



Not-so-scary Home Loan Application Form

There's no need to freak out about home loan paperwork, not with forms that are this easy to fill out. All you'll need are a few details at hand, then it's a walk in the park. If you really don't want to face it alone, just give us all call on **1300 20 30 20** and we'll help you out.

A few tips for you:

- Use blue or black pen.
- Clarity is important so that we can process your application quickly – please print within the boxes in clear BLOCK LETTERS.
- To mark your choices use an not
- Don't leave any gaps or it could hold things up in processing your home loan application (just call us for help!)
- If there are more than 2 applicants/businesses or if you run out of space, photocopy the relevant bit of the home loan application form, complete it then staple it all together before you send it to us.
- Don't forget to include your autograph where we request it.

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STEP 1 YOUR VITAL STATISTICS

To apply for your Home Loan in your own name/s:

- please complete part 1A below for each borrower and guarantor then skip straight to section 2 over the page.

To apply for your Home Loan in your company name:

- please complete part 1A and part 1B over the page. For a home loan in your company name the company director needs to be a guarantor for the home loan, please ensure that in either Applicant 1 or Applicant 2 in 1A below you have also crossed the guarantor box.

1A – PERSONAL DETAILS

APPLICANT 1

Borrower Guarantor (Please **X** one)

Title First name Middle name

Surname Date of birth
 / /

Gender (Please **X** one) Marital Status (Please **X** one)
 Male Single Married De-facto
 Female Divorced Separated Widowed Other

How many dependants (under 18) do you support?

Are you a permanent resident of Australia? (Please **X** one) Yes No

Australian drivers licence number:

Where do you currently live
 Unit/PO No. Street No. Name

Suburb State Postcode

Time there Years Months

Where you used to live (if at your current address for less than 3 years)

Unit/PO No. Street No. Name

Suburb State Postcode

Time there Years Months

Home number Work number
 () ()

Mobile number Fax number (optional)
 ()

Preferred email

Postal address (Please only complete if different from your residential address)

Unit/PO No. Street No. Name

Suburb State Postcode

APPLICANT 2

Borrower Guarantor (Please **X** one)

Title First name Middle name

Surname Date of birth
 / /

Gender (Please **X** one) Marital Status (Please **X** one)
 Male Single Married De-facto
 Female Divorced Separated Widowed Other

How many dependants (under 18) do you support?

Are you a permanent resident of Australia? (Please **X** one) Yes No

Australian drivers licence number:

Where do you currently live
 Unit/PO No. Street No. Name

Suburb State Postcode

Time there Years Months

Where you used to live (if at your current address for less than 3 years)

Unit/PO No. Street No. Name

Suburb State Postcode

Time there Years Months

Home number Work number
 () ()

Mobile number Fax number (optional)
 ()

Preferred email

Postal address (Please only complete if different from your residential address)

Unit/PO No. Street No. Name

Suburb State Postcode

Source code Reference Number

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1B – COMPANY DETAILS (Only complete if the home loan is to be in a company name.)

Company 1 For Applicant 1 Applicant 2

Company name

Company activity (e.g. engineering)

ABN ACN

Registered address
 Unit/PO No. Street No. Name

Suburb State Postcode

Trading address (if different from registered address)
 Unit/PO No. Street No. Name

Suburb State Postcode

Most recent financial year company profit (before tax) Previous financial year company profit (before tax)
 \$ \$

Company 2 For Applicant 1 Applicant 2

Company name

Company activity (e.g. engineering)

ABN ACN

Registered address
 Unit/PO No. Street No. Name

Suburb State Postcode

Trading address (if different from registered address)
 Unit/PO No. Street No. Name

Suburb State Postcode

Most recent financial year company profit (before tax) Previous financial year company profit (before tax)
 \$ \$

STEP 2 YOUR JOB

If you are:

- a P.A.Y.G. employee (e.g. you work for a company and get paid a salary) please complete part 2A below
- self-employed please complete part 2B over the page
- retired please indicate this by crossing the appropriate box and skip the rest of this section
- housemaker, student or unemployed please cross the appropriate box and skip the rest of this section

Applicant 1 Applicant 2
 Applicant 1 Applicant 2

2A – THE BIT FOR P.A.Y.G EMPLOYED PEOPLE

APPLICANT 1

Your job (e.g. electrician, teacher, rock star!)

Your employer is Employer phone number
 ()

Are you (Please **X** one)
 Permanent Full time Permanent Part time Temporary
 Casual Seasonal Contract

Time there Years Months

Your previous job (if at current job for less than 3 years)
 Your job was (e.g. electrician, teacher, rock star!)

Your employer was

Were you (Please **X** one)
 Permanent Full time Permanent Part time Temporary
 Casual Seasonal Contract

Time there Years Months

APPLICANT 2

Your job (e.g. electrician, teacher, rock star!)

Your employer is Employer phone number
 ()

Are you (Please **X** one)
 Permanent Full time Permanent Part time Temporary
 Casual Seasonal Contract

Time there Years Months

Your previous job (if at current job for less than 3 years)
 Your job was (e.g. electrician, teacher, rock star!)

Your employer was

Were you (Please **X** one)
 Permanent Full time Permanent Part time Temporary
 Casual Seasonal Contract

Time there Years Months

Annual Income

Current annual salary (before tax): \$

Other annual income: \$

Annual Income

Current annual salary (before tax): \$

Other annual income: \$

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2B – THE BIT FOR SELF-EMPLOYED PEOPLE (If you are unsure how to complete these details please call us on 1300 20 30 20).

APPLICANT 1

Your business name

Your job (e.g. electrician)

ABN ACN

When did you start trading

If you draw a salary from the business –

Last financial year annual salary (before tax) \$

Previous financial year annual salary (before tax) \$

If you draw profits from the business –

Most recent annual company profit (before tax) \$

Previous year annual company profit (before tax) \$

APPLICANT 2

Your business name

Your job (e.g. electrician)

ABN ACN

When did you start trading

If you draw a salary from the business –

Last financial year annual salary (before tax) \$

Previous financial year annual salary (before tax) \$

If you draw profits from the business –

Most recent annual company profit (before tax) \$

Previous year annual company profit (before tax) \$

STEP 3 YOUR FINANCES

Don't leave any gaps here! If a section doesn't apply to you, put 'nil' in the box.

Assets	Value	Monthly Income	Debts	Amount Owing	Monthly Payments	Financier			
Existing property (home)	\$		Existing mortgage (home)	\$	\$				
Other property	\$	\$	Existing mortgage (other prop.)	\$	\$				
Rental property 1	\$	\$	Existing mortgage (rental prop.)	\$	\$				
Rental property 2	\$	\$	Existing mortgage (rental prop.)	\$	\$				
Savings account 1	\$	\$	Current monthly rent paid	\$	\$				
Savings account 2	\$	\$	Personal loan or hire purchase	\$	\$				
Motor vehicle 1	\$		Car lease/loan 1	\$	\$				
Motor vehicle(s) 2	\$		Car lease/loan 2	\$	\$				
Other assets (e.g. furniture, boat, jewellery)	\$		Credit Limit						
	\$						Credit card 1	\$	\$
	\$						Credit card 2	\$	\$
Share investments	\$	\$	Credit Limit						
	\$	\$					Store card 1	\$	\$
	\$	\$					Store card 2	\$	\$
Superannuation	\$	\$	Child support payments	\$	\$				
Other investments	\$	\$	Other debts	\$	\$				
Total	\$	\$	Total	\$	\$				

Are you a Guarantor for another home loan? (If so, please provide details.)

Home Loan amount: \$ Financier:

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STEP 4 ABOUT YOUR PROPERTY

What is the main purpose of this home loan? (Please **X** one)

- To buy a new property
- To switch or refinance an existing loan to us
- Other

Do you intend to? (Please **X** one)

- Live in the property
- Rent it out (for lots of lovely dosh)

What sort of property is it? (Please **X** one)

- Unit
- Detached house
- Semi detached house
- Terrace
- Townhouse
- Duplex
- Villa
- House/land package

And the address

Unit No.	Street No.	Name
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Suburb		State
<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>
Postcode		
<input style="width: 100%;" type="text"/>		

If you are buying a new property and you have already found it, what is the price?

If you don't know please provide an estimate

If you are refinancing a property you own, what is its estimated market value?

If you don't know please provide an estimate

If the property is an investment what do you expect in rent per week?

If you don't know please provide an estimate

Please provide details of the title details (if you know) Lot and DP number or folio number:

Name/s to be put on the title:

Name 1

Name 2

Contact details of any tenants just in case we need to arrange a visit for valuation or other reasons:

Tenant 1

Tenant 2

Land size (if greater than 2ha)

Where should we send your mail after your home loan settles? (Only tell us if it's different from the address details above.)

Unit/PO No.	Street No.	Name
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Suburb		State
<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>
Postcode		
<input style="width: 100%;" type="text"/>		

STEP 5 YOUR LEGAL TEAM (IF YOU KNOW)

If you are currently getting legal advice regarding this home loan, please provide details below.

For more information on when you will need a legal team please call **1300 20 30 20** or visit www.virginmoney.com.au

Firm name	Contact
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

Address		
Unit No/Level	Street No. and Name	
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	
Suburb		State
<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>
Postcode		
<input style="width: 100%;" type="text"/>		

Phone number	Fax number
() <input style="width: 90%;" type="text"/>	() <input style="width: 90%;" type="text"/>

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STEP 6 ABOUT YOUR HOME LOAN

How much do you need

How much do you wish to borrow?

\$

Would you like to add any of the following additional costs to your home loan? (please **X** each cost that you want to add to your home loan)

- Stamp duty
- Legal fees
- Home loan fees
- Mortgage insurance (if applicable, the general rule of thumb is that you will need mortgage insurance if your total contribution is less than 20% of your total home loan amount).

For more information on these costs please call **1300 20 30 20**

TELL US JUST HOW YOU'D LIKE IT.

Would you like to make a 'low doc' Home Loan Application? (Please **X** one)

Low doc applications are a stream lined application option available to anyone who has been self-employed for at least two years and offers the benefit of not having to provide standard income verification documents.

Yes No

IF YOU WANT THE BEST OF BOTH WORLDS – SPLIT YOUR HOME LOAN IN TWO.

If you want your home loan in one account, only complete Account 1 below.

However, if you want to split your home loan complete Account 1 and Account 2 below. It means, for example, you can enjoy fixed interest on one part, flexible features on the other and not have to put all your eggs in one basket.

Account 1	Account 2
Which payment type would you like? Please complete as this applies for both fixed and variable interest rate home loans. (Please X one)* <input type="checkbox"/> Principle & Interest <input type="checkbox"/> Interest only	Which payment type would you like? Please complete as this applies for both fixed and variable interest rate home loans. (Please X one)* <input type="checkbox"/> Principle & Interest <input type="checkbox"/> Interest only
Only complete if you have selected interest only as your payment choice. How many years do you want to pay interest only? (Please X one) <input type="checkbox"/> 1 Yr <input type="checkbox"/> 2 Yr <input type="checkbox"/> 3 Yr <input type="checkbox"/> 4 Yr <input type="checkbox"/> 5 Yr	Only complete if you have selected interest only as your payment choice. How many years do you want to pay interest only? (Please X one) <input type="checkbox"/> 1 Yr <input type="checkbox"/> 2 Yr <input type="checkbox"/> 3 Yr <input type="checkbox"/> 4 Yr <input type="checkbox"/> 5 Yr
Which interest rate would you like? (Please X one)* <input type="checkbox"/> Variable <input type="checkbox"/> Three Yr Fixed <input type="checkbox"/> Five Yr Fixed	Which interest rate would you like? (Please X one)* <input type="checkbox"/> Variable <input type="checkbox"/> Three Yr Fixed <input type="checkbox"/> Five Yr Fixed
How would you like to split your home loan, either select a percentage of the home loan you want in account A or select a \$ amount you want in account A % in this account <input type="text"/> \$ in this account <input type="text"/> (only complete one box)	How would you like to split your home loan, either select a percentage of the home loan you want in account B or select a \$ amount you want in account B % in this account <input type="text"/> \$ in this account <input type="text"/> (only complete one box)

*With Principle & Interest you pay a bit of your loan and a bit of your interest off with each repayment. With Interest only you just pay your home loan interest with each payment (this is only available for 5 years of the home loan)

*Visit www.virginmoney.com.au for current interest rates

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STEP 7 YOUR AUTOGRAPH PLEASE!

ALL APPLICANTS. Declare that everything's legitimate.

Has legal action been instituted against you for default under any credit contract within the last 5 years?
If YES, please attach details. (Please **X** one)

Applicant 1	Guarantor 1	Applicant 2	Guarantor 2
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

Have you ever had a judgement entered against you, been bankrupt, insolvent, assigned your estate for the benefit of creditors or entered into a scheme of arrangement with your creditors? If YES, attach details. (Please **X** one)

Applicant 1	Guarantor 1	Applicant 2	Guarantor 2
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

YOUR ACKNOWLEDGEMENT AND AUTOGRAPH PLEASE

I/We the undersigned:

- supply the details contained in this application for the purpose of enabling Virgin Money Home Loans Pty Limited (VMHL) to determine whether to grant me/us a home loan,
- understand and acknowledge that the submission of this application does not imply any acceptance by VMHL to grant me/us a home loan,
- understand that any decision by VMHL to accept this application is made in reliance on the information given by me/us in this application and that VMHL reserves the right to accept or refuse this application in its absolute discretion,
- authorise VMHL to make any inquiries in relation to this application which it considers necessary,
- hereby apply for the finance described herein to be secured by a mortgage on the property described herein and represent that all statements made in this application are true and made for the purpose of obtaining finance. Verification may be obtained from any source named herein,
- acknowledge that any advisor, broker, agent or other person who introduces me/us to VMHL is not an agent of VMHL and does not have the authority to bind VMHL or to vary the terms of the home loan,
- acknowledge that if the home loan does not proceed, a non proceeding fee will be charged. After I/we have conditional approval and have given the go ahead for the property valuation I/we will be liable for a \$490 non proceeding fee if I/we do not finally take up the home loan,
- understand that an offset sub-account with eftpos card is a standard feature of the home loan and will be sent to me/us after settlement,
- confirm and declare that all of the information provided as part of this application is true and correct even if the information is not in my/our own handwriting and,
- confirm that I/we have been provided with a copy of the Privacy Act, General Consent and Collection Statement, and I/we have read and understood the contents of this document (**attached at end of application form**).

Each Applicant and each Guarantor needs to sign below.

Signed by Applicant (1):

	/ /
Autograph	Date

Signed by Applicant (2):

	/ /
Autograph	Date

Signed by Guarantor (1):

	/ /
Autograph	Date

Signed by Guarantor (2):

	/ /
Autograph	Date

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STEP 8 DECLARE THE PURPOSE OF YOUR HOME LOAN

Only complete this section if this application is for an investment or business home loan.

This declaration must be signed by all borrowers for it to be effective. **I/We declare that the credit to be provided to me/us by the credit provider is to be supplied wholly or predominately for investment or business purpose (or for both purposes).**

IMPORTANT
YOU SHOULD NOT SIGN THIS DECLARATION UNLESS THIS LOAN IS WHOLLY OR PREDOMINANTLY FOR BUSINESS OR INVESTMENT PURPOSES. BY SIGNING THIS DECLARATION, YOU MAY LOSE YOUR PROTECTION UNDER THE CONSUMER CREDIT CODE.

Signed by Applicant (1):

	/ /
--	-----

Autograph

Date

Signed by Applicant (2):

	/ /
--	-----

Autograph

Date

STEP 9 TELL US WHO YOU'D LIKE TO GET THE MAIL

Only complete this section if this is a joint borrower application.

JOINT BORROWERS ONLY.

Tell us who you'd like to get the mail and where to send it.

If there is more than one Borrower on the application who live at the same address, you might not want to receive multiple copies of the same information about your home loan (although, under the Consumer Credit Code, you're perfectly entitled to each receive notices and other documents relating to your loan). That's where this declaration comes in. Just let us know what you'd like by completing and signing the sections below. (Please **X** one)

- Yes we'd both like to receive copies of everything (if selected you can skip the rest of this section)
- No we'd like just one copy of everything, please can you send everything to:

First name		Surname	
Address			
Unit/PO No.	Street No.	Name	
Suburb			State
			Postcode

Both your autographs please:

1st Borrower:

	/ /
--	-----

Autograph

Date

--

Name

2nd Borrower:

	/ /
--	-----

Autograph

Date

--

Name

Please note the following:

1. Only sign above if you are joint Borrowers who reside at the same address and wish to nominate only one of you to receive mail.
2. Only a Borrower may be nominated to receive mail.
3. Any Borrower who has signed this form can advise VMHL at any time in writing that they wish to cancel their nomination for receiving one set of documents. Following any such cancellation, VMHL will then provide each joint Borrower with their own separate copy of any notice or other document under the Consumer Credit Code.
4. This nomination only applies to joint Borrowers. It will not apply to joint Guarantors.

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STEP 10 DECLARE YOUR INCOME ('LOW DOC' ONLY)

Only complete this section if you are applying for a 'low doc' home loan.

Low doc applications are a stream lined application option available to anyone who has been self-employed for at least two years and offers the benefit of not having to provide standard income verification documents.

IMPORTANT NOTICE

Perpetual Limited (ABN 86 000 431 827) ("Perpetual") are the trustees from which the home loan proceeds are derived.

The next step requires you to calculate your loan repayments. For help doing this you may wish to use our calculators at www.virginmoney.com.au or alternatively give us a call on 1300 20 30 20. We're always glad to help.

I/We acknowledge:

1. that the size of the home loan applied for in this loan application is

and is to be repaid by way of minimum monthly repayments of

This repayment is calculated over a home loan term of 30 years at the indicative rate of

2. that I/we have requested Perpetual to not require documentary evidence of my/our income, outgoings, assets and liabilities,

3. that Perpetual have relied upon the information contained in this Home Loan Application, to assess my/our ability to make home loan repayments and approve my/our Home Loan Application,

4. that neither Perpetual or VHML have independently verified the information relating to my/our personal income provided by me/us in or with this Home Loan Application and

5. declare that the information provided in or with my/our Home Loan application is true and correct and that I/we can afford to make the relevant home loan repayments in accordance with the home loan terms and without any undue financial hardship.

Signed by Applicant (1):

Autograph

Date

Signed by Applicant (2):

Autograph

Date

VMHL is not an authorised deposit-taking institution for the purposes of the Banking Act (Cth) 1959.

Brilliant. Now we can get things rolling!

Simply post this to us at Virgin Money Home Loans,

Locked bag 6505
St Leonards DC
NSW 2065

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Privacy Act, General Consent and Collection Statement

To bring you these great products, Virgin Money Home Loans Pty Limited ("VMHL") has teamed up with Perpetual Limited ("PTAL"). PTAL is the credit provider and will issue your home loan under an agreement with VMHL. By applying, you agree and consent to the words written below.

On this page:

"VMHL" means Virgin Money Home Loans Pty Limited (ABN 81 117 183 623) and the "Lender" means Perpetual Limited (ACN 000 431 827).

Privacy Act and General Consent

Applicants: You acknowledge that you have made an application for credit from the Lender and VMHL.

Guarantors (if applicable): You acknowledge that you have offered to support the Applicant's application for credit.

By signing the application form, the Applicant and, if applicable, the Guarantor (collectively, "you") agree that VMHL and the Lender (and any other financier who at any time provides or has any interest in the credit) may exchange with one another any commercial credit information or consumer information they have or obtain about you, share that information with other Virgin companies and do any of the following, at any time:

- 1. Commercial credit information.** Obtain and use commercial credit information about you to assess an application for consumer or commercial credit.
- 2. Consumer information.** Obtain and use consumer credit information about you to assess an application for commercial or consumer credit.
- 3. Collect overdue payments.** Obtain and use a credit report about you provided by a credit reporting agency to collect overdue payments from you.
- 4. Provide information to a mortgage insurer.** To assess the following:
 - the risk of providing mortgage insurance
 - the risk of default, as well as any variation or claim under the mortgage insurance
 - any other risk, including risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery and complying with legislative and regulatory requirements

For these purposes, the mortgage insurer may disclose personal information about you to its related companies, the Lender, VMHL, service providers, agents, contractors and external advisers, your referees including your employer, your legal and financial advisers, credit reporting agencies, rating agencies, payment system operators, reinsurer and government and regulatory bodies, other financial institutions, securitisers and credit providers.

- 5. Exchange information between** (including any other credit provider who has lent money on the same security). Obtain and use any information about your credit worthiness, credit standing, credit history or credit capacity. In particular, the Lender or VMHL may provide a reference on you.
- 6. Exchange information with advisers.** Obtain, use and/or give to any broker, financial consultant, accountant, lawyer, or other adviser acting in

connection with any financing provided or proposed to be provided to you any consumer or commercial credit information.

- 7. Provide information to credit reporting agencies.** Provide the following personal or commercial information to a credit reporting agency:
 - details of your identification
 - the fact that credit has been applied for and the amount
 - the fact that the Lender is a current credit provider to you
 - details of payments which become overdue for more than 60 days and for which collection activity has commenced
 - advice that payments are no longer overdue
 - details of cheques drawn by you which have been dishonoured more than once
 - in specific circumstances, that in the Lender's opinion you have committed a serious credit infringement
 - that the credit provided to you by the Lender has been paid or otherwise discharged
- 8. Provide information for securitisation.** By way of providing any report or personal information about you to a person in connection with funding financial accommodation by means of an arrangement involving securitisation.
- 9. Provide information to Guarantors.** Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.
- 10. Provide information to another credit provider.** Provide your information to another credit provider who may be able to approve your application for credit, and who may contact you in regard to your application, should this application not be approved by the Lender.

You also understand that VMHL may be paid and retain fees, margins and commission from the arranged credit through its role as Mortgage Originator and Mortgage Manager.

Contact details for Mortgage Insurers:

GE Mortgage Insurance Pty Ltd (ABN 60 106 974 305), Level 23, 259 George Street, Sydney NSW 2001 Tel: 02 9247 8677.

PMI Mortgage Insurance Ltd (ABN 70 000 511 071) & **PMI Indemnity Ltd** (ABN 49 000 781 171) at Level 23, 50 Bridge Street, Sydney NSW 2000 Tel: 1300 367 764.

Collection Statement

By completing this application you understand that you have provided or will be providing personal information that is subject to the Privacy Act.

We collect your personal information to:

- assess your application and provide this product and related services to you
- monitor, audit, evaluate and otherwise manage this product and related services
- offer products of a similar type which we expect may be of interest to you
- administer and market rewards or customer care programs

You agree that VMHL and the Lender may exchange with one another your personal information and share that information with other Virgin companies and other companies involved in the rewards scheme, some of which may be located outside Australia. You agree that each of these companies can also share your

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personal information with third parties who work for them in order to manage your account or your relationship with them including (but not limited to) mail houses, IT consultants, mortgage insurers, card and PIN producers, loan statement producers and rating agencies.

You agree that VMHL and other Virgin companies may also use your information to let you know about other exciting things. If you don't want them to do this, you can let us know by calling 1300 948 000.

You understand that you can find out about and get hold of most personal information that VMHL, the Lender or any other company listed here may have about you (call 1300 948 000). If there's a good reason why we can't give you this information, you'll be told why.

You understand that if you don't give the information requested on the home loan application form or if you don't agree to the terms of this Privacy Act, General Consent and Collection Statement, your application may be declined. Specifically, we are required to collect information by the Financial Transaction Reports Act 1988. If you fail to provide this information you may not be able to make withdrawals from your loan account.

Attention is drawn to the fact that if any false information or statements have been made in this application, the applicants may be subject to:

- i) a penalty fine and/or imprisonment and/or;
- ii) requirement to pay the full loan amount immediately on demand.