

Loan Application

Thanks for choosing to apply for a home loan with St. George Bank. Please complete the required sections in this application and return it to your local branch or lender.

 **Customer Contact Centre** 1300 786 029 We're here if you need us 8am to 8pm (EST), Monday to Saturday (excluding public holidays), or via our website at stgeorge.com.au

Information

You may require

- ☐ Proof of income, e.g. PAYG slips, rental statements
- ☐ If you are self-employed, 2 years of financial statements
- ☐ Proof of savings, e.g. past savings account statements
- ☐ Proof of assets, e.g. rates notices, recent bank account statements
- ☐ Proof of liabilities, e.g. rent receipts, recent loan account statements
- ☐ Personal identification, e.g. birth certificate, driver's licence
- ☐ If refinancing, details of your existing loan, e.g. existing bank statements
- ☐ Certified copy of Trust Deed(s) (if applicable)

Bank/Introducer use only

Loan Summary

Total loan amount		Date
<input type="text" value="\$"/>		<input type="text" value="/ /"/>
Lender/Originator name	Contact number	
<input type="text"/>	<input type="text"/>	
Referred by	Agent number	Employee number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Branch name	State	Branch number
<input type="text"/>	<input type="text"/>	<input type="text"/>
CIS number - applicant 1	CIS number - applicant 2	
<input type="text"/>	<input type="text"/>	
Loan account number	LMI to be Capitalised	
<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Products and services

Banking Products

What products would you like to apply for?

- ☒ Home Loan
- ☐ Transaction Account → Please complete details in the Additional Products section
- ☐ Credit Card → Please complete details in the Additional Products section

If you are applying for a transaction account:

Do you hold a Concession or Health Care card or receive an Australian Government benefit payment that makes you eligible to hold a Concession or Health Care card? You may be eligible for a St.George Concession Account. To find out more visit stgeorge.com.au/personal/bank-accounts/transaction-accounts/concession-account

Are you 55 or over and retired? You may be eligible for a St.George Retirement Access Plus Account. To find out more visit stgeorge.com.au/personal/bank-accounts/transaction-accounts/retirement-access-plus

Insurance Products

Would you like information on any of the following?

- ☐ Home Insurance
- ☐ Contents Insurance
- ☐ Landlord's Insurance

Home loan

Products

General

- ☐ Standard Variable ☐ Relocation
- ☐ Fixed Rate ☐ Basic

Features

- ☐ Advantage Package → Please complete details in the Additional Products section
- ☐ Split Loan → Please complete details below
- ☐ Family Pledge Option → Please complete details in the Security Details section
- ☐ Interest Offset facility → Please complete details in the Additional Products section
- ☐ Interest in Advance *(Fixed Rate Investment loans only)*

Loan details

Loan Use

☐ Buy

☐ Build

☐ Renovate

☐ Refinance

☐ Increase

☐ Other

Predominant Purpose

☐ Owner Occupied

☐ Investment

A consumer loan is not available for a predominant business purpose.

Please provide details (e.g. purchase of existing property, equity release to buy shares etc.)

Will you be applying for the first home buyer grant for this loan? (Please complete a FHOG application) ☐ Yes ☐ No

Amount Requested

Loan Amount

\$

Product and Repayment

Amount	Loan Term 1-30 years	Repayment Type Principal and Interest, Interest Only or Interest in Advance ¹	Interest Only Term ¹	Variable or Fixed interest	Fixed Rate Term	Rate Lock? Fee applies ²	O/O or Inv
\$						<input type="checkbox"/> Yes	
\$						<input type="checkbox"/> Yes	
\$						<input type="checkbox"/> Yes	

1.If Interest Only provide period between 1-5 years for Owner Occupied & 1-10 years for Investment.
2. Rate Lock applies to fixed rate loans only.

I need to have the loan amount by (please specify date):

Date

/ /

Applicant 1/Trustee 1 details

Personal

☐ Borrower ☐ Guarantor

 Title Given names (include first and middle)

 Last name

 Other Names commonly known as (if any)

 Date of birth / /

 Australian resident? ☐ Yes ☐ No

 Australian citizen? ☐ Yes ☐ No

 Driver's Licence number

 State of issue

Marital status

☐ Married ☐ Divorced ☐ De facto ☐ Widowed ☐ Single

 No. of dependants

 Age of dependants

 Are you a First Home Buyer in Australia? ☐ Yes ☐ No

 Are you a tax resident of any other country outside of Australia? ☐ Yes ☐ No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

 Country

 Tax Identification Number (TIN)

Contact

(The Bank requires a minimum of three years residential details)

 Home address – (Not a Post Office box)

 State

 Postcode

 Years lived at home address

 Previous home address (if at current home for less than 3 years)

 State

 Postcode

 Years lived at previous home address

 Mailing address (if not the same as home address)

 State

 Postcode

Current residential status

☐ Own ☐ Mortgage ☐ Rent ☐ Live with parents ☐ Other (please provide details)

 Home phone number ()

 Work phone number ()

 Mobile phone number

 Fax number ()

 E-mail address (optional)

Employment

(The Bank requires a minimum of three years employment details)

Employment type

☐ Full-time ☐ Part-time ☐ Casual ☐ Self-employed

 Occupation (all applicants to complete including self employed)

 Current employer (if self-employed, provide business/trading/company name and ABN and industry)

 Length of employment

 Previous employer 1 (if current employment is less than 3 years)

 Length of employment

 Previous employer 2 (if length of employment already provided is less than 3 years)

 Length of employment

Applicant 1/Trustee 1 details (continued)

Employment (continued)

Base income (gross annual)

\$

Overtime (gross annual)

\$

Other allowances (gross annual)

\$

Other income gross annual

(provide details, e.g. bonuses, veterans' pension, second job, Director's Fee, Dividend etc.)

\$

Rental income (gross weekly)

\$

Source of Funds (Refer to the 'Individual' list provided at the end of the document)

Source of Wealth (Refer to the 'Individual' list provided at the end of the document)

Applicant 2/Trustee 2 details

Personal

☐ Borrower ☐ Guarantor

Title

Given names (include first and middle)

Last name

Other Names commonly known as (if any)

Date of birth

Australian resident?

☐

Yes

☐

No

Australian citizen?

☐

Yes

☐

No

Driver's Licence number

State of issue

Marital status

☐ Married ☐ Divorced ☐ De facto ☐ Widowed ☐ Single

No. of dependants

Age of dependants

Are you a First Home Buyer in Australia? ☐ Yes ☐ NoAre you a tax resident of any other country outside of Australia? ☐ Yes ☐ No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Contact

(The Bank requires a minimum of three years residential details)

Home address (Not a Post Office box)

State

Postcode

Years lived at home address

Previous home address (if at current home for less than 3 years)

State

Postcode

Years lived at previous home address

Mailing address (if not the same as home address)

State

Postcode

Applicant 2/Trustee 2 details (continued)

Contact (continued)

Current residential status

☐ Own
☐ Mortgage
☐ Rent
☐ Live with parents
☐ Other (please provide details)

Home phone number

()

Work phone number

()

Mobile phone number

Fax number

()

E-mail address (optional)

Employment

(The Bank requires a minimum of three years employment details)

Employment type

☐ Full-time
☐ Part-time
☐ Casual
☐ Self-employed

Occupation (all applicants to complete including self employed)

Current employer (if self-employed, provide business/trading/company name and ABN and industry)

Length of employment

Previous employer 1 (if current employment is less than 3 years)

Length of employment

Previous employer 2 (if length of employment already provided is less than 3 years)

Length of employment

Base income (gross annual)

\$

Overtime (gross annual)

\$

Other allowances (gross annual)

\$

Other income gross annual

(provide details, e.g. bonuses, veterans' pension, second job, Director's Fee, Dividend etc.)

\$

Rental income (gross weekly)

\$

Source of Funds (Refer to the 'Individual' list provided at the end of the document)

Source of Wealth (Refer to the 'Individual' list provided at the end of the document)

Company applicant - if applicable

Details

☐ Borrower
☐ Guarantor

Full Name of Company as registered by ASIC

Full Trading Name/Business Name(s) (if any)

ACN (mandatory)

ABN (if any)

Full address of the company's Registered Office, including country (Not a Post Office box)

Date of Registration

State of Registration

/ /

Is the Company a tax resident of any other country outside of Australia? ☐ Yes ☐ No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Company applicant - if applicable

Details (continued)

☐ Same as above

Full address of the company's Principal Place of Business, including country (if any) (Not a Post Office box)

Postal Address

Phone Number

 ()

Fax Number

 ()

Industry

Business Contact Name

Phone Number

 ()

Source of Funds (Refer to the non-individual list provided at the end of the document)

Source of Wealth (Refer to the non-individual list provided at the end of the document)

Company registered at ASIC as: (select one)

☐ Aust. Pty Ltd Proprietary/Private ☐ Aust. Public

If Proprietary/Private Company, please provide:

Full Name of each Director of the Company (if more than 6, copy this page and provide the remaining as an attachment).

Number of Directors?

Full Name of Director (1)

Percentage Shareholding

Full Name of Director (2)

Percentage Shareholding

Full Name of Director (3)

Percentage Shareholding

Full Name of Director (4)

Percentage Shareholding

Full Name of Director (5)

Percentage Shareholding

Full Name of Director (6)

Percentage Shareholding

Provide the following details for all Beneficial Owners.

A Beneficial owner is any individual who owns 25% or more (directly or indirectly) or has control (directly or indirectly) of the company. Control includes the capacity to influence the way a company conducts its affairs through trusts, formal or informal agreements, arrangements, understandings and practices.

Number of Beneficial Owners?

Full Name (1)

Residential Address (1) (Not a Post Office box)

Other Names commonly known as (if any) (1)

Date of Birth (1)

 / /

Company applicant - if applicable (continued)

Details (continued)

Is the Beneficial Owner a tax resident of any other country outside of Australia? ☐ Yes ☐ No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Full Name (2)

Residential Address (2) (Not a Post Office box)

Other Names commonly known as (if any) (2)

Date of Birth (2)

Is the Beneficial Owner a tax resident of any other country outside of Australia? ☐ Yes ☐ No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Full Name (3)

Residential Address (3) (Not a Post Office box)

Other Names commonly known as (if any) (3)

Date of Birth (3)

Is the Beneficial Owner a tax resident of any other country outside of Australia? ☐ Yes ☐ No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Full Name (4)

Residential Address (3) (Not a Post Office box)

Other Names commonly known as (if any) (4)

Date of Birth (4)

Is the Beneficial Owner a tax resident of any other country outside of Australia? ☐ Yes ☐ No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Trustee applicant – if applicable (continued)

Details

Please complete Applicant/Trustee details for ALL Individual Trustee(s)

Full Name of Trust

Full Trading Name/Business Name(s) (if any)

Full address of the Trust's Principal Place of Business (Not a Post Office box)

Country in which Trust was established

ABN of Trust (mandatory for Regulated Trust)

Industry

Is the Trust a tax resident of any other country outside of Australia? ☐ Yes ☐ No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Source of Funds (Refer to the non-individual list provided at the end of the document)

Source of Wealth (Refer to the non-individual list provided at the end of the document)

Type of Trust: (select one)

☐ Standard Trust ☐ Regulated Trust*

Please provide the name of Trust Regulator

☐ Government Superannuation Fund

Please provide, the name of legislation establishing the fund

☐ Registered Managed Investment Scheme

Please provide Australian Registered Scheme Number (ARSN)

If Standard Trust, please provide:

Trust description (e.g. unit, testamentary, discretionary, family trust, etc.)

Full Name of the Settlor of the Trust (required for Standard trusts excluding testamentary trusts)

Number of Trust Beneficiaries? (If more than 4, copy this page and provide the remaining as an attachment).

Do the terms of the trust identify the Trust Beneficiaries by reference to membership class?

☐ Yes, provide details of membership class: (e.g. unit holders, family members of a named person)

AND/OR

☐ No, please provide Full Name (given name/s and family name) for All Trust Beneficiaries

Full Name of Trust Beneficiary (1)

Full Name of Trust Beneficiary (2)

Full Name of Trust Beneficiary (3)

Full Name of Trust Beneficiary (4)

*Any Trust that is regulated by government legislation, or a commonwealth government regulator, or managed investment scheme (regulated by ASIC or strictly wholesale).

Trustee applicant – if applicable (continued)

Details (continued)

Provide the following details for all Beneficial Owners.

A Beneficial owner is any individual who has ownership (directly or indirectly) or has control (directly or indirectly) of the Trust. Control includes the capacity to influence the way in which the trust conducts its affairs, including by having the ability to determine decisions about the trust's financial and operating policies.

Full Name of Beneficial Owner 1

Other Names commonly known as (if any)

Residential Address (Not a Post Office box)

Date of Birth

 / /
Is the Beneficial Owner a tax resident of any other country outside of Australia? ☐ Yes ☐ No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Full Name of Beneficial Owner 2

Other Names commonly known as (if any)

Residential Address (Not a Post Office box)

Date of Birth

 / /
Is the Beneficial Owner a tax resident of any other country outside of Australia? ☐ Yes ☐ No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Full Name of Beneficial Owner 3

Other Names commonly known as (if any)

Residential Address (Not a Post Office box)

Date of Birth

 / /
Is the Beneficial Owner a tax resident of any other country outside of Australia? ☐ Yes ☐ No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Full Name of Beneficial Owner 4

Other Names commonly known as (if any)

Residential Address (Not a Post Office box)

Date of Birth

 / /
Is the Beneficial Owner a tax resident of any other country outside of Australia? ☐ Yes ☐ No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Trustee applicant – if applicable (continued)

Details (continued)

If **Trustee is a Company**, please provide:

Full Name of Company as registered by ASIC

Full Business Name/Trading Name of Company (if any)

ACN (mandatory)

ABN (if any)

Full address of the company's Registered Office, including country (Not a Post Office box)

Date of Registration

 / /

State of Registration

Is the Company Owner a tax resident of any other country outside of Australia? ☐ Yes ☐ No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

☐ Same as above

Full address of the company's Principal Place of Business, including country (if any) (Not a Post Office box)

Company registered at ASIC as: (select one)

☐ Aust. Pty Ltd (Proprietary/Private) ☐ Aust. PublicIf **Proprietary/Private Company**, please provide:

Full Name of each Director of the Company (if more than 4, copy this page and provide the remaining as an attachment).

Number of Directors?

Full Name of Director (1)

Full Name of Director (2)

Full Name of Director (3)

Full Name of Director (4)

Provide the following details for all Beneficial Owners.

A Beneficial owner is any individual who owns 25% or more (directly or indirectly) or has control (directly or indirectly) of the company. Control includes the capacity to influence the way a company conducts its affairs through trusts, formal or informal agreements, arrangements, understandings and practices.

Number of Beneficial Owners?

Full Name (1)

Residential Address (1) (Not a Post Office box)

Other Names commonly known as (if any) (1)

Date of Birth (1)

 / / Is the Beneficial Owner a tax resident of any other country outside of Australia? ☐ Yes ☐ No

If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country

Tax Identification Number (TIN)

Trustee applicant – if applicable (continued)

Details (continued)

Full Name (2)

Other Names commonly known as (if any) (2)

Residential Address (2) (Not a Post Office box)
Date of Birth (2)

Is the Beneficial Owner a tax resident of any other country outside of Australia?
Yes
No
If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country
Tax Identification Number (TIN)

Full Name (3)

Other Names commonly known as (if any) (3)

Residential Address (3) (Not a Post Office box)
Date of Birth (3)

Is the Beneficial Owner a tax resident of any other country outside of Australia?
Yes
No
If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country
Tax Identification Number (TIN)

Full Name (4)

Other Names commonly known as (if any) (4)

Residential Address (4) (Not a Post Office box)
Date of Birth (4)

Is the Beneficial Owner a tax resident of any other country outside of Australia?
Yes
No
If yes, refer to the Foreign Tax Residency Information provided at the end of the document.

Country
Tax Identification Number (TIN)

Other information

Solicitor/ Conveyancer

Company name

Company mailing address

Phone number

 ()

Contact name

State

Postcode

Fax number

 ()

Authority to forward loan documentation

I authorise St.George Bank to forward all loan documentation including original and copies of my Loan Agreements and mortgage documentation (if applicable) to the party nominated.

If not selected, documentation will be issued to the borrowers.

☐ Solicitor *(detailed above)* ☐ Broker *(detailed below)* ☐ Other *(detailed below)*

Company name

Contact address

Contact name

State

Postcode

Builder *(if applicable)*

Builder name

Licence number

Builder address

State

Postcode

Phone number

 ()

Fax number

 ()

Nearest relative *(not living with you)*

Name *(for Applicant 1)*

Phone number

Address *(not a post office box)*

State

Postcode

Name *(for Applicant 2)*

Phone number

Address *(not a post office box)*

State

Postcode

Accountant details *(if self-employed/sub-contractor/investor)*

Company name

Contact name

Phone number

 ()

Fax number

 ()

Financial position

Assets

What you own
If you wish to declare additional assets or liabilities, please complete an additional copy of this page.
Tick both check boxes to indicate joint ownership of any item.

Item	Details	Value	Owner
Savings		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Property sale proceeds		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Asset sale proceeds		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Gift funds		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Deposit paid		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Owned property 1		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Owned property 2		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Owned property 3		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Motor vehicle 1		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Motor vehicle 2		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home contents		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Super/Life policies		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Shares/Investments		\$	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Total assets		\$	

Financial position (continued)

Liabilities

What you owe

Item	Details	Monthly payments	Limit/ Balance Owing	Debt to be (C), (R) or (N) with the requested loan**	Amount to be repaid with this loan	New amount owing or limit (whichever is greater)	Borrower
Rent				N	N/A	N/A	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Child Maintenance/ Alimony				N	N/A	N/A	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home loan 1 (mortgagee & acc.#)	Loan Category#:						<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home loan 2 (mortgagee & acc.#)	Loan Category#:						<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Home loan 3 (mortgagee & acc.#)	Loan Category#:						<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other loans*							<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other debts~		Card limit					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit card 1		Card limit					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit card 2		Card limit					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Credit card 3		Card limit					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Store cards							<input type="checkbox"/> App 1 <input type="checkbox"/> App 2

Total liabilities

\$

* Includes Personal loan, vehicle leases, overdrafts, hire purchase, buy now pay later, business loans, margin loans, Interest free purchase etc.

Loan Category: OO = Owner Occupied, INV = Investment

~ Includes Tax debt, HECS, HELP etc.

** (C)leared, (R)educed, (N)ot clearing.

Financial position (continued)

Expenses

My Monthly Expenses* (money you spend – do not include loan repayments)	\$ per month
Clothing and Personal Care (e.g. clothing, footwear, cosmetics, personal care)	\$
Reason for \$0.00 expense	
Groceries (e.g. typical supermarket shop for groceries including food and toiletries)	\$
Reason for \$0.00 expense	
Medical / Health – Excluding Health Insurance (e.g. doctor, dental, optical and pharmaceutical etc. excluding health insurance)	\$
Reason for \$0.00 expense	
Primary Residence Costs including Insurance (e.g. owned or rented primary residence costs, including rates, levies, repairs and maintenance, building / contents insurance and utilities)	\$
Reason for \$0.00 expense	
Recreation and Entertainment (e.g. alcohol, tobacco, gambling, restaurants, membership fees, pet care, domestic holidays)	\$
Reason for \$0.00 expense	
Telephone, Internet, Pay TV and Media Streaming Subscriptions (e.g. telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions)	\$
Reason for \$0.00 expense	
Transport (e.g. Public transport and motor vehicle running costs including fuel, servicing, parking and tolls, excluding motor vehicle insurance which is categorised under insurance)	\$
Reason for \$0.00 expense	
Insurance – Life, Health, Sickness and Personal Accident (e.g. hospital, medical and dental health insurance, sickness and personal accident insurance, life insurance)	\$
Reason for \$0.00 expense	
Insurance – Excluding Life, Health, Sickness and Personal Accident and Property Related Insurances (e.g. motor vehicle insurance, personal belongings insurance, travel insurance etc.)	\$
Reason for \$0.00 expense	
Public or Government Primary & Secondary Education Costs (e.g. fees, books, uniforms and costs for public schooling including preschool, primary or secondary)	\$
Reason for \$0.00 expense	
Private Schooling & Tuition Costs (e.g. tuition fees, school fees, sports fees, books, uniforms and costs for private schooling, including independent schools and kindergarten/prep)	\$
Reason for \$0.00 expense	
Higher Education & Vocational Training Costs (e.g. fees, accommodation, books and costs for tertiary education and vocational training e.g. university, TAFE, business college etc.)	\$
Reason for \$0.00 expense	
Childcare (e.g. nannies, before / after school care and long day care)	\$
Reason for \$0.00 expense	
Investment Property Costs Including Insurance (e.g. rates, taxes, levies, body corporate and strata fees, repairs and maintenance, building / contents insurance and utilities)	\$
Reason for \$0.00 expense	
Owner Occupied Property Primary Residence Land Tax, Body Corp & Strata Fees (excluding investment property and secondary residence / holiday home costs)	\$
Reason for \$0.00 expense	
Secondary Residence / Holiday Home Costs Including Insurance (e.g. rates, taxes, levies, body corporate / strata fees, repairs and maintenance, building / contents insurance and utilities)	\$
Reason for \$0.00 expense	
Other regular or recurring expenses (e.g. expenses not covered by the specific categories above such as overseas holidays, cleaning or gardening services, etc.)	\$
Details of expense	

* Completion of My Monthly Expenses is mandatory

Financial position (continued)

Funds position

Purchase price (house/unit/land)	\$	Loan Amount	\$
Tender/Contract	\$	Own funds	\$
Discharge of Debts*	\$	Deposit Paid	\$
Bank Fees	\$	Net Proceeds	\$
Govt. Fees	\$	Gift	\$
Lenders Mortgage Insurance	\$	Sale of Asset	\$
Insurance	\$	Other borrowing	\$
Legal	\$	First Home Owner Grant	\$
Other (Misc)	\$		\$

*Important: As you are refinancing an existing loan, you must consider the costs of doing this including any exit and break costs. It is important you take this into account when applying for your loan(s).

Total assets

\$

Total available (B)

\$

Loan required A-B

\$

Change in Financial Situation

Foreseeable changes – Applicant 1

Do you anticipate or plan on any changes in your life that will make it harder to make your repayments?

☐ Yes ☐ No

If yes, what is the timeframe for the change (select one)?

☐ Within 3 Years ☐ Beyond 3 Years

If the change is **Within 3 Years**, what is going to change (select one)?

☐ Temporary decrease in disposable income
☐ Permanent decrease in disposable income
☐ Anticipated large expenditure

Provide details of what is going to change within 3 years:

If the change is **Beyond 3 Years**, what is going to change (select one)?

☐ Extended unpaid leave (e.g. maternity)
☐ End of contract/loss of employment
☐ Reduced Income
☐ Retirement
☐ Leaving employment
☐ Medical treatment/illness
☐ Increased debt repayments
☐ Increased expenditure
☐ Others, please provide details:

Foreseeable changes – Applicant 2

Do you anticipate or plan on any changes in your life that will make it harder to make your repayments?

☐ Yes ☐ No

If yes, what is the timeframe for the change (select one)?

☐ Within 3 Years ☐ Beyond 3 Years

If the change is **Within 3 Years**, what is going to change (select one)?

☐ Temporary decrease in disposable income
☐ Permanent decrease in disposable income
☐ Anticipated large expenditure

Provide details of what is going to change within 3 years:

If the change is **Beyond 3 Years**, what is going to change (select one)?

☐ Extended unpaid leave (e.g. maternity)
☐ End of contract/loss of employment
☐ Reduced Income
☐ Retirement
☐ Leaving employment
☐ Medical treatment/illness
☐ Increased debt repayments
☐ Increased expenditure
☐ Others, please provide details:

Financial position (continued)

What is your plan for making repayments when this happens (select one)?

- ☐ Using savings
☐ Securing additional income
☐ Application reflects change
☐ Reduced expenditure
☐ Sale of asset

Provide details of your plan for making your repayments when this happens:

What is your plan for making repayments when this happens (select one)?

- ☐ Using savings
☐ Securing additional income
☐ Application reflects change
☐ Reduced expenditure
☐ Sale of asset

Provide details of your plan for making your repayments when this happens:

Security details

Property 1

Address (include state and postcode)

Unit, Floor and Location (relative to street front)

Type of property

- ☐ House ☐ Unit ☐ Land

Year built (approx.)

Living area

 m²

Land

 m²

No. of living rooms

No. of bedrooms

No. of bathrooms

Construction type

- ☐ Brick ☐ Brick veneer ☐ Other

Lot and D.P No.

Car accommodation

- ☐ Single garage ☐ Double garage ☐ Other

Other features

- ☐ Ducted air conditioning ☐ Inground pool

Other details including size, date and cost (e.g. renovations, granny flats, guest house, pergola, etc.)

Property value

 \$

- ☐ Purchase price

- ☐ Est. market value

Land value

 \$

- ☐ Purchase price

- ☐ Est. market value

Construction price

 \$

Contact name of vendor or real estate agent (for valuer access)

Phone number

Type of title

- ☐ RPA/Torrens ☐ Strata title ☐ Company title ☐ Community title

Other

Mortgagee name

Full name(s) to appear on title after settlement

- ☐ I will live in this property immediately after settlement

Residential postcode after settlement

(App1)

(App2)

Family pledge guarantee amount (if family pledge is required)

 \$

Detail any environmental contamination affecting the security of property or neighbouring properties

Security details (continued)

Property 2

Address (include state and postcode)

Unit, Floor and Location (relative to street front)

Type of property

☐ House ☐ Unit ☐ Land

Year built (approx.)

Living area

Land

No. of living rooms

No. of bedrooms

No. of bathrooms

 m²
 m²

Construction type

☐ Brick ☐ Brick veneer ☐ Other

Lot and D.P No.

Car accommodation

☐ Single garage ☐ Double garage ☐ Other

Other features

☐ Ducted air conditioning ☐ Inground pool

Other details including size, date and cost (e.g. renovations, granny flats, guest house, pergola, etc.)

Property value

☐ Purchase price

Land value

☐ Purchase price

Construction price

 \$

☐ Est. market value

 \$

☐ Est. market value

 \$

Contact name of vendor or real estate agent (for valuer access)

Phone number

Type of title

☐ RPA/Torrens ☐ Strata title ☐ Company title ☐ Community title

Other

Mortgagee name

Full name(s) to appear on title after settlement

☐ I will live in this property immediately after settlement

Residential postcode after settlement

Family pledge guarantee amount (if family pledge is required)

(App1) (App2)

 \$

Detail any environmental contamination affecting the security of property or neighbouring properties

Additional products

Package

I request St. George Bank to arrange for the following:

- ☐ Create a new St.George Bank Advantage Package and add the following product(s) to my new Advantage Package.
- ☐ Add the following product(s) to my existing St.George Bank Advantage Package,
package number:

I understand that the Package Holder(s) will be the same as the home loan borrower(s) if my application for credit is approved:

Product type Home Loan/Credit Card/ Transaction Account	Account Number if new account write new and complete relevant loan/ account/card opening section of this document	Add to Package Y/N	Account Holders

I acknowledge that St.George Bank will consider this request only if:

- this form is received, signed by each borrower; and
- a completed signed Package Acknowledgement Form is received; and
- the above product(s) each meet the Advantage Package eligibility rules, as defined in the current Advantage Package Terms and Conditions document; and
- my application for new borrowings is approved by the Bank and settled.

Account for Automatic Transfer

(Mandatory) Nominate Annual Package Fee payment account

I authorise St.George Bank – A Division of Westpac Banking Corporation to withdraw from my St.George transaction account each year, the Annual Package Fee together with other amounts due and payable under the terms and conditions applying to the Advantage Package.

I understand and agree that:

- this authority remains in force until St.George receives written notice of my death or bankruptcy; or
- that I cancel or vary the authority, or St.George cancels the authority;
- without limiting when St.George may cancel this authority, St.George may do so if there are insufficient funds available in the nominated transaction account to make the transfer three consecutive times.

St.George Account Number

[illegible]

Refer to Package Terms and Conditions for full list of eligible Annual Package Fee payment account types.

Transaction Account

- ☐ I request a transaction account and acknowledge I am looking for an account that includes the following features:
- A transaction account with a Visa Debit Card to make deposits and withdrawals, payments online or via Mobile Banking App; and
 - Option to set up the account as an offset facility linked to an eligible St.George home loan which may reduce the amount of interest payable on the home loan.

I will also be registered for Phone Banking and Internet Banking.

I also require: ☐ Cheque book

- ☐ Any person on account to sign ☐ All people on account must sign ☐ Other _____

Interest Offset Facility

- ☐ I request an interest offset facility linked to my eligible home loan using the transaction account requested above.
- ☐ I request an interest offset facility linked to my eligible home loan using my existing St.George account details provided below:
- ☐ Mortgage Equaliser Offset Facility - variable rate loan with principal and interest repayments
- ☐ Repayment Offset Facility - variable rate loan with interest only repayments

Additional products (continued)

The nominated account(s) must be in the name of one or more of the borrowers in the St.George Loan Agreement

Account Number

Account holder

Account Number

Account holder

Credit Card

☐ I wish to apply for a St.George Bank Credit Card

Important note: If your home loan application has more than one borrower, the borrowers are not eligible to apply for a credit card via this home loan application. If one of the joint borrowers would still like to apply for a credit card in one name only, complete a separate, standalone credit card application.

Product

What Card feature is most important to you?

☐ Low Rates ☐ Rewards

How often do you expect to pay the balance in full each month?

☐ Often ☐ Seldom

Before you apply, check our credit card key facts sheet on stgeorge.com.au to ensure your selected card, is the right card for you. In deciding on the credit limit you would like to apply for, take into account any potential negative changes that might affect your ability to make your repayments.

☐ Vertigo Visa
(Low rate and No Rewards)

☐ Amplify Platinum Visa

☐ Amplify Signature Visa

Minimum credit limit \$500

Minimum credit limit \$6,000

Minimum credit limit \$15,000

Account holder (name to be embossed on card)

Please select the Amplify reward program to be linked to your Amplify card account:

☐ Amplify Rewards

☐ Amplify Qantas

Please provide details of your Qantas Frequent Flyer membership account* to which you would like us to transfer all Qantas Points earned:

Qantas Frequent Flyer Membership number

Name as appearing on the Qantas Frequent Flyer Membership card:

First Initial

Surname

Additional products (continued)

*You must be a Qantas Frequent Flyer program member to earn and redeem Qantas Points and your Qantas Frequent Flyer number must be linked to your Amplify account. Qantas Points will be automatically credited to your Qantas Frequent Flyer account each month. Membership is subject to the Qantas Frequent Flyer program terms and conditions, available at qantas.com/frequentflyer.

If you are not a Qantas Frequent Flyer member, once your card is approved, you will receive an invitation (one per new account) to join Qantas Frequent Flyer program. For a limited time, St.George will waive your membership fee. When you receive your Qantas Frequent Flyer number, please advise St.George so you can earn Qantas Points on eligible purchases made with your Amplify card. For further information, Amplify Platinum cardholders can call us on 1300 489 586 and Amplify Signature cardholders can call us on 1300 851 324.

I would like to apply for:

- The maximum credit limit available to me based on my application details ☐ (tick here to select this option).

OR

- A credit limit up to a maximum of \$

(insert an amount to select this – multiples of \$100, minimum card limits apply).

If you are not eligible for the maximum amount requested you may be approved a lower limit.

Where would you like your card sent?

☐ Home ☐ St.George branch

Nominated branch *(if card is not to be sent to home address)*

Office/Bank use only

Lender/Originator name

Employee number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Branch number

Authority for Automatic Transfer – Standard Loans

Account for Automatic Transfer

I wish to use the following account as my nominated account for automatic transfer

- ☐ St. George Account (please complete the Nominated St. George Account section)
- ☐ Account at another financial institution (please complete the Another financial institution section)

Nominated St.George Account

I authorise St.George Bank - A Division of Westpac Banking Corporation ("St.George") to withdraw from my St.George transaction account number nominated below each week/fortnight/month the applicable loan repayments together with other amounts due and payable under the terms and conditions of the loan.

I understand and agree that:

- where insufficient funds are available in the nominated transaction account to meet the repayment due, the remaining amount required will be transferred from the nominated transaction account on the following and subsequent days until that full amount is transferred. This amount will not be reduced by any manual payments made to the loan account;
- this authority remains in force until St.George receives written notice of my death or bankruptcy; or
- that I cancel or vary the authority; or
- St.George cancels the authority without limiting when St.George may cancel this authority, St.George may do so if there are insufficient funds available in the nominated transaction account to make the transfer three consecutive times.

St.George Transaction Account Number

[illegible]

Another financial institution *optional*

I authorise St.George Bank – A Division of Westpac Banking Corporation (“St.George”) Direct Debit User Number 000439 to debit my account, detailed below, through the Direct Debit System, with any amounts I must pay the Debit User and under the terms and conditions of the loan when due and in accordance with the payment instructions detailed below.

I understand and agree that:

- this authority remains in force until St.George receives written notice of my death or bankruptcy; or
- that I cancel or vary the authority; or
- St.George cancels the authority without limiting when St.George may cancel this authority, St.George may do so if there are insufficient funds available in the nominated transaction account to make the transfer three consecutive times.

(Direct debiting is not available from all accounts. If in doubt, please refer to the financial institution at which the account is held.)

Name of Financial Institution

Address of Financial Institution

BSB number

Account number

Account name

Account type

Authority for Automatic Transfer – Standard Loans (continued)

Additional options

☐ Fixed monthly repayment

Amount

\$

This is a fixed amount to remain in place until the minimum monthly repayment amount exceeds that fixed amount, at which time I authorise St.George to transfer the required repayment amount.

☐ Extra monthly payment

Amount

\$

The extra payment amount is to be transferred in addition to the required payment amount.

Note: the above amounts will be divided by 4 if the nominated payment frequency is weekly and by 2 if the nominated payment frequency is fortnightly.

Repayments will be transferred monthly on the monthly payment due date of your loan. If you require weekly or fortnightly transfers, please specify below.

Payment frequency

☐ Weekly
 ☐ Fortnightly

Your weekly/fortnightly payment will be transferred on the specified day following the next full monthly repayment.

Payment day

☐ Mon
 ☐ Tues
 ☐ Wed
 ☐ Thu
 ☐ Fri

Other acknowledgements and consents

- We may confirm the details of the information provided in this application.
- This application is not an offer or acceptance of credit.

Tax reporting obligations

We are required under domestic and international laws to collect and report financial and account information relating to individuals and organisations who are, or may be, foreign tax residents. We may ask you whether you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident from time to time, such as when you open an account with us, or if your circumstances change. If you do not provide this information to us, including information about the foreign tax identification number for all countries you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident of, we may be required to limit the services we provide to you. This could include not opening your product, or limiting functions or services of your product, or closing it.

Unless you tell us otherwise, by completing any application for products covered under this form, you certify that you, any shareholder, named beneficiary, settlor or controlling person is not a foreign tax resident. You must tell us if you, or any shareholder, named beneficiary, settlor or controlling person is, or becomes, a foreign tax resident (unless an exemption applies, such as for shareholders of listed companies). Where there are no named beneficiaries (e.g. for beneficiaries identified only as a class) you must tell us if a beneficiary is a foreign tax resident immediately when any decision is made to identify such beneficiary and, in any case, before such distribution is to be made to them. You may contact us to provide foreign tax residence information by calling 1300 725 863. We cannot give tax advice, so please contact your independent tax advisor if you need help finding out whether any person is a foreign tax resident.

Definitions

'We', 'our', 'us' means St George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141.
'Westpac Group' means Westpac Banking Corporation and its related bodies corporate.

Nomination

Nominate a person to receive important information

Each borrower is entitled to receive a copy of notices and other documents under the National Credit Code. By signing this nomination you are giving up the right to be provided with this information direct from us. You may cancel this nomination at any time by advising us in writing.

I nominate

to receive any notices, and other documents under the National Credit Code on behalf of me for the following facility:

☐ Home Loan ☐ Loan Credit Card

Borrower 1

Full name

Signature

Date

Borrower 2

Full name

Signature

Date

Business purpose declaration

Please sign this declaration if the use of funds is predominantly for investment purposes other than investment in residential property.

Please note our consumer loans are not available if the predominant purpose is for Business purposes.

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

Important

You should only sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

By signing this declaration you may lose your protection under the National Credit Code.

Borrower 1

Full name

Signature

Date

Borrower 2

Full name

Signature

Date

Declaration

Please take care to ensure all information you give us in this application is correct.

I declare that:

- the information in this application and the financial information supporting it are in all respects correct and complete to the best of my knowledge and belief. I acknowledge that the Bank will rely on this information in deciding whether to lend to me;
- (if an applicant) the product and product options of the loan requested, and any additional products have been described to me in detail to my satisfaction by a Bank representative and I feel comfortable with the loan/facilities/options for which I apply; and
- I acknowledge that any lending establishment fees paid in connection with this application, will not be refunded if the loan does not proceed for any reason;
- where I have completed details for the Advantage Package on this application, that I am signing according to the authority to operate held on the Nominated Transaction account from which the payments of the non-refundable Annual Package Fee are to be deducted;
- where I have completed details for the Authority for Automatic Transfer, I am signing according to the authority to operate held on the Nominated Transaction account from which repayments are to be deducted;
- where the payment method is to be by Automatic Transfer from another Financial Institution, I have received a Direct Debit Request Service Agreement;
- I acknowledge that the Bank has the right to confirm the details of the information provided in this application;
- I acknowledge that this application form is not to be regarded as an offer or acceptance of credit under any law, or form part of any credit contract that may come into existence between the Bank and me;
- that I understand that only the Bank can decide whether my application is approved and that the person who may have introduced me to the Bank has no authority to give that approval;
- I consent to the Bank disclosing credit information and other personal information held by Westpac Banking Corporation and its related bodies corporate about me to a guarantor or to a proposed guarantor for the purpose of them considering whether to offer to act as guarantor, as required by the Australian Banking Association's Banking Code of Practice or otherwise as permitted by law;
- where I am a personal or sole trader applicant, I acknowledge that I am acting on my own behalf.

Privacy Statement and Consent Request – All Applicants

Privacy Statement

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at stgeorge.com.au/privacy/privacy-statement. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application.

Section 10 of our Privacy Statement contains important information you should be aware of in relation to the use and disclosure of your credit-related information including:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and not to use or share your credit-related information for a period if you believe you are a victim of fraud; and
- where to find more information about our management of credit-related information and how to obtain the policies of credit reporting bodies about their management of credit-related information.

Our Privacy Statement also explains how you can access and correct your personal information (including credit-related information) or make a complaint. You can call us on 13 33 30 or visit us in branch to request a hard copy of our Privacy Statement.

Your Consent

By making an application, you consent to us:

- Exchanging personal information and credit information about you with other credit providers in order for us or them to:
 - assess your applications for credit and your creditworthiness (including exchanging information about any defaults by you); and
 - manage credit borrowed by you.
- Where a guarantee may be given in connection with your loan, you consent to us disclosing credit information and personal information that we hold about you to a guarantor or proposed guarantor:
 - for the purpose of that person considering whether to act as a guarantor or offer property as security for the credit;
 - as required by the Australian Banking Association's Banking Code of Practice; or
 - as otherwise permitted by law.
- Disclosing your personal information (including information we already hold about you) to other co-applicants.
- If you are not an Australian citizen, by making a loan application you also consent to us using your personal information, such as travel document details, to search the Australian Government Visa Entitlement Verification Online (VEVO) service to check that your residency status meets our loan eligibility criteria. You should be aware that the Commonwealth of Australia may use the information we provide in the VEVO search to locate you if you are not entitled to be in Australia.

If you do not agree to us making a VEVO check of your residency status, our assessment of your loan application may be delayed until we are able to confirm your residency status.

Marketing Communications

We will use your personal information to send you offers for products and services we believe may be of interest and value to you (including by email, SMS or other means) unless you have previously told us that you do not want to receive marketing offers from us. The products and services offered may be provided by us or one of our third-party partners. If you do not want to receive direct marketing offers from us, you can manage your marketing preferences in your online banking profile, let us know using the contact details in our [Privacy Statement](#) or follow the opt-out instructions in the message.

Personal applicant

By Signing below, you agree to give each of the consents set out in the section titled Privacy Statement and Consent Request. Each Applicant must sign and date this section.

Applicant 1/Trustee 1

Full name

Signature

Date

Applicant 2/Trustee 2

Full name

Signature

Date

Privacy Statement and Consent Request – Guarantors

Privacy Statement

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at stgeorge.com.au/privacy/privacy-statement. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application.

Section 10 of our Privacy Statement contains important information you should be aware of in relation to the use and disclosure of your credit-related information including:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and not to use or share your credit-related information for a period if you believe you are a victim of fraud; and
- where to find more information about our management of credit-related information and how to obtain the policies of credit reporting bodies about their management of credit-related information.

Our Privacy Statement also explains how you can access and correct your personal information (including credit-related information) or make a complaint. You can call us on 13 33 30 or visit us in branch to request a hard copy of our Privacy Statement.

Your Consent

By signing below, you consent to us obtaining credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

Guarantors

Each Guarantor must sign and date this section.

Guarantor 1

Full name

Signature

Date

Guarantor 2

Full name

Signature

Date

Company details name/ACN/ABN

Company details

Name

ACN/ABN

Signed in accordance with Section 127(1) of the Corporations Law

(if only one person signs, that person states that he/she signs in the capacity of sole Director and sole Secretary of the Company)

Authorised person (must be a Director or Secretary)

Full name

Position

Signature

Date

Authorised person (must be a Director or Secretary)

Full name

Position

Signature

Date

Company details name/ACN/ABN (continued)

Source of Funds (Individual)	Source of Funds (Non-Individual)	Source of Wealth (Individual)	Source of Wealth (Non-Individual)
<ul style="list-style-type: none"> Salary/Wages Commission Bonus Business income/earnings Business profits Investment income/earnings Rental income Superannuation/pension Loan Insurance payment Compensation payment Government benefits Sale of assets Liquidation of assets Redundancy Inheritance Gift/donation Windfall Tax refund Additional Sources 	<ul style="list-style-type: none"> Commission Bonus Business income/earnings Business profits Investment income/earnings Corporate investments earnings Rental income Loan Ext investment/capital Injection Insurance payment Compensation payment Government grant Sale of assets Liquidation of assets Mergers and Acquisitions Controlled money account Gift/Donation Tax refund Additional Sources 	<ul style="list-style-type: none"> Employment income/earnings Redundancy Business income/earnings Business profits Investment income/earnings Rental income Superannuation/pension Insurance payment Compensation payment Government benefits Owns real estate/property Sale of assets Liquidation of assets Inheritance Gift/donation Windfall None Refused to answer Additional Sources 	<ul style="list-style-type: none"> Business income/earnings Business profits Investment income/earnings Corporate investments earnings Rental income Insurance payment Compensation payment Owns real estate/property Sale of assets Liquidation of assets Mergers and Acquisitions Controlled money account Gift/Donation None Refused to answer Additional Sources

Foreign Tax Residency Information

If the Individual or Entity is a tax resident of any other country outside of Australia, please indicate the country(ies) in which they are a resident for tax purposes and each country's associated Tax Identification Number (TIN)*.

If the Individual or Entity is a tax resident in a country that doesn't issue a TIN or equivalent, evidence (which could include publicly available information) from an official authority written in English will be required.

*A TIN is an identifying number or equivalent issued by the Individual's or Entity's country of tax residency that is used for tax purposes.

NOTE: If the Individual or Entity has more than 1 country in which they are a tax resident, please photocopy the relevant section to provide more details.