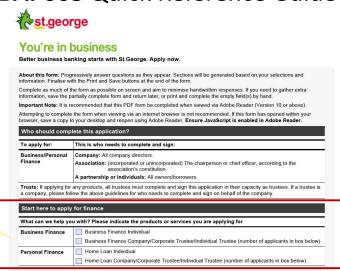
New Dynamic Lending form - BAP003 Quick Reference Guide

About this form

- This interactive PDF is for all Business Bankers applying for Business, Personal Finance or a combination of both
- Ensure you view this form Via Adobe reader
- Ensure Java Script is enabled in Adobe

Tick the type of borrower, product or service type you want to apply for. The form will expand the sections and declarations for that product.



Broker number

General Features

✓ Yes No

Is this a Broker loan?

Broker Name

- By selecting Yes to Is this a Broker Loan, Broker is presented with a section to complete their broker ID and name.
- Relevant declarations will be included.
- Enter the number of borrowers on the loan to expand sections in the form that require personal information.
- The maximum number of applicants per from is 4.

Number of applicants (maximum 4)
Include the number of people (not companies of trusts) to be included in this application.

For Business Finance, this is the number of directors and the number of individual guarantors.

For Home Lending, this is the number of individual borrowers, company directors, guarantors, individuals as trustees and company directors as trustees.

© 2020 Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714

WBCBAP003_0320

Page 1 of 21

The dynamic form lets you add or delete lines of information – up to four lines.

- · To add click on the + icon on the left
- To delete click on the x icon on the right.

Bu	Business owner(s)/director(s)/partners/trustees (Please list the primary contact person in box one).				_	
	Name			Position (e.g. director)	Ownership	
(1)					9/	X
(2)					9/	X
+						
Sta	t date at current business address	Business premises are:				
	/ /	Leased Owned	Run	from home		

 The signature section at the end of the form displays enough spaces for the number of applicants selected.

required secretary or other of	igned by any Applicant who is an individual, any g ficer of an Applicant which is a company or an ass to sign this form, please photocopy this page and	ociation. Should more than four
Applicant 1.	Signature X	Date / /
Applicant 2.	Signature X	Date / /
Applicant 3.	Signature X	Date // /

Once you have made the basic selections you can:

- · Save the form as a PDF
- Send it to your customer who can complete it and use the interactive features

Business Finance



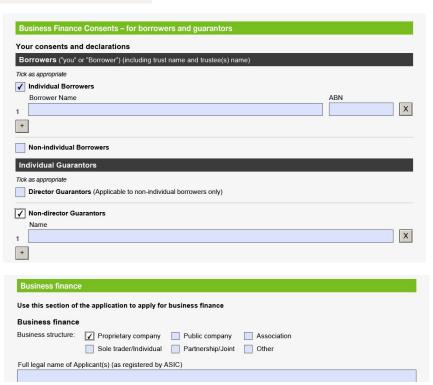
- By selecting Business Finance, the Business Finance Consent form populates directly in the form.
- You still need to make the selections for your customers structure.

- The next section presented is the Business Finance section.
- Complete this section as appropriate to your customer and their business structure.

Tick if the applicant is a borrower, guarantor or individual trustee

 Complete the Personal Financial Details.

 Review the application and obtain Customer's signature.



Personal Financial Details. This section is to be completed by each Applicant who is an individual, any director, or other officer of an Applicant which is a company or an association, or any Principal named in this document and by each guarantor (including who will guarantee finance applied for by a company). Note: It is an offence under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 to give false or misleading information or documents. Applicant 1. Applicant 2. Borrower Guarantor/Signatory Individual Trustee Borrower Guarantor/Signatory Individual Trustee Personal Details. Personal Details. Given name(s) Given name(s) Surname Surname Are you known by another name? Yes No Are you known by another name? Yes No If yes: please specify If yes: please specify My current residential address is: My current residential address is: Suburb

Signature required SIGN HERE: To be signed by any Applicant who is an individual, any guarantor, and any director, company secretary or other officer of an Applicant which is a company or an association. Should more than four persons be required to sign this form, please photocopy this page and attach here.

Applicant 1.

Signature

Date

X

Applicant 3.

Signature

Date

X

Applicant 4.

Signature

Date

X

Date

/ / /

X

Applicant 4.

Signature

Date

// /

Personal Finance



By selecting Personal Finance, the Personal Finance section populates directly in the form.

By selecting "Yes" to the Guarantor question, you are presented with the Name of Guarantors box



 This form requires the customers to state the purpose of the loan, including a narrative or the loan purpose in the field above the anticipated settlement/drawdown date.

the customers to	Purpose of this i					
of the loan,	Loan use. 🗸 Bu		ate Refina	ance Increase O	Other	
•	Predominant purp	ose. Owner Occupied	i / Investm	ent		
e or the loan	Please provide deta	ils (e.g Purchase of first hom	ne, Upgrade to b	pigger home, Investment prop	perty, equity release to purchase shares)	
d above the						
	Anticipated settleme	ent/drawdown date				
nent/drawdown	/ /					
	Loan Purpose.					
	A consumer loan is r	not available for a predominar	nt business pur	pose. I need the loan wholly o	r predominantly for the following purposes:	_
	Personal	Investment in resider	ntial property	✓ Investment other	than in residential property	
			regretion of nu	rpose – Personal Finance only.		╣
If selecting 'Investment oth	her than in		1		investment purposes other than investment in residential property.	
residential property' then				sumer loans are not available if the predomin ation if you are making this application as an	nant purpose is for business purposes. n individual, sole trader, in a partnership or you are one or more	
				trustee of a trust and you intend to use the lo	loan for investment purposes (other than investment in residentia	al
declaration of purpose sec			I/we declare that the • business purposes		provider is to be applied wholly or predominantly for:	
presented for the custome	rs to sign			es other than investment in residential prope	arty.	
					RTANT	
			business purpose	gn this declaration if this loan is wholly or pre es; or	adominantly for:	
				ses other than investment in residential prop laration you may lose your protection under t	-	
			SIGNING.			1
			Signature of Applic	ant 1.	Borrower Name	1
			X			
			Data			Ш

- The Nomination of Applicant to receive notice is optional. May be completed if:
 - Applicants have not signed the declaration of purpose, or
 - Applicants want to nominate only one person to receive notices and documents on their behalf

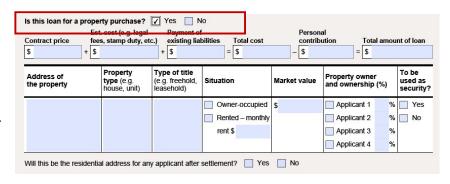
	ices.
his section may be completed if you have not be used wholly or predominantly for personal	signed the Declaration of Purpose and the credit to be provided to you is intended I, domestic or household purposes.
	re is more than one applicant and all applicants want to nominate one of the their behalf. The full name of the person nominated should be completed
rom Westpac.	opy of any notice or other document under the National Credit Code directly
	g up the right to be provided with information from Westpac directly.
We nominate	
receive notices and other documents under the	he National Credit Code on behalf of me/all of us.
Ve acknowledge that each of us has the right	to cancel his/her nomination by advising Westpac in writing at any time.
	8.4
signature of Applicant 1.	Date

Personal Finance - Continued

- The next interactive section "Is this loan for property purchase?"
- If you select yes, you are presented with details relating to the purchase.

 In the personal details section, each applicant must select if they are a borrower, director guarantor or trustee

 Again, in the declarations section, the number of borrowers will be reflected in the number of signatures required



Personal Financial Details.

This section is to be completed by each Applicant who is an individual, any director, or other officer of an Applicant which is a company or an association, or any Principal named in this document and by each guarantor (including each Director who will guarantee finance applied for by a company).

Note: It is an offence under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 to give false or misleading information or documents.

Applicant 1.

Borrower Guarantor/Signatory Individual Trustee

Personal Details.

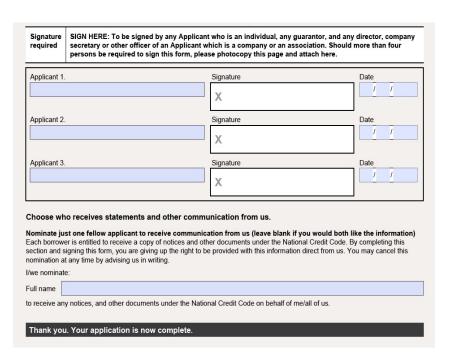
Title Given name(s)

Surname

Surname

Surname

Are you known by another name? Yes No



Troubleshooting guide

- If you are experiencing issues opening the BAP003 form it is recommend that you users download the form and save locally, then open in the Adobe Reader app (https://get.adobe.com/reader)
- Internet Explorer and Firefox can be set to handle Adobe PDFs (Microsoft Edge and Google Chrome don't permit extensions to manage Adobe PDFs in those browsers)
- Settings are as follows-
- Internet Explorer:
- Open Internet Explorer and choose Tools > Manage Add-ons.
- Under Add-on Types, select Toolbars and Extensions.
- In the Show menu, choose All add-ons.
- In the list of add-ons, select Adobe PDF Reader.
- Click the Enable button
- Firefox:
- When it's opening a PDF, Firefox can be set to automatically defer to the Adobe Reader app.
- The first step is to install Adobe Reader https://get.adobe.com/reader
- Then choose Firefox > Options > Applications.
- In the Content Type area, scroll to Portable Document Format (PDF).
- Click the Action column next to Portable Document Format (PDF), and then choose Use Adobe Acrobat Reader DC.
- **Please note:** If you download this form and send to your customers, ensure you add the above instructions to support them if they have any issues.