

Commercial Banking Application Form



Date

Lender Name

Borrower Name

BSB

Customer Number

Suffix(s)

Proposed Facilities

- Business Overdraft
- Business Loan
- Commercial Loan
- Bank Guarantee
- SMSF Loan
- Other (please specify)

Note: Bank Guarantees secured by Cash use form OA475.

When you open your business account with us or apply for lending facilities, we must collect information about your business as required by law. Please complete the sections below that are relevant to your organisation. If more than one organisation type is applicable i.e. company as trustee for a trust, please complete the Company and Trust sections.

Section 1 - Applicant Details**

Section 2 - Company** (where applicable)

Section 3 - Trusts/Superannuation Fund** (where applicable)

Section 4 - Partnership** (where applicable)

Section 5 - Associations/Co-Operative** (where applicable)

Section 6 - Government Body (Not relevant to Delphi Bank)

Section 7 - Beneficial Owner/Control** (where applicable)

Section 8 - Individual Details

Section 8.1 - Foreign Applicants**

Section 9 - Foreign Accounts Tax Compliance Act (FACTA)**

Section 10 - Assets and Liabilities

Section 11 - Security Details

Section 12 - Property Tenancy Schedule

Section 13 - Notes

Section 14 - Privacy Disclosure

Section 15 - Declarations and Signing Clauses**

Section 15.1 - Risk Insurance

Section 16 - Signatories/Persons Authorised to sign on account (Transactional Accounts)

Section 17 - Personal Declaration and Account Signing Instructions (Transactional Accounts)

Office Use Only**

Note: All items marked with asterisks (**) are mandatory and must be completed (if applicable) - the completion of Sections 2 - 6 will depend on the borrowing entity type/s.

Section 1. Applicant Details (must be completed by all organisations)

- | | | |
|-----------------------------------------------------|-----------------------------------------------------------------|----------------------------------------------------------------|
| <input type="checkbox"/> Australian Company | <input type="checkbox"/> Foreign Company (Registered with ASIC) | <input type="checkbox"/> Registered Business Name or Franchise |
| <input type="checkbox"/> Partnership | <input type="checkbox"/> Incorporated Association | <input type="checkbox"/> Trust / Superannuation Fund |
| <input type="checkbox"/> Unincorporated Association | <input type="checkbox"/> Co-operative | <input type="checkbox"/> Sole Trader |
| <input type="checkbox"/> Individual | <input type="checkbox"/> Individual T/A | |

Full Registered Name of the Applicant

Business Trading Name (if any) of the Applicant

ABN

ACN/ARBN

Unique Identifying Number (if incorporated association or registered co-operative)

Industry (i.e. primary business activity)

ANZSIC Code

Registered Office Address (PO Box is NOT acceptable)

Street

Suburb

State

Postcode

Country

Principal Place of Business (PO Box is NOT acceptable)

Street

Suburb

State

Postcode

Country

Postal Address Same as Registered Office Address Same as Principal Place of Business Other (complete below)

Street

Suburb

State

Postcode

Country

Section 2. Company

Company Structure

- | | | |
|--------------------------------------------------|-----------------------------------------------------------|---------------------------------------------------------------------------------|
| <input type="checkbox"/> Proprietary/Private | <input type="checkbox"/> Public (domestic listed company) | <input type="checkbox"/> Majority owned subsidiary of a domestic listed company |
| <input type="checkbox"/> Public Unlisted Company | Other (please specify) <input type="text"/> | |

Number of Directors

For **Proprietary** or **Private** companies only, provide details of each director

Director 1 - Full Legal Name

Date of Birth

Director 2 - Full Legal Name

Date of Birth

Director 3 - Full Legal Name

Date of Birth

Director 4 - Full Legal Name

Date of Birth

If there are more than four Directors, please attach additional page(s)

Is the company regulated*? No Yes

*A company whose activities are subject to the oversight of a Commonwealth, State or Territory statutory regulator. In this context 'regulated' means subject to supervision beyond that provided by ASIC as a company registration body. Examples include Australian Financial Services Licensees (AFSL holders); Australian Credit Licensees (ACL holders); and Registrable Superannuation Entity (RSE) Licensees.

If **Yes** - please specify Regulator Name

Licence Details (e.g. AFSL Number)

If the company is a public listed company, a majority owned subsidiary of a public listed company or a regulated* company, go to Section 16 Signatories, persons authorised to sign on account, otherwise complete sections below.

Section 2.1 Company Ownership (only required for proprietary, private and public unlisted companies)

Please provide details of all individuals who own through one or more shareholdings (direct or indirect) 25% or more of the issued capital of the company.

Tick this box if no individual owns 25% or more of the issued capital of the company and complete section 2.2

Shareholder 1 - Full Legal Name

% shareholding

Shareholder 2 - Full Legal Name

% shareholding

Shareholder 3 - Full Legal Name

% shareholding

Shareholder 4 - Full Legal Name

% shareholding

Each shareholder listed who owns 25% or more of the issued capital must complete Section 7 (Beneficial Ownership) and provide individual identification documents.

Section 2.2 Entity Control (only required for proprietary, private and public unlisted companies)

This section is only required if the ownership details in previous section cannot be determined.

Each individual listed below (in part a or b) must complete Section 7 (Beneficial Ownership & Control) and provide individual identification documents.

a) Please provide details of all individuals who control 25% or more of the voting rights, including power of veto.

Individual 1 - Full Legal Name

% voting rights

Individual 2 - Full Legal Name

% voting rights

If there are more than two individuals who control 25% or more of the voting rights, please attach additional page(s).

If unable to complete part a) above then complete part b) below:

b) Please provide details of the Senior Managing Official(s) – the 'Senior Managing Official' is an individual who makes decisions affecting a substantial part of the business (e.g. Chief Executive Officer, Financial Controller).

Individual 1 - Full Legal Name

Position Title

Individual 2 - Full Legal Name

Position Title

If there are more than two Senior Managing Officials, please attach additional page(s).

Section 2.3 Additional information for Foreign Company

Name of Country where company was formed, incorporated or registered

Name of foreign registration authority

Foreign registration number

Please complete the following section only for foreign companies registered in Australia

Local Agent: Full legal name of individual or company name

Residential address, of local agent of company registered (PO Box not acceptable)

Street

Suburb

State

Postcode

Country

Only complete the following section for foreign companies not registered in Australia

Principal place of business (PO Box not acceptable) in home country

Section 3. Trust

Type of Trust - Please tick applicable

- Individual OR Family Regulated Trust (Superfund / SMSF) Registered Managed Investment Scheme
 Government Superannuation Fund Other (please specify)

Country where Trust was established

Settlor of Trust:

(Not required for regulated trusts, registered managed investment schemes and government superannuation funds or if initial sum to establish the trust was less than \$10,000).

The 'settlor' is the person/entity who established the trust by contributing the initial assets or amount, often called the 'settled sum'.

Full Legal Name (given name, middle name(s), family name) or Registered Business Name) :

Section 3.1 Trustee Details

Provide details of all trustee/s of the trust.

- Is/are the Trustee(s) a company? YES - Please complete Section 2 - Company Details
 NO - Continue below

Individual Trustee 1 - Full Legal Name

Customer Number

Date of Birth

Full Residential Address (PO Box is NOT acceptable)

Street

Suburb State Postcode Country

Individual Trustee 2 - Full Legal Name

Customer Number

Date of Birth

Full Residential Address (PO Box is NOT acceptable)

Street

Suburb State Postcode Country

Individual Trustee 3 - Full Legal Name

Customer Number

Date of Birth

Full Residential Address (PO Box is NOT acceptable)

Street

Suburb State Postcode Country

Individual Trustee 4 - Full Legal Name

Customer Number

Date of Birth

Full Residential Address (PO Box is NOT acceptable)

Street

Suburb State Postcode Country

Section 3.2 Beneficiary Information

Beneficiary 1 - Full Legal Name or Organisation Name

Beneficiary 2 - Full Legal Name or Organisation Name

Beneficiary 3 - Full Legal Name or Organisation Name

Beneficiary 4 - Full Legal Name or Organisation Name

Class(es) of Beneficiaries: If the terms of the Trust identify beneficiaries by reference to membership of a class then provide details (e.g. unit holders, family members of named person, charitable organisations/causes).

If there are more than four Beneficiaries in the above sections, please attach additional page(s).

Section 4. Partnership

Is the partnership a member of a professional association (i.e. law society)

No Yes - please specify

Country in which partnership was established

Section 4.1 Ownership Details

If answered **YES** above only partners with 25% or more of the partnership must provide details below.

If answered **NO** all partners (individual and non-individual) must complete the details below and at least one partner must provide identification documents.

If the Partner is a company please complete Section 2 - Company Details.

Partner 1 - Full Legal Name (given name, middle name(s), family name)

% ownership

Partner 2 - Full Legal Name (given name, middle name(s), family name)

% ownership

Partner 3 - Full Legal Name (given name, middle name(s), family name)

% ownership

Partner 4 - Full Legal Name (given name, middle name(s), family name)

% ownership

If there are more than four Partners, please attach additional page(s).

All Partners listed above must complete Section 8 individual Details.

Section 4.2 Entity Control Details

If no partner holds 25% or more of the partnership as detailed in previous section then:

Provide the details of the Senior Managing Official(s) – the 'Senior Managing Official' is an individual who makes decisions affecting a substantial part of the business (e.g. Chief Executive Officer, Financial Controller).

Officer 1 - Full Legal Name (given name, middle name(s), family name)

Position Title

Officer 2 - Full Legal Name (given name, middle name(s), family name)

Position Title

If there are more than two Senior Managing Officials please attach additional page(s).

The Senior Managing Official(s) must complete Section 7 (Beneficial Ownership or Control) and provide individual identification documents.

Section 5. Association/Co-Operative

Chairman or equivalent Full Legal Name (given name, middle name(s), family name)

Secretary or equivalent Full Legal Name (given name, middle name(s), family name)

Treasurer or equivalent Full Legal Name (given name, middle name(s), family name)

At least one person (Chairman, Secretary or Treasurer) must complete Section 7 and complete individual customer identification requirements.

If there are additional officers, please attached additional page(s)

Section 5.1 Entity Control Details

(a) Provide the details of each individual who directly or indirectly controls the organisation, including those entitled to 25% or more of assets upon termination, voting rights of 25% or more or power to veto.

Individual 1 - Full Legal Name (given name, middle name(s), family name) % of voting rights

Individual 2 - Full Legal Name (given name, middle name(s), family name) % of voting rights

Individual 3 - Full Legal Name (given name, middle name(s), family name) % of voting rights

Individual 4 - Full Legal Name (given name, middle name(s), family name) % of voting rights

If there are more than four individuals please attach additional page(s).

If unable to complete part (a) then complete part (b) below:

Officer 1 - Full Legal Name (given name, middle name(s), family name) Position Title

Officer 2 - Full Legal Name (given name, middle name(s), family name) Position Title

Officer 3 - Full Legal Name (given name, middle name(s), family name) Position Title

Officer 4 - Full Legal Name (given name, middle name(s), family name) Position Title

If there are more than four Senior Managing Officials, please attach additional page(s).

Each Individual listed above must complete Section 7 (Beneficial Ownership) and provide individual identification documents.

Section 6. Government Body

Not relevant for Delphi Bank.

Section 7. Beneficial Ownership or Control

Individual 1 - (Beneficial Ownership or Control) New Existing Customer Number (If Applicable)

Full Legal Name (given name, middle name(s), family name) Date of Birth

Mr/Mrs/Miss/Ms

Full Residential Address (PO Box is NOT acceptable)

Street

Suburb State Postcode Country

Individual 2 - (Beneficial Ownership or Control) New Existing Customer Number (If Applicable)

Full Legal Name (given name, middle name(s), family name) Date of Birth

Mr/Mrs/Miss/Ms

Full Residential Address (PO Box is NOT acceptable)

Street

Suburb State Postcode Country

Individual 3 - (Beneficial Ownership or Control) New Existing Customer Number (If Applicable)

Full Legal Name (given name, middle name(s), family name) Date of Birth

Mr/Mrs/Miss/Ms

Full Residential Address (PO Box is NOT acceptable)

Street

Suburb State Postcode Country

Individual 4 - (Beneficial Ownership or Control) New Existing Customer Number (If Applicable)

Full Legal Name (given name, middle name(s), family name) Date of Birth

Mr/Mrs/Miss/Ms

Full Residential Address (PO Box is NOT acceptable)

Street

Suburb State Postcode Country

If there are more than 4 beneficial owners/control, please attach additional page(s). **Each person listed above must provide or previously provided identification documents.**

Section 8. Individual Details (Director/Guarantor/Trustee/Individual)

Applicant 1

Mr / Mrs / Miss / Ms / Other

First Name

Surname

Existing Customer? Yes No

Residential Address (PO Box is NOT acceptable)

State Postcode

Postal Address (PO Box is NOT acceptable)

State Postcode

Previous Residential Address (If less than 2 years at above)

State Postcode

Preferred 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

Occupation

Employed Since

Business Name

ABN (if Self Employed)

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

State Postcode

Applicant 2

Mr / Mrs / Miss / Ms / Other

First Name

Surname

Existing Customer? Yes No

Residential Address (PO Box is NOT acceptable)

State Postcode

Postal Address (PO Box is NOT acceptable)

State Postcode

Previous Residential Address (If less than 2 years at above)

State Postcode

Preferred 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

Occupation

Employed Since

Business Name

ABN (if Self Employed)

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

State Postcode

If there are more than two individuals (Sole Trader/Signatory/Director/Power of Attorney/Controlling Person, Beneficial Ownerships etc) please attach additional page(s).

Section 8.1 Foreign Applicants

Does this applicant reside in an "Additional Know Your Customer Country?" Yes (please complete section below)

Applicant Name

Occupation Country of citizenship

Reason for opening an account in Australia

Salary range \$0 - \$30,000 \$30,001 - \$50,000 \$50,001 - \$100,000 \$100,001 +

If there is more than one Foreign Applicant, please attach additional page(s).

Section 9. Foreign Accounts Tax Compliance Act (FATCA) - (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 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

For companies, trusts and partnerships a controlling person is an individual who is a shareholder, trustee, beneficiary, settlor or partner AND who owns 25% or more of the Entity, controls 25% or more of the voting rights including a power of veto, or holds the position of senior managing official of the Entity. For associations and co-operatives a controlling person is also an individual who is entitled to 25% or more of the assets of the Entity upon dissolution.

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

Section 10. Assets & Liabilities

Asset Details	\$ Value	Liability Details	Monthly Payment	Amount Owning
Property/Other Security		Financial Institution (Lender/s)		
<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>

Vehicle/s		Personal Loans (Lender/s)		
<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>

Plant / Equipment		Financial Institution (Lender/s)		
<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
Stock	\$ <input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
Trade Debtors	\$ <input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>

Other				
<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>

Asset Details	\$ Value	Liability Details		
Investment / Savings		Credit Card (Lender/Limits)		
<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
Household / Personal Effects	\$ <input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
Superannuation	\$ <input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
Insurance	\$ <input style="width: 80%;" type="text"/>	Trade Creditors	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
Deposit Already Paid	\$ <input style="width: 80%;" type="text"/>	Other		
Other		Overdraft	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<input style="width: 95%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	Taxation Liability	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
Total Assets	\$ <input style="width: 80%;" type="text"/>	Total Monthly Payments & Liabilities	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>

Include under "Other" - Taxation Liability years

Net Worth (Assets less Liabilities) \$ Manager's Estimate of Worth \$

Signature of Director/Individual/Guarantor/Trustee Date

Signature of Director/Individual/Guarantor/Trustee Date

Section 10.1 Loans Applied For (Current/Term/Other/Contingent Liabilities)

Present Position		Proposed				
Loan Type	Amount	Loan Type	Amount	Term	Int. Rate	Fees
	\$		\$		%	\$
	\$		\$		%	\$
	\$		\$		%	\$
	\$		\$		%	\$
	\$		\$		%	\$
	\$		\$		%	\$
	\$		\$		%	\$
Total	\$	Total	\$			

Related Exposure	Name of Borrower	Amount
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$

Other Exposures across Bendigo Group	Name of Borrower	Amount
(eg: Standhurst, Bendigo, Adelaide Bank)		\$
		\$
		\$
		\$
		\$
		\$

Section 10.2 Present Request/Purpose of Borrowing

Background / Purpose Background of the borrower. Experience plus overview of facility purpose.

Section 11. Security Information

Details of Security

	Type & Address:	Valuation:
1.	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
	Valuation Date <input type="text"/> Title Volume <input type="text"/> Folio <input type="text"/>	<input type="text"/>
	Name/s on Title <input type="text"/>	
2.	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
	Valuation Date <input type="text"/> Title Volume <input type="text"/> Folio <input type="text"/>	<input type="text"/>
	Name/s on Title <input type="text"/>	
3.	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
	Valuation Date <input type="text"/> Title Volume <input type="text"/> Folio <input type="text"/>	<input type="text"/>
	Name/s on Title <input type="text"/>	
4.	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
	Valuation Date <input type="text"/> Title Volume <input type="text"/> Folio <input type="text"/>	<input type="text"/>
	Name/s on Title <input type="text"/>	

Other Security

General Security Deed: Yes - Provide details No

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

Other

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

Specific Security Deeds:

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

(Discounted value calculation attached - to be completed by Commercial Lending)

Privacy Disclosure (Cont.)

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. 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. 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.

Section 15. Declaration by all Corporate Directors/Beneficiaries/Guarantors

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

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

By signing this application, each Director / Guarantor / Trustee / Individual:

- 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
- It is understood that any valuer's report in relation to any property to be provided as security will remain in the possession of Bendigo and Adelaide Bank Limited and is made solely on behalf of and confidential to Bendigo and Adelaide Bank Limited. It is further understood that any report is one of value of the property as security only and will not report on any structural or other defects and if I/we require such information, I/we will make independent inquiry
- 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
- Acknowledges that an outline of Variable Interest Rate and Fixed Interest Rate options was discussed during the initial loan application interview, including the availability of a Fixed Rate Lock, and I / Received a Fixed Rate Lock Fact sheet.

IMPORTANT: (Must tick applicable box below)

Yes - Chose to accept the Fixed Rate Lock

Or

No - Chose not to proceed with a Fixed Rate Lock at the time of the initial loan application interview and in doing so understand that unless a Fixed Rate Lock is taken, the interest rate provided is indicative and is subject to change prior to settlement.

Or

N/A

Acknowledge that the Electronic Communications that:

- The internet is an unsecure public network and that Delphi Bank makes no representation or warranty as to the confidentiality of information sent to Delphi Bank electronically:
- Electronic messages may be intercepted or accessed by unauthorized 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.
- I/We agree that the Bank may send us disclosure documents and statements electronically:
- Paper documents may no longer be given to me/us and that I/we must regularly check my/our e-mail
- Delphi Bank may still send me/us paper copies in certain circumstances including where electronic delivery is unavailable.
- I/We can vary my/our nominated email address, withdraw this consent at any time and change to receiving paper statements, notices and documents to my/our nominated postal address, by calling Customer Care on 1300 660 550.
- I/We do not wish to receive marketing material from Delphi Bank.

Section 15. Declaration by all Corporate Directors/Beneficiaries/Guarantors (cont.)

Full Name	Signature of Individual/Director/Beneficiary/Guarantor	Date

Section 15.1 Risk Insurance

I / We acknowledge that Risk Insurance has been discussed during the initial loan application interview, and that we have chosen

To take up the opportunity to discuss the product with a Bendigo Bank Financial Adviser

Not to proceed with the option to take up Risk Insurance at this time

Full Name	Signature of Individual/Director/Beneficiary/Guarantor	Date

Office Use Only

Lender Name:

Signature:

ADM Number

Date

Section 16. Signatories/Persons Authorised to sign on account

Applicant 1 - Individual Details

Full Legal Name (given name, middle name(s), family name)		Customer Number
<input type="text"/>		<input type="text"/>
Mr/Mrs/Miss/Ms	<input type="text"/>	Date of Birth
		<input type="text"/>
Full Residential Address (PO Box is NOT acceptable)		
Street <input type="text"/>		
Suburb	<input type="text"/>	State <input type="text"/>
		Postcode <input type="text"/>
		Country <input type="text"/>
Preferred Contact Phone Number	<input type="text"/>	Occupation <input type="text"/>

Applicant 2 - Individual Details

Full Legal Name (given name, middle name(s), family name)		Customer Number
<input type="text"/>		<input type="text"/>
Mr/Mrs/Miss/Ms	<input type="text"/>	Date of Birth
		<input type="text"/>
Full Residential Address (PO Box is NOT acceptable)		
Street <input type="text"/>		
Suburb	<input type="text"/>	State <input type="text"/>
		Postcode <input type="text"/>
		Country <input type="text"/>
Preferred Contact Phone Number	<input type="text"/>	Occupation <input type="text"/>

Applicant 3 - Individual Details

Full Legal Name (given name, middle name(s), family name)		Customer Number
<input type="text"/>		<input type="text"/>
Mr/Mrs/Miss/Ms	<input type="text"/>	Date of Birth
		<input type="text"/>
Full Residential Address (PO Box is NOT acceptable)		
Street <input type="text"/>		
Suburb	<input type="text"/>	State <input type="text"/>
		Postcode <input type="text"/>
		Country <input type="text"/>
Preferred Contact Phone Number	<input type="text"/>	Occupation <input type="text"/>

Applicant 4 - Individual Details

Full Legal Name (given name, middle name(s), family name)		Customer Number
<input type="text"/>		<input type="text"/>
Mr/Mrs/Miss/Ms	<input type="text"/>	Date of Birth
		<input type="text"/>
Full Residential Address (PO Box is NOT acceptable)		
Street <input type="text"/>		
Suburb	<input type="text"/>	State <input type="text"/>
		Postcode <input type="text"/>
		Country <input type="text"/>
Preferred Contact Phone Number	<input type="text"/>	Occupation <input type="text"/>

If there are more than four Signatories please attach additional page(s).

Section 17. Personal Declaration and Account Signing Instructions

I/We confirm that all details provided in this application by me/us are true and correct. I/We also acknowledge that upon signing this declaration I/we agree to abide by the relevant Terms and Conditions and accept full responsibility for transactions conducted on my/our account by me/us and additional cardholders nominated by me/us. If additional cardholders have been nominated by me/us, I/we authorise and instruct Bendigo Bank to pay and honour all transactions on my/our account conducted by them. Authorisations for additional cardholders to transact on my/our account are to remain in force until revoked by me/us.

I/We confirm that I/We have read and agree to the Privacy Disclosure in this application.

I/we acknowledge that where accounts are in joint names, the money in the account/s is owned jointly by us and withdrawals from the account/s can be signed by either one of us OR as specified.

Suffix

One to Sign Two to Sign **OR** Signing Instructions as specified below

Suffix

One to Sign Two to Sign **OR** Signing Instructions as specified below

Suffix

One to Sign Two to Sign **OR** Signing Instructions as specified below

Suffix

One to Sign Two to Sign **OR** Signing Instructions as specified below

Eureka Visa Debit Card Delphi e-Banking service (complete DB020 form) Cheque Book
 Deposit Book Term Deposit (DB027)

Applicant 1 Full Name

Applicant 1 Signature

Date

Applicant 2 Full Name

Applicant 2 Signature

Date

Applicant 3 Full Name

Applicant 3 Signature

Date

Applicant 4 Full Name

Applicant 4 Signature

Date

Office Use Only

Lender Name:

ADM Number

Date

Please tick entity structure (simple or complex)

Simple **OR** Complex