

Thank you for choosing to apply for a home loan with St. George Bank. Please complete the required sections in this application and return it to your local branch or lender.



**Customer Help Line**  
13 33 30

Help is available 7 days a week 8am to 9pm AEST, or via our website at [stgeorge.com.au](http://stgeorge.com.au)

## INFORMATION

### You may require

- Proof of income, e.g. PAYG slips, rental statements *optional for Low Doc loans*
- If you are self-employed, 2 years of financial statements *optional for Low Doc loans*
- Proof of savings, e.g. past savings account statements
- Proof of assets, e.g. rates notices, recent bank account statements
- Personal identification, e.g. birth certificate, driver's licence
- If refinancing, details of your existing loan, e.g. existing bank statements

## HOME LOAN

### Products

- | General   | Low Doc                                   | No Deposit                              | Seniors                              |
|---|---|---|--------------------------------------|
| <input type="checkbox"/> Standard Variable                          | <input type="checkbox"/> Low Doc Variable | <input type="checkbox"/> No Deposit LMI | <input type="checkbox"/> Access      |
| <input type="checkbox"/> Fixed Rate                                 | <input type="checkbox"/> Fixed Rate       | <input type="checkbox"/> No Deposit LEF | <input type="checkbox"/> Access Plus |
| <input type="checkbox"/> Portfolio*                                 | <input type="checkbox"/> Portfolio*       | <input type="checkbox"/> Quick Start    |                                      |
| <input type="checkbox"/> Discount Variable                          |   |   |                                      |
| <input type="checkbox"/> Introductory Fixed Rate                    |   |   |                                      |
| <input type="checkbox"/> Basic                                      |   |   |                                      |
| <input type="checkbox"/> Foreign Currency Home Loan (tick currency) |   |   |                                      |
| <input type="checkbox"/> HKD  | <input type="checkbox"/> USD              | <input type="checkbox"/> SGD            | <input type="checkbox"/> GBP         |
| <input type="checkbox"/> NZD  | <input type="checkbox"/> EURO             |   |                                      |

\*Please complete the 'Portfolio loans' section on page 4.

### Features

- Advantage Package → Please complete details on page 8
- Professional Package (Low Doc Loans only)
- Flexible Choice → Please complete details on page 4
- Family Pledge Option → Please complete details on page 6
- Interest Offset facility → Please complete details on page 8

## PRODUCTS AND SERVICES

### Banking Products

What products would you like to apply for?

- Home Loan
- Transaction Account → Please complete details on page 8
- Credit Card → Please complete details on page 8

### Insurance Products

Would you like information on any of the following?

- Home Insurance
- Contents Insurance
- Landlord's Insurance
- Life/Disability Insurance
- Disability/Income Protection Insurance

### Financial Consultation

- Tick if you would like to make a no-obligation appointment with a Financial Planner

# APPLICANT 1 DETAILS

## Personal

Title  Given names *include first and middle*  Last name

- Borrower  
 Guarantor

Date of birth  /  /  Australian resident?  Yes  No

Driver's Licence number  State of issue

Marital status  Married  Divorced  De facto  Widowed  Single Age of dependants

## Contact

*The Bank requires a minimum of three years residential details*

Home address

State  Postcode  Years lived at home address

Previous home address *if at current home for less than 3 years*

State  Postcode  Years lived at previous home address

Mailing home address *if not the same as home address*  State  Postcode

Current residential status  Own  Mortgage  Rent  Live with parents  Other *please provide details*

Home phone number  ( ) Work phone number  ( ) Mobile phone number  Fax number

E-mail address

## Employment

*The Bank requires a minimum of three years employment details*

Employment type  Full-time  Part-time  Casual  Self-employed Occupation

Current employer *if self-employed, provide business/trading/company name*  Length of employment

Previous employer 1 *if current employment is less than 3 years*  Length of employment

Previous employer 2 *if length of employment already provided is less than 3 years*  Length of employment

Base income *gross annual* \$  Overtime *gross annual* \$  Other allowances *gross annual* \$

Other income *gross annual provide details, e.g. bonuses, veteran's pension, second job, etc.* \$  Rental income *weekly* \$

## Borrowing history

Have you borrowed or do you intend on borrowing any part of the deposit?  Yes  No

Has anyone ever started legal action against you because you did not pay an amount when it was due?  Yes  No

Have you ever had a judgement entered or conviction recorded against you, been bankrupt, insolvent, assigned your estate to, or entered into a scheme of arrangement with, creditors?  Yes  No

Please provide details if you answered yes to any of the above:

# APPLICANT 2 DETAILS

## Personal

Title  Given names *include first and middle*  Last name

- Borrower  
 Guarantor

Date of birth  /  /  Australian resident?  Yes  No

Driver's Licence number  State of issue

Marital status  Married  Divorced  De facto  Widowed  Single Age of dependants

## Contact

*The Bank requires a minimum of three years residential details*

Home address

State  Postcode  Years lived at home address

Previous home address *if at current home for less than 3 years*

State  Postcode  Years lived at previous home address

Mailing home address *if not the same as home address*  State  Postcode

Current residential status  Own  Mortgage  Rent  Live with parents  Other *please provide details*

Home phone number  ( ) Work phone number  ( ) Mobile phone number  Fax number

E-mail address

## Employment

*The Bank requires a minimum of three years employment details*

Employment type  Full-time  Part-time  Casual  Self-employed Occupation

Current employer *if self-employed, provide business/trading/company name*  Length of employment

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Previous employer 2 *if length of employment already provided is less than 3 years*  Length of employment

Base income *gross annual* \$  Overtime *gross annual* \$  Other allowances *gross annual* \$

Other income *gross annual provide details, e.g. bonuses, veteran's pension, second job, etc.* \$  Rental income *weekly* \$

## Borrowing history

Have you borrowed or do you intend on borrowing any part of the deposit?  Yes  No

Has anyone ever started legal action against you because you did not pay an amount when it was due?  Yes  No

Have you ever had a judgement entered or conviction recorded against you, been bankrupt, insolvent, assigned your estate to, or entered into a scheme of arrangement with, creditors?  Yes  No

Please provide details if you answered yes to any of the above:

## COMPANY APPLICANT *if applicable*

### Details

- Borrower  
 Guarantor

Company name \_\_\_\_\_  
 ABN \_\_\_\_\_  
 Name(s) of Director(s) \_\_\_\_\_ Percentage shareholding \_\_\_\_\_

## TRUSTEE APPLICANT *if applicable*

### Details

Trustee name(s) \_\_\_\_\_ as trustee for Trust name \_\_\_\_\_  
 Name(s) of beneficiary(s) or Unit holder(s) \_\_\_\_\_ ABN \_\_\_\_\_

## LOAN DETAILS

### Purpose

Purpose Usage  
 Buy  Build  Renovate  Refinance  Increase  Owner occupied  Investment

Details *type of purchase or building, or mortgage/debt details*

Will you be applying for the first home buyer grant for this loan?  Yes  No  
*Please complete a FHOG application*

### Product and Repayment

Amount	Monthly Repayment	Loan Term 1-30 years	Repayment Method <i>Principal and Interest, Interest Based Only or Interest in Advance<sup>1</sup></i>	Interest Rate	Variable or Fixed interest <i>indicate fixed period</i>	Rate Lock? <i>Fee applies<sup>2</sup></i>
Loan Product:						
\$	\$			%		<input type="checkbox"/> Yes
Loan Product:						
\$	\$			%		<input type="checkbox"/> Yes
Loan Product:						
\$	\$			%		<input type="checkbox"/> Yes

1. If Interest Based Only provide period between 1-15 years.  
 2. Rate Lock applies to fixed rate loans only.

### Portfolio Loans

Administration Fee: The administration fee is debited monthly to each sub-account. If you would like to pay the administration fee annually, which will be debited to the primary sub-account, please tick the checkbox:

Annual Portfolio Administration Fee

Sub-Account number and holder	Limit	O/O or Inv	Variable or Fixed <i>indicate fixed period<sup>1</sup></i>	Interest capitalise? <sup>2</sup>	Rate Lock? <i>Fee applies<sup>3</sup></i>	Other <sup>4</sup> <i>Cheque book, Debit card<sup>5</sup> ATM card</i>
#1 All portfolio borrowers	\$		Variable	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#2	\$			<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#3	\$			<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#4	\$			<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#5	\$			<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#6	\$			<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#7	\$			<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#8	\$			<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#9	\$			<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM
#10	\$			<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Chq <input type="checkbox"/> Debit <input type="checkbox"/> ATM

1. Nominate 1 to 5 years only.  
 2. Available on investment sub-accounts only.  
 3. Rate Lock applies to fixed rate sub-accounts only.

4. Available on variable rate sub-accounts only  
 5. Not available to non-Australian residents.

# FINANCIAL POSITION

## Assets What you own

If you wish to declare additional assets or liabilities, please complete an additional copy of this page. Tick both checkboxes to indicate joint ownership of any item.

Item	Details	Value	Owner
Savings		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Property sale proceeds		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Asset sale proceeds		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Gift funds		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Deposit paid		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2

**Sub total (A)** \$  *Cash available*

Owned property 1		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Owned property 2		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Owned property 3		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Motor vehicle 1		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Motor vehicle 2		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home contents		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Super/Life policies		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Shares/Investments		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2

**Sub total (B)** \$

**Total assets A+B** \$

## Liabilities What you owe

Item	Details	Monthly payments	Debt to be repaid	Balance Owing	Borrower
Rent			<input type="checkbox"/>	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home loan 1	<i>mortgagee &amp; acc. #</i>		<input type="checkbox"/>	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home loan 2	<i>mortgagee &amp; acc. #</i>		<input type="checkbox"/>	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home loan 3	<i>mortgagee &amp; acc. #</i>		<input type="checkbox"/>	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other loans			<input type="checkbox"/>	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other debts			<input type="checkbox"/>	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit card 1		<i>Card limit</i>	<input type="checkbox"/>	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit card 2		<i>Card limit</i>	<input type="checkbox"/>	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit card 3		<i>Card limit</i>	<input type="checkbox"/>	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Store cards		<i>Card limit</i>	<input type="checkbox"/>	\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2

**Total liabilities** \$

# SECURITY DETAILS

## Property 1

Address *include state and postcode*  
\_\_\_\_\_

Unit, Floor and Location *relative to street front* \_\_\_\_\_ Type of property \_\_\_\_\_ Year built *approx.* \_\_\_\_\_  
 House  Unit  Land

Living area \_\_\_\_\_ m<sup>2</sup> Land \_\_\_\_\_ m<sup>2</sup> No. of living rooms \_\_\_\_\_ No. of bedrooms \_\_\_\_\_ No. of bathrooms \_\_\_\_\_

Construction type  
 Brick  Brick veneer  Other \_\_\_\_\_

Car accommodation \_\_\_\_\_ Other features \_\_\_\_\_  
 Single garage  Double garage  Other \_\_\_\_\_  Air conditioning  Pool

Other details including size, date and cost *e.g. renovations, granny flats, guest house, pergola, etc.*  
\_\_\_\_\_

Property value \_\_\_\_\_  Purchase price  Est. market value Land value \_\_\_\_\_  Purchase price  Est. market value Construction price \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Contact name of vendor or real estate agent *for valuer access* \_\_\_\_\_ Phone number \_\_\_\_\_

Type of title \_\_\_\_\_ Other \_\_\_\_\_  
 RPA/Torrens  Strata title  Company title  Community title

Mortgagee name \_\_\_\_\_ Full name(s) to appear on title after settlement \_\_\_\_\_

I will live in this property immediately after settlement Family pledge guarantee amount *if family pledge is required* \$ \_\_\_\_\_

Detail any environmental contamination affecting the security of property or neighbouring properties  
\_\_\_\_\_

## Property 2

Address *include state and postcode*  
\_\_\_\_\_

Unit, Floor and Location *relative to street front* \_\_\_\_\_ Type of property \_\_\_\_\_ Year built *approx.* \_\_\_\_\_  
 House  Unit  Land

Living area \_\_\_\_\_ m<sup>2</sup> Land \_\_\_\_\_ m<sup>2</sup> No. of living rooms \_\_\_\_\_ No. of bedrooms \_\_\_\_\_ No. of bathrooms \_\_\_\_\_

Construction type  
 Brick  Brick veneer  Other \_\_\_\_\_

Car accommodation \_\_\_\_\_ Other features \_\_\_\_\_  
 Single garage  Double garage  Other \_\_\_\_\_  Air conditioning  Pool

Other details including size, date and cost *e.g. renovations, granny flats, guest house, pergola, etc.*  
\_\_\_\_\_

Property value \_\_\_\_\_  Purchase price  Est. market value Land value \_\_\_\_\_  Purchase price  Est. market value Construction price \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Contact name of vendor or real estate agent *for valuer access* \_\_\_\_\_ Phone number \_\_\_\_\_

Type of title \_\_\_\_\_ Other \_\_\_\_\_  
 RPA/Torrens  Strata title  Company title  Community title

Mortgagee name \_\_\_\_\_ Full name(s) to appear on title after settlement \_\_\_\_\_

I will live in this property immediately after settlement Family pledge guarantee amount *if family pledge is required* \$ \_\_\_\_\_

Detail any environmental contamination affecting the security of property or neighbouring properties  
\_\_\_\_\_

## OTHER INFORMATION

<b>Solicitor/ Conveyancer</b>	Company name	Contact name	
	Company mailing address	State	Postcode
	Phone number	Fax number	
<b>Authority to forward loan documentation</b>	I authorise St.George Bank to forward all loan documentation including original and copies of my Loan Agreements and mortgage documentation (if applicable) to the party nominated.		
	<input type="checkbox"/> Solicitor <i>detailed above</i>	<input type="checkbox"/> Broker <i>detailed below</i>	<input type="checkbox"/> Other <i>detailed below</i>
	Company name	Contact address	
<b>Builder if applicable</b>	Builder name	Licence number	
	Builder address	State	Postcode
	Phone number	Fax number	
<b>Nearest relative not living with you</b>	Name <i>for Applicant 1</i>	Phone number	
	Address <i>not a post office box</i>	State	Postcode
	Name <i>for Applicant 2</i>	Phone number	
	Address <i>not a post office box</i>	State	Postcode
<b>Accountant details if self-employed/ sub-contractor/ investor</b>	Company name	Contact name	
	Phone number	Fax number	

# ADDITIONAL PRODUCTS

**Package** Refer to the Advantage Package Terms and Conditions booklet for details on the package.

I wish to apply for the St.George Advantage package.

I wish the following account(s) to be included in my new St.George Advantage package.

Account type	Account Number <small>(if new account, complete the relevant account/card opening section of this document)</small>	Account Name <small>(only if existing)</small>
Loan <i>(mandatory)</i>	New – as per this loan application	As per this loan application
Transaction account <i>(optional)</i> Refer to Package Terms and Conditions for full list of eligible Transaction account types	<input type="checkbox"/> New – as per this loan application <input type="checkbox"/> Existing <input type="text"/>	
Credit card <i>(optional)</i> Refer to Package Terms and Conditions for full list of eligible Credit card types	<input type="checkbox"/> New – as per this loan application <input type="checkbox"/> Existing <input type="text"/>	

**Account for Automatic Transfer** **(Mandatory) Nominate Annual Package Fee payment account**

I authorise St.George Bank Limited to withdraw from my St.George transaction account each year, the Annual Package Fee together with other amounts due and payable under the terms and conditions applying to the Advantage Package.

I understand and agree that:

- this authority remains in force until St.George receives written notice of my death or bankruptcy; or that I cancel or vary the authority; or St.George cancels the authority.
- without limiting when St.George may cancel this authority, St.George may do so if there are insufficient funds available in the nominated transaction account to make the transfer three consecutive times.

St.George Account Number

Refer to Package Terms and Conditions for full list of eligible Annual Package Fee payment account types.

**Transaction Account**

- I request information regarding a transaction account with the following payment services:
- Cheque book  Debit Card  Phone and Internet Banking Redraw Operation authority
- Any person on account to sign  All people on account must sign  Other

**Interest Offset**

- I request information regarding Interest Offset using the transaction account detailed above
- I request information regarding Interest Offset using my existing St.George transaction account below:
- Mortgage Equaliser – 100% Interest Offset  Loan Offset – Partial Interest Offset
- Mortgage Equaliser with Repayment Offset option *investment loans only*

Account Number

Account holder

**Credit card**

- I wish to apply for a St.George Credit Card
- I wish to apply for an increase to my existing St.George Credit Card

Number  New limit requested \$

Account holder 1 *(name to be embossed on card)*

Account holder 2 *(name to be embossed on card)*

Password *(required for security purposes)*

Product

- Gold Low Rate  Vertigo MasterCard  Starts Low Stays Low  No annual fee  Platinum
- Card type *Vertigo only available as MasterCard*  Visa  MasterCard

Where would you like your card sent? Nominated branch *if card is not to be sent to home address*

Home  St.George branch

Lender/Originator name

Employee number

Branch number







# PRIVACY STATEMENT

Your right to privacy is important to us. This statement explains your privacy rights and our rights and obligations in relation to your personal information.

The Privacy Act regulates the way St.George Bank Limited ("we") uses personal information provided about you. Please read the following carefully as it sets out how we may use information about you.

## What information can be disclosed to a credit reporting agency

The Privacy Act allows the following information about the applicant/guarantor named in the application ("you") to be disclosed to a credit reporting agency, which you authorise St.George Bank Limited to do, this information includes:

- details to identify you – that is, your name, sex, date of birth, current and 2 previous addresses, your current or last known employer, and your driver's licence number;
- the fact that you have applied for credit and the amount or that we are a current credit provider to you;
- advice that payments previously notified as unpaid are no longer overdue;
- payments overdue for at least 60 days and for which collection action has started;
- cheques for more than \$100 drawn by you which have been dishonoured more than once;
- in specified circumstances, that in our opinion you have committed a serious credit infringement; and
- the fact that credit provided to you by us has been paid or otherwise discharged.

## Exchange of information with a credit reporting agency

You authorise St.George Bank Limited to:

- obtain information about your credit worthiness or a credit report containing personal or commercial credit information about you from a credit reporting agency or other business that provides it; and
- exchange the information listed above about you with any credit reporting agency.

These exchanges can be made:

- to assess your application for consumer or commercial credit or to be a guarantor for the applicant, or to assess your creditworthiness;
- if you are in default under a credit agreement, notifying, and exchanging information with, other credit providers and any collection agent of ours; and
- for the various purposes permitted under the Privacy Act.

## What credit related information can be disclosed to other persons

You acknowledge that information, including but not limited to a credit report or any other information having a bearing on your credit worthiness, credit standing, credit history or credit capacity may be exchanged or disclosed to other persons as listed below; and that we may

- exchange that information described in the paragraph above about you with all credit providers named in this application or that may be named in credit reports issued by a credit reporting agency, any introducer referred to in the loan application, or any agent of ours assisting in processing the loan application;
- give to and receive from a credit provider, a banker's opinion of the purposes connected with your business, trade or profession; and
- confirm:
  - your employment and income details with any employer, accountant or tax agent named in this application; or
  - your income received on an investment property with any nominated real estate agent; or
  - your payment history from the landlord or managing agent nominated in this application.

## Authority to give information to a guarantor

You authorise us to give information about you (including, without limitation, any information required or permitted by law, regulation or industry code to be provided) to any guarantor or proposed guarantor of the loan you have applied for, for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee. This information includes but is not limited to:

- details about your creditworthiness at the time at which you applied for your loan;
- whether your loan account (in relation to which the guarantee is to be, or has been provided by the guarantor) has been conducted in a manner which is satisfactory to St.George Bank Limited;
- whether the loan account is in arrears;
- whether there is an immediate likelihood that the guarantee will be called upon;
- what the balance of the loan account is; and
- the interest rate charged on the principal debt.

This information may be provided to:

- a prospective guarantor for your loan account to assist them in deciding whether to provide a guarantee for your loan; and
- to a guarantor for your loan account at any time, upon the guarantor's request whilst the guarantee is in place.

## Authority to give information to your mortgage broker or referrer

You authorise the mortgage broker, who submits your application for a loan that we approve, or a referrer who refers you to us to lodge an application for a loan we approve, to seek access from us to certain account information. You authorise us to disclose to that mortgage broker or referrer your loan account name and number, the balance of your loan account, whether there are any arrears on your loan account, the amount of those arrears (if any) and whether or not the loan is discharged.

## Authority to give information to another person

You authorise us to disclose your loan account information to any person you authorise (in a form acceptable to us) to:

- operate on your loan account; or

## PRIVACY STATEMENT *continued*

### Authority to give information to another person (*cont.*)

- have access to your loan account information. You understand that if we decline your credit application due to adverse information on your personal credit file, then each applicant for credit may be notified that the application has been declined wholly or partly on information derived from a personal credit report relating to you.

### Motor Vehicle or Drivers' Licence Registry

You authorise us to obtain personal information about you from any motor vehicle or drivers' licence registry in Australia.

### Privacy generally

You need not give us any of the personal information requested in the application form or any other document or communication relating to the loan applied for. However, without this information, we may not be able to process the application or provide you with an appropriate level of service.

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

### How we may use your personal information

We use your personal information to:

- process the application (including performing the 100-point check required by the Financial Transaction Reports Act and determining if the Consumer Credit Code applies);
  - administer and manage the account; and
  - facilitate our internal business operations, including fulfilment of any legal requirements and confidential systems maintenance and testing.
- You consent to the bank contacting you via e-mail or your mobile phone (if this is provided by you) with regard to your product applications and ongoing maintenance of any accounts you have with the bank.

### Our right to disclose your personal information

We may disclose your personal information in the following circumstances:

- to any referee nominated by you;
- to our external service providers (which may be located overseas) that provide services for the purposes only of our business, on a confidential basis, for example property valuers and surveyors, real estate agents and auctioneers if property is offered as security for your loan, advisers, debt collection agents, organisations providing card authorisation, clearing and settlement services (for example Visa and MasterCard mail houses and data processors);
- to any persons acting on your behalf, including your financial adviser, 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;
- to any party acquiring an interest in any business or in the loan and any related securities provided by you or any other person (including mortgages and guarantees);
- to merchants with whom you transact, to process your card transactions;
- to government agencies in connection with your loan, for example to stamp and register mortgages;
- to a mortgage insurer which provides lenders' mortgage insurance to us and which may be located outside Australia; and
- 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.

### Use by the St.George Group

We may also use your personal information or give access to personal information about you to any member of the St.George Group to:

- assess your total relationship and product holding with the St.George Group, analyse products and customer needs and develop new products; and
- inform you of products and services provided by us, any member of the St.George Group or by preferred providers, which we consider may be of value or interest to you, unless you tell us not to.

### Your authority to us

By signing this application you authorise us to collect, maintain, use and disclose your personal information in the manner set out in this privacy statement.

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.

By signing this form you warrant and acknowledge that where you have provided information about another person in your application, that you have ensured that the person has been made aware of your disclosure, consents to it, and that you have been made aware of the contents of this Privacy Statement.

### Agreement by Guarantor or prospective Guarantor

You agree that we may obtain from a credit reporting agency, credit reports containing personal information about you to assess whether to accept you as a guarantor for the loan applied for, or given to the applicant(s).

## IMPORTANT INFORMATION ABOUT OUR PRODUCTS AND SERVICES

### Optional

From time to time, St.George would like to provide you with information about products and services – which may be supplied by us, any member of the St.George Group or our preferred providers – that we believe may be of interest or value to you.

By ticking the NO box below, you will be missing out on information, special offers and opportunities that could help you to simplify your banking, lower banking costs and build your investments.

Tick here:

Applicant 1  No      Applicant 2  No

If you do not tick a box, we will continue to provide you with information about products and services.

# NOMINATION

**Nominate a person to receive important information**

Each borrower is entitled to receive a copy of notices and other documents under the Consumer Credit Code. By signing this nomination you are giving up the right to be provided with this information direct from us. You may cancel this nomination at any time by advising us in writing.

I nominate \_\_\_\_\_ to receive any notices, and other documents under the Consumer Credit Code on behalf of me for the following facility:

Standard Loan     Credit Card *for portfolio loans, please complete a loan nomination form*

**Borrower 1**

**X**

Sign here

Full name

Date

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Borrower 2**

**X**

Sign here

Full name

Date

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

# BUSINESS PURPOSE DECLARATION

If this loan is to be used wholly or predominantly for business or investment purposes, please complete the Business Purpose Declaration below.

I declare that the credit to be provided to me by St.George is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

**Important**

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

**Borrower 1**

**X**

Sign here

Full name

Date

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Borrower 2**

**X**

Sign here

Full name

Date

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

# DECLARATION



Please take care to ensure all information you give us in this application is correct.

I declare that:




- the information in this application and the financial information supporting it are in all respects correct and complete to the best of my knowledge and belief. I acknowledge that the Bank will rely on this information in deciding whether to lend to me;
- (if an applicant) the product and product options of the loan requested have been described to me in detail to my satisfaction by a Bank representative and I feel comfortable with the loan for which I apply;
- I have read and understood the Privacy Statement in this form and I consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement. Where I have provided information about another individual (for example, a relative), I declare that the individual has been made aware of that fact and the contents of the Privacy Statement;
- where I have provided information about another individual (for example, a relative), I declare that the individual has been made aware of that fact and the contents of this Privacy Statement;
- I acknowledge that any establishment fees paid in connection with this application, will not be refunded if the loan does not proceed for any reason;
- that, where I have completed details for the Advantage Package on this application, that I am signing according to the authority to operate held on the Nominated Transaction account from which the payments of the non-refundable Annual Package Fee are to be deducted;
- where I have completed details for the Authority for Automatic Transfer on pages 9/10 of this application, I am signing according to the authority to operate held on the Nominated Transaction account from which repayments are to be deducted;
- where the payment method is to be by Automatic Transfer from another Financial Institution, a Direct Debit Request Service Agreement has been received;
- I acknowledge that the Bank has the right to confirm the details of the information provided in this application;
- I acknowledge that this application form is not to be regarded as an offer or acceptance of credit under any law, or form part of any credit contract that may come into existence between the Bank and me;
- that I understand that only the Bank can decide whether my application is approved and that the person who may have introduced me to the Bank has no authority to give that approval;
- I consent to the Bank giving any guarantor or indemnitor all information, including credit reports and copies of reports as the Bank sees fit, as provided in this Privacy Statement as required under the Code of Banking Practice.

# PERSONAL APPLICANT

Each applicant must sign and date this section.

<b>Applicant 1</b>  ..... Sign here  Full name _____ Date ____ / ____ / ____	<b>Applicant 2</b>  ..... Sign here  Full name _____ Date ____ / ____ / ____
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# COMPANY APPLICANT

<b>Common Seal of the borrower</b> 	<b>Company details</b> Name: _____ ABN: _____
<b>Authorised person</b> <i>must be a Director or Secretary</i>  ..... Sign here Name _____ Position _____	<b>Authorised person</b> <i>must be a Director or Secretary</i>  ..... Sign here Name _____ Position _____

Stamped according to the Company's Constitution in the presence of:

# BANK USE ONLY

**Home loan**

Total loan amount \$ \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

Lender/Originator name \_\_\_\_\_ Contact number \_\_\_\_\_

Referred by \_\_\_\_\_ Agent number \_\_\_\_\_ Employee number \_\_\_\_\_

Branch name \_\_\_\_\_ State \_\_\_\_\_ Branch number \_\_\_\_\_

CIS number – applicant 1 \_\_\_\_\_ CIS number – applicant 2 \_\_\_\_\_

Loan account number \_\_\_\_\_

**Advantage Package**

Package number \_\_\_\_\_

**Credit card**

Account number \_\_\_\_\_

**Transaction**

Account number \_\_\_\_\_

Account name \_\_\_\_\_

If this account is held in trust, please specify name of trust \_\_\_\_\_

If FTRA ID is held, please specify ID account number and details \_\_\_\_\_

<b>Funds position</b>	Purchase price <i>land cost if applicable</i>	\$	Deposit paid	\$
	Construction cost <i>if applicable</i>	\$	Cash savings	\$
	Legal and Government fees	\$	Sale proceeds	\$
	Bank fees	\$	First Home Owner Grant	\$
	Stamp duty	\$	Other funds	\$
	Other costs	\$	Other funds	\$
	<b>Total costs (A)</b>		\$	<b>Total available (B)</b>
			<b>Loan required A-B</b>	\$

**Notes**

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