

Consumer Credit Application

Branch Name

Branch Number

Date

Note: Please provide Customer with a copy of Documents you need to bring when applying for a Consumer Credit Facility (OA043).

1. Applicant Details

BSB Customer Number

Applicant Name/s (Titled Debtor/s)

Existing Customer Yes / No

2. Loan Purpose

- Purchase Property Are you eligible for FHOG?
 Construct Property Is this an NRAS Property?
 Purchase Vacant Land
 Refinance existing loans Occupied Property
 Renovate Property Investment Property
 Bridging Finance
 Motor Vehicle New House
 Caravan Used Unit
 Other

3. Facilities

Please indicate loan facility/ies required by ticking the required boxes below

Home Loan		Other Facilities				Accounts/Features		
<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Home Equity Line of Credit		<input type="checkbox"/> Secured Personal Overdraft <input type="checkbox"/> Unsecured Personal Overdraft <input type="checkbox"/> Temporary Overdraft				<input type="checkbox"/> Internet Banking (DB020) <input type="checkbox"/> Cheque Book (Home Equity/Overdraft only)		
	Facility	Fixed Rate	Variable Rate	Term (yrs)	Repayment Frequency	Facility Amount	Settlement Date	Suffix/Product Code
1	eg. P&I	%	%		Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/>	\$	/ /	
	Facility	Fixed Rate	Variable Rate	Term (yrs)	Repayment Frequency		Settlement Date	Suffix/Product Code
2	eg. IO	%	%		Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/>	\$	/ /	
	Facility	Fixed Rate	Variable Rate	Term (yrs)	Repayment Frequency		Settlement Date	Suffix/Product Code
3	eg. Personal Overdraft	%	%		Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/>	\$	/ /	
	Facility	Fixed Rate	Variable Rate	Term (yrs)	Repayment Frequency		Settlement Date	Suffix/Product Code
4	eg. Home Equity	%	%		Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/>	\$	/ /	

4. Individual Applicant / Director / Trustee / Guarantor / Mortgagor Personal Details

For applications with more than 2 applicants please print a copy of the DB031a form and include with this form.

This section is to be completed by all of the below entities:

Applicant 1

Borrower Director Trustee
 Guarantor Mortgagor

Mr / Mrs / Miss / Ms / Other
Full Name

Residential Address (PO Box is NOT acceptable)

State Postcode How long resided at this address?

Number of addresses in the last 5 years?

Previous Residential Address (If less than 5 years)

State Postcode

Living Arrangements: Buying Home Live with parents
 Rent Own Board

Unique Contact Number

Email

Drivers Licence Number Expiry Date

Australian Resident? Yes No

Country of Citizenship

Date of Birth

Number of Dependants Ages

Do you share income & expenses with any other person? Yes No

Closest Relative

Name and address of closest relative not living with you

Full Name

Residential Address (PO Box is NOT acceptable)

State Postcode

Best contact number for this relative

Applicant 2

Borrower Director Trustee
 Guarantor Mortgagor

Mr / Mrs / Miss / Ms / Other
Full Name

Residential Address (PO Box is NOT acceptable)

State Postcode How long resided at this address?

Number of addresses in the last 5 years?

Previous Residential Address (If less than 5 years)

State Postcode

Living Arrangements: Buying Home Live with parents
 Rent Own Board

Unique Contact Number

Email

Drivers Licence Number Expiry Date

Australian Resident? Yes No

Country of Citizenship

Date of Birth

Number of Dependants Ages

Do you share income & expenses with any other person? Yes No

Closest Relative

Name and address of closest relative not living with you

Full Name

Residential Address (PO Box is NOT acceptable)

State Postcode

Best contact number for this relative

5. Employment

Applicant 1

Full time Part time Casual Self Employed

Occupation

Business Name

ABN (if Self Employed)

Principal place of Business Address (PO Box is not acceptable)

State Postcode

Employed Since No. jobs in past 5 years

If employed less than 5 years at above

Previous Occupation

Previous Employer

Previous Employer Address

State Postcode

Time employed by previous Employer

Applicant 2

Full time Part time Casual Self Employed

Occupation

Business Name

ABN (if Self Employed)

Principal place of Business Address (PO Box is not acceptable)

State Postcode

Employed Since No. jobs in past 5 years

If employed less than 5 years at above

Previous Occupation

Previous Employer

Previous Employer Address

State Postcode

Time employed by previous Employer

6. Income Details

Type of Income	Applicant 1 Gross Monthly Amount
Taxable	\$ <input type="text"/>
Non-taxable	\$ <input type="text"/>
Full value of rental income	\$ <input type="text"/>
Total	\$ <input type="text"/>

Type of Income	Applicant 2 Gross Monthly Amount
Taxable	\$ <input type="text"/>
Non-taxable	\$ <input type="text"/>
Full value of rental income	\$ <input type="text"/>
Total	\$ <input type="text"/>

7. Declared Living Expenses

Add details of applicant's regular expenses and their general living expenses for their household for items such as:
Bills (e.g. utilities, rates, insurance – car, health, buildings and contents, telephone – including mobile and internet)
Food, groceries & clothing
Transport (e.g. petrol, vehicle maintenance & registration, public transport)
Education expenses (including private school fees)
Out of pocket child care expenses
Subscriptions or memberships
Any other regular expenses

The 'OA023 Living Allowance Statement (NDI)' may assist the customer in calculating their Total Living Expenses.

Existing loan and credit card repayments are not to be including in this calculation.

8. Financial Position

Applicant 1 or Joint

Note: Joint applicants please combine details.

Assets & Liabilities	Financial Institution	Monthly Payment	Asset Value	Balance/Limit	Refinance:
House		\$	\$	\$	<input type="checkbox"/>
		\$	\$	\$	<input type="checkbox"/>
Investment Property(s)		\$	\$	\$	<input type="checkbox"/>
		\$	\$	\$	<input type="checkbox"/>
Vehicle		\$	\$	\$	<input type="checkbox"/>
		\$	\$	\$	<input type="checkbox"/>
Household Effects		\$	\$	\$	
		\$	\$	\$	
Investments		\$	\$	\$	
		\$	\$	\$	
Savings		\$	\$	\$	
		\$	\$	\$	
Personal Loan		\$	\$	\$	<input type="checkbox"/>
Credit Card (specify)		\$	\$	\$	<input type="checkbox"/>
		\$	\$	\$	<input type="checkbox"/>
Store Card		\$	\$	\$	<input type="checkbox"/>
		\$	\$	\$	<input type="checkbox"/>
Superannuation (Present Value)		\$	\$	\$	
Deposit Paid		\$	\$	\$	
Rent/Board		\$	\$	\$	
Total		\$	\$	\$	Net Worth
					\$

(Subtract total of the Balance/Limit column from the total "Value" of Assets)

9. Refinance / Debt Consolidation

Loans to be refinanced

Account Name	BSB	Account Number	Outstanding Balance
			\$
			\$
			\$
			\$

New Interest Rate Higher Lower **Fees and Charges** Higher Lower

New Repayments Higher Lower

Additional Costs

Note: comments regarding Refinance/Debt Consolidation must be entered on page 11.

10. Funds Position (optional)

	Expenses		Funding
Property Purchase (Residential/Investment)	\$ <input type="text"/>	Residential Loan(s)	\$ <input type="text"/>
Cost of Construction	\$ <input type="text"/>	Home Equity Loan	\$ <input type="text"/>
Land Purchase	\$ <input type="text"/>	Personal Loan	\$ <input type="text"/>
Loan Costs (bank fees)	\$ <input type="text"/>	Own Funds - BEN	\$ <input type="text"/>
LMI	\$ <input type="text"/>	Own Funds - Other	\$ <input type="text"/>
Home Improvements	\$ <input type="text"/>	Deposit Paid	\$ <input type="text"/>
Refinance(s)	\$ <input type="text"/>	FHOG	\$ <input type="text"/>
Vehicle Purchase	\$ <input type="text"/>	Gift	\$ <input type="text"/>
Other (specify)	\$ <input type="text"/>	Other (specify)	\$ <input type="text"/>
TOTAL	\$ <input type="text"/>	TOTAL	\$ <input type="text"/>

11. Purpose Declaration - complete only if the following statement is correct

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.

Applicant's signature	<input type="text"/>	Date	<input type="text"/>
Applicant's signature	<input type="text"/>	Date	<input type="text"/>
Applicant's signature	<input type="text"/>	Date	<input type="text"/>
Applicant's signature	<input type="text"/>	Date	<input type="text"/>

12. Nomination to Receive Notices

We consent to Notices and other documents under the National Credit Code being sent jointly to us at

Address State Postcode

We declare that we reside at the same address.

Borrowers signature (s)

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

We consent to Notices and other documents under the National Credit Code being sent jointly to us at

Address State Postcode

We declare that we reside at the same address.

Mortgagors signature (s)

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

We consent to Notices and other documents under the National Credit Code being sent jointly to us at

Address State Postcode

We declare that we reside at the same address.

Guarantors signature (s)

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

IMPORTANT: Each joint borrower/mortgagor/guarantor is entitled to receive a copy of any notice or other document under the Code.

By signing this form you are giving up the right to be provided with information separately from the credit provider.

It will go to the nominated address on behalf of both or all of you instead.

Any person who has signed this form can advise the credit provider at any time in writing that they wish to cancel their nomination.

13. Foreign Accounts Tax Compliance Act (FATCA) - (completion of all questions is mandatory)

ONLY REQUIRED FOR APPLICATIONS INVOLVING ANY OF THE FOLLOWING PRODUCTS:

HOME EQUITY LOAN

PERSONAL OVERDRAFT

If you answer YES to any of the below questions please complete the Foreign Tax Details Form DB740

Are any applicants Citizens or Residents of the US for Tax purposes? Yes No

Is the Entity/s created in the US, established under the laws of the US or a US taxpayer? Yes No

Are any controlling persons of an Entity Citizens or Residents of the US for Tax purposes? Yes No

Is the Entity/s a Financial Institution? Yes No

A controlling person can be Shareholders (for Companies), Trustees, Beneficiaries and/or Settlers (for Trusts) or Partners (for Partnerships).

Common Reporting Standard (CRS) - (completion of all questions is mandatory)

If you answer YES to any of the below questions please complete the Foreign Tax Details Form DB740

Are any individual applicants residents of any country other than Australia or US for Tax purposes? Yes No

Is the Entity created in any country other than Australia or the US? Yes No

Is the Entity Account Holder a Passive Non-Financial Entity? Yes No

1. Collection of your personal information and credit-related personal information.

We, Delphi Bank, collect your personal information and credit-related personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to us or our related entities. If you are a guarantor we collect your personal information and credit-related personal information to assess whether to accept you as a guarantor for credit applied for, or provided to, the borrower. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.

2. Collection of personal information and credit-related personal information about third parties.

We may need to collect personal information and credit-related personal information about a third party from you as part of this application. If we do this, you agree you will advise that person that we have collected their information and that in most cases they can access and seek correction of the information we hold about them.

3. Use and disclosure of your personal information and credit-related personal information.

We may use your personal information and credit-related personal information to perform our business functions (for example internal audit, operational risk, product development and planning). We may also use your personal information to confirm your details (for example contacting your employer to confirm your employment and income details). We treat your personal information and credit-related personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include joint account holders, account operators and account applicants, Credit Reporting Bodies (as defined below), insurers, intermediaries, valuers, debt collection agencies and government authorities. Your information may also be disclosed to our related entities, our joint venture partners and Community Bank® companies where its confidentiality is maintained at all times.

4. Disclosure of personal information and credit-related personal information to overseas organisations.

Some of the organisations we disclose your personal information and credit-related personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.

5. Access to and correction of your personal information and credit-related personal information.

In most cases you can gain access to and seek correction of your personal information and credit-related personal information. Should you wish to do so, or if you have any queries about your information, please contact us on 1300 660 550.

6. Direct marketing

We may use your personal information and credit-related personal information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These may be products and services provided by us, our related entities or other entities we are associated with. If you do not wish to receive any marketing material from us please contact us on 1300 660 550.

7. Collection, use and disclosure of your credit-related personal information.

By signing this application you agree that we can do all of the following:

- a. Commercial credit-related personal information Seek and use commercial credit-related personal information to assess an application for consumer credit or commercial credit.
- b. Consumer credit-related personal information Seek and use consumer credit-related personal information to assess an application for consumer credit or commercial credit.
- c. Collection of overdue payments Seek and use a credit report provided by a credit reporting body to collect overdue payments.
- d. Exchange of information between credit providers Seek from and use or give to another credit provider (including a credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity.
- e. Exchange of information with intermediaries Seek from and use any consumer or commercial credit-related information from or disclose that information to, any introducer, financial adviser, accountant, mortgage manager, lawyer, or other intermediary (including any intermediary mentioned on the front page of this application form) acting in connection with any credit applied for or provided.
- f. Provide credit information to credit reporting bodies In this privacy disclosure statement, the "Credit Reporting Body" means each of the following organisations (whether acting individually or together):

Veda Advantage Public Access Division
PO Box 964 North Sydney NSW 2059 Public
Enquiries: 1300 762 207 Website: www.mycreditfile.com.au

Dun & Bradstreet Australia
PO Box 7405 St. Kilda Road Melbourne VIC 3004 Public Enquiries: 1300 734 806
Website: www.checkyourcredit.com.au

Give to a Credit Reporting Body credit information. Credit information is defined in the Privacy Act and includes, to the extent applicable: identification information; consumer credit liability information; repayment history information; a statement that an information request has been made in relation to you by us, or a mortgage insurer or trade insurer; the type of consumer credit or commercial credit, and the amount of credit, sought in an application:

- that has been made by you to us; and
- in connection with which we have made an information request in relation to you; default information; payment information; new arrangement information; court proceedings information; personal insolvency information; publicly available information;
- that relates to your activities in Australia or the external Territories and your credit worthiness; and that is not court proceedings information about you or information about you that is entered or recorded on the National Personal Insolvency Index; our opinion that you have committed, in circumstances specified by us, a serious credit infringement in relation to consumer credit provided by us to you. The Credit Reporting Body may include the information given by us in reports provided to other credit providers to assist them to assess your credit worthiness. The Credit Reporting Body has a policy for managing your credit-related personal information that you may access by contacting them.

Privacy Disclosure (Cont.)

In some cases a Credit Reporting Body may use your information for pre-screening your eligibility to receive direct marketing from us or other credit providers. If you do not want a Credit Reporting Body to do this contact the Credit Reporting Body. Where you believe on reasonable grounds that you have been or are likely to be a victim of fraud you may request a Credit Reporting Body not to use or disclose your information.

g. Provide information for securitisation Disclose any report or information to another person in connection with funding by means of an arrangement involving securitisation.

h. Provide information to guarantors Disclose any information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.

8. Providing your personal information and credit-related information to a mortgage insurer.

In this privacy disclosure statement, the "Insurer" means each of the following organisations (whether acting individually or together):

QBE Lenders' Mortgage Insurance Limited (ABN 70 000 511 071) 82

Pitt Street, Sydney NSW 2000

Phone: 1300 367 764 Contact: Privacy Officer

Email: compliance.manager@qbe.com

Website: www.qbelmi.com

Genworth Financial Mortgage Insurance Pty Limited (ABN 60 106 974 305)

Level 26, 101 Miller Street, North Sydney NSW 2060

Phone: 1300 655 422

Website: www.genworth.com.au

We may disclose your personal information and credit-related personal information when we apply to the Insurer for lenders mortgage insurance (LMI). By you signing this application, the Insurer can do the following: Where permitted by the Privacy Act 1988, the Insurer may seek and obtain from a credit reporting body commercial credit information concerning your credit worthiness or history; consumer information; and collection of overdue payments information. The Insurer collects your information for the purposes of assessing our application and securing and administering LMI for your mortgage, including dealing with claims and recovery of proceeds. The information collected by the Insurer is required under the Insurance Contracts Act 1984 (Cth) and is necessary for the Insurer to undertake its business. If you do not provide any of the information requested of you then the Insurer will not be able to issue insurance. As a result, we may not be able to provide the mortgage to you. The Insurer may use your information to assess the risk of providing LMI to us, you defaulting on your obligations to us and you being unable to meet a liability arising under a guarantee in respect of mortgage finance given (or to be given) by us to another person. The Insurer may also use your information to verify your details provided by us, administer or vary any LMI cover provided (including for securitisation and hardship applications, dealing with claims, recovery of proceeds and enforcing the mortgage in the place of us), to conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery, to comply with any regulatory requirements including under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time, and for any other LMI purpose relating to you or under the insurance policy issued by the Insurer to us in respect of your credit with us or as may be permitted by the Privacy Act 1988. The Insurer may disclose your information to its related companies; us; your guarantor or potential guarantor; other insurers; claims assessors and investigators; parties for the purposes of securitisation; re-insurers; underwriters; loan servicers; trust managers; trustees and security trustees; organisations involved in surveying or registering a security property or which otherwise have an interest in a security property; ratings agencies; credit reporting bodies; its service providers (including marketing companies, data consultants and IT contractors); its agents, contractors, and external advisers; your referees, including your employer; your legal and financial advisers; brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager; organisations that are involved in debt collecting or in purchasing debts; mercantile agents if you default on your obligations to us; payment system operators; parties involved in fraud prevention (including organisations such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct); other financial institutions and credit providers; and government and other regulatory bodies (e.g. the Insurance Council of Australia, ASIC and the ATO). Where permitted by the Privacy Act 1998 the Insurer may disclose your information to organisations located overseas (including in the USA, Canada, the United Kingdom or the Philippines) such as its related companies, re-insurers, service providers (including but not limited to data consultants and IT contractors), its agents, contractors and external advisers and government and other regulatory bodies. Overseas organisations may be required to disclose information shared with them with relevant foreign authorities under a foreign law. In those instances the Insurer is not responsible for that disclosure. The Insurer may also, to the extent permitted by the Privacy Act 1988, disclose information about you to a credit reporting body for any purpose set out in this consent. The credit reporting body gives other organisations (such as other credit providers) information to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other credit providers. The Insurer may need to exchange your information with credit providers and advisors during the course of the mortgage insurance policy for any purpose set out in this consent. The Insurer may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this consent and the Insurer's Privacy Policy and Credit Reporting Policy apply to the collection, use and disclosure of that information. The Insurer may store your 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.

Privacy Disclosure (cont.)

Each Insurer has a Privacy and Credit Reporting Policy which contains information about: a. how you can access and seek correction of your information held by the Insurer; b. how you can complain about a breach of the Privacy Act 1988 (including any applicable privacy principles) or any registered privacy code that binds the insurer in respect of your personal or credit information (as appropriate); and c. how the Insurer will deal with a complaint. Each policy available on the Insurer's website or by contacting them.

9. Privacy Policy and Credit Reporting Policy You should also read our Privacy Policy and Credit Reporting Policy.

Our Privacy Policy contains information about: a. how you can access and seek correction of your personal information; b. how you can complain about a breach of the privacy laws by us and how we will deal with a complaint; c. if we will disclose personal information to overseas entities, and where practicable, which countries those recipients are located in. Our Privacy Policy is available on our website www.delphibank.com.au or by telephoning 1300 660 550. Our Credit Reporting Policy contains information about: a. how you can access and seek correction of your credit eligibility information; b. how you can seek correction of your credit information; c. how you can complain about a breach of the credit reporting laws by us and how we will deal with a complaint; d. if we disclose your credit information or credit eligibility information to overseas entities, and where practicable, which countries those recipients are located in. Our Credit Reporting Policy is available on our website www.delphibank.com.au or by telephoning 1300 660 550. PPSA means the Personal Property Securities Act 2009 (Cth) and any regulations made pursuant to it. I/We agree to waive the right to receive any notice under the PPSA (including notice of a verification statement) unless the notice is required by the PPSA and cannot be excluded.

We, Delphi Bank, collect your personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to us or our related entities. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.

14. Personal Certification

I/We certify that the foregoing information/statements are true and complete in every particular. I/We acknowledge that upon signing this certificate I/We agree to abide by the relevant Terms and Conditions and accept full responsibility for transactions conducted on my/our account/s by me/us and additional cardholder/s nominated by me/us. I hereby authorise and instruct the Delphi Bank to pay and honour all withdrawals on my/our account/s signed by them.

Have you ever been declared bankrupt or had any judgements or defaults issued against you by a Court or Tribunal?

			If Yes, date declared bankrupt	Date discharged from bankruptcy
Applicant 1	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="text"/>	<input type="text"/>
Applicant 2	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="text"/>	<input type="text"/>
Applicant 3	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="text"/>	<input type="text"/>
Applicant 4	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="text"/>	<input type="text"/>

15. Signing Instructions

I/We certify that where accounts are in joint names then the money held in the account(s) is owned jointly and severally by us and withdrawals from the account(s) can be signed by either one of us OR as specified.

Specified signing instructions:

All signatures on this application form must be the same.

By signing this application, each applicant/mortgagor/guarantor:

Warrants that all information in this application form is correct and not misleading in any way.

Apply for the advance amount specified within this application form and offer security described herein, over which I/We undertake to execute a Mortgage in the form adopted by the Bank and to pay all relevant solicitor, legal and valuation costs.

Acknowledges that this application is not a legally binding contract and any contractual obligation in respect of any financial undertaking will be set out in subsequent documents.

Gives the acknowledgements and consents in the privacy disclosure.

Future Change of Circumstances

Do you know of any foreseeable significant changes to your circumstances that will lead to changes in your ability to make your loan repayments?

Yes No If Yes, please provide details below:

Temporary decrease in income (eg. Maternity leave, extended leave)

Permanent decrease in income (eg. Retirement)

Details of significant change:

How will this change be addressed?

Electronic Communications

I/we understand and acknowledge that:

1. The internet is an unsecure public network and that DelphiBank makes no representation or warranty as to the confidentiality of information sent to Delphi Bank electronically;

2. Electronic messages may be intercepted or accessed by unauthorised third parties, may not arrive at the intended destination, or may not arrive in the form transmitted and that the bank accepts no responsibility or liability for compromised email messages.

	Signature of Applicant(s)/Mortgagor(s)	Signature of Applicant(s)/Guarantor(s)	Date
Signature 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature 2	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature 3	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature 4	<input type="text"/>	<input type="text"/>	<input type="text"/>

Security Details

If additional securities are required, please complete Annexure 1 - Additional Securities.

Details of Security Offered (other than Property)

Details of Security Offered (Property only)

Address

State Postcode Security Ranking:

Title Details

Vol / Book Vol / Book

Folio / Deed Folio / Deed

Customer Number of asset owner

House Yes No Land size if > than 2 Hectares

Unit Yes No Size sqm.

Number of units in development

Off the plan Yes No

Without intervention of an agent Yes No

Non arm's length transaction Yes No

New development/never been occupied Yes No

Display/Exhibition home Yes No

Specialised security Yes No

Number of Bedrooms Number of Bathrooms

Guarantee & Indemnity

Guarantee & Indemnity applicable? Yes No

Disclosures provided to Guarantors? Yes No

Other loans secured by the above properties (if applicable)

Lender

Loan Number End Date

Balance/Limit \$

Serial/VIN No:

Address

State Postcode Security Ranking:

Title Details

Vol / Book Vol / Book

Folio / Deed Folio / Deed

Customer Number of asset owner

House Yes No Land size if > than 2 Hectares

Unit Yes No Size sqm.

Number of units in development

Off the plan Yes No

Without intervention of an agent Yes No

Non arm's length transaction Yes No

New development/never been occupied Yes No

Display/Exhibition home Yes No

Specialised security Yes No

Number of Bedrooms Number of Bathrooms

Guarantee & Indemnity

Interviewed and assessed Guarantor in absence of Borrower/s? Yes No

Request Guaranto to obtain legal and financial advise? Yes No

Other loans secured by the above properties (if applicable)

Lender

Loan Number End Date

Balance/Limit \$

Contacts

Bank Solicitor

Name

Address

State Postcode

Phone Number

Postal Address after Settlement

State Postcode

Applicants Solicitor/Conveyancer

Name

Address

State Postcode

Phone Number

Postal Address after Settlement

State Postcode

Disclosure Guide

Fees & Charges

Explain to all parties there are other credit fees and charges applicable to the loan together with further information they should know contained in the pre-contractual agreement.

- | | |
|---|--|
| <input type="checkbox"/> Bank Establishment Fees | <input type="checkbox"/> Commissions that will be paid to agents, brokers and third parties involved in the deal |
| <input type="checkbox"/> Other non-Bank Fees & Charges | <input type="checkbox"/> Additional charges for multiple securities |
| <input type="checkbox"/> Whether a valuation is required and its cost | <input type="checkbox"/> Details of any breakcosts |
| <input type="checkbox"/> Mortgage Guarantee Insurance is or may be applicable, what it is and establishment costs (confirm actual figure once valuation received) | |
| <input type="checkbox"/> General Law titles require conversion at the borrower's expense | |

Repaying the Loan

- | | |
|--|--|
| <input type="checkbox"/> Repayments must be received by the due date to avoid late payment charges | <input type="checkbox"/> Mortgage Help is there to help |
| <input type="checkbox"/> Contact the Bank immediately if you are unable to make repayments | <input type="checkbox"/> Explain the relevant default fees |

Construction Loans

- | | |
|--|---|
| <input type="checkbox"/> A progress payment fee applies for each inspection | <input type="checkbox"/> How the valuer determines the progress payment |
| <input type="checkbox"/> The final progress payment will be retained subject to Occupancy Permit and letter of satisfactory completion | |
| <input type="checkbox"/> Constructors all-risk insurance policy noting Bendigo Bank as mortgagee is required | |

Refinance

- | | |
|---|---|
| <input type="checkbox"/> Discharge authority executed | <input type="checkbox"/> OFI instructed |
|---|---|

Guarantee & Indemnity

- | | |
|---|--|
| <input type="checkbox"/> Ascertain if Guarantor wishes to proceed within 14 days of receiving disclosures | <input type="checkbox"/> Approval letter provided to Guarantor |
|---|--|

Explanation of Form

Purpose Declarations

- | |
|---|
| <input type="checkbox"/> Why used |
| <input type="checkbox"/> Removes protection of the Code |

Nominations

- | |
|---|
| <input type="checkbox"/> Why used |
| <input type="checkbox"/> Won't stop default notices |
| <input type="checkbox"/> Must advise of change of address |

Loan Declaration

- | |
|---|
| <input type="checkbox"/> Why used |
| <input type="checkbox"/> Ramifications of false declaration |

Privacy Disclosure

- | |
|-----------------------------------|
| <input type="checkbox"/> Why used |
|-----------------------------------|

Insurances

- | | |
|---|---|
| <input type="checkbox"/> Household Insurance cover offered and quoted | <input type="checkbox"/> Household Insurance Cover taken up |
| <input type="checkbox"/> That House Insurance Policy noting Bendigo and Adelaide Bank Limited as mortgagee must be received prior to settlement | |

Have you:

- | | |
|--|--|
| <input type="checkbox"/> Faxed the discharge authority to OFI, if applicable | <input type="checkbox"/> Obtained Declared Living Expenses |
| <input type="checkbox"/> If application is a Further Advance, have you sought approval from the LMI provider, if applicable | |
| <input type="checkbox"/> Read and accepted the valuation | <input type="checkbox"/> Checked details in Letter of Offer |
| <input type="checkbox"/> Included all special conditions in Letter of Offer | |
| <input type="checkbox"/> Provided all documentation to the borrower/s / guarantors for sign (including Terms & Conditions & Memorandum of Common Provisions) | |
| <input type="checkbox"/> Sent the SAF form (noting the ValEx reference number/s) | <input type="checkbox"/> Form DB049 Business Customer/Account Opening Form if applicable |

Living Expenses

Please note that this checklist is comprehensive but not exhaustive.

