

This form is used for existing Auswide Bank Home Loans where a Loan Variation request is required.

- Interest Only Period (New term, extension to an existing term, or reverting to Principal & Interest repayments)
- Change of Funds Purpose (Owner Occupied and Investment changes)
- Change of product type (Home Plus: Variable to Fixed or Fixed to Variable)
- Maintenance of a Freedom Package
- Permanent reduction of Loan balance
- Change of Repayment Due Date

Please complete the following mandatory items on this page: Customer Details, Requirements and Objectives, and Request Details.

Additional sections of this form specific to the type of Loan Variation being requested are highlighted within 'Request Details'. Please ensure these are completed in full prior to submitting this form to us via loans@auswidebank.com.au or by visiting your local branch.

Important Information:

- Fees and Charges may apply when requesting a Loan Variation. To review our fees visit www.auswidebank.com.au/info/fees-and-charges/
- Our current loan interest rates can be viewed at www.auswidebank.com.au/info/rates/

CUSTOMER DETAILS (MANDATORY)

Primary Contact

Customer Name: _____

Customer Name: _____

Note: All Borrowers and Guarantors are required to complete this request. If more than four Borrowers/Guarantors, print additional copies of this form.

REQUIREMENTS AND OBJECTIVES (MANDATORY)

What product features are important to me/us in my lending?

What I'd like to achieve with my loan...	Feature of Lending		
Make payments that cover the accrued Interest Only	Interest-Only Loan	<input type="checkbox"/> Must have	<input type="checkbox"/> N/A
Have my payments reduce the debt month on month over the loan term	Principle and Interest	<input type="checkbox"/> Must have	<input type="checkbox"/> N/A
Reduce the loan quicker than the remaining term	Additional Repayments	<input type="checkbox"/> Must have	<input type="checkbox"/> N/A
Loan funds are now (More than 50%) used for Investment purposes	Investment Purpose	<input type="checkbox"/> Must have	<input type="checkbox"/> N/A
Acc Number/s: _____			
Loan funds are now (More than 50%) used for Owner Occupied purposes	Owner Occupied Purpose	<input type="checkbox"/> Must have	<input type="checkbox"/> N/A
Acc Number/s: _____			
Have Interest Rates that move with the market	Variable Rate	<input type="checkbox"/> Must have	<input type="checkbox"/> N/A
Certainty in Monthly repayments	Fixed Rate	<input type="checkbox"/> Must have	<input type="checkbox"/> N/A
Ability to access my/our available funds	Redraw Facility	<input type="checkbox"/> Must have	<input type="checkbox"/> N/A
Reduce the Loan balance using advance funds or a lump sum payment	Clear Advance Funds	<input type="checkbox"/> Must have	<input type="checkbox"/> N/A
Manage my repayment due date	Change Repayment Due Date	<input type="checkbox"/> Must have	<input type="checkbox"/> N/A
Disconnect my home loan from other products	Remove Home Loan Package	<input type="checkbox"/> Must have	<input type="checkbox"/> N/A
Others: _____			

REQUEST DETAILS (MANDATORY)

Loan Variations

Select ALL that Apply

Select ALL that Apply	Identifying feature of Lending	Sections to Complete
<input type="checkbox"/> Request change of Loan Product from Variable to Fixed Rate	Fixed Rate	1 5
<input type="checkbox"/> Request change of Loan Product from Fixed Rate to Variable	Variable Rate	1 5
<input type="checkbox"/> Request to remove Freedom Package	Remove Home Loan Package	1 5
<input type="checkbox"/> Change Repayment Due Date	Change Repayment Due Date	2 5
<input type="checkbox"/> Interest Only to P&I	Principle and Interest	2 5
<input type="checkbox"/> Request a Loan Restructure	Clear Advance Funds	2 5
<input type="checkbox"/> Other: _____		1 5

Note: To receive loan related documents via email please read through and complete all sections of the Privacy Declaration and Consent pages including 'Electronic Consent'.

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Loan Variations Requiring Assessment

Select ALL that Apply

	Identifying feature of Lending	Sections to Complete
<input type="checkbox"/> P&I to Interest Only / Interest Only Extension Request	Interest-Only Loan	3 4 5 6 7
<input type="checkbox"/> Request change of Loan Purpose from Owner Occupied to Investment	Investment Purpose	3 4 5 6 7
<input type="checkbox"/> Request change of Loan Purpose from Investment to Owner Occupied	Owner Occupied Purpose	3 4 5 6 7

Note: Completion of the Privacy Declaration and Consent pages are required for all Loan Variations Requiring Assessment

1 SECTION 1 – LOAN VARIATIONS

Variations to Loan Products

	Account Number	Freedom Package Details	Current Loan Product	New Loan Product	Interest Rate Margin applicable?
1	_____	_____	_____	_____	_____
2	_____	_____	_____	_____	_____
3	_____	_____	_____	_____	_____
4	_____	_____	_____	_____	_____

Add/Remove Products from a Package

Account/Policy Number	Product Type	Action to take	Account/Policy Number	Product Type	Action to take
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

2 SECTION 2 – REPAYMENT VARIATIONS

Variations to Repayment Type, Due Date or Repayment Amount

	Account Number	Change from Interest Only to Principle & Interest	Change Repayment Due Date	Clear Advance Funds	Amount to Clear	Estimate New Loan Balance	Estimate New Loan Repayment
1	_____	_____	_____	_____	_____	_____	_____
2	_____	_____	_____	_____	_____	_____	_____
3	_____	_____	_____	_____	_____	_____	_____
4	_____	_____	_____	_____	_____	_____	_____

3 SECTION 3 – LOAN VARIATIONS REQUIRING ASSESSMENT

Interest Only Requests and Loan Purpose Variations

	Account Number	Current Loan Purpose	New Loan Purpose	Interest Only Term Requested	Previous Interest Only Period taken
1	_____	_____	_____	_____	_____
2	_____	_____	_____	_____	_____
3	_____	_____	_____	_____	_____
4	_____	_____	_____	_____	_____

4 SECTION 4 – FINANCIAL DETAILS

Personal Income

	Borrower 1	Borrower 2
Initials	_____	_____
Income (Enter estimates of Gross Monthly income)		
Salary/Wage/Self Employed	\$ _____	_____
Commissions/Bonus/Other	\$ _____	_____
Benefits/Pensions/Annuities	\$ _____	_____
Existing Rental Income	\$ _____	_____
Overtime/Allowances	\$ _____	_____
2nd Job – Salary/Wage/Self Employed	\$ _____	_____
2nd Job – Overtime/Allowances	\$ _____	_____
Proposed Rental Income	\$ _____	_____
Child Maintenance	\$ _____	_____
Investment Income	\$ _____	_____
Other Income _____	\$ _____	_____
Other Income _____	\$ _____	_____
Total	\$ _____	_____
Fully Maintained Motor Vehicle provided by employer:	<input type="checkbox"/>	<input type="checkbox"/>

Income Validation (Per Customer)

- Auswide Bank Account Salary Credits
Account #: _____
- OR: A copy of most recent Payslip (Within 30 days)
- OR: A copy of most recent Individual Tax Return
- OR: Employment / Accountant Income Verification check.

Employer / Accountant:

Contact #: _____

Employer / Accountant:

Contact #:

NOTE: If income is not able to be validated by one of the above methods, further evidence and assessment may be required.

Living Expenses and Costs

Basic Monthly Living Costs

Child Care (eg daycare and including nannies etc)	\$ _____
Clothing & Personal Care (eg clothing, footwear, cosmetics, personal care etc)	\$ _____
Education (eg public school fees & costs, including books, uniforms etc)	\$ _____
Groceries (eg food, household items, toiletries etc)	\$ _____
Insurance – Other than contents, medical, life, income protection (eg. home, vehicle etc)	\$ _____
Utilities & Rates – Investment - Property utilities and costs (eg rates, taxes, levies, body corp & strata fees, repairs & maintenance, other household items, utilities etc)	\$ _____
Medical & Health (eg doctor, dental, optical, pharmaceutical etc)	\$ _____
Recreation & Entertainment (eg alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays etc)	\$ _____
Telephone & Internet (eg home and mobile, internet, pay TV and media streaming subscriptions etc)	\$ _____
Transport (eg public transport, motor vehicle running costs including fuel, servicing, parking, tolls etc)	\$ _____
Utilities & Rates – Owner Occupied utilities and costs (eg rates, taxes, levies, body corp & strata fees, repairs & maintenance, other household items, utilities etc)	\$ _____
Other Living Expenses (eg unique items not covered in above categories)	\$ _____
Total Basic Monthly Living Costs	\$ _____

Monthly Expenses (Rent, Private Health Insurance, Child Support etc)

Rent	\$ _____
Board of Dwelling	\$ _____
Private Health (eg insurance, fees etc)	\$ _____
Private/Tertiary Education (eg fees, uniforms, books etc)	\$ _____
Child Maintenance	\$ _____
Insurance (eg Contents, medical, life, income protection)	\$ _____
Body Corporate Fees	\$ _____
Other	\$ _____
Total Monthly Expenses	\$ _____

Relationship Status

Single Married/Defacto

Spouses Name if Married/Defacto

No. of Dependents _____

Age of Financial Dependents _____
Separate ages with comma

④ SECTION 4 - FINANCIAL DETAILS *continued*

Assets

Real Estate

(Address)

1 _____ Own / Occ Inv
 2 _____ Own / Occ Inv
 3 _____ Own / Occ Inv
 4 _____ Own / Occ Inv

Monthly Rental Income \$	Value \$	Ownership %
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Savings or Deposit Accounts

(Name of Institution)

Monthly Investment Income \$	Value \$	Ownership %
_____	_____	_____
_____	_____	_____
_____	_____	_____

Motor Vehicles

(Make, Model and Year)

_____ Financed Y N
 _____ Financed Y N
 _____ Financed Y N

If Financed, who with?	Value \$	Ownership %
_____	_____	_____
_____	_____	_____
_____	_____	_____

Shares/Investments

(Name of Institution)

Investment Income \$	Value \$	Ownership %
_____	_____	_____
_____	_____	_____
_____	_____	_____

Home Contents

Value \$

Superannuation

(Name of fund and current balance)

Income Taken \$	Value \$	Ownership %
_____	_____	_____
_____	_____	_____

Other

Eg. Motorbikes, Caravans, Boats, Trailers etc

Value \$

Ownership %

④ SECTION 4 – FINANCIAL DETAILS *continued*

Property/Security Details

Please provide the best contact details for access to your security property should a valuation be required:

Property #	Contact Name	Contact Number
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Note: Please refer to the Fee Guide contained in Section 5 for information on Valuation Fees if required.

Liabilities

Existing Mortgages

(Lender Name and Interest Rate)

	Term Loan	Line of Credit	Limit \$	Balance Owing \$	Monthly Pymts \$	Liability %
_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____

Personal Loans / Leases / Hire Purchases

(Lender Name, Purpose and Interest Rate)

	Limit \$	Balance Owing \$	Monthly Pymts \$
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Credit Cards (CC), Overdrafts (OD) Store accounts (SC)

Type	Company	Limit \$	Balance Owing \$	Monthly Pymts \$
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Other Debts

(Includes tax liabilities, HECS, HELP, Guarantees, Family Loans etc)

Details	Limit \$	Balance Owing \$	Monthly Pymts \$
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Total Liabilities _____

5 SECTION 5 – FEES AND CHARGES

Fee Guide

Fee Name	Fee Amount	Maintenance Name	Payable on Standard Loan	Payable on Freedom Package	Payable on Portfolio Facility
Basic Variation Fee	\$150	Change Repayment Date	✓	✓	✓
		Loan Restructure	✓	✓	✓
		Conversion	✓	✓	✓
Complex Variation Fee	\$300	Switch to Freedom Package	✓ + Freedom Package Fee	N/A	N/A
		Switch to Fixed Rate	✓	Waived (applicable break costs still apply)	Waived (applicable break costs still apply)
		Switch to Variable Rate	✓	Waived (applicable break costs still apply)	Waived (applicable break costs still apply)
		Switch to Interest Only	✓	✓	✓
No Fee	\$NIL	Switch to P&I	N/A	N/A	N/A
Valuation Fee		Charged at Cost	As Required	As Required	As Required
*Break Costs	Speak to an Auswide Bank Lender to obtain a quote		As Required	As Required	As Required

*Break Costs may be payable if during a Fixed Rate period a Home Loan is repaid wholly or partly (Loan Restructure), varied to another product type (Switch to Fixed or Variable Rate), or changes are made to the Interest Rate. Speak with an Auswide Bank Lender to obtain a quote.

Fee Guide Applicable Loan Types

L1 – Home Loan Plus

L13 – Portfolio Facility Line of Credit

L22 – Staff Share Plan Loan^

L3 – Basic Home Loan

L15 – Line of Credit

L23 – Staff Share Plan Loan^

L8 – RBA Rate Tracker Loan

L19 – Portfolio Facility Term Loan

**Relating to loans with Owner Occupied or Investment scheme only, not Commercial scheme. ^Check contract for applicable fees & charges as these may differ.

Fees Applicable for this Variation

Upfront Fees

Account Number	Basic Variation Fee	Complex Variation Fee	Freedom Package Fee	Break Costs (If Applicable)	Total Upfront Fees	Freedom Package Fee	Account Servicing Fee
1 _____	OR	OR	+	=	_____	_____	_____
2 _____	OR	OR	+	=	_____	_____	_____
3 _____	OR	OR	+	=	_____	_____	_____
4 _____	OR	OR	+	=	_____	_____	_____

NOTE: Valuation Fees are charged at cost only. If a Valuation is required we will notify you of this.

Ongoing Fees

6 SECTION 6 – FINANCIAL CIRCUMSTANCES

Applicant 1

Applicant 2

Do you expect any significant change to your financial situation that will ADVERSELY impact your ability to meet contracted loan repayments?

List any expected significant change _____

- | | | |
|--|---|---|
| If yes, what is the nature of the expected change? | <input type="checkbox"/> Extended unpaid leave (such as parental leave)
<input type="checkbox"/> Reduced income on either a permanent or temporary basis
<input type="checkbox"/> End of employment contract or loss of employment
<input type="checkbox"/> Leaving employment
<input type="checkbox"/> Increased liability under existing debt arrangements (e.g. end of an interest only term)
<input type="checkbox"/> Anticipated large expenditure
<input type="checkbox"/> Medical treatment or illness
<input type="checkbox"/> Other _____ | <input type="checkbox"/> Extended unpaid leave (such as parental leave)
<input type="checkbox"/> Reduced income on either a permanent or temporary basis
<input type="checkbox"/> End of employment contract or loss of employment
<input type="checkbox"/> Leaving employment
<input type="checkbox"/> Increased liability under existing debt arrangements (e.g. end of an interest only term)
<input type="checkbox"/> Anticipated large expenditure
<input type="checkbox"/> Medical treatment or illness
<input type="checkbox"/> Other _____ |
|--|---|---|

If a change is expected, have you considered how you will continue to make repayments?

- | | |
|--|--|
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
|--|--|

- | | | |
|--|---|---|
| If yes, how would you classify your plans? | <input type="checkbox"/> Using Savings
<input type="checkbox"/> Securing additional income
<input type="checkbox"/> My application reflects the expected changes
<input type="checkbox"/> Reducing expenditure
<input type="checkbox"/> Sale of assets
<input type="checkbox"/> Using Superannuation
<input type="checkbox"/> Other _____ | <input type="checkbox"/> Using Savings
<input type="checkbox"/> Securing additional income
<input type="checkbox"/> My application reflects the expected changes
<input type="checkbox"/> Reducing expenditure
<input type="checkbox"/> Sale of assets
<input type="checkbox"/> Using Superannuation
<input type="checkbox"/> Other _____ |
|--|---|---|

At what age do you plan to retire? _____ years

At what age do you plan to retire? _____ years

- | | | |
|---|--|--|
| If you plan to retire during the term of the proposed loan, how do you anticipate making loan repayments? | <input type="checkbox"/> Propose to repay the loan prior to retirement
<input type="checkbox"/> Downsizing of home
<input type="checkbox"/> Sale of assets (including investment property) Income from Superannuation
<input type="checkbox"/> Use of lump sum superannuation payment
<input type="checkbox"/> Savings
<input type="checkbox"/> Income from investments
<input type="checkbox"/> Co-borrowers income
<input type="checkbox"/> Other _____ | <input type="checkbox"/> Propose to repay the loan prior to retirement
<input type="checkbox"/> Downsizing of home
<input type="checkbox"/> Sale of assets (including investment property) Income from Superannuation
<input type="checkbox"/> Use of lump sum superannuation payment
<input type="checkbox"/> Savings
<input type="checkbox"/> Income from investments
<input type="checkbox"/> Co-borrowers income
<input type="checkbox"/> Other _____ |
|---|--|--|

Will your residential address change after this variation?

- Yes No

Will your residential address change after this variation?

- Yes No

- | | | |
|--|--|--|
| If yes, what will your new residential address details be? | <input type="checkbox"/> Own
<input type="checkbox"/> Under Mortgage
<input type="checkbox"/> Renting/Boarding
<input type="checkbox"/> Living with Parents
<input type="checkbox"/> Other _____ | <input type="checkbox"/> Own
<input type="checkbox"/> Under Mortgage
<input type="checkbox"/> Renting/Boarding
<input type="checkbox"/> Living with Parents
<input type="checkbox"/> Other _____ |
|--|--|--|

Residential Address _____

Residential Address _____

Postcode _____

Postcode _____

7 SECTION 7 – DECLARATION AND WARRANTIES

Have you, or your spouse, ever been declared bankrupt or insolvent?

- Yes No

Have you, or your spouse, ever entered into a scheme of arrangement with creditors under the bankruptcy act?

- Yes No

Are there any judgements garnishees or other legal proceedings against you, or your spouse?

- Yes No

If you answered yes to any of the above, please provide details below:

PRIVACY DECLARATION, NOMINATION AND CONSENTS**Nomination for Notices**

- You may nominate one person to receive important information on all borrowers' and guarantors behalf. Where you are joint borrowers, you may nominate one of you to receive notices rather than the same material being sent to all borrowers. Under the National Credit Code each debtor, mortgagor, or guarantor is entitled to receive a copy of notices and other documents. By signing this nomination you are giving up the right to be provided with this information directly from us. You may cancel this nomination at any time by advising us in writing.

I/We nominate _____ to receive notices, and other documents
(full name of person nominated) under the National Credit Code on behalf of me/all of us.

Electronic Consent to receive documents and other notices electronically

- You consent to the receipt of notices and other documents, including your loan contract documents, to be sent to your email address as follows (if one person is nominated for the receipt of notices please provide the nominated person's email address. If nomination is not completed please provide an email address for all parties to the loan):

Name: _____ Email address: _____

Name: _____ Email address: _____

Name: _____ Email address: _____

Name: _____ Email address: _____

You understand that upon the giving of this consent:

- > We may no longer send paper copies of notices and other documents to you;
- > You should regularly check your nominated email address for notices and other documents;
- > We may send the notices and other documents by email, or provide a notice in an email that the documents are displayed on and can be retrieved from a website; and
- > You may withdraw your consent to the giving of notices and other documents by electronic means at any time by notifying us.
- > You have facilities to enable you to print the notice or other document sent to you electronically.

PRIVACY DECLARATION AND CONSENT

We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you.

‘Credit information’ includes the type and amount of credit provided to you, the fact you have applied for credit, when your credit obligation is discharged, repayment history information, financial hardship information (including information that any repayments are affected by a financial hardship arrangement, default information (including overdue payments) and court information. ‘Personal information’ includes any information from which your identity is apparent.

The use of you within this Policy refers to any customer or employee of any entity owned or controlled by us and any person who applies for our products or services or for employment with us, whether or not they ultimately become a customer or employee.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy and credit reporting policy can be obtained at www.auswidebank.com.au/privacy or by contacting us on 1300 138 831. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. It also contains information on ‘notifiable matters’, including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Consumer and commercial credit information

We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

Make and use a voice record

Any time we speak with you, we may record the conversation for record and other purposes.

Housing Australia

We may collect, access, and exchange information about you to verify your proof of identity and to determine your eligibility for the Home Guarantee Scheme, including sharing your information with Housing Australia, the Australian Government and with third parties engaged by Auswide Bank to verify your eligibility.

Exchange information with credit providers

We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Exchange information with guarantors

We and the lenders mortgage insurers named below may exchange your personal and credit information with any person who proposes to guarantee, or has guaranteed repayment of any credit provided to you. We may disclose all information, including credit reports and copies of reports as we see fit, and as required under any relevant industry codes.

Exchange information

We may exchange personal and credit information with the following types of entities. Please see our privacy policy for more information.

- > Finance brokers, mortgage managers, and other persons who assist you to access our products or introduce you to us;
- > Financial consultants, accountants, lawyers, advisers, and any other person who represents you or acts on your behalf;
- > CRBs for credit related purposes;
- > Organisations and service providers that are involved in introducing, managing or administering your finance, such as suppliers, dealers, valuers, trade insurers and debt collection agencies;
- > Persons with whom we have white label arrangements;
- > Investors, agents or advisers, trustees, rating agencies, or any entity that has an interest in your finance or our business;
- > Any regulatory authority, industry body, tribunal, court or government body;
- > Businesses assisting us with funding for loans, or in connection with a proposed sale of your loan;
- > Any person where we are authorised by law to do so;
- > Any of our associates, related entities or contractors;
- > Your referees, such as your employer, to verify information you have provided;
- > Any person considering acquiring an interest in our business or assets;
- > Any organisation providing online verification of your identity;
- > Other entities of the MyState group

Customer identification

We may disclose your name, residential address and date of birth to an organisation (including a CRB, the document issuer or official records holder via a third party systems and services) for the purpose of checking your identity information with the relevant official record holder or document issuer, including online verification of identity from which we may disclose and/or collect biometric information about you.

NOTE: This personal information may be transmitted to New Zealand.

NOTE: If you do not consent to us disclosing your information in this way, we will verify your identity in another way, which may involve requiring you to provide various supporting identification documents (either original or certified copies).

PRIVACY DECLARATION AND CONSENT *continued*

Lenders mortgage insurers (Insurers)

We may exchange personal and credit-related information with the Insurers named below. The Insurers may exchange your personal and credit information with third parties, including the CRBs named below, and the other entities with which we can exchange information. The Insurers hold, use and disclose your personal information and credit-related information for the purposes of assessing whether to provide insurance to you, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, dealing with claims, enforcing any mortgage and recovering proceeds, conducting risk and credit assessments, fraud prevention, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the Insurers to process the credit provider's request for Insurers.

The Insurers that we may disclose your personal information and credit information to are:

- > **QBE Lenders Mortgage Insurance Limited** – www.qbe.com/lmi – contact on 1300 367 764; see privacy policy at www.qbe.com/lmi/about/governance/privacy-policy and credit reporting policy at www.qbe.com/lmi/about/governance/credit-reporting-policy
- > **Helia Insurance Pty Limited** – helia.com.au – contact on 1300 655 422; see privacy policy at helia.com.au/privacy-policy and credit reporting policy at helia.com.au/credit-reporting-policy

The privacy and credit reporting policies of the Insurers describe how they collect, use and disclose your personal and credit information, how you may access the personal information and credit information they hold about you, seek correction of that information, and how you may complain about a breach of your privacy and how the Insurers will deal with your complaint. The Insurers may disclose your personal and credit information to overseas entities, including related entities located overseas (including in the USA, Philippines, India, Ireland, China, the UK and countries within the European Union).

CRBs

We may exchange your personal and credit information with the CRBs named below. The information we share with CRBs includes things such as:

- > Your identity
- > Account identification information
- > Loan and credit accounts you hold
- > Type and amount of credit you have applied for or have – like credit cards, home loans or personal loans
- > When your personal credit accounts were opened and closed (if relevant)
- > Financial hardship information (including information that any repayments are affected by a financial hardship arrangement)
- > Repayment history information

- > If you have missed any repayments
- > If you have committed fraud or another serious credit infringement

The CRBs that we may disclose your personal information and credit information to are:

- > **Equifax Pty Limited** – www.equifax.com.au – contact on 13 83 32; see privacy policy at www.equifax.com.au/privacy
- > **Illion (Australia) Pty Limited** – www.illion.com.au – contact on 13 23 33; see privacy policy at www.illion.com.au/privacy-policy

The CRB may further distribute your personal and credit information to their sub-contractors or third party providers or other lenders, which may adversely affect your ability to obtain credit from other lenders.

Overseas disclosure We and our service providers may disclose your personal information, and credit-related information to overseas entities, including related entities and service providers located overseas such as in the USA, Philippines, India, United Kingdom, Ireland, China and countries within the European Union. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure may be found in the privacy policies of our service providers, which are available on the websites of those service providers.

Storage and security We and our service providers may store your personal information and credit-related information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

Our main service providers are:

- > **Convera:** www.convera.com/docs/convera-privacy-en.pdf
- > **Allianz Australia Insurance Ltd:** www.allianz.com.au
- > **QBE LMI:** www.qbe.com.au
- > **Equifax Inc.:** www.equifax.com.au
- > **Illion Australia Pty Ltd:** www.illion.com.au
- > **RP Data Pty Ltd t/a CoreLogic Asia Pacific:** www.corelogic.com.au
- > **Helia Group Limited:** www.helia.com.au
- > **Housing Australia:** www.housingaustralia.gov.au

By signing this consent, you:

- > Consent to the collection, use, holding and disclosure of your information as set out above; and
- > Confirm that you are authorised to provide any personal information you provide to use and consent to the disclosure of your name, residential address and date of birth to a CRB or other organisation (including the document issuer or official records holder via third party systems and services) for the purposes of electronically verifying your identity as set out above.

PRIVACY DECLARATION, NOMINATION AND CONSENTS *continued*

Do you consent to us using your personal and credit information in this manner?

Yes No

Declaration Authority and Consent

In making your loan application to Auswide Bank, you declare as follows:

- > The information you have provided to us in support of your loan application is true and correct to the best of your knowledge and belief.
- > You acknowledge that we will be relying on this information in making our decision whether to lend to you.
- > You acknowledge we have the right to confirm the details of the information provided by you in this application;
- > You acknowledge that any valuation obtained by us is our property for our own use and we are not obligated to make a copy available to you.

Name of Signing Party	Signature	Date signed
<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of Signing Party	Signature	Date signed
<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of Signing Party	Signature	Date signed
<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of Signing Party	Signature	Date signed
<input type="text"/>	<input type="text"/>	<input type="text"/>

Declaration of Purpose for which Credit is provided

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- > Business purposes; or
- > Investment purposes other than investment in residential property.

IMPORTANT

You should only sign this declaration if this loan is wholly or predominantly for:

- > Business purposes; or
- > Investment purposes other than investment in residential property.

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

Name of Signing Party	Signature	Date signed
<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of Signing Party	Signature	Date signed
<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of Signing Party	Signature	Date signed
<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of Signing Party	Signature	Date signed
<input type="text"/>	<input type="text"/>	<input type="text"/>