



Personal Loan/Laiki Maximiser Application

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

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

Please tick

- | Yes | No | N/A | <u>All Applicants</u> |
|--------------------------|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Completed Personal Loan/Laiki Maximiser Application form |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Guarantor's Statement (where applicable) |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | CRAA Check for all Applicants and Guarantors. |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Personal Identification documents for all signatories (as per bank requirements) |
| <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"/> | Irrevocable Authority completed |

Income Verification

- | | | | |
|--------------------------|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 2 latest computerised Payslips or Letter from Employer, copy of 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 & 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. |
|--------------------------|--------------------------|--------------------------|--|

2 Application Terms

Every Applicant for a Personal Loan or Laiki Maximiser from Laiki Bank 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 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) a reference to "loan" means either Personal Loan or Laiki Maximiser, depending on what the Applicant

- has marked on this Application as being applied for;
- (c) 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; and
- (d) I have read and understood Laiki's Privacy Statement

APPLICATION FOR A PERSONAL LOAN

- (a) I apply for a 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;
- (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; and
 - (ii) I authorise Laiki and its solicitors to prepare and, if necessary, to complete the loan documents (such as by inserting dates);
- (f) I agree promptly to supply Laiki on request with a current statement of my financial position;
- (g) I confirm that I understand the terms and content of this Application; and
- (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) The amount shown as being available from my/our resources has not or will not be borrowed from any party or parties;
- (j) I am not currently guaranteeing the repayment of a debt on behalf of someone else;

- (k) This facility is not for business purposes;
- (l) I am not an undischarged bankrupt; and
- (m) The information contained in this Application is true and correct.
where I/we have provided personal information about an individual (e.g. solicitor, employer, accountant).
- (n) 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).

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;
- 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 s 18K(1)(c) of the Privacy Act.

3 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"/> De facto <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"/> De facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Separated		
	Ages	

Relationship to Applicant 1	
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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

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 : : : : :
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MM/YYYY : : : : :	Date Moved Out	MM/YYYY : : : : :
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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, Senior Politicians, Judicial or Military Officials, Senior Executives of State Owned Corporations, important Political Party officials.

3 Personal Details (cont)

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)

Date of change

Former Names		:		:		:	:	:
		:		:		:	:	:

4 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			
Address			
	Postcode		
Phone Number	()		
Your Occupation/ Position			
Date Commenced Employment	MM/YYYY	:	:
	:		:
	:	:	:

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

No Yes (Please complete details below)

Employer's Name or Trading Name				Postcode		
Phone Number	()					
Your Occupation/ Position						
Period with this Employer	From:	MM/YYYY	:	:	To:	MM/YYYY
	:		:	:	:	
	:	:	:	:	:	:
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"/>			

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"/>		

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			
Address			
	Postcode		
Phone Number	()		
Your Occupation/ Position			
Date Commenced Employment	MM/YYYY	:	:
	:		:
	:	:	:

No Yes (Please complete details below)

Employer's Name or Trading Name				Postcode		
Phone Number	()					
Your Occupation/ Position						
Period with this Employer	From:	MM/YYYY	:	:	To:	MM/YYYY
	:		:	:	:	
	:	:	:	:	:	:
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"/>			

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"/>		

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

Signature

Name

Name

Date

Date

: | : | : : :

: | : | : : :

5 Loan Details

Loan Type (Please select one)

- Laiki Maximiser
 Personal Loan

Complete if Personal Loan:

(Not applicable for Laiki Maximiser)

Proposed Total Loan Term years

Refinance an existing loan(s)

Payout Amount
\$ <input type="text"/>
\$ <input type="text"/>
\$ <input type="text"/>

To buy a car
 To buy a boat
 A holiday
 Furniture

Purchase Price
\$ <input type="text"/>
\$ <input type="text"/>
\$ <input type="text"/>
\$ <input type="text"/>

Appliances (Please specify)

<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
TOTAL APPLIANCES	\$ <input type="text"/>

Other (Please specify)

<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
TOTAL	\$ <input type="text"/>

TOTAL LOAN AMOUNT \$
(PAYOUT AMOUNT & TOTAL PRICE)

Where are the goods being purchased from?
 Dealer/auction Refinance Private sale

Details of goods being purchased:

Year of manufacture	<input type="text"/>
Body (eg sedan,ute)	<input type="text"/>
Make (eg Holden)	<input type="text"/>
Model (eg Commodore)	<input type="text"/>
Kilometers	<input type="text"/>

Loan Repayments (if personal loan)

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 separate new account application form) or
 An existing LBA Account

BSB Account Number

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

Authority to Operate Laiki Maximiser

- (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 the additional authority to operate form 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 (beyond approved limits) 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:
- where there is more than one Accountholder, my liability to Laiki is joint and several with the other Accountholder(s); and
 - 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.

ONLY COMPLETE FOR LAIKI MAXIMISER

Laiki Maximiser - Mode of Operation

Either applicant or current additional signatory may individually operate the Laiki Maximiser account.

Applicant 1

Name to appear on Laiki Bank Access Card:

 (maximum 19 characters including spaces)

Applicant 2

Name to appear on Laiki Bank Access Card:

 (maximum 19 characters including spaces)

6 Financial Details - Applicant 1

Income

	Gross Monthly Income*	Gross Yearly Amount**
Base Income	\$	\$
Family Payment/Pension	\$	\$
Other (eg. Commission, regular overtime, investment, rental, income)		
	\$	\$
	\$	\$
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

Assets

				Approx. Value/Balance
•Real Estate - Property 1 Address				\$
- Property 2 Address				\$
•Motor Vehicles - Make/Model		Year		\$
- Make/Model		Year		\$
•Savings or Investment Accounts - Institution		A/c No		\$
- Institution		A/c No		\$
•Investments (Bonds, Shares, Debentures etc) - Type of Investment				\$
- Type of Investment				\$
•Current Value of Superannuation				\$
•Household items (eg. estimate of furniture, jewellery, etc)				\$
•Other (Specify type of asset, eg. Boat, Caravan etc)				\$
				\$
				\$
TOTAL ASSETS				\$

Liabilities				Commitments	
Existing Mortgages		Loan Amount & Limit (if equity loan)	Total Amount Owning	Monthly Payment Amount	To cease if 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					
Type	Issuer	Limit	Amount Owning	Min. Monthly Payment	
		\$	\$	\$	<input type="checkbox"/>
		\$	\$	\$	<input type="checkbox"/>
		\$	\$	\$	<input type="checkbox"/>
Personal Loans/Leasing					
		Loan Amount	Amount Owning	Min. Monthly Payment	
Lender's Name		\$	\$	\$	<input type="checkbox"/>
Lender's Name		\$	\$	\$	<input type="checkbox"/>
Debts Guaranteed by you		\$	\$		
Other (eg. Rent or Board, Taxation, HECS, Voluntary Superannuation, Maintenance)					
		\$	\$	\$	<input type="checkbox"/>
		\$	\$	\$	<input type="checkbox"/>

Provide Estimate of other monthly regular expenses (eg. food, petrol, household bills) \$

TOTAL LIABILITIES \$

TOTAL COMMITMENTS \$

6 Financial Details Continued - Applicant 2

Income

	Gross Monthly Income*	Gross Yearly Amount**
Base Income	\$	\$
Family Payment/Pension	\$	\$
Other (eg. Commission, regular overtime, investment, rental, income)		
	\$	\$
	\$	\$
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

Assets

				Approx. Value/Balance
•Real Estate - Property 1 Address				\$
- Property 2 Address				\$
•Motor Vehicles - Make/Model		Year		\$
- Make/Model		Year		\$
•Savings or Investment Accounts - Institution		A/c No		\$
- Institution		A/c No		\$
•Investments (Bonds, Shares, Debentures etc) - Type of Investment				\$
- Type of Investment				\$
•Current Value of Superannuation				\$
•Household items (eg. estimate of furniture, jewellery, etc)				\$
•Other (Specify type of asset, eg. Boat, Caravan etc)				\$
				\$
				\$
TOTAL ASSETS				\$

Liabilities

Liabilities				Commitments	
Existing Mortgages		Loan Amount & Limit (if equity loan)	Total Amount Owning	Monthly Payment Amount	To cease if 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					
Type	Issuer	Limit	Amount Owning	Min. Monthly Payment	
		\$	\$	\$	<input type="checkbox"/>
		\$	\$	\$	<input type="checkbox"/>
		\$	\$	\$	<input type="checkbox"/>
Personal Loans/Leasing					
		Loan Amount	Amount Owning	Min. Monthly Payment	
Lender's Name		\$	\$	\$	<input type="checkbox"/>
Lender's Name		\$	\$	\$	<input type="checkbox"/>
Debts Guaranteed by you		\$	\$		
Other (eg. Rent or Board, Taxation, HECS, Voluntary Superannuation, Maintenance)					
		\$	\$	\$	<input type="checkbox"/>
		\$	\$	\$	<input type="checkbox"/>

Provide Estimate of other monthly regular expenses (eg. food, petrol, household bills)

\$

TOTAL LIABILITIES

\$

TOTAL COMMITMENTS

\$

7 Application Terms

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

Name

Date

Signature

Name

Date

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 LB0029)

Name
Address Postcode

Other Security (please specify)	Source/Particulars	Date	Amount \$	%	(BSV) \$

7 Application Terms (Continued)

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 in the Laiki Statement re Credit Reporting.

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. Obtaining Information from my Employer/Accountant

I agree to Laiki obtaining information about me from my employer/accountant to allow it to verify information.

Privacy of Personal Information

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

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 policy is available on request.

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

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) I have read and accepted all the information contained on this form.

ALL APPLICANTS MUST SIGN HERE

Signature - Applicant 1

Name

Date

Signature - Applicant 2

Name

Date

8 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 abovementioned proposed loan we authorise Laiki to:

- Conduct a valuation over the above Proposed Security Property/(ies);
- Instruct its solicitors to prepare security documentation upon loan approval being granted;

We further authorise Laiki to debit the following account in payment of the Valuation Fee and/or Legal Costs 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: \$.....
Account No		
BSB No:		
Bank:		

In addition, we confirm that:

- this Irrevocable Authority is sufficient for Laiki to debit the Valuation Fee and/or Legal Costs 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 from the above account; and
- we do not require Laiki to provide notice before debiting the Valuation Fee and/or Legal Costs 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, 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"/>	<input type="text" value=": : : :"/>

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

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

BANK USE ONLY - To be completed by Lending Officer

ALSO INCLUDE 'APPLICATION COMMENTS & SUMMARY' COVER SHEET (located in S:Credit/Credit Information)

Officer Name Branch Name BSB

Branch Telephone Number Branch Fax Number

Applicant's Name Application Number

Product Code Product Type: Laiki Maximiser Personal Loan

Industry Code Industry Description

Proposed Amount \$ Term Interest Rate %
(For Personal Loan only)

Purpose Code Purpose Description

Collateral Code Collateral Description

Risk Grading Code: 1 2 3 4 5

Comments:

I confirm all applicable requirements have been satisfied, and relevant support documentation is attached. (Including Cover Sheet of 'Application Comments & Summary')

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

Approved at Branch Branch Manager Signature Date
 Recommended for Head Office Approval

Bank Use Only

BSB Laiki 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

To be completed by Approving Authority:

Credit Manager Decision / Details	Comments / Conditions
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Documents despatched Initials