



Please fax to RAMS Origination on 1300 369 159

Loan Writer Name _____	Postcode for your primary place of business _____
Phone _____	Mobile _____
Email _____	Fax _____
Aggregator Group _____	Accreditation No./Broker ID _____
Loan Applicant/s Name/s _____	Mobile _____

Please provide ALL relevant forms – completed and signed by ALL Applicants.

RAMS Application Checklist (required for all applications)

Required Forms

- This Application Submission Check List
- Completed and signed RAMS Standard Application Form
- 100 Point Check FTRA Form required per applicant **and verified at the end of the form by Broker's signature**
- FHOG – (if 1st home buyer) fax or email copy with application (ORIGINAL TO BE SENT)
- Signed copy of Contract of Sale (required for purchase only)
- 6 Months Home Loan Statements (required for refinance only)
- Rates Notice for existing property used as security (required for refinance/equity release only)
- Copy of last three months' loan statements for any loan to be paid out (required for loan consolidation only)

Please note: RAMS may request further information and / or documentary evidence to support the loan application and confirm details advised by the applicant. This may be requested at any time in the assessment and processing of a loan.

Income items required for Low Doc and Full Doc loans

Other Forms

- RAMS Low Doc: Borrower Certificate of Income Declaration Form (if Co-Borrower is PAYG, please provide 1 current payslip or letter from employer or copy of employment contract) **OR**
- Evidence of Income Self Employed: last 2 years' financials and Tax Assessment Notices, **OR**
- Evidence of Income PAYG: most recent payslip or a letter from employer plus latest Group Certificate

Brokers please note: By submitting any Low Doc application to RAMS, you represent to RAMS that you are not aware that, nor do not suspect that the applicant(s) will or may have difficulty in meeting loan repayments or may suffer hardship in making loan repayments.



Please complete for RAMS Construction applications

Do you have a copy of draft plans and contract? Yes No

If yes, please attach a copy with the application
If no, do you want an indication that the customers can afford the construction portion? Yes No

Please indicate an amount for construction \$_____

Please note: Before the construction can be drawn down UCS will need to have a copy of the following three documents:

- 1. Home owner warranty insurance
- 2. Builder's insurance
- 3. Signed copy of building contract

Broker Summary/Note:



Contract Clause Date ___/___/___

A Client Details

APPLICANT 1 Borrower Guarantor
 is applicant first home buyer? Yes No
 Australian Permanent Resident? Yes No
 Existing Customer Yes No
 Loan Number _____
 Title _____ First Name _____
 Middle Name _____
 Family Name _____
 Male Female Date of Birth ___/___/___
 Marital Status: Single De facto Married
 Divorced Widowed Separated
 No. & age of Dependents (per application) 1. _____ 2. _____ 3. _____
 4. _____ 5. _____ 6. _____
 Drivers Licence No. _____
 Home Phone () _____
 Work Phone () _____
 Mobile _____
 Email address _____

Current Address
 Street _____
 Suburb _____ State _____ Postcode _____
 Period at Address ___ Years ___ Months
 Ownership Type: Owned Rent-Free Renting/Boarding
 if you have lived at your current address for less than three years, please complete below:
Previous Address
 Street _____
 Suburb _____ State _____ Postcode _____

Post Settlement Address
 Street _____
 Suburb _____ State _____ Postcode _____
 Post Settlement Ownership Type: Unchanged Owned
 Renting/Boarding Rent-Free

Postal Address after settlement
 Street _____
 Suburb _____ State _____ Postcode _____

Current Employer Name _____
 Occupation/Industry _____
 Job Type _____ Date started ___/___/___
 Full time Part time Self Employed
 Contract Casual Not employed
 if less than two years, please indicate previous employment:
Previous Employer Name _____
 Occupation/Industry _____
 Job Type _____ Date started ___/___/___

(if same as Applicant 1 write 'SAME' where applicable)

APPLICANT 2 Borrower Guarantor
 is applicant first home buyer? Yes No
 Australian Permanent Resident? Yes No
 Existing Customer Yes No
 Loan Number _____
 Title _____ First Name _____
 Middle Name _____
 Family Name _____
 Male Female Date of Birth ___/___/___
 Marital Status: Single De facto Married
 Divorced Widowed Separated
 No. & age of Dependents (per application) 1. _____ 2. _____ 3. _____
 4. _____ 5. _____ 6. _____
 Drivers Licence No. _____
 Home Phone () _____
 Work Phone () _____
 Mobile _____
 Email address _____

Current Address
 Street _____
 Suburb _____ State _____ Postcode _____
 Period at Address ___ Years ___ Months
 Ownership Type: Owned Rent-Free Renting/Boarding
 if you have lived at your current address for less than three years, please complete below:
Previous Address
 Street _____
 Suburb _____ State _____ Postcode _____

Post Settlement Address
 Street _____
 Suburb _____ State _____ Postcode _____
 Post Settlement Ownership Type: Unchanged Owned
 Renting/Boarding Rent-Free

Postal Address after settlement
 Street _____
 Suburb _____ State _____ Postcode _____

Current Employer Name _____
 Occupation/Industry _____
 Job Type _____ Date started ___/___/___
 Full time Part time Self Employed
 Contract Casual Not employed
 if less than two years, please indicate previous employment:
Previous Employer Name _____
 Occupation/Industry _____
 Job Type _____ Date started ___/___/___

CORPORATE OR TRUST APPLICANT (if applicable)

Company/Trustee Name _____ Borrower Guarantor
 As Trustee for (Trust Name) _____
 ABN _____
 Registered Address _____
 Suburb _____ State _____ Postcode _____
 Nature of Business _____
 Years Trading _____ Years _____ Months
 Business income before tax last Financial Year \$ _____
 Business income before tax previous Financial Year \$ _____



B Loan Purpose

PURPOSE	AMOUNT
Purchase of an Owner Occupied Property _____	\$ _____
Purchase of Investment Property _____	\$ _____
Refinance _____	\$ _____
Debt Consolidation _____	\$ _____
Business Purpose _____	\$ _____
Equity Release _____	\$ _____
Construction _____	\$ _____
Total Loan required _____	\$ _____
Contribution of Own funds (in addition to the above) _____	\$ _____

C Loan Product Information/Splits

PRODUCT ONE NAME _____

Product One Loan Amount \$ _____ (Excluding LMI)

LMI Capitalisation Yes No

Is there a Fixed Rate to apply Yes No / Fixed Rate Term _____ Years

Fixed Rate Lock-in Yes No (available on fixed rate products only)

Term of Loan _____ Years

Is there an interest only period? Yes No

If yes, Interest Only Term _____ Years

Interest Only in Advance required Yes No (Investment purposes only)

Repayment Frequency Weekly Fortnightly Monthly

Repayment Amount Minimum or Nominated \$ _____

PRODUCT TWO NAME _____

Product One Loan Amount \$ _____ (Excluding LMI)

LMI Capitalisation Yes No

Is there a Fixed Rate to apply Yes No / Fixed Rate Term _____ Years

Fixed Rate Lock-in Yes No (available on fixed rate products only)

Term of Loan _____ Years

Is there an interest only period? Yes No

If yes, Interest Only Term _____ Years

Interest Only in Advance required Yes No (Investment purposes only)

Repayment Frequency Weekly Fortnightly Monthly

Repayment Amount Minimum or Nominated \$ _____

D Statement of Assets (what you own today)

REAL ESTATE (please provide address)	Ownership Type	Value	Income/Freq
Property 1 _____	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment	\$ _____	\$ _____
Property 2 _____	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment	\$ _____	\$ _____
Property 3 _____	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment	\$ _____	\$ _____
OTHER ASSET TYPE (Car, Savings, Superannuation)	Institution (if applicable)	Amount	Income/Freq
Asset Type _____	_____	\$ _____	\$ _____
Asset Type _____	_____	\$ _____	\$ _____
Asset Type _____	_____	\$ _____	\$ _____

E Statement of Liabilities (what you owe today)

EXISTING MORTGAGES				
Institution	Credit Limit	Current Balance	Ongoing Monthly Payment	Remains after settlement
on Property 1 _____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
on Property 2 _____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
on Property 3 _____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
LEASE / HIRE PURCHASE / PERSONAL LOAN / OTHER LIABILITIES				
Liability Type	Institution	Credit Limit	Current Balance	Ongoing Monthly Payment
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
CREDIT AND STORE CARDS				
Liability Type	Institution	Credit Limit	Current Balance	Ongoing Monthly Payment
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
OTHER LIABILITIES (RENT PAYMENTS ETC)				
Description _____			Payment \$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No

F Security Property**PROPERTY TYPE (e.g. House, Unit, Duplex etc)**

Address _____ Suburb _____ State _____ Postcode _____

Names to be shown on the title _____

Type of title (if known) Torrens Strata Company Other _____Ownership type In its entirety Joint Tenancy Tenants in Common

Purchase Price \$ _____ Estimated Value \$ _____ Weekly Rent \$ _____

Person to contact for access to property _____

Phone (_____) _____ Mobile _____

Real Estate Agency Name _____

Preferred valuer from RAMS panel for this postcode _____

ADDITIONAL SECURITY (e.g. House, Unit, Duplex etc)

Address _____ Suburb _____ State _____ Postcode _____

Names to be shown on the title _____

Type of title (if known) Torrens Strata Company Other _____Ownership type In its entirety Joint Tenancy Tenants in Common

Purchase Price \$ _____ Estimated Value \$ _____ Weekly Rent \$ _____

Person to contact for access to property _____

Phone (_____) _____ Mobile _____

Real Estate Agency Name _____

Preferred valuer from RAMS panel for this postcode _____

G Income**APPLICANT 1****Primary Income (PAYG)**

Income Item (eg. Base, overtime)	Gross Income p.a.
	\$ _____
	\$ _____

Primary Income (Self Employed)	Before tax p.a.
Income last Financial Year	\$ _____

Income previous Financial Year	\$ _____
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Secondary Income

Income Item (eg. second job)	Gross Income p.a.
	\$ _____
	\$ _____

APPLICANT 2**Primary Income (PAYG)**

Income Item (eg. Base, overtime)	Gross Income p.a.
	\$ _____
	\$ _____

Primary Income (Self Employed)	Before tax p.a.
Income last Financial Year	\$ _____

Income previous Financial Year	\$ _____
--------------------------------	----------

Secondary Income

Income Item (eg. second job)	Gross Income p.a.
	\$ _____
	\$ _____

DOCUMENTS USED TO SUPPORT INCOME Borrower Certificate of Income Declaration Form (Low Doc)

OR

PAYG Group Certificate or Tax Assessment or last year's Tax return
plus one of the following: Current Payslip OR Letter of employment (on company letterhead) detailing employment
conditions including income and basis of employment e.g. full or part-time

OR

Self Employed Last Financial Year tax return Previous Financial Year tax return



H Settlement Information

Payment Method Direct Debit Salary Credit

Solicitor Name _____ Contact Name _____

Solicitor Address _____ Tel (_____) _____

Mail agreement to Customer Solicitor Anticipated Settlement Date ____/____/____

ESTABLISHMENT FEES

Total Establishment Fee \$ _____

Cheque Enclosed or Deduct from my Credit Card Number

Card Type _____ Expiry Date ____/____/____

Name of Credit Card Holder _____ Signature of Credit Card Holder _____

Please note that if you withdraw your application or if your application is declined, all or part of your establishment fee may be retained by us. If more than one valuation is required, an Additional Valuation Fee is also payable. This amount will be deducted from your loan proceeds at settlement.

ACCOUNT KEEPING FEE – For Pro Pack Loans Only

Total RAMS Pro Pack loans held by customer _____ (Including Pro Pack loans in this application)

Account keeping fee to be charged per Pro Pack loan \$150 (2 – 4 Pro Pack loans) \$100 (5+ Pro Pack loans)

Note: If no Account Keeping fee box is ticked above then the default Account keeping fee of \$300 p.a. will be applied per Pro Pack loan

I Ordering Debit Cards and Cheque Books

TRANSACTIONAL LOANS ONLY (If left blank, no cards or chequebooks will be ordered)

Please complete the section below if you would like a debit card or cheque book linked to your home loan.

RAMS requires the names of all borrowers to be disclosed on each cheque book.

Applicant 1 Debit Card Cheque Book

Applicant 2 Debit Card Cheque Book

J Declarations

BUSINESS PURPOSE DECLARATION

I/we declare that the credit to be provided to me/us by Westpac Banking Corporation as credit provider for loans originated by RAMS Financial Group Pty Limited is to be applied wholly or predominately for business or investment purposes (or for both purposes).

IMPORTANT

You should not sign this declaration unless this loan is wholly or predominately for business or investment purposes.

By signing this declaration you may lose your protection under the Consumer Credit Code.

Signature _____ Signature _____

Date ____/____/____

Date ____/____/____

K Applicant's Declaration

- Have you or your spouse ever been declared bankrupt or insolvent, or had your estate assigned for the benefit of creditors? Yes No
- Have you or your spouse ever been a shareholder or the officer of a company of which a manager receiver, and/or liquidator has been appointed? Yes No
- Is there any unsatisfied judgement entered in any court against you, your spouse, or any company with which you or your spouse are or were a shareholder or officer? Yes No
- Have you or your spouse, or any company with which you or your spouse are or have been associated, had a property foreclosed upon or sold by a mortgagee exercising power of sale? Yes No
- Have you or your spouse ever been in default on any loan agreements or had any defaults listed against you or your spouse on your credit reference? Yes No

APPLICANT'S ACKNOWLEDGMENTS AND AUTHORITY

Each person signing this application:

- Applies for the loan secured over the property, as specified in this application
- Consents to RAMS seeking verification of any of the statements contained herein
- Agrees to provide, at the person's expense, a valuation of the specified property to be conducted by a qualified valuer nominated by RAMS understands that general insurance cover must be obtained on the mortgaged property for an amount not less than the replacement value property including improvements, and from an insurer acceptable to RAMS.
- Authorises his/her solicitor agent to accept notices on his/her behalf
- Confirms that all statements made in this application are true and are made for the purpose of obtaining a loan
- Authorises RAMS to give a copy of the Loan Agreement to any guarantor of the loan
- Confirms that he/she is over the age of 18
- Acknowledges that accompanying Additional Information Form(s) (if any) form a part of this application



At RAMS, information is the cornerstone of our ability to provide superior service and our most important asset is your trust. RAMS collects personal information that is necessary for us to process your application, maintain your home loan, allow us to identify you and deliver the benefits of the home loan to you and keep you informed about other products, services and special offers that may be of interest to you. Part of the information we have requested is required by the Financial Transactions Reports Act 1988. If all or part of the information requested in the Application Form is not provided then we may not be able to process your application. RAMS Privacy Policy Statement sets out RAMS' policies on management of personal information. A copy is available at www.rams.com.au or by contacting RAMS Customer Service on 13 72 67.

Personal Information

I agree that Westpac Banking Corporation, RAMS Financial Group Pty Limited, any other member of the Westpac Group and franchisees of RAMS Financial Group Pty Limited (the 'Parties') may exchange with each other any information about me including:

- any information provided by me in this document;
- any other personal information I provide to any of them or which they otherwise lawfully obtain about me; and
- transaction details or transaction history arising out of my arrangements with any Party or any existing RAMS loan.

I agree that the Parties may access any information about me which was collected in relation to an existing RAMS loan.

If the Parties engage anyone (a 'Service Provider') to do something on their behalf (for example a mailing house or a data processor) then I agree the Parties and the Service Provider may exchange with each other any information referred to above.

A Party might give any information referred to above to entities other than another Party and the Service Providers where it is required or allowed by law or where I have otherwise consented (this includes the consents I have provided below).

If I apply for a Debit Card for use in connection with my/our loan I/we acknowledge that my personal information will be shared with Indue Limited, the issuer of the card and FDRA (to issue and administer the card).

I agree that any information referred to above can be used by the Parties and any Service Provider to assess my application for the products I have selected, and for account administration, planning, product development and research purposes.

I/We understand that I can access most personal information that the Parties hold about me (sometimes there will be a reason why this is not possible, in which case I will be told why).

I understand that if I fail to provide any information requested in this form, or do not agree to any of the possible exchanges or uses detailed above, my application may not be accepted.

I acknowledge that I can find out what sort of personal information the Parties have about me, or make a request for access by calling 13 72 67.

The Westpac Group means Westpac Banking Corporation and its related bodies corporate which include RAMS Financial Group Pty Limited.

CREDIT INFORMATION

The Lender means Westpac Banking Corporation, any manager, any servicing company or any authorised agent of the Lender who for the purposes of the Privacy Act is a credit provider.

Notice that credit information may be given to a credit reporting agency

The Privacy Act 1988 allows the Lender to give a credit reporting agency certain personal information about me which I authorise the Lender to do. This information includes:

- certain identity details;
- that credit has been applied for and the amount;
- the fact that the Lender is a credit provider to me;
- details of payments which become overdue for more than 60 days and for which collection action has commenced;
- that payments are no longer overdue;
- details of cheques drawn by me for more than \$100 which have been dishonoured more than once;
- that in the opinion of the Lender I have committed a serious credit infringement; and
- that the credit provided to me by the Lender has been paid or discharged.

Authority to obtain certain credit information

To enable the Lender to assess my application for personal or commercial credit, I authorise the Lender to obtain:

- from a credit reporting agency, a credit report containing personal or commercial information about me in relation to personal or commercial credit provided to me; and
- from a business which provides information about the commercial credit worthiness of persons, information about my commercial activities or commercial credit worthiness

Authority to provide information to Additional Cardholders

I authorise the Lender to disclose to the holder of an additional card on my account information relating to:

- account balance;
- amount of available credit;
- minimum payment due; and
- transactions on the account.



Authority to exchange credit information with other credit providers

I authorise the Lender to give to and obtain from credit providers named either in the accompanying credit application or in a credit report issued by a credit reporting agency any information about my credit worthiness, credit standing, credit history or credit capacity. This information may be used to:

- assess my application for credit and / or my credit worthiness;
- assist me to avoid defaulting on my credit obligations; and
- notify other credit providers of a default by me.

Authority to disclose certain information to joint applicants

I understand that if the Lender declines the credit application due to adverse information on my personal credit file, then each applicant may be notified that the application has been declined wholly or partly on information derived from a personal credit report relating to me.

Authority to exchange credit information for securitisation purposes

I authorise the Lender to give and obtain from 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.

Bankers Opinions

I authorise the Lender to give and receive a banker's opinion for purposes connected with my business, trade or profession. Authority for Mortgage Insurers (if applicable).

Mortgage insurance protects the Lender against any shortfall from a mortgagee sale of the security property. A claim paid under mortgage insurance will be recovered by the mortgage insurer directly from the borrower(s) and/or guarantor(s).

I authorise a mortgage insurer to obtain my credit report containing personal or commercial information about me from a credit reporting agency and for the Lender to disclose a report or information to a mortgage insurer:

- to assess whether to insure;
- to assess the risk of insuring the Lender and the risk of default by me of the mortgage credit given to me;
- for any other purpose in connection with the contract of mortgage insurance between the Lender and the mortgage insurer.

In connection with my application for mortgage finance insurance, I acknowledge that the Lender may provide personal information about me to mortgage insurance companies. Should I wish to obtain details of the identity of these organisations and how to contact them, the Lender, will provide me with such details.

I acknowledge that my personal information is collected by these organisations for the purposes set out above, as well as any variation or claim under the insurance policy and other risk, internal management and compliance purposes. In this respect, these organisations may disclose your personal information to their related companies, service providers and advisers, credit reporting agencies, reinsurers and government and regulatory bodies.

If my personal information is not provided to these organisations, I acknowledge that the Lender may not be in a position to provide the mortgage finance requested.

OTHER ACKNOWLEDGEMENTS AND CONSENTS

- I acknowledge that the Lender has the right to confirm the details of the information provided in an application for credit made by me.
- I consent to the Lender giving to any guarantor(s) or indemnitor(s) all information, including credit reports and copies of documents, which the Lender sees fit concerning me, the credit provided to me and any security.
- I consent to the Lender exchanging information concerning my financial affairs with any person acting on my behalf, including my agent, accountant and solicitor and with any person through whom I have been introduced to the Lender including a broker.
- I have read, understand and agree to the acknowledgements and consents relating to the protection of my privacy.

Fixed rate lock-in

Each person selecting Fixed rate lock-in:

- Agrees to pay the Fixed Rate Lock-in fee equal to 0.15% of the total fixed loan amount (including any RAMS Risk fee, if applicable) on or before the settlement date, even if you subsequently tell us that you wish to select a different interest rate.
- Acknowledge that payment of the Fixed rate lock-in fee ensures that the fixed rate notified will apply to your loan **provided** that settlement occurs within 90 days from the date the application is received by RAMS.
- If the loan settles at any time after 90 days from the date the application is received by RAMS, the fixed rate being offered by RAMS at the date of settlement for the nominated fixed rate period will be applied to the loan and the Fixed rate lock-in fee will not be refunded.

Acknowledge

Members of the Westpac Group and franchisees of RAMS Financial Group Pty Limited would like to be able to contact you or send you information regarding other products and services. Your terms and conditions document will explain what action to take should you not wish to receive this information. If you do not wish to receive these communications please notify us by writing to RAMS Privacy Officer, Locked Bag 5001, Concord West, NSW 2138.

SIGNATURES

This applies to all parts of the application not separately signed by each applicant.

Name _____ Name _____

Signature _____ Signature _____

Date ____ / ____ / ____ Date ____ / ____ / ____

Form - 15th May 08

Financial Transaction Reports Act 1988 (FTR Act)

Identification Record for a Signatory to an Account '100 Point Check' (201)

Following are some of the checks that may be made towards the prescribed verification procedure (100 Point Check), pursuant to the *Financial Transaction Reports Act 1988* (FTR Act), for the purpose of obtaining an identification record (section 20A(1)(b)(i) of the FTR Act) for a signatory to an account. Refer to the *Financial Transaction Reports Regulations 1990* for a complete list.

Please Note: Special provisions may apply to particular signatories. Refer to AUSTRAC account opening model form 202 and to Regulations 4, 5, 6, 7, 8 9, 10A and 10B of the FTR regulations for more details.

How to complete this form:

- Record the points scored for the checks carried out
- Total the points scored
- In Parts A and B, record the appropriate details for the checks carried out
- In Part C, indicate if verification has or has not been achieved

The AUSTRAC Help Desk can be contacted on 1800 021 037 if you require general assistance to complete this form.

Name of Signatory	<input type="text"/>
Account Name	<input type="text"/>
Account Number	<input type="text"/>

Type of Check	Tick if satisfactory	Details to be recorded
1. PRIMARY DOCUMENTS	70 POINTS	
NAME of the signatory verified from one of the following: <ul style="list-style-type: none"> • Birth Certificate • Birth Card issued by the New South Wales Registry of Births, Death and Marriages • Citizenship Certificate • International Travel Document <ul style="list-style-type: none"> - a current passport - expired passport which has not been cancelled and was current within the preceding 2 years - other document of identity having the same characteristics as a passport (e.g. this may include some diplomatic documents and some documents issued to refugees) 	<input type="checkbox"/>	Provide details in A overleaf, or keep a copy of the document.
Note: Do not score additional points for more than one document		Regulation 4(1)(e)
2. Signatory is a known customer of at least 12 months standing	40 POINTS	
Note: This procedure may only be used by authorised deposit-taking institutions (ADIs), banks, building societies, credit unions, or registered corporations within the meaning of the <i>Financial Corporations Act 1974</i> .	<input type="checkbox"/>	Provide details in B overleaf.
		Regulation 4(1)(h)
3. NAME of signatory verified from a written reference from one of the following, signed by both the person giving it and the signatory:	40 POINTS	
<ul style="list-style-type: none"> • Another financial body certifying that the signatory is a known customer • Another customer who has been verified as a signatory by the cash dealer • An acceptable referee (refer to AUSTRAC Guideline No. 3 and Information Circular No. 3) 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Provide details in A overleaf, or keep a copy of the document.
Note: Customer must be known for at least 12 months by any of the above		Regulation 4(1)(j)
4. NAME of signatory verified from one of the following (but only where they contain a photograph or signature that can be matched to the signatory):	40 POINTS	
<ul style="list-style-type: none"> • A licence or permit issued under a law of the Commonwealth, a State or Territory (e.g. an Australian driver's licence) • An identification card issued to a public employee • An identification card issued by the Commonwealth, a State or a Territory as evidence of the person's entitlement to a financial benefit • An identification card issued to a student at a tertiary education institution 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Provide details in A overleaf, or keep a copy of the document.
Note: Additional documents can be awarded 25 points (see category 8 overleaf)		Regulation 4(1)(f)
5. NAME and ADDRESS of a signatory verified from any of the following:	35 POINTS	
<ul style="list-style-type: none"> • A document held by the cash dealer giving security over the signatory's property • A mortgage or other instrument of security held by another financial body. 	<input type="checkbox"/> <input type="checkbox"/>	Provide details in A or B overleaf, or keep a copy of the document.
		Regulation 4(1)(a)(iii)-(iv)



6. NAME and ADDRESS of signatory verified from any of the following:

35 POINTS

- A current employer, or a previous employer within the last 2 years
- A rating authority (e.g. land rates)
- The Credit Reference Association of Australia (subject to the *Privacy Act 1988*)
- Land Titles Office Records.

Provide details in B below

Regulation 4(1)(a)(i)-(ii), (v)-(vi)

7. NAME, ADDRESS and TELEPHONE NUMBER verified:

25 POINTS

- By reference to the latest telephone directory published by Telstra or by advice provided by Telstra; and
- By telephone contact with the signatory on that telephone number.

Provide phone number in B below.

Regulation 4(1)(d)

8. NAME of signatory verified from any other secondary identification document

25 POINTS

relating to the signatory e.g. marriage certificate (for maiden name only), credit card, council rates notices, telephone account, foreign driver's licence, Medicare Card etc.

Provide details in A below or keep a copy of the document.

Note: More than one document may be counted, but points scored from a particular source may be scored only once, e.g. if MasterCard and Visa Card issued from the same institution, only one may be counted.

Regulation 4(1)(g)

9. NAME and ADDRESS of the signatory verified from any of the following:

25 POINTS

- The electoral roll compiled by the Australian Electoral Commission and available for public scrutiny
- An acceptable referee (refer to AUSTRAC Information Circular No. 3)
- Note:** It is not required that the acceptable referee has known the signatory for 12 months or more
- The owner, landlord, or a real estate agent acting as managing agent of the premises, if the signatory lives or carries on business in rented accommodation
- The records of a public utility
- The records of another financial body of which the signatory is a known customer
- A record held under a law other than a law relating to land titles (for which, see No. 6).

Provide details in B below.

Regulation 4(1)(b)

10. NAME and DATE OF BIRTH of the signatory verified from any of the following:

25 POINTS

- The records of a primary, secondary or tertiary educational institution attended by the signatory within the last 10 years
- The records of a professional or trade association of which the signatory is a member.

Provide details in B below.

Regulation 4(1)(c)

The signatory is taken to be identified if the signatory rates at least 100 points

TOTAL

A Document details from Checks 1, 3, 4, 5 and 8 (or keep a copy of the document)

Type of document			
Person to whom it relates			
Date of birth (age if relevant)			
Place of residence (if shown)			
Date of issue			
Place/Office of issue			
Expiry date			
Document number			

B List below the details of the method(s) and source(s) of verification for Checks 2, 5, 6, 7, 9 and 10

Type of check			
Person giving information			
Title, rank or designation			
Name and address of organisation (if relevant)			
Information given (attach a separate sheet if required)			

C Result of Check

Has verification been achieved?

YES NO

Is there a need to file a Suspect Transaction Report?

YES NO

CHECKING OFFICER

Signature:

Date:



Only submit if applicable

A Borrower Details

APPLICANT 1

Title _____ First Name _____

Middle Name _____

Family Name _____

APPLICANT 2

Title _____ First Name _____

Middle Name _____

Family Name _____

B Guarantor Details

GUARANTOR 1

Title _____ First Name _____

Middle Name _____

Family Name _____

Home Phone (____) _____

Work Phone (____) _____

Mobile _____

Current Residential Address

Street _____

Suburb _____ State _____ Postcode _____

Period at address _____ Years _____ Months

If you have lived at your current address for less than three years, please complete below:

Previous Address

Street _____

Suburb _____ State _____ Postcode _____

Postal Address

Street _____

Suburb _____ State _____ Postcode _____

What is your relationship with the Borrower(s)?

Parents Family Other Other

If 'Family Other' or 'Other' please explain _____

GUARANTOR 2

Title _____ First Name _____

Middle Name _____

Family Name _____

Home Phone (____) _____

Work Phone (____) _____

Mobile _____

Current Residential Address

Street _____

Suburb _____ State _____ Postcode _____

Period at address _____ Years _____ Months

If you have lived at your current address for less than three years, please complete below:

Previous Address

Street _____

Suburb _____ State _____ Postcode _____

Postal Address

Street _____

Suburb _____ State _____ Postcode _____

What is your relationship with the Borrower(s)?

Parents Family Other Other

If 'Family Other' or 'Other' please explain _____

C Guarantee Details

Fast Track Guarantee Amount \$ _____

Property Type (e.g. House, Unit, Duplex etc) _____ (Please indicate)

Address _____ Suburb _____ State _____ Postcode _____

Names shown on the title _____

Type of title (if known) Torrens Strata Company Other _____

Ownership Type In its entirety Joint Tenancy Tenants in Common

Estimated Value \$ _____

Person to contact for valuation of property _____

Phone (____) _____ Mobile _____

Does the Fast Track Guarantee Security already secure a RAMS loan? Yes No

If Yes, RAMS Loan number _____

Is the proposed Fast track Guarantee property security subject to a new application by the Fast Track Guarantors? Yes No

If Yes, Application ID _____ (Internal use only)

We and our related body corporates will use and disclose your personal information to process and manage the loan application and loan for which you will be guarantor including fulfilment of any legal requirements and systems maintenance and testing.

Each person signing this form:

- consent to RAMS seeking verification of any of the statements contained herein;
- confirms that all statements made in this application are true and are made for the purpose of guaranteeing a loan; and
- confirms that he or she is over the age of 18.

You need not give us any of the information requested in this form. However, without this information, we may not be able to process the loan application for which you will be guarantor.

You may request access to your personal information held by us at any time and ask us to correct it if you believe it is incorrect or out of date.

We may disclose your personal information in the following circumstances:

- to our related bodies corporate and to our external service providers (which may be located overseas) that provide services for the purposes only of our business, on a confidential basis;
- to any persons acting on your behalf, including your financial advisor, broker, solicitor or accountant, unless you tell us not to;
- to other persons who have an interest in any property offered to us as security or who acquire an interest in any business or in the loan and any related security provided by you or any other person (including mortgages and guarantees);
- to a mortgage insurer which provides lenders' mortgage insurance to us and which may be located outside Australia;
- if you request us to do so or if you consent (for example for a direct debit) or where the law requires or permits us to do so and;
- inform you of products and services provided by us, any member of the Westpac Group or by preferred providers, which we consider may be of value or interest to you. If you do not wish these offers to be communicated to you, you may notify us by writing to RAMS Privacy Officer, Locked Bag 5001, Concord West, NSW 2138.

By completing the application form, you undertake to provide a copy of this privacy statement to each principal, company officer or partner that you purport to represent.

D Declarations

GUARANTOR 1

Signature _____

Name _____
(Please print)

Date ____ / ____ / ____

GUARANTOR 2

Signature _____

Name _____
(Please print)

Date ____ / ____ / ____



Only submit for Low Doc loans

SECTION 1

Applicant 1 (Full name)	Trading name if applicable	ABN
Applicant 2 (Full Name)	Trading name if applicable	ABN
Company/ firm name (if company is a trustee add trust name)	ABN	
For New Loans		
Loan Amount \$ _____		
For Loan Increases		
Original Limit \$ _____		
OR		
Current Limit \$ _____ Increase Amount \$ _____ Total \$ _____		

SECTION 2

Applicant 1
As stated in my completed RAMS loan application, I declare that I have been: (tick one)

Self-employed for ____ Years ____ Months and my **NET** business income pa before tax is \$ _____

PAYG employed in my current role for ____ years ____ months and my current gross salary p.a is \$ _____

Property Investor for ____ years ____ months and my Net Rental Income before tax/Gross Rental Income p.a is \$ _____ (delete which ever is not applicable)

Applicant 2
As stated in my completed RAMS loan application, I declare that I have been: (tick one)

Self-employed for ____ Years ____ Months and my **NET** business income pa before tax is \$ _____

PAYG employed in my current role for ____ years ____ months and my current gross salary p.a is \$ _____

Property Investor for ____ years ____ months and my Net Rental Income before tax/Gross Rental Income p.a is \$ _____ (delete which ever is not applicable)

Company Applicant
As stated in the completed RAMS loan application, I/We declare that:
We have been trading for ____ years ____ months and our current net business income p.a before tax is \$ _____

SECTION 3

The Information provided is True and Correct

I/we have not relied on Rams to verify my financial position and ability to make loan repayments, I/we confirm that if this loan is approved and I/we draw it in full I/we will be able to afford the loan repayments without incurring financial hardship.

I/we understand that you have advised me to seek independent legal and financial advice prior to entering into the agreement with you and that I/we may choose whether or not to accept that advice.

I/we also understand that RAMS is relying on the information above to make an offer of finance.

Where the Applicant is a Company, I/we confirm that undersigned are the sole Directors.

I/we confirm unless stated otherwise in my loan application, that all applicants/borrowers are self-employed.

I/we have proper authority to commit to the repayments for the loan and have lodged and kept up to date Business Activity Statements.

<p>Applicant 1</p> <p>Signature _____</p> <p>Date ____ / ____ / _____</p> <p>Company Applicant (Signed by its Duly Authorised Officers)</p> <p>Signature _____</p> <p>Director Name _____</p> <p>Date ____ / ____ / _____</p>	<p>Applicant 2</p> <p>Signature _____</p> <p>Date ____ / ____ / _____</p> <p>Company Applicant (Signed by its Duly Authorised Officers)</p> <p>Signature _____</p> <p>Director/Secretary Name _____</p> <p>Date ____ / ____ / _____</p>
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