

Applicant Name: Application No. Date:/...../.....

1 Support Documentation for Loan Applications - For all Loan Applicants and/or all Guarantors (if applicable)

Please tick

| Yes | No | N/A | |
|--------------------------|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <u>Completed Loan Application form / Guarantors Statements where applicable</u> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Identification for the 100 points required. (FTRA 100 Point Check form) |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | CRAA check for all applicants. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 2 latest computerised Payslips or Letter from Employer, copy most recent Group Certificate/s or Tax Returns (must confirm time employed, employment status, base salary and any permanent or regular overtime). |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | If a new job , both Letter of Employment plus copy of recent payslip. Note letter to confirm applicant has successfully completed probationary period (if applicable) |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | If Self Employed , copy of last 2 years full tax returns, including related financials for companies & trusts. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | In case of rental income , copy of the lease or rental receipts or agent letter. (tax returns sufficient if income existing in last financial period) |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Savings records for the last 6-12 months plus Credit Card Statements. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | If re-finance , last 6-12 months loan statements for ALL loans being re-financed including personal loans, overdrafts, credit cards. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | If re-finance , copy recent rates notice. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | If purchasing , copy of completed front page of 'Contract of Sale'. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Solicitor details if not already completed on Contract above. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Gift letter or Statutory Declaration if applicable. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Copy of Builder's Tender / Quote or Building Contract if available. (Building loans only) |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Copy of council approved Plans & Specifications (Building loans only) |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | If Company , last three years financials including tax returns plus 2 years personal tax returns for all applicants |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Names of all company directors plus names of shareholders and their shareholding. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Company's Interim or draft figures if applicable & up-to-date Management Accounts. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Copy of Business Registration Certificate for ID purposes or Certificate of Incorporation. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Powers of Attorney (if applicable). |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | If a Trust , copy of the Trust Deed. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Details provided as to the nature of the trust, the trustee, activities that generate trust income. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Names of beneficiaries & type of trust (ie Unit or Discretionary). |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Copy last 2 years tax returns / financials for the Trust . |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | If a new company / business, copy of the Business Plan plus 12 month forecast figures. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Lender to attach Income Calculation worksheet (Serviceability). |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Periodical Payment Authority Completed |

Please note:

All Guarantors (both Company & Individuals) guarantee jointly & severally are required to obtain independent legal & financial advice as part of the settlement process. The necessary documents are supplied by the Banks Panel Solicitor with the mortgage documentation.

2 Personal Details

Applicant 1

Applicant 2

| | | | | | |
|---|--|-------------------------|--|--|--|
| Title | <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other | | | | |
| Surname | | | | | |
| Given Names (First and Middle Names) | | | | | |
| Sex | <input type="checkbox"/> Male <input type="checkbox"/> Female | | | | |
| Home Address | | | | | |
| | Postcode | | | | |
| | Date Moved In | MM/YYYY : : : : | | | |
| Date of Birth | : : : : : | Driver's Licence No. | | | |
| Marital Status | <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto | | | | |
| | <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Separated | | | | |
| No. of Dependents | Ages | | | | |
| Mother's Maiden Name | | | | | |

| | | | | | |
|---|--|-------------------------|--|--|--|
| Title | <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other | | | | |
| Surname | | | | | |
| Given Names (First and Middle Names) | | | | | |
| Sex | <input type="checkbox"/> Male <input type="checkbox"/> Female | | | | |
| Home Address | | | | | |
| | Postcode | | | | |
| | Date Moved In | MM/YYYY : : : : | | | |
| Date of Birth | : : : : : | Driver's Licence No. | | | |
| Marital Status | <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto | | | | |
| | <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Separated | | | | |
| No. of Dependents | Ages | | | | |
| Mother's Maiden Name | | | | | |

| | | | | | |
|---|---|-----------------|--|--|--|
| Residential Status | <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> Boarding <input type="checkbox"/> Living with parents | | | | |
| Residency Status | <input type="checkbox"/> Australian Citizen/Permanent Resident | | | | |
| | <input type="checkbox"/> Norfolk Island Resident | | | | |
| | <input type="checkbox"/> Non Resident | SPECIFY COUNTRY | | | |
| | PASSPORT No. | | | | |
| Are you exempt from withholding tax? <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | | |

| | | | | | |
|---|---|-----------------|--|--|--|
| Relationship to Applicant 1 | | | | | |
| Residential Status | <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> Boarding <input type="checkbox"/> Living with parents | | | | |
| Residency Status | <input type="checkbox"/> Australian Citizen/Permanent Resident | | | | |
| | <input type="checkbox"/> Norfolk Island Resident | | | | |
| | <input type="checkbox"/> Non Resident | SPECIFY COUNTRY | | | |
| | PASSPORT No. | | | | |
| Are you exempt from withholding tax? <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | | |

| | | | | | |
|---|----|--|--|--|--|
| Identification Details (or attach FTRA form) | 1. | | | | |
| | 2. | | | | |
| | 3. | | | | |
| | 4. | | | | |

| | | | | |
|----|--|--|--|--|
| 1. | | | | |
| 2. | | | | |
| 3. | | | | |
| 4. | | | | |

| | | | | | |
|---|----------|--|--|--|--|
| Postal Address Before Loan Settlement (if different to home address) | | | | | |
| | Postcode | | | | |

| | | | | | |
|--|----------|--|--|--|--|
| | | | | | |
| | Postcode | | | | |

| | | | | | |
|--|----------|--|--|--|--|
| Postal Address After Loan Settlement (if different to home address) | | | | | |
| | Postcode | | | | |

| | | | | | |
|--|----------|--|--|--|--|
| | | | | | |
| | Postcode | | | | |

| | | | | | |
|--|----------|--|--|--|--|
| Previous Home Address (If less than 2 years at current address) | | | | | |
| | Postcode | | | | |

| | | | | | |
|--|----------|--|--|--|--|
| | | | | | |
| | Postcode | | | | |

| | | | | | |
|---------------|----------------------|----------------|----------------------|--|--|
| Date Moved In | MM/YYYY : : : : | Date Moved Out | MM/YYYY : : : : | | |
|---------------|----------------------|----------------|----------------------|--|--|

| | | | | | |
|---------------|----------------------|----------------|----------------------|--|--|
| Date Moved In | MM/YYYY : : : : | Date Moved Out | MM/YYYY : : : : | | |
|---------------|----------------------|----------------|----------------------|--|--|

| | |
|-----------------|---------------|
| Contact Details | Home () |
| | Business () |
| | Mobile |
| | Email address |

| |
|---------------|
| Home () |
| Business () |
| Mobile |
| Email address |

| | | | | | |
|-----------------------------------|--|--|--|--|--|
| Are you an existing LBA customer? | <input type="checkbox"/> No <input type="checkbox"/> Yes - Account No. | | | | |
| | : : : : : : : : | | | | |

| | | | | | |
|-----------------------------------|--|--|--|--|--|
| Are you an existing LBA customer? | <input type="checkbox"/> No <input type="checkbox"/> Yes - Account No. | | | | |
| | : : : : : : : : | | | | |

3 Employment Details

Applicant 1

Applicant 2

| | | | |
|-------------------|--|------------------------------------|---------------------------------|
| Employment Status | <input type="checkbox"/> Full Time | <input type="checkbox"/> Part Time | <input type="checkbox"/> Casual |
| | <input type="checkbox"/> Self Employed | | |
| | <input type="checkbox"/> Other | <input type="text"/> | |

| | | | |
|-------------------|--|------------------------------------|---------------------------------|
| Employment Status | <input type="checkbox"/> Full Time | <input type="checkbox"/> Part Time | <input type="checkbox"/> Casual |
| | <input type="checkbox"/> Self Employed | | |
| | <input type="checkbox"/> Other | <input type="text"/> | |

| | | | |
|---------------------------------|----------------------|---|-----------|
| Employer's Name or Trading Name | <input type="text"/> | | |
| Address | <input type="text"/> | | |
| | Postcode | | |
| Phone Number | () | | |
| Occupation | <input type="text"/> | | |
| Date Commenced Employment | MM/YYYY | : | MM/YYYY |
| | : : : : | : | : : : : |

| | | | |
|---------------------------------|----------------------|---|-----------|
| Employer's Name or Trading Name | <input type="text"/> | | |
| Address | <input type="text"/> | | |
| | Postcode | | |
| Phone Number | () | | |
| Occupation | <input type="text"/> | | |
| Date Commenced Employment | MM/YYYY | : | MM/YYYY |
| | : : : : | : | : : : : |

Have you been with this employer for less than 2 years?

No Yes (Please complete details below)

No Yes (Please complete details below)

| | | | |
|---------------------------|------------------------------------|------------------------------------|---------------------------------|
| Previous Employer's Name | <input type="text"/> | | |
| Address | <input type="text"/> | | |
| | Postcode | | |
| Phone Number | () | | |
| Occupation | <input type="text"/> | | |
| Period with this Employer | From | MM/YYYY | To |
| | | : : : : | : : : : |
| Employment Status | <input type="checkbox"/> Full Time | <input type="checkbox"/> Part Time | <input type="checkbox"/> Casual |

| | | | |
|---------------------------|------------------------------------|------------------------------------|---------------------------------|
| Previous Employer's Name | <input type="text"/> | | |
| Address | <input type="text"/> | | |
| | Postcode | | |
| Phone Number | () | | |
| Occupation | <input type="text"/> | | |
| Period with this Employer | From | MM/YYYY | To |
| | | : : : : | : : : : |
| Employment Status | <input type="checkbox"/> Full Time | <input type="checkbox"/> Part Time | <input type="checkbox"/> Casual |

| | | |
|--|---|--|
| If you were not employed over 2 years ago, please describe your situation. | <input type="checkbox"/> Student | <input type="checkbox"/> Unemployed |
| | <input type="checkbox"/> Home Duties | <input type="checkbox"/> Independent Means |
| | <input type="checkbox"/> Other (Please specify) | |
| | <input type="text"/> | |
| <input type="text"/> | | |
| <input type="text"/> | | |

| | | |
|--|---|--|
| If you were not employed over 2 years ago, please describe your situation. | <input type="checkbox"/> Student | <input type="checkbox"/> Unemployed |
| | <input type="checkbox"/> Home Duties | <input type="checkbox"/> Independent Means |
| | <input type="checkbox"/> Other (Please specify) | |
| | <input type="text"/> | |
| <input type="text"/> | | |
| <input type="text"/> | | |

Do you have a second job?

No Yes (Please complete details)

No Yes (Please complete details)

| | | | |
|---------------------------|------------------------------------|------------------------------------|---------------------------------|
| Employer's Name | <input type="text"/> | | |
| Address | <input type="text"/> | | |
| | Postcode | | |
| Phone Number | () | | |
| Occupation | <input type="text"/> | | |
| Date Commenced Employment | MM/YYYY | : | MM/YYYY |
| | : : : : | : | : : : : |
| Employment Status | <input type="checkbox"/> Full Time | <input type="checkbox"/> Part Time | <input type="checkbox"/> Casual |

| | | | |
|---------------------------|------------------------------------|------------------------------------|---------------------------------|
| Employer's Name | <input type="text"/> | | |
| Address | <input type="text"/> | | |
| | Postcode | | |
| Phone Number | () | | |
| Occupation | <input type="text"/> | | |
| Date Commenced Employment | MM/YYYY | : | MM/YYYY |
| | : : : : | : | : : : : |
| Employment Status | <input type="checkbox"/> Full Time | <input type="checkbox"/> Part Time | <input type="checkbox"/> Casual |

4 Loan Details

Loan Amount \$

Loan Purpose (Tick one or more options)

- To buy a home
 New Established
 Owner Occupied Investment Property
- Pre-purchase (eg. Auction, Property not yet found)
Date of Auction:/...../.....

- To refinance an existing loan

| | | | |
|-----------------|-------------------------|-------------|----------------------|
| Existing Lender | <input type="text"/> | | |
| BSB | <input type="text"/> | Account No. | <input type="text"/> |
| Amount | \$ <input type="text"/> | | |

- To buy vacant land

- *To build a home
 *For home improvements
- } *Must be constructed by a licenced builder under contract

- To consolidate debts into one loan

- To switch from an existing LBA loan and

provide additional funds of \$

for

- Other (Please specify)

Anticipated Settlement Date

Loan Type

Are all applicants 'first' home buyers? Yes No

Proposed Loan Type (Please tick one)

- Variable Fixed Split Home Equity Maximiser
(Please complete page 10)

Other

Proposed Total Loan Term

(max 25 years)

Fixed Period

(max 5 years)

If you wish to split your loan please indicate what proportion of the total loan amount you would like to be fixed and/or variable and/or Home Equity.

| | | |
|-------------------------|-------------------------|--------------------------|
| \$ <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> |
| as fixed | as variable | as Home Equity Maximiser |

Loan Repayments (Not applicable for Home Equity Maximiser)

- Principal and Interest Interest Only

Requested loan repayment frequency (Please tick one)

- Fortnightly Monthly

Requested loan repayment amount

- Minimum loan repayment or \$

Please take the loan repayment from:

- A new LBA Account (Please complete a new account application form) or
 An existing LBA Account

BSB

Account Number

9:4:2- : :

: : : : : : : :

(Please complete Periodical Payment Authority)

Home Loan Offset

(Not available for Home Equity Maximiser or Interest Only Loans)

Laiki offers you a Loan Offset account. This account does not earn interest, however, for the purpose of calculating interest payable on your loan, it allows you to set off your savings in it against the amount you owe on your loan. We charge you interest in accordance with your loan terms and conditions but only on the offset loan amount. The advantage for you is that you pay less interest while there is money in your offset account but always have this money at your disposal should you need it. (Subject to terms and conditions).

- Please establish Home Loan Offset Account
(Please complete a new account application form)

Solicitor's Details

- Acting for Self or
 Solicitor/Licenced Conveyancer

| |
|---------------|
| Name |
| Address |
| Postcode |
| Telephone () |
| Facsimile () |
| DX No. |

Guarantor/Third Party Security Provider

Do you have a Guarantor who will be offering security for this loan ?

- No Yes (Please provide details and provide a separate Guarantor's Statement)

| |
|----------|
| Name |
| Address |
| Postcode |

4 Loan Details (Continued)

Property To Be Used As Security For The Loan

| Full description of property (include state and postcode) <i>[If your loan is being split, please tick which loan(s) are to be secured by which property(s)]</i> | Valuation Details (Lending Officer to complete) | | | | |
|---|---|---------------------|------------------|----------|---------------------------------|
| | Source (eg. purchase price) | Date | Amount \$ | % | Bank Value of Security (BVS) \$ |
| Property 1. Loan 1 <input type="checkbox"/> Loan 2 <input type="checkbox"/> Loan 3 <input type="checkbox"/> Address: _____ Title Particulars (Volume/Folio/DP or Identifier No.) See original Rates notice or Contract of Sale Registered Owners/Proprietors (Names to appear on Certificate of Title) | | | | | |
| Property 2. Loan 1 <input type="checkbox"/> Loan 2 <input type="checkbox"/> Loan 3 <input type="checkbox"/> Address: _____ Title Particulars (Volume/Folio/DP or Identifier No.) See original Rates notice or Contract of Sale Registered Owners/Proprietors (Names to appear on Certificate of Title) | | | | | |
| LMI Cover | \$ | Total BVS | | | \$ |
| Bank Liability against this security | \$ | Total Bank Exposure | | | \$ |
| Other Security (please specify) | Source | Date | Amount \$ | % | (BVS) \$ |
| | | | | | |
| | | | | | |

List BSB and account number(s) of any other LBA accounts secured by the property (if more than 3 attached separate list)

| | | |
|------------------------------|------------------------------|------------------------------|
| 9:4:2- : : : : : : : : : : | 9:4:2- : : : : : : : : : : | 9:4:2- : : : : : : : : : : |
|------------------------------|------------------------------|------------------------------|

Funding Summary

| Your Cost of Purchase or Refinance | |
|--|----|
| Purchase price or Refinance amount | \$ |
| Other debts being refinanced/other costs | |
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| Cost of construction/home improvements | |

| Your contribution of Purchase or Refinance | |
|--|-----------|
| Net proceeds from sale of property | \$ |
| Deposit paid | \$ |
| Cash/Savings | \$ |
| Gift | \$ |
| Other Loans (Specify source) | |
| | \$ |
| | \$ |
| Other Funds (Specify source) | |
| | \$ |
| | \$ |
| TOTAL APPLICANT(S) CONTRIBUTION | \$ |
| TOTAL LOAN AMOUNT REQUESTED | \$ |

(difference between Total Cost and Total Applicant(s) Contribution)

| Lending Officer to complete | | |
|---|---|-----------|
| Application Fee | Receipt No. ▶ | \$ |
| Valuation Fee | Receipt No. ▶ Capitalised <input type="checkbox"/> | \$ |
| Secured Guarantee Fee | Receipt No. ▶ Capitalised <input type="checkbox"/> | \$ |
| Switch Fee | Receipt No. ▶ | \$ |
| Splitting Fee | Receipt No. ▶ | \$ |
| Lender's Mortgage Insurance | | \$ |
| LBA Home Insurance Premium | | \$ |
| Government Stamp Duty on Mortgage | Capitalised Paid <input type="checkbox"/> | \$ |
| Government Stamp Duty on transfer of property | Capitalised Paid <input type="checkbox"/> | \$ |
| Government Registration Fee | Capitalised Paid <input type="checkbox"/> | \$ |
| TOTAL COST | | \$ |

| Valuation Details | | Yes | No |
|--|--|--------------------------|--------------------------|
| Are construction/additions or renovations to take place? | | <input type="checkbox"/> | <input type="checkbox"/> |
| Is a contract builder involved? | | <input type="checkbox"/> | <input type="checkbox"/> |
| Please provide the following: | | Construction Costs | |
| <input type="checkbox"/> Plans | <input type="checkbox"/> Tender/Quotation/Contract | \$ | |
| <input type="checkbox"/> Specifications/Schedule of Inclusions | | | |
| Access Details | | | |
| Contact Name | | | |
| Home Phone No. | Work Phone No. | Mobile No. | |
| | | | |

5 Financial Details

Applicant 1

Applicant 2

| Your Income | Gross Monthly Income* | Gross Yearly Amount** |
|---|-----------------------|-----------------------|
| Base Income | \$ | \$ |
| Regular Overtime | \$ | \$ |
| Family Payment | \$ | \$ |
| Pension | \$ | \$ |
| Investment Income | \$ | \$ |
| Existing Rental Income | \$ | \$ |
| Proposed Rental Income | \$ | \$ |
| Other eg. Commission (Please specify below) | | |
| | \$ | \$ |
| | \$ | \$ |
| TOTAL INCOME | | \$ |

| Gross Monthly Income* | Gross Yearly Amount** | |
|-----------------------|-----------------------|----|
| \$ | \$ | |
| \$ | \$ | |
| \$ | \$ | |
| \$ | \$ | |
| \$ | \$ | |
| \$ | \$ | |
| \$ | \$ | |
| \$ | \$ | |
| \$ | \$ | |
| \$ | \$ | |
| TOTAL INCOME | | \$ |

***How to convert to monthly amounts**

Fortnightly Amounts - multiply by 26 and divide by 12

****How to convert to yearly amounts**

Gross Monthly Amounts - multiply by 12

Your Assets

\$ Approx. Value

| Real Estate | | | | | | |
|---|--|--|------|-----------|---------|----|
| Property 1 Address | | | | | \$ | |
| Property 2 Address | | | | | \$ | |
| Motor Vehicles | | | | | | |
| Make/Model | | | Year | | | \$ |
| Make/Model | | | Year | | | \$ |
| Savings/Investment Account | | | | | | |
| Name of Institution | | | BSB | : : - : : | A/c No. | \$ |
| Name of Institution | | | BSB | : : - : : | A/c No. | \$ |
| Investments (Bonds, Shares, Debentures etc) | | | | | | |
| Type of Investment | | | | | \$ | |
| Type of Investment | | | | | \$ | |
| Deposit paid on the property being purchased | | | | | \$ | |
| Insured Value of Home Contents | | | | | \$ | |
| Current Value of Superannuation | | | | | \$ | |
| Other (Please specify type of asset, eg. Boat, Caravan etc) | | | | | | |
| | | | | | \$ | |
| | | | | | \$ | |
| | | | | | \$ | |

5 Financial Details (Continued)

| Liabilities | | | Commitments | | |
|---|--|------------------------|--------------------|------------------------|---|
| Existing Mortgages | | Limit (if equity loan) | Total Amount Owing | Monthly Payment Amount | To cease if loan application approved (please tick) |
| Property 1 Lender's Name | | \$ | \$ | \$ | <input type="checkbox"/> |
| Property 2 Lender's Name | | \$ | \$ | \$ | <input type="checkbox"/> |
| Credit Cards/Store Cards/Lines of Credit/Overdraft | | | | | |
| Issuer | | \$ | \$ | \$ | <input type="checkbox"/> |
| Issuer | | \$ | \$ | \$ | <input type="checkbox"/> |
| Issuer | | \$ | \$ | \$ | <input type="checkbox"/> |
| Personal Loans/Leasing | | | | | |
| Lender's Name | | | \$ | \$ | <input type="checkbox"/> |
| Lender's Name | | | \$ | \$ | <input type="checkbox"/> |
| Debts Guaranteed by you | | | \$ | | |
| Rent or Board | | | | \$ | <input type="checkbox"/> |
| Superannuation (Not including employer contribution) | | | | \$ | <input type="checkbox"/> |
| Child Maintenance | | | | \$ | <input type="checkbox"/> |
| Insurance (Please specify eg. health, car) | | | | | |
| | | | \$ | \$ | <input type="checkbox"/> |
| | | | \$ | \$ | <input type="checkbox"/> |
| Other (Please specify eg. Taxation, HECS) | | | | | |
| | | | \$ | \$ | <input type="checkbox"/> |
| | | | \$ | \$ | <input type="checkbox"/> |

TOTAL LIABILITIES \$

TOTAL COMMITMENTS \$

Has either applicant ever been bankrupt, had any unsatisfied credit defaults, or had a judgement debt?

No Yes (Please attach details to this application)

Is either applicant receiving unemployment benefits or worker's compensation?

No Yes (Please attach details to this application)

Have any of the loan applicants ever been known by any other name(s)?

No Yes (Please specify below)

Former Names

Date of Change

| | |
|----------------------|---------------|
| <input type="text"/> | : : : : : |
| <input type="text"/> | : : : : : |

6 Application Terms

Every Applicant for a loan from Laiki should read the following sections carefully and should complete and sign where indicated only after having read each section.

Your signature may be required in more than one place.

THE APPLICANT

The Applicant acknowledges that in this Home Loan Application ("Application"):

- (a) where there is more than one Applicant, this Application is made by them jointly and severally and the expression "the Applicant" includes all or each of them according to the context; and

- (b) the Applicant may be referred to as "I", "you", "your", "my" or "me" and these pronouns will be taken to mean, respectively, "we", "you", "your", "our" and "us" where there is more than one Applicant.

APPLICATION FOR A HOME LOAN

- (a) I apply for a Home Loan from Laiki on the terms contained in this Application;
- (b) I acknowledge that this Application does not bind Laiki to make a loan, that this Application is subject to approval by Laiki and that any approval may be subject to conditions;
- (c) I agree to pay all fees required by Laiki if this Application is approved and to pay the security valuation fees whether this Application is approved or not. In particular, I acknowledge that:
- (i) Laiki may engage a valuer to report on the proposed security;
- (ii) The fee for valuation is not refundable to me once the valuation has been made, whether the loan is approved or not; and
- (iii) The valuer's reports are prepared for Laiki's purposes only and remain Laiki's property and confidential to Laiki. Neither Laiki nor the valuer will be liable or under any legal obligation to me for any matter disclosed or not disclosed in such reports;
- (d) If this Application is approved:
- (i) Laiki will issue to me a letter of offer which, if accepted by me, will bind me to its terms and conditions;
- (ii) I authorise Laiki and its solicitors to prepare and, if necessary, to complete the loan documents (such as by inserting dates);
- (iii) I agree that titles to the property offered as security must be to Laiki's satisfaction and that investigation by Laiki or its solicitors, at my expense, may be required

- before any loan is made to me; and
- (iv) I agree to sign all documents and do all things necessary or desirable, including paying fees and charges, to ensure registration of any mortgage given to secure the loan;
- (e) I understand that:
- (i) Laiki may pay commissions or fees to any person ("introducer") who referred me to Laiki or to a party associated with an introducer ("third party");
- (ii) An introducer or a third party may pay commissions or fees to Laiki relating to the sale of products or the provision of services; and
- (iii) such commissions and fees may be calculated by reference to outstanding loan balance and other loan details;
- (f) I authorise Laiki to disclose to an introducer or any third party my name, account number, settlement date, outstanding loan balance, loan type and any other information reasonably necessary to enable calculation and verification of the commissions or fees;
- (g) I authorise Laiki to verify any information given by me in this Application by making enquiries of my solicitor, accountant or broker from time to time;
- (h) I agree promptly to supply Laiki on request with a current statement of my financial position; and
- (i) I confirm that I understand the terms and content of this Application.

APPLICANT'S DECLARATIONS

I declare that:

- (a) I am over the age of 18;
- (b) I have never been declared bankrupt or insolvent and my estate has never been assigned for the benefit of creditors;
- (c) I have never been a director of a company in respect of which a receiver, manager or a liquidator has been appointed;
- (d) there is no unsatisfied judgment entered in any court against me or any company of which I am a director;
- (e) neither I nor any company of which I am or have been a director has ever owned property in respect of

- which foreclosure or other mortgagee's powers have been exercised;
- (f) Laiki has made no representation or warranty to me as to the taxation implications of any borrowing and Laiki has not given me financial advice upon which I have relied; and
- (g) all the information given in this Application is true, correct and not misleading and will remain true, correct and not misleading unless and until I notify Laiki otherwise in writing and I acknowledge that Laiki has relied on the information I have provided in or with this Application in assessing whether to approve the Application.

LAIKI STATEMENT re CREDIT REPORTING

The Privacy Act 1988 (Cth) regulates the way in which credit providers are able to use personal information provided by their customers. Laiki requires certain personal information from you so that it can assess this Application.

Laiki may give information about you to a credit reporting agency for any of the following purposes:

- to obtain a consumer credit report about you; and/or
- to allow the credit reporting agency to create or maintain a credit information file containing information about you.

Examples of such information are:

- identity particulars such as your name, sex, date of birth, address (and two previous addresses), name of employer and driver's licence number;

- the fact that you have applied for credit and the amount;
- the fact that Laiki is a credit provider to you;
- information about loan repayments that are overdue by more than 60 days, and for which debt collection action has begun;
- advice that loan repayments are no longer overdue in respect of any default that has been listed;
- information about cheques for an amount greater than \$100.00 drawn by you which have been dishonoured more than once;
- Laiki's opinion that you have committed a serious credit infringement.

APPLICANT'S PRIVACY DECLARATION AND CONSENT

1. Giving information to a Credit Reporting Agency

Laiki has informed me that it may give certain personal information about me to a credit reporting agency. I understand that Laiki can only give limited kinds of information which are set out in the Privacy Act 1988, examples of which are listed above.

2. Access to Consumer Credit Information

I consent to Laiki, in order to assess my application and for the purpose of collecting payments that are overdue in respect of credit provided to me, obtaining from a credit reporting agency a credit report about me.

3. Exchanging Information with other Credit Providers

I agree to Laiki obtaining information about me from and giving information about me to any other credit provider, for any of the following purposes:

- to assess my credit worthiness;
- to assess an application by me for credit;
- to help me avoid defaulting on my credit obligations;
- to notify a default by me;
- for the collection of overdue payments.

I understand that this information can include any information about my credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give to or receive from one another under the Privacy Act 1988.

4. Bankers' Opinions

I authorise Laiki to receive and give bankers' opinions in relation to my commercial activities such as business, trade or profession.

5. Obtaining Commercial Credit Information

I agree that if Laiki considers it relevant to assess my application for credit, I consent to Laiki obtaining a report about my commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of

persons.

6. Authority for Proposed Guarantor/Indemnifier to seek Information

I agree that Laiki may give to a person who is currently a guarantor, or whom I have indicated is considering becoming a guarantor, a credit report containing information about me for the purpose of the prospective guarantor deciding whether to act as guarantor or to keep the existing guarantor informed about the guarantee and I understand that the information disclosed can include anything about my credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the Privacy Act 1988, including a credit report.

7. Laiki Group Entities

I agree that Laiki may disclose the information contained in this Application to other entities in the Laiki Group for the purpose of marketing to me products offered from time to time by them and I authorise those other entities to seek access to that information from Laiki. I understand that I may at any time instruct Laiki not to disclose this information if I decide that I do not wish my details to be shared.

I understand that if I want to know more about what information Laiki can share with other Laiki Group entities, or if I am interested in finding out about other products offered by the Laiki Group, I can call a Laiki branch.

8. Authority for Trade Insurers

I authorise a Trade Insurer to obtain my credit report from a credit reporting agency for the purpose of assessing the risk of providing insurance and the risk of any default on my part and for assessing whether to provide insurance in relation to credit provided or to be provided to me.

9. Authority for Mortgage Insurers

I authorise a Mortgage Insurer to obtain my credit report from a credit reporting agency, and I acknowledge that Laiki may disclose my credit report and personal information from my credit report to a Mortgage Insurer for certain purposes stated in the Privacy Act 1988 such as for the purpose of assessing whether to provide insurance in relation to credit provided or to be provided to me.

Privacy of Personal Information

The Personal Information requested on this document is required by Laiki in the course of banking services provided to you. You may, on request, access the information we have collected from you. Should you decline to provide us with the information requested in this document we would not be in a position to assist you with our banking services. Laiki reserves the right to refuse to provide you with banking services if you have not provided the required information.

Further information on Laiki's privacy practices is available from the leaflet accompanying this document.

Do you wish to be included in our Direct Mailing Campaigns? No Yes

ALL APPLICANTS MUST SIGN HERE

Signature

X

Name

Date

: | : | : : :

Signature

X

Name

Date

: | : | : : :

8 Declaration(s) (Continued)

BUSINESS/INVESTMENT PURPOSE DECLARATION

(Applicants to complete and sign only if applicable)

I declare that the credit to be obtained by me if this Application is approved will be applied wholly or predominantly for business or investment purposes (or both).

The business or investment purpose is:

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IMPORTANT You should not sign here unless the loan is wholly or predominantly (for example, more than 50% of loan amount or loan term) for business or investment purposes. By signing this declaration you may lose your protection under the Consumer Credit Code.

Signature

| |
|---|
| X |
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Name

| |
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| |
|--|

Date

| |
|---------------|
| : : : : : |
|---------------|

Signature

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|---|
| X |
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Name

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Date

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FORM OF NOMINATION

You are entitled to receive a copy of any notice or other document from Laiki.

Each person who signs the Nomination below gives up the right to be provided with information directly from Laiki. Any person who signs this Nomination can inform Laiki at any time in writing that he or she wishes to cancel his or her Nomination.

If there is more than one Applicant residing at the same address and you want only one Applicant to receive copies of notices or documents on your behalf, please complete and sign the following section:

I nominate:

| |
|-----------|
| FULL NAME |
|-----------|

to receive any notices and other documents on my behalf.

Signature

| |
|---|
| X |
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Name

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Date

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| : : : : : |
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Signature

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| X |
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Name

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Date

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9 Periodical Payment Authority option to make Home Loan Repayments

I / We

Surname or Company / Business Name

Given Names or ACN / ABN

request that the following periodical payment on my/our behalf be: Added Modified Deleted

DETAILS OF ACCOUNT TO BE DEBITED

Account Name

Account Number

BSB

9 : 4 : 2 - : :

Amount

\$

Payment Frequency: Weekly Fortnightly Monthly

Commencing on

Last Payment Date

AND

OR

until further notice

PAYMENT DETAILS

Payee's Account Name

Payee's Bank and Branch Name

Account Number

BSB

9 : 4 : 2 - : :

Terms & Conditions of the Periodical Payment Authority

I/We acknowledge

- Sufficient clear funds must be in the account to be debited on the day before the due payment date and on the due date.
- If there are insufficient clear funds available in the account to be debited on the due date and no other arrangement exists at that time to allow the account to be overdrawn, the Bank:
 - does not have to make the payment on that date;
 - may make the payment on a later date when clear funds become available (but will not be obliged to do so) and may charge me/us a fee;
 - may charge a Payment Not Made fee if there are insufficient clear funds in the 'Account to be debited' on the due date, or the day the Bank attempts to make the payment.
- When the due date occurs on a weekend or public holiday, the payment may be made on the next business day.
- If we have sufficient clear funds in our account the Bank will send the payment to the payee or payees bank on the due date, but is not responsible for any delays in processing under the control of the payee or their bank.
- The Bank will not add, modify, delete, temporarily stop a Periodical Payment or make a special payment when the request to do so is received on the day before the payment is due or the day on which the payment is due.
- The Bank may decide the order in which it will pay any moneys which I/we may at any time authorise the Bank to pay or withdraw from my/our account. This includes, amongst others, moneys payable under this or any other authority and any cheque.
- The Bank will not be liable:
 - if it fails to make any payment;
 - if any payment is late;
 - for any error in making any payment;for any reason other than its own neglect or default.
- The Bank will continue the payments until the last payment date as specified or until it is advised that this authority is cancelled.
- The Bank may discontinue the payments at any time, but will advise me/us in writing if it does so (unless it discontinues the payments because the payee, or the payee's bank refuses to accept them.)
- The Bank may debit my/our account for any Bank fees or government charges that apply to periodical payments from time to time.
- Loan Repayment Authority (Delete if not applicable)

Whenever my/our required repayments to my/our loan account with the Bank are increased/decreased, you may vary the amount of my/our periodical payment to ensure that it at least meets the amount of those required loan repayments.

Customer Declaration and Acknowledgements

I / We have read and agree to be bound by the above Terms and Conditions.

X

Customer Signature

X

Customer Signature

BANK USE ONLY

INPUT BY:

X

Signature

Print Name

CHECKED / AUTHORISED BY:

X

Signature

Print Name

BANK USE ONLY - TO BE COMPLETED BY LENDING OFFICER

Lending Officer - Please detach and attach as first page of the application before submitting

Officer No. Officer Name BSB

Branch Name

Branch Telephone Number Branch Fax Number

APPLICANT'S NAME APPLICATION NUMBER

| | Loan 1 | Loan 2 | Loan 3 |
|----------------------------------|---|---|---|
| Purpose Code | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Purpose Description | | | |
| Product Code | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Product Description | | | |
| Existing Loan Amount | \$ <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> |
| New Loan Amount | \$ <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> |
| Proposed Total New Loan Amount | \$ <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> |
| Loan Term | <input type="text"/> years | <input type="text"/> years | <input type="text"/> years |
| Variable Interest Rate | <input type="text"/> % | <input type="text"/> % | <input type="text"/> % |
| Collateral Code & LVR (security) | <input type="text"/> % | <input type="text"/> % | <input type="text"/> % |
| Collateral Description | | | |
| Fixed Interest Rate | <input type="text"/> % <input type="checkbox"/> Indicative <input type="checkbox"/> Guaranteed | <input type="text"/> % <input type="checkbox"/> Indicative <input type="checkbox"/> Guaranteed | <input type="text"/> % <input type="checkbox"/> Indicative <input type="checkbox"/> Guaranteed |
| Repayment Options | <input type="checkbox"/> P & I <input type="checkbox"/> Interest Only | <input type="checkbox"/> P & I <input type="checkbox"/> Interest Only | <input type="checkbox"/> P & I <input type="checkbox"/> Interest Only |
| Fixed Rate Period | <input type="text"/> years | <input type="text"/> years | <input type="text"/> years |
| Interest Only Period | <input type="text"/> years | <input type="text"/> years | <input type="text"/> years |
| Instalment Frequency | <input type="checkbox"/> Weekly <input type="checkbox"/> F'nightly <input type="checkbox"/> Monthly | <input type="checkbox"/> Weekly <input type="checkbox"/> F'nightly <input type="checkbox"/> Monthly | <input type="checkbox"/> Weekly <input type="checkbox"/> F'nightly <input type="checkbox"/> Monthly |

Risk Grading Code: 1 2 3 4 5

Comments:

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I confirm all applicable requirements have been satisfied, and relevant support documentation is attached.

Officer Signature Date Loan offer documents to be sent to:
 Customer LBA Officer Solicitor

