



RESIDENTIAL LOAN APPLICATION

SYDNEY OFFICE
LEVEL 12, 37 YORK STREET
SYDNEY NSW 2000
TELEPHONE: (02) 8251 3222
FACSIMILE: (02) 9290 2128

MELBOURNE OFFICE
LEVEL 4, 37 - 41 PROSPECT STREET
BOX HILL VIC 3128
TELEPHONE: (03) 8635 1333
FACSIMILE: (03) 8635 1355

BRISBANE OFFICE
LEVEL 1, 250 McCULLOUGH STREET
SUNNYBANK QLD 4109
TELEPHONE: (07) 3323 8000
FACSIMILE: (07) 3219 5711

Loan Application Date: /

Loan ID

Customers Name/s

Payment Authorisation

Payment Amount: Date Paid:

Paid By: Cheque Cash Credit Card

Payment of Establishment Fee by Credit Card:
 Mastercard Visa Card

Card Number:

Name on Credit Card: Expiry Date: Signature:

Agent / Consultant Use Only

Introducer: Introducer Number:

Card Payment Signature Verified By: Signature: Date: /

Accountant Department Use Only

Date Received: / Received From: Fax Email In person

Date Processed: /

Supporting Documentation Checklist

All required supporting documentation must be supplied from all relevant sections with submission of application.

PLEASE NOTE: Tax File Numbers must be deleted prior to submission.

PAYG INCOME

(TWO of the following is required per applicant) MUST be dated no older than 6 weeks

- A. 2 most recent year to date pay slips detailing Base Salary
- B. Letter from employer detailing: Base Net Income, Base Gross Income, Length of Service, Mode of Employment (must be signed, dated and on company letterhead) Note: *handwritten letters* are unacceptable
- C. Latest Group Certificate or ATO Return & Assessment **Notice**

SELF EMPLOYED INCOME – Full Doc Loans (ALL documentation listed below is required per applicant)

- A. Last 2 years Tax Returns (Individual and Business)
- B. Last 2 years Business Financials (Balance Sheet & Profit and Loss Statement)

SELF EMPLOYED INCOME – Low Doc Loans (ALL documentation listed below is required per applicant)

- A. Borrowers Income Declaration (**for Low Doc loans only**)
- B. Last 12 Months BAS Statements
- C. Last 6 Months Personal Bank Statements

RENTAL INCOME

(ONE of the following is required per rental property, including new purchase property)

- A. Current Lease Agreement – must be provided for properties currently leased
- B. Letter from Real Estate Agent (no older than 1 month) – cannot be used for properties currently leased
- C. Real Estate Agent's Statement (no older than 3 months)

BENEFITS

(Documentation no older than 1 month)

- A. Letter from relevant government department or provider confirming benefit amount and payment frequency

MORTGAGE INSURED LOANS (Must confirm minimum 5% genuine savings over 3 months)

- A. Bank statements confirming a savings pattern over 3 months or funds held for 3 months (latest statement no older than 1 month)
- B. Share Certificates confirming holdings and value (must confirm held for 6 months)
- C. Other documentation evidencing accumulation of minimum 5% deposit (Where Non Genuine Savings)
- A. Evidence of funds to complete
- B. Statutory Declaration re any Gift

REFINANCE OTHER FINANCIAL INSTITUTIONS DEBT

(Documentation no older than 6 weeks from date of application)

- A. Secured Loans: Last 6 months statements. Confirming a satisfactory conduct
- B. Unsecured Loans: Latest statement (Credit Cards, Personal Loans and Store cards). Confirming a satisfactory conduct

PROPERTY PURCHASE

- Full, signed Purchase Contract/Offer (front page NSW only) including title details

CONSTRUCTION/PROGRESSIVELY DRAWN LOANS

- A. Council approved Plans and Specifications
- B. Building Contract or tender si or Quote where Building Contract being finalized.
- C. Schedule of payments (may be included in building contract)
- D. Quotes for additional work signed, accepted and dated by applicant(s) and provider

AML & Financial transaction Reports Act 1988

(Must be supplied for each party to the loan)

- Identification Record for a Signatory "1 00 Point Identification" or "BOC (CI)" Formsilding

BROKER VERIFICATION

I certify that I have sighted the original documents provided to me by our client(s) and confirm that the documents forwarded to you are true copies of the originals.

Name of Broker (please print) Signature of Broker

INDIVIDUAL BORROWERS DETAILS

Applicant 1

Capacity: Borrower Mortgagor Guarantor Attorney

Surname:
Given names:
Relationship with Applicant 2:
Date of Birth: Drivers Lic No:
Marital Status: Married Single other
Dependent/s No: Age/s of dependent:
Home Address:

State: Post Code:
Date moved in: Home Ph:
Incl STD
Mobile Ph: Work: ()
Email Address:
Current residential status Rent/Board Owner Live with Parents/Relatives
Previous address:
[if less than 3 years in current] State: Post Code:
Date moved in: Date moved out:
Residency Status: Aust Citizen Permanent res. Non Resident

EMPLOYMENT DETAILS:

Present Employer
Employment type Full time Part time Self-employed
 Others _____
Gross Income: \$ per annum
Occupation:
Dated started (dd/mm/yy) Phone ()
Are you on probation? Yes No
Contact Person:
Employer's address

State: Postcode:
Previous employer [if less than 3 Yrs:]
Occupation:
Dated started Date finished

POST SETTLEMENT HOME ADDRESS	<input type="text"/>
	State <input type="text"/> Post Code <input type="text"/>
POSTAL ADDRESS (If different from home address)	<input type="text"/>
	State <input type="text"/> Post Code <input type="text"/>

Applicant 2:

Capacity: Borrower Mortgagor Guarantor Attorney

Surname:
Given names:
Relationship with Applicant 1:
Date of Birth: Drivers Lic No:
Marital Status: Married Single other
Dependent/s: Age/s of dependent:
Home Address:

State: Post Code:
Date moved in: Home Ph:
Incl STD
Mobile Ph: Work: ()
Email Address:
Current residential status Rent/Board Owner Live with Parents/Relatives
Previous address:
[if less than 3 years in current] State: Post Code:
Date moved in: Date moved out:
Residency Status: Aust Citizen Permanent res. Non Resident

EMPLOYMENT DETAILS:

Present Employer
Employment type Full time Part time Self-employed
 Others _____
Gross Income: \$ per annum
Occupation:
Dated started (dd/mm/yy) Phone ()
Are you on probation? Yes No
Contact Person:
Employer's address

State: Postcode:
Previous employer [if less than 3 Yrs:]
Occupation:
Dated started Date finished

Indicate Status:

COMPANY BORROWER DETAILS [If Applicable]

- Borrower
- Mortgagor
- Guarantor

Company Name: _____

A. B. N. _____ Date of Incorporation: _____

Registered Address: _____

State: _____ Post Code: _____

Nature of Business: _____

Names of Directors: _____

If application is a trust, state full name of trust

Full name/s of Trustees

Full name/s of Beneficiary(ies)

TOTAL LOAN REQUIREMENT \$ _____ **LVR:** _____ %

APPLICANTS IMMEDIATE REQUIREMENTS ARE FOR:

Loan Type: New Purchase Refinance Increase Other
 Standard Loan Line of Credit

Loan Purpose: Owner Occupied Investment Land Loan Construction

Financial: Full Documentation Low Doc

Specify Funder: _____

Breakdown of Loan Splits

	Split - 1	Split - 2	Split - 3	
Facility / Product Type				
Loan Amounts	\$ _____	\$ _____	\$ _____	
Terms Required 30 Years	Principal & Interest			
	Interest Only - Term			
	Line of Credit			
MORTGAGE INSURANCE PREMIUM CAPITALISATION YES OR NO <small>INDICATE IF REQUIRED</small>	INTEREST RATE OPTIONS		INTEREST RATE OPTIONS	
	Variable Rate		Variable Rate	
	%		%	
	Fixed Rate Term (Yrs)		Fixed Rate Term (Yrs)	
	Indicative Fixed Rate	Indicative Fixed Rate	Indicative Fixed Rate	
	%	%	%	

FUNDS POSITION:

Funds Required

Purchase Price \$ _____

Contract Price [construction] \$ _____

Refinance/s: \$ _____

Lender \$ _____

Costs [estimated] total of below items \$ _____

Mortgage Insurance \$ _____

Stamp Duty Contract \$ _____

Stamp Duty Mortgage \$ _____

Other costs \$ _____

TOTAL \$ _____

Funds Available

Loan Amount Required [as above] \$ _____

Deposit Paid [copy of receipt to be provided] \$ _____

F.H.O.G. [application also to be submitted] \$ _____

Gift [Statutory Declaration to be provided] \$ _____

Own Funds [Evidence to be provided] \$ _____

Other funds [Detail] \$ _____

_____ \$ _____

_____ \$ _____

TOTAL \$ _____

SURPLUS / SHORTFALL \$ _____

Please clarify a shortfall

**SECURITY OFFERED FOR FACILITY
RESIDENTIAL PROPERTY 1**

ADDRESS	Street			
	Suburb	State	Post Code	
Registered Proprietors of Security Property [After Settlement]	If same as borrowers		[Indicate YES/NO]	
			1	
			2	
Use of Property	Owner Occupied		Investment	
Ownership of Property at present	Owned Unencumbered	Mortgaged	New Purchase	
Estimated Value or Purchase Price	\$	Property Type		
Rental Value per annum [if appropriate]	\$	per week	House <input type="checkbox"/>	Unit <input type="checkbox"/> Apartment <input type="checkbox"/>
Title details if available	Lot	Deposited Plan		
	Volume	Folio		
Contact Name for Valuer				
Contact Telephone Numbers (include STD)	[H]	[W]	[M]	

RESIDENTIAL PROPERTY 2

ADDRESS	Street			
	Suburb	State	Post Code	
Registered Proprietors of Security Property [After Settlement]	If same as borrowers		[Indicate YES/NO]	
			1	
			2	
Use of Property	Owner Occupied		Investment	
Ownership of Property at present	Owned Unencumbered	Mortgaged	New Purchase	
Estimated Value or Purchase Price	\$	Property Type		
Rental Value per annum [if appropriate]	\$	per	House <input type="checkbox"/>	Unit <input type="checkbox"/> Apartment <input type="checkbox"/>
Title details if available	Lot	Deposited Plan		
	Volume	Folio		
Contact Name for Valuer				
Contact Telephone Numbers (include STD)	[H]	[W]	[M]	

Please contact me regarding: Home and contents insurance Mortgage protection insurance

SOLICITORS DETAILS:

Name of Firm:			
Address:	Street		
	Suburb	State	Post Code
Contact Person:	Name:		
Contact Telephone Numbers (include STD)	[Phone]	[Fax]	[Mobile]
	Email Address:		

PERSONAL FINANCIAL STATEMENT FOR:

Names

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LIABILITIES	Amount	ASSETS	Amount
MORTGAGE WITH		PROPERTY AT	
REPAYMENTS MONTHLY	\$		\$
MORTGAGE WITH		PROPERTY AT	
REPAYMENTS MONTHLY	\$		\$
MORTGAGE WITH		PROPERTY AT	
REPAYMENTS MONTHLY	\$		\$
MORTGAGE WITH		PROPERTY AT	
REPAYMENTS MONTHLY	\$		\$
OTHER LOAN/s with		BANK ACCOUNTS details	
REPAYMENTS MONTHLY	\$		\$
OTHER LOAN/s with		MOTOR VEHICLES details	
REPAYMENTS MONTHLY	\$		\$
OTHER LOAN/s with			\$
REPAYMENTS MONTHLY	\$	PERSONAL/ HOUSEHOLD EFFECTS	\$
OVERDRAFT / LIMIT	\$	BUSINESS VALUE	\$
LENDING INSTITUTION	\$	SHARES/INVESTMENTS	\$
CREDIT CARD LIMIT:with	\$	OTHER ASSETS details	
CREDIT CARD LIMIT:with	\$		\$
CREDIT CARD LIMIT:with	\$		\$
OTHER LIABILITIES and/or GUARANTEES / DETAILS			\$
	\$		\$
	\$	DEPOSIT PAID ON PURCHASE	\$
Total Liabilities	\$	Total Assets	\$
		SURPLUS	\$
INCOME DETAILS			
Applicant 1		Monthly Expenses DETAILS	
Income	Per Annum \$	Existing Loan repayments	Per Month \$
Income	Per Annum \$	Proposed Loan Repayments	Per Month \$
Existing Rental Income	Per Annum \$	Other Ongoing - Expenses	
Proposed Rental Income	Per Annum \$	Rent/ Board	Per Month \$
Other - Income	Per Annum \$	Child Maitenance	Per Month \$
Other - Income	Per Annum \$	Other - Please specify	Per Month \$
Total Income	\$	Total Expenses	\$

AGREEMENT & DECLARATION

Applicant Declaration

I/We hereby agree to the following conditions:

- [a] The Lender will engage a valuer to report on the proposed property.
- [b] The fee for the valuation is not refundable once the valuation has been made, whether or not the loan is approved and whether or not the valuation meets you requirements.
- [c] The valuer's and/or inspectors reports are prepared for the Lender's purpose only and remain the property of the Lender. Neither the Lender nor the valuer/inspector shall be under any legal obligation or liability to me/us for any matter disclosed in such reports.
- [d] If the application is approved, you will issue me/us with a letter of offer which will bind me/us to its terms and conditions. Including providing security in relation to any loan made to me/us.
If the application is approved I/we agree to pay all charges required by the Lender, including the Lender's solicitors costs.
- [e] In consideration for the manager undertaking the work required to submit my/our application for finance to the Lender for approval, I/We agree to pay the Mortgage Manager the appropriate application fee. This fee includes the cost of obtaining one standard valuation of the property to be mortgaged to the Credit Provider. Additional valuations may incur a cost to be met by me/us.

I/We have understood the instructions given on this application form.

I/we declared that all the information given is true and correct and will remain true and correct unless and until I/we notify you otherwise in writing.

- | | | | |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|------------------------------|
| 1. | Have you or your spouse ever been declared bankrupt or insolvent, has either estate been assigned for the benefit of creditors ? | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| 2. | Have you or your spouse ever been shareholders or officers of any company of which Manager Receiver and/or liquidator has been appointed ? | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| 3. | Is there any unsatisfied judgement entered in any court against you, your spouse or any company of which you or your spouse are or were a shareholder or officer ? | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| 4. | Have you, or your spouse or any company which you are or were associated ever had a property foreclosed upon or given title or deed in lieu thereof through a mortgagee sale proceeding ? | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| 5. | Has any part of the deposit or the balance due above this loan been obtained from borrowings ? | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| 6. | Has any application in respect of this loan been submitted by you, or any other person, to any other Lender ? | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| 7. | Are all borrowers eligible for the First Home Buyers Grant ? | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| 8. | Are you a Guarantor to any other loan ? | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| 9. | Has any applicant in respect of this loan ever been a party to a loan, credit card, rental agreement or other credit facility that has been in arrears greater than one month? | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| 10. | Has any applicant in respect of this loan ever been insolvent, bankrupt or ever been a party to a Part IX, Part X arrangement or is there an unsatisfied statutory demand in bankruptcy outstanding? | <input type="checkbox"/> No | <input type="checkbox"/> Yes |

I/We hereby agree that Credit Asset Management Limited may negotiate a loan on our behalf with a Lender. I/We further agree all information provided to Credit Asset Management Limited is true and correct and further declare that I/we are over the age of eighteen (18) years I/We acknowledge that no representation or warranty is given by the Lender as to the taxation consequences of any borrowing and I/we have obtained my/own advice in that regard. I/We acknowledge and agree that if my/our application is approved any loan made by the Lender to me/us will be subject to the Lender's term and conditions, a copy of which will be forwarded to me/us for signature with the Lender's Letter of Loan approval.

Signature Applicant 1. Date: / /

X

Signature Applicant 2. Date: / /

X

Loan Purpose

Your proposed loan may be regulated by the National Credit Code (“the Code”). The Code applies where:

- ❖ You (the borrower) are a natural person or strata corporation; and
- ❖ the credit is provided or intended to be provided wholly or predominantly:
 - for personal, domestic or household purposes; or
 - to purchase, renovate or improve residential property for investment purposes; or
 - to refinance credit that has been provided wholly or predominantly to purchase, renovate or improve residential property for investment purposes

Part A

In order to determine whether or not the provisions of the Code will apply to this loan, the lender requires you to provide it with the following information.

1	Are any of the borrowers natural persons as described above? <input type="checkbox"/> YES <input type="checkbox"/> NO
2	Are any of the borrowers a corporation? If yes, do not complete Part B and Part C. <input type="checkbox"/> YES <input type="checkbox"/> NO
3	Is the borrowers a strata corporation (being a corporation incorporated under strata title legislation in relation to subdivided residential land or whose issued shares confer a right to occupy land for residential purposes)? <input type="checkbox"/> YES <input type="checkbox"/> NO

Part B

	The purpose of this proposed loan is:	Loan Amount Sought \$
4	To purchase a residence to be owner-occupied	
5	To refinance an owner-occupied residence	
6	To purchase a property for investment purpose	
7	To refinance a property for investment purpose	
8	To finance home improvements	
9	Debt consolidation	
10	Personal borrowings, e.g. car / boat / holiday, or to finance other expenditures related to personal, domestic and household nature, please specify: _____	
11	To finance the construction of a residence to be owner-occupied	
12	To finance the construction of a property for investment purpose	
13	To provide credit for borrowers’ business	
14	Others, please specify: _____	

Part C

If you tell us that the proposed loan is **not** provided wholly or predominantly for a Code purpose, namely:

- ❖ for personal, domestic or household purposes; or
- ❖ to purchase, renovate or improve residential property for investment purposes; or
- ❖ to refinance credit that has been provided wholly or predominantly to purchase, renovate or improve residential property for investment purposes.

Then, you must also complete the **Declaration of Purpose** below.

Important Notice: If you declare that the loan does not have a Code purpose, but the Bank’s subsequent enquires reveal that the loan is regulated under the Code, the Bank may be obliged to re-assess the loan and to arrange to have the loan re-documented. Any costs incurred by this process are to borne by the borrower.

Signature Applicant 1

Signature Applicant 2

X _____
Date / /

X _____
Date / /

Declaration of Purpose

(Section 13, National Credit Code, Regulation 68, National Consumer Credit Protection Regulations 2010)

To: Bank Of China (Australia) Ltd

Applicant 1 (Print Name): _____

Applicant 2(Print Name): _____

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.

Signature Applicant 1

Signature Applicant 2

X _____
Date / /

X _____
Date / /

PRIVACY ACT 1988 CONSENT

I/We acknowledge that I/we have made an application for credit from Credit Asset Management Limited TRADING AS SAMLoans (SAMLoans). SAMLoans may use the personal information I/we provide for the purpose of providing credit and subject to the provisions of the Privacy Act, I/we may have access to personal information collected and held by SAMLoans, and the Lenders and Insurers noted in the Schedule. I/We may contact these companies for access to my/our personal information held (if any) by contacting the Privacy Officer at the address or in the manner disclosed in the Schedule.

Authority to exchange information with other lenders

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise SAMLoans to give and obtain from lenders named in this credit application, and lenders that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that lenders are allowed to give or receive from each other under the Privacy Act 1988.

The Lender will or may seek lenders mortgage insurance from one or more insurers in respect of the repayment of any finance that the Lender may provide or in respect of any mortgage that may be given to secure the repayment. In this Notice, each of the insurers listed in the Schedule is referred to as "insurer" so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively.

I/we note that lenders mortgage insurance insures the Lender against loss on default under a mortgage finance arrangement the Lender has with me/us. I/We do not receive the benefit of the lenders mortgage insurance policy.

Where the Lender applies to the Insurer for insurance in connection with:

- any finance sought by me/us from the Lender (whether sought by I/we alone or with others); or
- any mortgage and/or guarantee given or to be given by me/us (whether alone or with others) to secure the repayment of any finance provided or to be provided by the Lender,

The Insurer will be collecting personal information about me/us.

The Lender and Insurer will be collecting any such personal information about me/us for the purposes of:

- assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by me/us from the Lender;
- assessing the risk of me/us defaulting on your obligations to the Lender in respect of which the Insurer may provide (or has provided) lenders mortgage insurance;
- assessing the risk of me/us being unable to meet a liability that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- the subsequent administration or variation of any lenders mortgage insurance cover provided;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- complying with legislative and regulatory requirements.

Without the provision of my/our personal information to the Lender and Insurer, the Insurer may be unable to process or accept the Lender's application for lenders mortgage insurance and the Lender may be unable to provide the mortgage finance requested.

By signing the acknowledgment below, I/we agree and consent to the Lender and Insurer using and disclosing the personal information it collects about me/us for the purposes set out above (subject to any restrictions imposed on the Lender and Insurer by Privacy Act 1988):

The Lender and Insurer will usually or may disclose personal information of the kind it collects about me/us to:

- its related companies;
- re-insurers;
- credit reporting agencies;
- its service providers;
- its agents, contractors, and external advisers;
- my/our referees, including my/our employer;
- my/our legal and financial advisers;
- government and other regulatory bodies;
- ratings agencies;
- payment system operators;
- guarantors and prospective guarantors;
- title insurers;
- all parties involved in securitisation; and
- other financial institutions and lenders.

In this Notice, a reference to SAMLoans, the Lender or the Insurer includes a reference to their respective successors and permitted assigns.

By signing the acknowledgment below, I/we agree and consent (subject to the restrictions imposed on the Insurer by the Privacy Act) to any such disclosures of your collected personal information by the Lender and Insurer, regardless of when or how the information was collected, even though some of the organisations may be overseas.

If and to the extent that the Lender and Insurer does so in a manner and for purposes that conform with the Privacy Act, by signing the acknowledgment below, I/we agree and consent to:

- the Lender and Insurer obtaining information about my/our commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Insurer using that information in assessing the application of the Lender for lenders mortgage insurance;
- to the Lender and Insurer giving to and receiving from any lenders named in the application for finance, and any lenders named in a credit report issued by a credit reporting agency, information about my/our credit worthiness, provided that the information is given or received for the purpose of assessing the Lender's application for lenders mortgage insurance; and
- to the Lender and Insurer obtaining a commercial and/or consumer credit report containing personal information about me/us from a credit reporting agency and to the Insurer using that report or any information derived from the report in assessing the Lender's application for lenders mortgage insurance in respect of either consumer credit or commercial credit provided by the Lender, and for any other purposes permitted under the Privacy Act.

SCHEDULE

1. In this Notice, the "Lender" means each and every one of the following organisations (whether acting individually or together):

Challenger Mortgage Management Pty Ltd (and associated entities)	ABN: 72 087 271 109
Level 1 0, 1 01 Collins Street, Melbourne 3000	Telephone: 03 8616 1600
Challenger Non-Conforming Finance Pty Ltd (and associated entities)	ABN: 32 107 725 486
Level 1 0, 1 01 Collins Street, Melbourne 3000	Telephone: 03 8616 1600
Perpetual Trustees Victoria Limited (and associated entities)	ABN: 47 004 027 258
Level 28, 360 Collins Street, Melbourne VIC 3000	Telephone: 03 8628 0400
Bank Of China (Australia) Limited (and associated entities)	ABN: 28 110 077 622
37 York Street Sydney NSW 2000	Telephone: 02 8235 8888

2. In this Notice, the "Insurer" means each and every one of the following organisations (whether acting individually or together):

Genworth Financial Mortgage Insurance Pty Ltd	ABN: 60 106 974 305
Level 23, 259 George Street, Sydney 2000	Telephone: 02 8248 2500
QBE LMI Mortgage Insurance Ltd	ABN: 70 000 511 071
Level 23, 50 Bridge Street, Sydney 2000	Telephone: 02 9231 7777

SIGNATURE OF APPLICANT / GUARANTOR

I/we declare that I am/we are over the age of 18 and the information contained in this application are true and correct in every particular and it is upon this basis that I/we make this application for credit. I/we also confirm our agreement to the matters set out above:

SIGNATURE (1)	PRINT NAME	DATE
SIGNATURE (2)	PRINT NAME	DATE

Joint Borrower Nomination Form

❖ This form may be signed by joint Borrowers who reside at the same address who wish to nominate one of them as the person who will receive notices and other documents relating to the loan (so that they do not have to each receive their own copy of any notices and other documents).

❖ Each Borrower is separately entitled under the National Credit Code to receive a copy of any notice or other document under the National Credit Code.

❖ By signing below, you give up the right to be provided with information direct from the credit provider and nominate one of you to receive this information.

Nomination

I/We
nominate

*(full name of person
nominated)*

receives notices and other documents under the National Credit Code on behalf of me/all of us.

Please note the following:

1. Only sign below if you are both Borrowers who reside at the same address and both wish to nominate one of you.
2. Only a person who is a Borrower may be the person nominated.
3. Any Borrower who has signed this form can advise the credit provider at any time in writing that they wish to cancel their nomination. Following any cancellation, the credit provider will from then on provide each joint borrowers with their own separate copy of any notice or other document under the National Credit Code.
4. This Nomination only applies to joint Borrowers. It will not apply to joint Guarantors.

The notices and documents are to be sent to the following mailing address:

Address

Postcode

Signature of Applicant 1

✕

Date / /

Signature of Applicant 2

✕

Date / /

*For the Low-Doc applicant, you should complete a low doc declaration of financial position

*For the Non-Resident Loan, you should Non-Residency checklist and Declaration

BOC Broker CI Form – Individual

Customer Identification (CI) Form -- For Individual --

Section A – Collection of Individual’s Identification Information			
The Individual is (please <i>Tick</i> ✓ where appropriate)	<input type="checkbox"/> the Borrower <input type="checkbox"/> the mortgagor <input type="checkbox"/> the Attorney appointed by the Mortgagor to execute the mortgage		
Full Name	: (Given Name, Middle Name, Surname)		
Nationality	:	Date of Birth (DD/MM/YY)	:
Residential Address (PO Box is NOT acceptable)	: Street : Suburb State Postcode :Country		
Correspondence Address	: Street : Suburb State Postcode :Country		
Occupation or Nature of business	:	Name of Employer (if any)	:
Source of Income	Indicate the source of income(<i>Tick</i> ✓ where appropriate) <input type="checkbox"/> Salaries/Wages <input type="checkbox"/> Investment Income <input type="checkbox"/> Superannuation payments <input type="checkbox"/> Inheritance <input type="checkbox"/> Business Activity Income <input type="checkbox"/> Support by family <input type="checkbox"/> Others, specify:		
A certified copy of the registered power of attorney (POA) has been obtained from the Attorney. <div style="text-align: right;"> <input type="checkbox"/> Yes / <input type="checkbox"/> No / <input type="checkbox"/> N/A </div>			
Section B – Verification of Individual’s Identification Information			
1. Identification Documentations (IDs) – must select one of the following ID combinations (i.e. Group 1 or Group 2) to verify the individual’s full name and date of birth and/or residential address.			
<input type="checkbox"/> Group 1	<input type="checkbox"/> A Valid Passport + 1 × (Type 1 or Type 2) ID		
<input type="checkbox"/> Group 2	<input type="checkbox"/> 1 × (Type 1) ID + 2 × (Type 2) ID		
ID Requirements: <ul style="list-style-type: none"> ■ Australian passport that has expired within the proceeding two years is acceptable ■ Type 1 IDs: must be current unless specified otherwise, and contain the customer’s photo, full name, DOB and signature ■ Type 2 IDs: must contain the customer’s name^a and be current unless specified otherwise ■ ID that is written in a language other than English, it must be accompanied by an English translation prepared by an accredited translator^b ■ A certified copy^c of the selected ID must be provided, otherwise the loan application will not be processed <p>a. Name: If the name appears on the ID is not the full name, the name must at least contain: First Name (full spelling) + Initial of Middle Name + Surname (full spelling)</p> <p>b. Accredited translator: is a ‘Professional Translator’ awarded by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI)</p> <p>c. Certified copy: means a document that has been certified as a true copy of an original document by an acceptable certified (please refer to Appendix A “Acceptable Certifiers” for a list of acceptable certifiers)</p>			

BOC Broker CI Form – Individual

Section B – Verification of Individual’s Identification Information			
Primary ID	<input type="checkbox"/> Passport		
Type 1 IDs Photographic ID (verify full name and date of birth or residential address of the individual)	<input type="checkbox"/> Licence of Permit – Australian (Driver’s, Boat, Taxi Licence)		
	<input type="checkbox"/> RTA Photo Card – Australian (the Proof of age card has been replaced since 13 Dec 2008)		
Type 2 IDs Non-photographic ID (verify name and/or date of birth or residential address of the individual)	<input type="checkbox"/> Citizenship Certificate - Australian		
	<input type="checkbox"/> Utility Bill – issued by Australian government or utilities provider with the last 3 months which contains customer’s name and residential address		
	<input type="checkbox"/> ATO Notice – issued within the last 12 months which contains customer’s name and residential address		
	<input type="checkbox"/> Financial Benefits Notice – issued by a Commonwealth, State or Territory government issued within the last 12 months which contains customer’s name and residential address (e.g. Centrelink notice)		
	<input type="checkbox"/> Bank statement issued by other Australian Bank in the last 6 months(online statements are not accepted)		
	<input type="checkbox"/> Medicare Card		
	<input type="checkbox"/> Debit Card – issued by an Australian Financial Institution		
	<input type="checkbox"/> Credit Card – issued by a Financial Institution		
	<input type="checkbox"/> Shooter’s/Firearms Licence - Australian		
Section C – Checklist			
The Mortgagor is different from the Borrower.			
<input type="checkbox"/> Yes, please complete a separate CI Form for the Mortgagor. <input type="checkbox"/> No			
The Mortgagor has appointed an Attorney to execute the mortgage(s).			
<input type="checkbox"/> Yes, please complete a separate CI Form for the Attorney. <input type="checkbox"/> No			
Please confirm the following before submitting the application to BOC	To be completed by Broker	To be reviewed by designated BOC Officers	
1. The above Sections have been completed as required.	<input type="checkbox"/> Yes / <input type="checkbox"/> No	<input type="checkbox"/> Yes / <input type="checkbox"/> No	<input type="checkbox"/> Yes / <input type="checkbox"/> No
2. Name and address of the Attorney has been completed from the POA.	<input type="checkbox"/> Yes / <input type="checkbox"/> No / <input type="checkbox"/> N/A	<input type="checkbox"/> Yes / <input type="checkbox"/> No / <input type="checkbox"/> N/A	<input type="checkbox"/> Yes / <input type="checkbox"/> No / <input type="checkbox"/> N/A
3. The Borrower, Mortgagor (if different from Borrower), or Attorney (if any) ‘s information has been collected and verified as required.	<input type="checkbox"/> Yes / <input type="checkbox"/> No	<input type="checkbox"/> Yes / <input type="checkbox"/> No	<input type="checkbox"/> Yes / <input type="checkbox"/> No
4. A CERTIFIED copy of the POA (if any) and each ID selected in the above Section B has been attached to this form.	<input type="checkbox"/> Yes / <input type="checkbox"/> No	<input type="checkbox"/> Yes / <input type="checkbox"/> No	<input type="checkbox"/> Yes / <input type="checkbox"/> No
5. IDs that were collected from the individual have satisfied the requirement set out in “ID requirement” in the above Section B	<input type="checkbox"/> Yes / <input type="checkbox"/> No	<input type="checkbox"/> Yes / <input type="checkbox"/> No	<input type="checkbox"/> Yes / <input type="checkbox"/> No
6. The Individual’s full name and date of birth and/or residential address have been verified through the IDs selected in the above Section B.	<input type="checkbox"/> Yes / <input type="checkbox"/> No	<input type="checkbox"/> Yes / <input type="checkbox"/> No	<input type="checkbox"/> Yes / <input type="checkbox"/> No
Comments(if any)	Print Name: _____ Signature: _____ Date: _____	<input type="checkbox"/> L1 / <input type="checkbox"/> L2 / <input type="checkbox"/> L3 Staff ID:_____ Initial:_____ Date:_____	<input type="checkbox"/> L1 / <input type="checkbox"/> L2 / <input type="checkbox"/> L3 Staff ID:_____ Initial:_____ Date:_____
Please note that this application will NOT be further processed if the required information is not provided or cannot be verified.			

Categories of Acceptable Certifiers	
<ol style="list-style-type: none"> 1. A Judge of a court 2. A magistrate 3. A person enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described) 4. A chief executive officer of a Commonwealth court 5. A registrar or deputy registrar of a court 6. An Australian police officer 7. Justice of the Peace 8. A notary public (for the purposes of the Statutory Declaration Regulations 1993) 9. A finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993) 10. An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees 11. A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public 12. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public 	<ol style="list-style-type: none"> 13. An officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993) 14. An Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955) 15. A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership 16. An officer with, or a credit representative of, a holder of an Australian credit licence, having 2 or more years of continuous service with one or more licensees. 17. A Bank of China Group employee who is authorised by the bank to carry out customer identification certification 18. A person that is appointed by the Bank to carry out customer identification certification

Note to the Certifier:

The wording of the certification should be as follows:

- Certifying a single page of document:

“I certify that this is a true copy of the original document shown to me”

Signed.....
 Full Name.....
 Capacity (e.g. JP).....
 Dated.....

- Certifying a document with more than one page:

“I certify that this and the following [insert number of pages] pages (each of which I have signed/initialled) to be a true copy of the document shown to me as the original”

Signed.....
 Full Name.....
 Capacity (e.g. JP).....
 Dated.....