



Home Loan/Investment Home Loan/Home Equity Maximiser Application

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

1 Checklist of Documents Required to Support Loan Application - For all Loan Applicants and/or all Guarantors (if applicable)

Please tick

All Applicants

- | Yes | No | N/A | |
|--------------------------|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Completed Home Loan / Investment Home Loan / Home Equity Maximiser Form |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Guarantor's Statements (where applicable) |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Personal Identification documents for all account signatories (as per bank requirements) |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | CRAA Check for all applicants (including guarantors) |
| <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"/> | Copy of savings records for the last 6-12 months plus all Credit Card statements and any overdraft or personal loan statements |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Copies of any applicable Powers of Attorney |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Periodical Payment Authority completed |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Irrevocable Authority completed |

Income Verification

- | | | | |
|--------------------------|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 2 latest computerised Payslips or Letters from Employer, copy most recent Group Certificate/s or Tax Returns (must confirm length of time employed, current employment status, base salary and any permanent or regular overtime). |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | On commencement of a new job, both Letter of Employment plus copy of recent payslip. Note letter to confirm applicant has successfully completed probationary period is required (if applicable) |

Self Employed Applicants

- | | | | |
|--------------------------|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Copy of last 2 years full tax returns, including related financials for companies and 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) |

Refinances

- | | | | |
|--------------------------|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Copy of 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"/> | Copy of recent rates notice. |

Purchases

- | | | | |
|--------------------------|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Copy of completed front page of Contract for Sale |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Solicitor's details have been provided if not already contained in the Contract for Sale |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Gift letter or Statutory Declaration if applicable (where funds are being provided by a third party by way of gift to assist with the purchase of the property to be offered as security) |

Construction Loans/Building Loans

- | | | | |
|--------------------------|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Copy of Builder's Tender/Quote or Building Contract if available |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Copy of council approved Plans & Specifications |

Bank Use Only: Laiki to Include

- | | | | |
|--------------------------|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Income Calculation Worksheet (Serviceability) |
|--------------------------|--------------------------|--------------------------|---|

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 - (please attach ID form)

Applicant 2 - (please attach ID form)

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

<input type="checkbox"/> No <input type="checkbox"/> Yes - Account No.
: : : : : : : :

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)	
Other Names (Otherwise known as)	
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female

<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other
<input type="checkbox"/> Male <input type="checkbox"/> Female

Home Address	
	Postcode
	MM/YYYY
Date Moved In	: : : :

	Postcode
	MM/YYYY
Date Moved In	: : : :

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	

: : : : :	Driver's Licence No.	
<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Separated		
	Ages	

Residential Status	<input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> Boarding <input type="checkbox"/> Living with parents
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<input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> Boarding <input type="checkbox"/> Living with parents

Residency Status	Australian Citizen: Y / N Norfolk Island Resident: Y / N Non Resident: Y / N Specific Country: _____ Passport No: _____
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Australian Citizen: Y / N Norfolk Island Resident: Y / N Non Resident: Y / N Specific Country: _____ Passport No: _____

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

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

	Postcode
--	----------

Previous Home Address (If less than 2 years at current address)			
	Postcode		
Date Moved In	MM/YYYY : : : :	Date Moved Out	MM/YYYY : : : :

	Postcode	
MM/YYYY : : : :	Date Moved Out	MM/YYYY : : : :

Contact Details	Home ()
	Business ()
	Mobile
	Email address

Home ()
Business ()
Mobile
Email address

Do you believe that you would be defined as a Politically Exposed Person or Are you directly related to a Politically Exposed Person?	Applicant 1 <input type="checkbox"/> No <input type="checkbox"/> Yes	Applicant 2 <input type="checkbox"/> No <input type="checkbox"/> Yes
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Politically Exposed Persons - Are Individuals who are or have been entrusted with prominent public functions in a foreign country. e.g Senior Politicians, Senior Government, Heads of State, Judicial or Military Officials, Senior Executives of State Owned Corporations, important Political Party officials.

3 Employment Details

Applicant 1

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 <input type="text"/>		
Phone Number	(<input type="text"/>)		
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)

Previous Employer's Name	<input type="text"/>		
Address	<input type="text"/>		
	Postcode <input type="text"/>		
Phone Number	(<input type="text"/>)		
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"/>		

Do you have a second job?
 No Yes (Please complete details)

Employer's Name	<input type="text"/>		
Address	<input type="text"/>		
	Postcode <input type="text"/>		
Phone Number	(<input type="text"/>)		
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

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"/>		

Employer's Name or Trading Name	<input type="text"/>		
Address	<input type="text"/>		
	Postcode <input type="text"/>		
Phone Number	(<input type="text"/>)		
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)

Previous Employer's Name	<input type="text"/>		
Address	<input type="text"/>		
	Postcode <input type="text"/>		
Phone Number	(<input type="text"/>)		
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"/>		

Do you have a second job?
 No Yes (Please complete details)

Employer's Name	<input type="text"/>		
Address	<input type="text"/>		
	Postcode <input type="text"/>		
Phone Number	(<input type="text"/>)		
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)

What will the loan funds be used for?

- 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			
BSB		Account No.	
Amount	\$		

- To buy vacant land
- *To build a home
- *For home improvements
- To consolidate debts into one loan
- To switch from an existing LBA loan and



*Must be constructed by a licenced builder under contract

provide additional funds of \$

for

- Other (Please specify)

Will all or part of this loan be used for business or investment purposes? Yes No

If yes, how much for each portion?

Business purposes	\$
Investment purposes	\$

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 30 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

Loan Redraw Facility

(Not applicable for Home Equity Maximiser or Fixed Rate Loans)

- Yes No

Will you require a Home Loan Offset

- account?** Yes (Please complete a new account application form)
- No

(Only available for Standard Variable Loans, not available for Home Equity Maximiser or Interest Only Loans)

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).

Solicitor's Details

- Acting for Self or
- Solicitor/Licenced Conveyancer

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

Accountant's Details

- Acting for Self or
- Accountant

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 a separate Guarantor's Statement)

Name:
Name:
Name:

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) Estimated Value/Purchase Price \$ _____					
Type of Security: <input type="checkbox"/> residential <input type="checkbox"/> owner occupied <input type="checkbox"/> investment <input type="checkbox"/> commercial <input type="checkbox"/> rural 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) Estimated Value/Purchase Price \$ _____	Who should the valuer contact to access the property? Contact Name: _____ Contact No: _____				
Type of Security: <input type="checkbox"/> residential <input type="checkbox"/> owner occupied <input type="checkbox"/> investment <input type="checkbox"/> commercial <input type="checkbox"/> rural LMI Cover \$ _____ Bank Liability against this security \$ _____	Who should the valuer contact to access the property? Contact Name: _____ Contact No: _____ Total BVS \$ _____ Total Bank Exposure \$ _____				
Other Security (please specify)	Source	Date	Amount \$	%	(BVS) \$

Funding Summary

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

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 \$ _____

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

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

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

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

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)

5 Financial Details

Applicant 1

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

Applicant 2

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 (residential home address)				\$	
Property 2 Address (any other property 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)

Your Liabilities		Commitments				
Existing Home Loans		Current Interest Rate	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 (including any vehicle finance)						
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

	: : : : :
	: : : : :

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.
- (c) I have read and understood Laiki's Privacy Statement

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 acknowledge that failing to provide some or all of the information which Laiki collects about me may result in my application not being processed/approved;
- (d) 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;
- (e) 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;
- (f) 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;
- (g) 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;
- (h) 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;
- (i) I agree promptly to supply Laiki on request with a current statement of my financial position; and
- (j) 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.
- (h) the amount shown as being available from my/our resources has not or will not be borrowed from any party or parties;
- (i) I am not currently guaranteeing a debt on behalf of someone else;
- (j) where I/we have provided personal information about an individual (e.g. solicitor, employer, accountant). I/we have made or will immediately make the individual aware of that fact and:
 - (i) that their personal information has been collected by the Bank to which this Request is addressed for the purpose of assessing my/our Request, administering the products or services provided to me/us and protecting against fraud. I am not currently guaranteeing a debt on behalf of someone else;
 - (ii) that their personal information may not be disclosed to other organisations involved in the provision and administration of my/our products and services.
 - (iii) That I/we may not be able to obtain the Bank's products or services if that individual's personal information is not provided.
 - (iv) That the individual can gain access to their personal information by contacting the Bank, using the contact details I/we will provide.
 - (v) Give the individual a copy of the document containing further information regarding Laiki's Privacy Policy, if the individual requests it (copies available on request).

6 Application Terms (Continued)

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. Laiki Statement re Credit Reporting

I authorise Laiki to obtain from a credit reporting agency, a credit report that contains personal credit information about me to assess whether to accept me as a guarantor, in accordance with s18K(1)(c) of the Privacy Act.

7. 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.

8. 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.

9. 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.

10. 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.

11. Obtaining Information from my Employer/Accountant

I agree to Laiki obtaining information about me from my employer/accountant to allow it to verify any information relevant to my application for credit.

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.

You agree that you have read and agree to be bound by Laiki's Privacy Policy.

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

: | : | : : :

7 Only Complete this page if applying for Home Equity Maximiser

Authority to Operate

- (a) I authorise and direct Laiki now and at all times in the future:
- to establish in my name any banking account which Laiki is prepared to establish including any account which I may wish to conduct as a trustee for any other person(s);
 - to debit each account from time to time with government and bank charges;
 - to act upon this authority until Laiki receives written notice from me that it may no longer do so;
 - to exercise the banker's right to combine accounts;
 - to permit any signatory who is authorised by me to operate an account to give receipts for monies withdrawn from, and to endorse instruments that may be paid to the credit of, that account;
 - without prejudice to Laiki's rights at law and in equity, if there is more than one Accountholder and one of them dies, to pay any credit balance in an account to the surviving Accountholder; and
 - to allow the additional signatories (if any) whose names and signatures appear in paragraph (d) below to operate accounts in accordance with the Mode of Operation specified in this Authority.
- (b) I agree that:
- I will pay government and bank charges in respect of each

- account;
- if there is a dispute regarding an account(s) Laiki may, in its absolute discretion, close or suspend the account(s) until, in Laiki's opinion, the dispute has been resolved;
 - this Authority supersedes any previous Authority I have given Laiki with respect to the same subject matter;
 - if an account is overdrawn the debit balance will be due and payable to Laiki immediately, without Laiki having to make demand, and interest will accrue on any such debit balance at the highest rate charged by Laiki in respect of similar overdrawings at that time; and
 - accounts must be conducted in accordance with all of Laiki's conditions of use issued from time to time in respect of such accounts and card.

- (c) I acknowledge that:
- (i) where there is more than one Accountholder, my liability to Laiki is joint and several with the other Accountholder(s); and
- (ii) in this Application the Applicant may be referred to as "I" "me" and "my" and these pronouns will be taken to mean, respectively, "we", "us" and "our" where there is more than one Applicant.

Mode of Operation

The banking facilities pursuant to this authority are to be operated by:

- Either Applicant
 Applicant 1 only
 Applicant 2 only
 Both Applicants (Laiki Bank VISA debit Card cannot be ordered if more than one signature required to operate)
- Other (Please specify)

Laiki Bank VISA Debit Card (Please note card access is only available to personal customers on selected accounts.)

Applicant 1

Do you require a VISA debit Card to access your account?

- Yes
 No

Name to appear on VISA debitCard:

(maximum 19 characters including spaces)

Before signing this authority, please ensure that all alterations have been initialled and blank spaces ruled through.

Signature Applicant 1

X

Applicant 2

Do you require a VISA debit Card to access your account?

- Yes
 No

Name to appear on VISA debit Card:

(maximum 19 characters including spaces)

Signature Applicant 2

X

Bank Use Only

BSB:
 Home Equity Maximiser Account Number:
 Date:

Account Status Not Restricted (tick box):

Mode of operation allows cards to be issued: Yes No

Card Number Issued - Applicant 1:
 Date:

Card Number Issued - Applicant 2:
 Date:

Print Name - Authorising Officer:

Signature - Authorising Officer:

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:

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 - Applicant 1

X

Print Name

--

Date

: : : : :

Signature - Applicant 2

X

Print Name

--

Date

: : : : :

FORM OF NOMINATION

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

Each person who signs the Nomination below gives up the right to be provided with information directly from Laiki. This does not include loan offset notices, legal documentation or notice of legal recovery action. 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 - Applicant 1

X

Print Name

--

Date

: : : : :

Signature - Applicant 2

X

Print Name

--

Date

: : : : :

9 Irrevocable Authority (Compulsory)

We intend to finance the above loan account(s) with Laiki Bank (Australia) Limited (Laiki). In order to enable Laiki to make its assessment as to whether to approve the above mentioned proposed loan we authorise Laiki to:

- Conduct a valuation over the above Proposed Security Property/(ies), as outlined on page 5 of this application;
- Instruct its solicitors to prepare security documentation upon loan approval being granted;

We further authorise Laiki to debit the following Laiki account in payment of the Valuation Fee and/or Legal Costs including searches incurred as a result of the above even where the loan does not proceed because Laiki have either declined the Loan Application, or the Loan has been withdrawn by either Laiki or us after the proposed loan has been approved on a conditional or unconditional basis:

Account Name:		Or cheque enclosed for:
Laiki Account No:		\$.....
BSB No:		

In addition, we confirm that:

- this Irrevocable Authority is sufficient for Laiki to debit the Valuation Fee and/or Legal Costs including searches in respect of the above Proposed Security;
- we understand that these fees will be due and payable immediately on Laiki declining the loan application for any reason or the Borrower or Laiki withdraw the loan for any reason;
- **this authority is irrevocable**, and Laiki is authorised by us to debit any amount associated with the Valuation Fee and/or Legal Costs including searches from the above account; and
- we do not require Laiki to provide notice before debiting the Valuation Fee and/or Legal Costs including searches from the above account.

If the account nominated above is no longer active at the time that Laiki debits the amount of the Valuation Fee and/or Legal Fee including searches, we will immediately pay to Laiki these amounts in accordance with this Irrevocable Authority.

Name of Borrower/Accountholder	Signature	Date
<input type="text"/>	<input type="text" value="x"/>	<input type="text" value=": : : : :"/>

Name of Borrower/Accountholder	Signature	Date
<input type="text"/>	<input type="text" value="x"/>	<input type="text" value=": : : : :"/>

Name of Borrower/Accountholder	Signature	Date
<input type="text"/>	<input type="text" value="x"/>	<input type="text" value=": : : : :"/>

10 Periodical Payment Authority option to make Home Loan Repayments

This form authorises Laiki to make loan repayments when they fall due from the account that you nominate

Customer to Complete

I / We

Surname or Company / Business Name

Given Names or ACN / ABN

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

DETAILS OF ACCOUNT TO BE DEBITED

Note: You must confirm with your Financial Institution to determine whether periodical payments are available from your nominated account

Account Name

Account Number : : : : : : : BSB 9 : 4 : 2 - : :

PAYMENT DETAILS

TO: Loan Name

Loan Number : : : : : : : BSB 9 : 4 : 2 - : :

Terms & Conditions of the Periodical Payment Authority

I/We acknowledge

1. Sufficient cleared funds must be in the Account to be debited on the day before the due payment date and on the due date.
2. 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, Laiki:
 - a. does not have to make the payment on that date;
 - b. may make the payment on a later date when cleared funds become available or by approved excess which places the account into debit, (but will not be obliged to do so) with or without any other instructions and using any other payment method, such as Telegraphic Transfer, to effect payment of the Periodical Payment amount and may charge me/us a fee;
 - c. may charge a Rejection Fee if there are insufficient clear funds in the 'Account to be debited' on the due date, or the day Laiki attempts to make the payment.
3. Where a payment due date falls on a non- business day, the amount will be debited on the next business day.
4. A request to add, modify or temporarily suspend a Periodic payment must be received by Laiki at least two Business Days before a payment is due. Any request received after that time will take effect after the next payment is debited.
5. Laiki may decide the order in which it will pay any moneys which I/we may at any time authorise Laiki to pay or withdraw from my/our account. This includes, amongst others, moneys payable under this or any other authority and any cheque.
6. Laiki will not be liable if it fails to make any payment, if any payment is late or for any error in making any payment; for any reason other than its own neglect or default.
7. Laiki will continue the payments until the last payment date as specified in the loan or until further notice.
8. Laiki 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 refuses to accept them).
9. Laiki may debit my/our account for any Bank fees or government charges that apply to periodical payments from time to time.
10. Laiki may increase the amount of my/our periodic repayment to cover any increased repayments due in respect to my loan.
11. I/we will not close or alter my/our repayment account without Laiki's prior written consent and unless approved alternate payment arrangements have been made.
12. I/We authorise for any payments made in relation to my/our loan application to be debited from the nominated account (such as valuation fees where the loan does not proceed).
13. I/We confirm that the above information is true and correct.
14. In the event of an increase to the minimum monthly repayment, I/we authorise Laiki to automatically increase the amount debited from the nominated account to equal the new minimum monthly payment.
15. All account holders have signed this form.
16. I/we authorise Laiki to cancel any payment arrangements if 3 consecutive drawings are dishonored and acknowledge that we will need to make immediately alternate payment arrangements for the repayment of the loan.

Indemnity

I/We indemnify Laiki against any loss suffered, costs, damages or liability incurred in the event that we breach the Terms and Conditions of the Periodic Payment Authority.

CUSTOMER DECLARATION AND ACKNOWLEDGEMENTS

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

X Date: / /

Customer Signature

X Date: / /

Customer Signature

Note: No changes can be made to any existing Laiki Bank account unless all relevant information on this form has been completed

10 Periodical Payment Authority option to make Home Loan Repayments (cont'd)

PP Order No.

BANK USE ONLY

--

INPUT BY

Name:

Signature:

Date:

1.				
2.				
3.				
4.				

CHECKED BY

Name:

Signature:

Date:

1.				
2.				
3.				
4.				