type

Full-time Part-time Casual/Temp

Previous occupation (if self-employed, type of business/industry)

Time with previous employer

Years Months

ONLY complete this section if you have a second job

Name of employer

Second job occupation

Second job employment type

Part-time Casual/Temp

Phone number of employer

Date commenced (DD/MM/YY)

Name of employer

Second job occupation

Second job employment type

Part-time Casual/Temp

Phone number of employer

Date commenced (DD/MM/YY)

Step 7 Additional information

Applicant 1/Guarantor 1/Director 1

Is applicant an Australian Citizen/Permanent Resident?

Yes No

Has applicant ever been bankrupt, had any credit defaults, or had a judgement credit?

Yes* No

Is applicant receiving unemployment benefits or worker's compensation?

Yes* No

Has the loan applicant/guarantor/director ever been known by any other name in the last 7 years? e.g., maiden name, previous married name?

Yes* No

Former Name(s) Applicant 1/ Guarantor 1/Director 1

*Please attach details to this application

Applicant 2/Guarantor 2/Director 2

Is applicant an Australian Citizen/Permanent Resident?

Yes No

Has applicant ever been bankrupt, had any credit defaults, or had a judgement credit?

Yes* No

Is applicant receiving unemployment benefits or worker's compensation?

Yes* No

Has the loan applicant/guarantor/director ever been known by any other name in the last 7 years? e.g., maiden name, previous married name?

Yes* No

Former Name(s) Applicant 1/ Guarantor 1/Director 1

*Please attach details to this application

Step 8 Company details

ONLY complete if company applicant/guarantees i.e. if borrowing/guaranteeing under a company name

Applicant 1/Guarantor 1/Director 1

Company Name

ACN

Mailing Address

Unit number Street number

Street name

Suburb

State Postcode

Trading Address

Unit number Street number

Street name

Suburb

State Postcode

Industry

Date Established (DD/MM/YY)

Applicant 2/Guarantor 2/Director 2

Company Name

ACN

Mailing Address

Unit number Street number

Street name

Suburb

State Postcode

Trading Address

Unit number Street number

Street name

Suburb

State Postcode

Industry

Date Established (DD/MM/YY)

Step 9 Your assets and liabilities

Your assets

	Suburb	Post code	Value (\$)	Monthly Investment Income* (\$)
Existing property (home)	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Investment property 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment property 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Motor vehicle 1			<input type="text"/>	
Motor vehicle 2			<input type="text"/>	
Other assets e.g. furniture, personal effects, collectables, boat, etc.			<input type="text"/>	
Savings with (name of institution):	<input type="text"/>		<input type="text"/>	<input type="text"/>
	<input type="text"/>		<input type="text"/>	<input type="text"/>
Deposit already paid on new home or investment property			<input type="text"/>	
Investments:	Superannuation		<input type="text"/>	<input type="text"/>
	Shares		<input type="text"/>	<input type="text"/>
TOTAL ASSETS			<input type="text"/>	<input type="text"/>

*How to convert to monthly amounts: Yearly income – divide by 12. Weekly income – multiply by 52 then divide by 12. Fortnightly income – multiply by 26 then divide by 12.

Your liabilities

	Amount owing (\$)	Facility limit/redraw(\$)	Monthly payment (\$)	Financier	Indicate if debts to be repaid prior to or on settlement
Existing mortgage (home)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Existing mortgage (investment property 1)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Existing mortgage (investment property 2)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Personal loans or hire purchase	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Car lease	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Other debts (store account/s, HECS, etc.)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Contingent liability (e.g. guaranteed debt)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Current rent/board paid (if applicable)			<input type="text"/>		
Child maintenance			<input type="text"/>		
Credit card limits (indicate if paid in full for last three months)	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
TOTAL LIABILITIES	<input type="text"/>	<input type="text"/>	<input type="text"/>		

Step 10 Your assets and liabilities

PAYG Income (salary/retired applicants/guarantors only)

Applicant 1/Guarantor 1

	Gross monthly income* (\$)
Base income (including Lo Doc)**	<input type="text"/>
Regular overtime (last two years)	<input type="text"/>
Second job income	<input type="text"/>
Family Tax Benefits (Part A+B)	<input type="text"/>
Child Maintenance	<input type="text"/>
Investment income	<input type="text"/>
Existing rental income	<input type="text"/>
Proposed rental income	<input type="text"/>
Other income (e.g. commission/bonus)	<input type="text"/>
Car allowance^	<input type="text"/>
Fully maintained car ^^ <input type="checkbox"/>	<input type="text"/>
TOTAL INCOME	<input type="text"/>

Applicant 2/Guarantor 2

	Gross monthly income* (\$)
Base income (including Lo Doc)**	<input type="text"/>
Regular overtime (last two years)	<input type="text"/>
Second job income	<input type="text"/>
Family Tax Benefits (Part A+B)	<input type="text"/>
Child Maintenance	<input type="text"/>
Investment income	<input type="text"/>
Existing rental income	<input type="text"/>
Proposed rental income	<input type="text"/>
Other income (e.g. commission/bonus)	<input type="text"/>
Car allowance^	<input type="text"/>
Fully maintained car ^^ <input type="checkbox"/>	<input type="text"/>
TOTAL INCOME	<input type="text"/>

*How to convert to gross monthly amounts (before tax). Yearly – divide by 12. Weekly – multiply by 52 then divide by 12. Fortnightly – multiply by 26 then divide by 12.

^ Paid to you by your employer to cover vehicle running costs.

^^ Only tick this box if your employer is providing a fully maintained car (not part of packaged income).

**For Lo Doc applications provide total monthly gross income. Further income details are not required.

Personal Income (sole traders/partnerships/trust applicants/guarantors only)

Description	Last financial year (\$)	Previous financial year (\$)
Profit from business distributed to all Applicants/Guarantors	<input type="text"/>	<input type="text"/>
Add back depreciation on fixed assets	<input type="text"/>	<input type="text"/>
Add back interest on debts refinanced/repaid	<input type="text"/>	<input type="text"/>
Other add back(s) <input type="text"/>	<input type="text"/>	<input type="text"/>
Other income of all Applicants/Guarantors (e.g. second job, family allowance)	<input type="text"/>	<input type="text"/>
Rental income (existing and proposed)	<input type="text"/>	<input type="text"/>
TOTAL INCOME	<input type="text"/>	<input type="text"/>

Company/Director Income (Pty Ltd applicants/guarantors only)

Description	Last financial year (\$)	Previous financial year (\$)
Company net profit before tax (Applicants share as determined by shareholding %)	<input type="text"/>	<input type="text"/>
Add back depreciation on fixed assets	<input type="text"/>	<input type="text"/>
Add back interest on debts refinanced/repaid	<input type="text"/>	<input type="text"/>
Other add back(s) <input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant/Guarantor/Director salary and wages received	<input type="text"/>	<input type="text"/>
Other income (e.g. second job, family allowance)	<input type="text"/>	<input type="text"/>
Rental income (existing and proposed)	<input type="text"/>	<input type="text"/>
TOTAL INCOME	<input type="text"/>	<input type="text"/>

Step 11 Security property details

All security properties listed will secure all loans/splits on this application form. **An additional application fee applies for each additional property in excess of (1) property – this is non-refundable and payable at the time of your application.**

Property 1

Unit number <input type="text"/>	Street number <input type="text"/>	Is property unencumbered? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Street name <input type="text"/>		Source of estimated value (e.g. purchase price, customer estimate) <input type="text"/>	
Suburb <input type="text"/>		Estimated LVR % <input type="text"/>	Mortgage Insurance <input type="checkbox"/> Yes <input type="checkbox"/> No
State <input type="text"/>	Postcode <input type="text"/>	Number of bedrooms <input type="text"/>	Registered Owners Name(s) to appear on Certificate of Title after settlement <input type="text"/>
Estimated value \$ <input type="text"/>	Residential <input type="checkbox"/>	Commercial <input type="checkbox"/>	<input type="text"/>
Type of Security <input type="checkbox"/> House	<input type="checkbox"/> Villa/Townhouse	<input type="checkbox"/> Unit	Contact for access (for valuation) <input type="text"/>
<input type="checkbox"/> Vacant Land	<input type="checkbox"/> Rural	Phone number <input type="text"/>	<input type="text"/>

Property 2

Unit number <input type="text"/>	Street number <input type="text"/>	Is property unencumbered? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Street name <input type="text"/>		Source of estimated value (e.g. purchase price, customer estimate) <input type="text"/>	
Suburb <input type="text"/>		Estimated LVR % <input type="text"/>	Mortgage Insurance <input type="checkbox"/> Yes <input type="checkbox"/> No
State <input type="text"/>	Postcode <input type="text"/>	Number of bedrooms <input type="text"/>	Registered Owners Name(s) to appear on Certificate of Title after settlement <input type="text"/>
Estimated value \$ <input type="text"/>	Residential <input type="checkbox"/>	Commercial <input type="checkbox"/>	<input type="text"/>
Type of Security <input type="checkbox"/> House	<input type="checkbox"/> Villa/Townhouse	<input type="checkbox"/> Unit	Contact for access (for valuation) <input type="text"/>
<input type="checkbox"/> Vacant Land	<input type="checkbox"/> Rural	Phone number <input type="text"/>	<input type="text"/>

Property 3

Unit number <input type="text"/>	Street number <input type="text"/>	Is property unencumbered? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Street name <input type="text"/>		Source of estimated value (e.g. purchase price, customer estimate) <input type="text"/>	
Suburb <input type="text"/>		Estimated LVR % <input type="text"/>	Mortgage Insurance <input type="checkbox"/> Yes <input type="checkbox"/> No
State <input type="text"/>	Postcode <input type="text"/>	Number of bedrooms <input type="text"/>	Registered Owners Name(s) to appear on Certificate of Title after settlement <input type="text"/>
Estimated value \$ <input type="text"/>	Residential <input type="checkbox"/>	Commercial <input type="checkbox"/>	<input type="text"/>
Type of Security <input type="checkbox"/> House	<input type="checkbox"/> Villa/Townhouse	<input type="checkbox"/> Unit	Contact for access (for valuation) <input type="text"/>
<input type="checkbox"/> Vacant Land	<input type="checkbox"/> Rural	Phone number <input type="text"/>	<input type="text"/>

Step 12 Solicitor and Accountant details

Solicitor's or Representative's details

Name of firm

Contact name

Phone number

Unit number Street number

Street name

Suburb

State Postcode

Accountant's details

Name of firm

Contact name

Phone number

Unit number Street number

Street name

Suburb

State Postcode

Step 13 Declarations

Address for notice schedule

Note: This section may be completed where joint Applicants reside at the same address and do not wish to receive individual copies of notices and other documents under the Consumer Credit Code, if the lending facility is for personal purposes, i.e. NOT for business or investment purposes.

Each joint debtor/mortgagor is entitled to receive a copy of any notice or other document under the Consumer Credit Code. You may, however, nominate that one person receive all notices on your behalf.

By signing the following nomination you are giving up the right to be provided with information directly from ING DIRECT. You can, however, at any time advise ING DIRECT in writing that you would like to cancel your nomination and accordingly would like to receive directly a copy of any notice or other document under the Consumer Credit Code.

I/We nominate:
 Mr Mrs Ms Miss Other

Surname

First name

Middle name

to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us. The notices and documents are to be sent to the following address:

Contact name

Phone number

Unit number Street number

Street name

Suburb

State Postcode

Signature of Applicant 1 Date (DD/MM/YY)

Signature of Applicant 2 Date (DD/MM/YY)

Privacy declaration

Consent by Applicant/s and Guarantor/s

ING DIRECT is a division of ING Bank (Australia) Limited ABN 24 000 893 292

Name of Applicant 1

Guarantor(s)

Name of Applicant 2

Guarantor(s)

At ING DIRECT we recognise that privacy and security of personal information is important to our customers.

We respect the confidentiality and security of your personal information and we are committed to protecting it at all times.

1. Collection of your personal information

ING DIRECT only collects such personal information as is necessary to manage your account and to communicate with you about ING DIRECT and the products and services we offer. We also collect any personal information necessary for the purposes of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

By completing your ING DIRECT application form you consent to our use and disclosure of your personal information as outlined in this privacy statement. If you do not provide your personal information, we may be unable to provide you with an appropriate level of service.

2. Use and disclosure of your personal information

You consent to us disclosing your personal information to other ING Group entities and/or third parties, such as:

- Other ING Group companies in order to service other products you may have within the Group
- Organisations undertaking reviews of the accuracy and completeness of our information
- Authorised organisations providing confidential mailing services, maintenance of our information technology systems, printing of our standard documents and correspondence and document storage companies
- Organisations providing analysis and research regarding our products, services and customer relationships
- Our solicitors, valuers and insurers for our loan products
- Other financial institutions, such as banks, credit unions and building societies, in order to set up your account and to process banking transactions
- Credit reporting or information verification agencies in order to obtain and provide details of credit history or status details of your credit history or status or to verify other information about you including your identity
- Mortgage intermediaries, your financial adviser, your power of attorney, or your appointed solicitor.

3. Access to your personal information

You may request access to the personal information that we hold about you, your account/s and any other ING products or services by contacting us directly or by contacting the ING Privacy Officer at GPO Box 75, Sydney, NSW, 2001. Requests for access to your personal information may only be made by you.

4. Receipt of further ING Group information

We may provide you with further information about ING products and services. You may elect not to receive further information about ING products and services by calling, writing to us or contacting us online.

You may elect not to receive further information about ING DIRECT or our products by calling, writing to us or contacting us online.

5. Collection, use and disclosure of your credit information

By signing this application, you agree that ING DIRECT and any other financier who at any time provides or has an interest in the credit, can do any of the following at any time:

- i Commercial credit information**
Collect and use commercial credit information to assess an application for consumer credit or commercial credit.
- ii Consumer credit information**
Collect and use consumer credit information to assess an application for consumer credit or commercial credit.
- iii Collection of overdue payments**
Collect and use a credit report provided by a credit reporting agency to collect overdue payments.
- iv Provide information to mortgage insurer**
Disclose information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default.
- v Exchange of information between credit providers**
Collect, use or disclose to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity.
- vi Exchange of information with introducers**
Collect any consumer or commercial credit information from, or disclose that information to, any introducer, financial consultant, accountant, lawyer, or intermediary (including any introducer mentioned on the front page of this application form) acting in connection with any financing provided.
- vii Provide information to credit reporting agencies**
Disclose to a credit reporting agency personal or commercial information. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that the lender is a current credit provider; payments which become overdue more than 60 days, and for which action is commenced; advice that payments are no longer overdue; advice that cheques drawn have been dishonoured more than once; in specified circumstances that in the opinion of the lender there has been a serious credit infringement; and the credit provided has been paid or otherwise discharged.
- viii Provide information for securitisation**
Disclose any report or personal information to another person in connection with funding financial accommodation by means of an arrangement involving securitisation.
- ix Provide information to guarantors**
Disclose information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.

6. Authority in relation to a mortgage insurer

By signing this application, you also agree that this authority applies to any mortgage insurer, who may have to use any personal information they collect in order to assess whether to insure the risk of providing mortgage insurance or to assess the risk of default, as well as for other internal management and risk purposes.

Our privacy statement may be updated from time to time, as we strive to improve the standard of service we provide to you. If you would like further information regarding privacy, you can review our current Privacy Policy online at www.ingdirect.com.au or request a copy by either calling or writing to us.

This privacy statement applies to ING DIRECT, a division of ING Bank (Australia) Limited.

Signed by Applicant 1/Guarantor 1/Director 1

Date (DD/MM/YY)

Signed by Applicant 2/Guarantor 2/Director 2

Date (DD/MM/YY)

Declaration – this section must be completed

I/We have completed or arranged for completion of and read and understood the particulars set out in this form and declare them to be true and complete.

The representations have been made to ING DIRECT to enable it to determine whether or not to offer a loan to me/us and I/we understand and acknowledge that ING DIRECT is relying on the information provided by me/us in this form in determining whether to offer the loan.

I/We hereby authorise ING DIRECT to make any other inquiries relative to this application, which it considers necessary. I/We also understand that this form does not in any way constitute an offer to lend or an acceptance of a loan offer.

Despite any representations which may be made to us by any person, I/we understand and acknowledge that ING DIRECT is not bound to approve this application, and is not to be treated as having approved this application until I/we receive a letter of offer from ING DIRECT confirming approval of the loan and listing the approval conditions, if any. I/We understand that no loan can settle until those conditions have been met.

Where the borrower is a company, it authorises each director of the company named as an authorised signatory on the "Authority to Operate" form to operate its loan account in all respects as if they were a borrower under the loan. This authority does not extend to the authorised signatory amending or revoking this authority or authorising other persons to operate the loan account (in which case all authorised signatories must agree). This application is executed below in accordance with the constitution of the company by two directors/a director and the secretary/the sole director and sole company secretary (as applicable) of the company.

I/We understand that ING DIRECT does not express an opinion as to the viability of any investment that may be the subject of this loan and does not accept any liability in respect of any loss or damage, I/we may sustain as a consequence of:

- a) the failure of the investment to perform as expected or,
- b) a change in my/our circumstances.

I/We understand that I/we may be required to pay a non-refundable valuation fee at the time of my/our application using the payment method set out in Options 1,2 or 3 under the heading 'Valuation Fees'. The amount of this valuation fee (if any) is set out under the 'Funding Summary'.

I/We understand that an application fee may also be payable (and if so, the amount of that fee and when it is payable will be set out in any loan offer that you give me/us).

To the best of my/our knowledge and belief, all the information given in this form is true and correct.

Reduced Equity Fee Request.

I/we understand and agree that:

- My/our Broker has clearly explained the Reduced Equity fee to my/our satisfaction;
- I/we understand the nature and effect of the Reduced Equity Fee;
- If my/our application for a Reduced Equity Fee is unsuccessful, ING DIRECT may take out lenders Mortgage Insurance. The amount of the Lenders Mortgage Insurance premium is included in either the Letter of Offer or, if/we are applying to vary my/our loan, the Loan Variation Confirmation;
- ING DIRECT reserves the right not to provide the Reduced Equity Fee, in its absolute discretion

Signed by Applicant 1/Guarantor 1

Name

Date (DD/MM/YY)

Signed by Applicant 2/Guarantor 2

Name

Date (DD/MM/YY)

Declaration as to purpose of credit

ONLY complete the section below if 50% or more of the purpose of the loan is for investment.

Please complete this declaration if 50% or more of the purpose of the loan is for investment or business purposes. Where more than 50% of the purpose of the loan is for personal purposes (e.g. buy a home to live in, or refinance a home loan), you should not complete the declaration.

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominately for business or investment purposes (or for both purposes).

This declaration applies to the following loans:

Split 1 Split 2 Split 3

Signature of Applicant 1

Date (DD/MM/YY)

Signature of Applicant 2

Date (DD/MM/YY)

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.

Step 14 Additional fees – please complete where applicable

Note that application fees are taken out at settlement. This section is for payment of all other fees (except the Fixed Rate Lock-In fee – please complete the Fixed Rate Lock-In Request form.)

Option 1 – Payment by Credit Card

Received from

Mr Mrs Ms Miss Other

First name

Middle name

Surname

Please debit the following card

Visa MasterCard Bankcard

For the amount of

\$

Card number

Expiry date

Signature

Option 2 – Payment by Direct Debit

Please act on the attached **Direct Debit Request Form** and debit the valuation fee to my/our nominated account. I acknowledge that you will debit my/our account at the time of ordering valuations.

Signature

Note: I also acknowledge that the nominated account on the **Direct Debit Request Form** is the **same** account to which my regular loan instalments will be debited.

Option 3 – Payment by Cheque

Cheques should be made payable to ING DIRECT

Payment by you will only be credited when actually received by ING DIRECT. ING DIRECT is not liable for any cheque given to the Introducer or any money to be deposited until it is actually received and cleared by ING DIRECT.

ING DIRECT will hold the cheque until the Loan Offer is dispatched.

Attached is a cheque for the sum of

\$