

BANK USE ONLY	
CCAS #	
CIF # 1	
CIF # 2	
Date Received	

Home Loan Application Form

For residential and consumer purpose only (i.e. home loans and investment property loans)

Section 1: Loan Purpose

What is the purpose of your loan? Owner Occupied Investment (not your residence)	What would you use the loan for? Purchase a residential property Increase to existing BOCAL home loan Construct a new property Refinance/Debt Consolidation/Other
Are you eligible for the First Home Owners Grant? Yes (complete FHOG application form) No	Is any guarantor involved in this application? Yes No If selected "Yes", please fill in the guarantor form.

Funding Position:

Purchase Price	Est. cost of legal fees Stamp duty etc.	Total cost	Personal contribution	Amount of Loan Required
<input type="text"/>	+ <input type="text"/>	= <input type="text"/>	- <input type="text"/>	= <input type="text"/>

If you are **increasing** existing BOCAL home loan, what is the purpose of this increase:

(e.g. renovate property or purchase a car)

If you are **refinancing** an existing loan to BOCAL, be sure to consider the total cost of refinancing including any exit and break costs.

Name of the current financial institution(s)

Balance of the loan to be refinanced

Remaining Term of the Loan Years Months

Please provide the last 6 months of loan statements confirming the information above.

Section 2: Borrower Personal Details

Applicant 1		Applicant 2	
Borrower	Mortgagor	Borrower	Mortgagor
Relationship with Applicant 2:		Relationship with Applicant 1:	
Title	Mr Mrs Miss Ms Other:	Title	Mr Mrs Miss Ms Other:
Surname		Surname	
Full Given Name		Full Given Name	
Previous Name		Previous Name	
Date of Birth	DD / MM / YYYY	Date of Birth	DD / MM / YYYY
Driver Licence No.		Driver Licence No.	
Issue State		Issue State	
Marital Status	Married Single Defacto Others:	Marital Status	Married Single Defacto Others:
Number of Dependents ¹		Number of Dependents	
Age of Dependents		Age of Dependents	
Residential Address		Residential Address	
Time at current address	Year(s) Month(s)	Time at current address	Year(s) Month(s)
Current Housing Situation	Owner no mortgage Owner with mortgage Boarding Renting Live with Parents/Relatives Other:	Current Housing Situation	Owner no mortgage Owner with mortgage Boarding Renting Live with Parents/Relatives Other:
Previous Address (if less than 3 years)		Previous Address (if less than 3 years)	
Time at this address	Year(s) Month(s)	Time at this address	Year(s) Month(s)
Home Phone		Home Phone	
Mobile		Mobile	
Work Phone		Work Phone	
Fax		Fax	
Email		Email	

¹ Applicant 2's No. of Dependents is ONLY applicable if it is different from Applicant 1's.

Postal Address (If applicable)		Postal Address (If applicable)	
FATCA Info (US Foreign Account Tax Compliance Act)	Are you a US citizen or resident of the US for tax purposes? No Yes-please provide your US Taxpayer Identification Number (TIN): - - 2	FATCA Info (US Foreign Account Tax Compliance Act)	Are you a US citizen or resident of the US for tax purposes? No Yes-please provide your US Taxpayer Identification Number (TIN): - -
Residency Status	Australian Citizen Permanent Resident Non Resident (fill below)	Residency Status	Australian Citizen Permanent Resident Non Resident (fill below)
Country of Birth		Country of Birth	
Nationality		Nationality	
Country of Tax Residence		Country of Tax Residency	

Section 3: Loan Details

Preferred Loan Features and Requirements and Objectives	Redraw facility Offset facility (available for Discount Plus Home Loan or Discount Plus Investment Home Loan only) Ability to make additional payments Interest capitalization Ability to 'switch' from fixed to variable Internet banking Ability to pay off the loan faster		
Loan is needed by	DD/MM/YYYY		
Loan Type	Total Loan Term	Loan Amount	
	Year(s) Month(s)	AUD	
	Year(s) Month(s)	AUD	
Fixed Rate Lock-in for % (Lock in the advertised rate for up to 90 days prior to settlement. A one-off upfront fee applies.)			
Preferred Repayment Type & Schedule	Principle & Interest	Monthly	Fortnightly
	Interest Only (repay monthly): For Year(s)(maximum 5 years)	Reasons for Interest Only period (select all that apply): A temporary reduction in income Large non-recurring expenses Variable income Maximise cash flow Create funds for investment purposes Principal reductions in an offset facility Taxation, financial or accounting reasons Plan to convert to investment property Others, please specify:	

² If exemption from FATCA applies, please complete Form W-9.

Sources of Repayment	Salaries Rental Income Inheritance Business Activity Income Others, please specify:
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Section 4: Employment Details			
Applicant 1		Applicant 2	
Employment Type	Full Time Part Time Self-employed Others	Employment Type	Full Time Part Time Self-employed Others
Employer Name		Employer Name	
In Probation	Yes No	In Probation	Yes No
Length of Service	Year(s) Month(s)	Length of Service	Year(s) Month(s)
Occupation/Job Title		Occupation/Job Title	
Industry		Industry	
Contact Person		Contact Person	
Tel No		Tel No	
Employer Address		Employer Address	
Previous Employer (if less than 2 years)		Previous Employer (if less than 2 years)	
Length of Service	Year(s) Month(s)	Length of Service	Year(s) Month(s)
Occupation/Job Title		Occupation/Job Title	
Industry		Industry	

Section 5: Details of Solicitor/Accountant	
Your Solicitor/Conveyancer for this purchase	Accountant
Company Name	Company Name
Solicitor/Conveyancer Name	Accountant Name
Address	Address
Telephone	Telephone
Fax	Fax
Mobile	Mobile

Section 6: Offset Account

I wish to open an Offset Account: ☐ Yes

A separate "Account Application Form" for the Offset Account will be provided to you if you selected 'yes'.

Section 7: Security Details

Offered Security Property 1		Offered Security Property 2	
Property Type		Property Type	
Mortgagor(s) on title		Mortgagor(s) on title	
Address of Property		Address of Property	
Title Reference		Title Reference	
Purchase Price		Purchase Price	
Estimated Market Value		Estimated Market Value	
Contact Name for Valuation		Contact Name for Valuation	
Contact Number		Contact Number	

Section 8: Income and Expenses

Applicant 1		Applicant 2	
Source of Wealth (select all that apply): <div> <input type="checkbox"/> Salary <input type="checkbox"/> Self-Employment Income <input type="checkbox"/> Rental <input type="checkbox"/> Business Income <input type="checkbox"/> Inheritance <input type="checkbox"/> Investment </div>		Source of Wealth (select all that apply): <div> <input type="checkbox"/> Salary <input type="checkbox"/> Self-Employment Income <input type="checkbox"/> Rental <input type="checkbox"/> Business Income <input type="checkbox"/> Inheritance <input type="checkbox"/> Investment </div>	
Monthly Income (AUD) (A)		Monthly Income (AUD) (B)	
Monthly Salary (Gross)		Monthly Salary (Gross)	
Regular Overtime		Regular Overtime	
Commission		Commission	
Bonus		Bonus	
Rental Income		Rental Income	
Dividend		Dividend	
Interest		Interest	
Trust Distribution		Trust Distribution	

Managed Fund Distribution		Managed Fund Distribution	
Foreign Income		Foreign Income	
Family Maintenance		Family Maintenance	
Government Payments		Government Payments	
Other Income, please specify		Other Income, please specify	
Subtotal (A) =		Subtotal (B) =	
Total Income (A+B) =			

Monthly Expenses After settlement (AUD) (C)	
Rent/Board	
<i>Reason for \$0.00 expense</i>	
Childcare	
<i>Reason for \$0.00 expense</i>	
Clothing and Personal Care	
<i>Reason for \$0.00 expense</i>	
Education	
<i>Reason for \$0.00 expense</i>	
Groceries	
<i>Reason for \$0.00 expense</i>	
Insurance	
<i>Reason for \$0.00 expense</i>	
Owner Occupied Property, Utilities, Rates	
<i>Reason for \$0.00 expense</i>	
Investment Property Utilities, Rates	
<i>Reason for \$0.00 expense</i>	
Medical and Health	
<i>Reason for \$0.00 expense</i>	
Recreation and Entertainment	
<i>Reason for \$0.00 expense</i>	
Telephone, internet, pay TV and media subscriptions	

Monthly Expenses After settlement (AUD) (D)	
Rent/Board	
<i>Reason for \$0.00 expense</i>	
Childcare	
<i>Reason for \$0.00 expense</i>	
Clothing and Personal Care	
<i>Reason for \$0.00 expense</i>	
Education	
<i>Reason for \$0.00 expense</i>	
Groceries	
<i>Reason for \$0.00 expense</i>	
Insurance	
<i>Reason for \$0.00 expense</i>	
Owner Occupied Property, Utilities, Rates	
<i>Reason for \$0.00 expense</i>	
Investment Property Utilities, Rates	
<i>Reason for \$0.00 expense</i>	
Medical and Health	
<i>Reason for \$0.00 expense</i>	
Recreation and Entertainment	
<i>Reason for \$0.00 expense</i>	
Telephone, internet, pay TV and media subscriptions	

Reason for \$0.00 expense		Reason for \$0.00 expense	
Transport		Transport	
Reason for \$0.00 expense		Reason for \$0.00 expense	
Other expenses, please specify:		Other expenses, please specify:	
Subtotal (C)		Subtotal (D)	
Total Expenses (C+D) =			
Surplus /Deficiency (A+B) - (C+D) =			

Section 9: Assets and Liabilities

LIABILITIES	Amount owing \$	ASSETS	Present Value \$
Mortgage loan 1		Property 1	
Mortgagee		Location	
Monthly Repayments		Owned by	App1 App2 Joint Other
to be repaid or refinanced	Yes No		
Mortgage loan 2		Property 2	
Mortgagee		Location	
Monthly Repayments		Owned by	App1 App2 Joint Other
to be repaid or refinanced	Yes No		
Mortgage loan 3		Property 3	
Mortgagee		Location	
Monthly Repayments		Owned by	App1 App2 Joint Other
to be repaid or refinanced	Yes No		
Other Loan 1		Motor Vehicle Value	

Lender	
Monthly Repayments	
Owed by	App1 App2 Joint

Year Made	
Model	
Owed by	App1 App2 Joint

Other Loan 2	
Lender	
Monthly Repayments	
Owed by	App1 App2 Joint

Motor Vehicle Value	
Year Made	
Model	
Owed by	App1 App2 Joint

Overdraft Limit	
Credit Provider	
Owed by	App1 App2 Joint
Credit Card Limit of App1	
Credit Provider	
Credit Card Limit of App2	
Credit Provider	
All other Liabilities, Guarantee Details	
Total Liabilities	

Savings owned by App1	
Account with	
Savings owned by App2	
Account with	
Shares / Other Investments	
Deposit Paid on Purchase	
All other Assets details	
Total Assets	
<i>Surplus / Deficiency</i>	

Section 10: Changes in financial circumstances

Are you aware of any future changes that may affect your ability to meet your financial obligations (including your ability to meet your obligations over the proposed loan term)?

Yes No

If yes, what kind of change are you expecting?

A temporary decrease in income Permanent decrease in income
Temporary increase in expenditure Permanent increase in expenditure
Expecting large expenditure Other

How will you continue to meet your financial obligations?

Sale of assets Reduce expenditure Secure additional income
Using savings Other

Section 11: Your Agreement and Declaration

Part A: Bank of China – Privacy Collection Notice

The Bank of China Limited, Sydney Branch ABN 29 002 979 955 and Bank of China (Australia) Limited ABN 28 110 077 622 (jointly and severally referred to as "Bank of China", "we", "us" and "our" in this collection notice) generally collect personal information about you from you directly but we may also collect your personal information from third parties named by you in this application, any mortgage broker assisting your application and credit reporting bodies.

Privacy Policy and Personal Information

Your Personal Information means information or an opinion about you. We treat your Personal Information in accordance with our Privacy Policy. The Privacy Policy contains information on:

- how we manage your personal information;
- how you may:
 - access your personal information held by us
 - seek correction of that information
 - make a complaint about a breach of the Australian Privacy Principles and about how we deal with such complaints.
- whether it is likely that we will disclose your personal information to entities that do not have an Australian link and, if so, the countries in which those entities are likely to be located.

Our Privacy Policy may be obtained by visiting our website at bankofchina.com/au or by contacting us on 1-800-092-009 (toll free) or +61 2 8235 5810 between 9:00 am and 5:00 pm Monday to Friday AEDT (not available during NSW public holidays or Bank Holiday).

Credit Reporting Policy

Credit Information is defined in the *Privacy Act 1988* (Cth) and set out in our Credit Reporting Policy. Our Credit Reporting Policy contains information on:

- how we manage your credit-related information;
- how you may:
 - access your Credit Eligibility Information held by us;
 - seek correction of your Credit Information or Credit Eligibility Information held by us; and
 - complain about a failure by us to comply with the credit reporting provision of the *Privacy Act 1988* (Cth) (**Privacy Act**) or the Credit Reporting Code and how we will deal with such complaints; and
- whether it is likely that we will disclose your Credit Information or Credit Eligibility information to entities that do not have an Australian link and, if so, the countries or regions in which those entities are likely to be located.

Our Credit Reporting Policy may be obtained by visiting our website at bankofchina.com/au or by contacting us on 1-800-092-009 (toll free) or +61 2 8299 8031 between 9:00 am and 5:00 pm Monday to Friday AEDT (not available during NSW public holidays or Bank Holiday).

Collection of information

We collect Personal Information from the individual applicant(s) named in this Application (**you**), including information obtained in this Application. Personal Information is required to:

- assess this Application for credit and if the Application is successful, to enable us to establish and manage any credit or facilitate the provision of credit to you (or a customer or your related company or other entity);
- be collected under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth); and
- meet our Responsible Lending Obligations under the *National Consumer Credit Protection Act 2009* (Cth).

We collect Personal Information and Credit Eligibility Information from Credit Reporting Bodies listed on our website bankofchina.com/au and other credit providers named in this Application:

- for the purpose of assessing this application for consumer or commercial credit and for future management of the consumer or commercial credit, including collection of overdue payments; and
- this collection is authorised under the *Privacy Act 1988* (Cth)

If we are unable to collect your Personal Information or Credit-Related Information, we may be unable to process this Application.

Disclosure of information

We may disclose your personal information to:

- any person named in, or in relation to, this application, including your employer, estate agent, referee or accountant, nominated guarantors;
- our related bodies corporate here and overseas;

- our joint venture partners, business partners, associates, advisers, market researchers, services providers and professional advisers both here and overseas. Where these entities are located offshore they are likely to be located in China but may also be located in countries listed in our Privacy Policy at bankofchina.com/au;

We may disclose your Personal Information and Credit Eligibility information to:

- a financial adviser or broker named in this application;
- credit reporting bodies listed on our website at bankofchina.com/au;
- other credit providers named in this application or named in a credit report issued by a credit reporting body;
- mortgage insurers; and
- our professional advisers.

Information provided to Credit Reporting Bodies

We provide information to Credit Reporting Bodies. The information that we provide may be used by a Credit Reporting Body to include in reports provided to credit providers to assist them to assess your credit worthiness. If you fail to meet payment obligations in relation to consumer credit or if you commit a serious credit infringement, we may be entitled to disclose this to the Credit Reporting Body. You have the right to request a credit reporting body:

- not to use your credit reporting information for the purposes of pre-screening any direct marketing by credit providers; and
- not to disclose your credit reporting information in circumstances where you reasonably believe that you have been, or are likely to be, a victim of fraud or identity theft.

Marketing and other purposes

In addition to the purposes stated above we may use your personal information for marketing and research purposes.

To opt out of direct marketing from us, call us on 1-800-092-009 (toll free) or +61 2 8299 8031 between 9:00 am and 5:00 pm Monday to Friday AEDT (not available during NSW public holidays or Bank Holiday) or write to us as follows:

Compliance Officer,
Bank of China(Australia) Limited.
Ground Floor, 140 Sussex Street, SYDNEY, NSW 2000.

Consent to Receive Electronic Communications and SMS notifications

By signing and submitting this Application you consent to receive notices or documents by electronic communication please note:

- we may no longer give you paper notices and documents ; and
- your electronic communications must be regularly checked for notices and documents; and
- your consent to receive notices and documents by electronic communication may be withdrawn at any time.

By signing and submitting this Application you also consent that BOCAL may give notices and documents to you by:

- sending them by electronic communication to your electronic address; or
- notifying you by electronic communication of the nature of the notice or document and that the notice or document is available for retrieval at bankofchina.com/au.

Note: electronic communication includes email or SMS (Short Message Services) and your electronic address includes the phone number or email address last notified by you to the Bank.

If you provide us with a mobile phone number on this Application or at any time after you become a customer of BOCAL you consent to receive communications (including fee reminders) by SMS (Short Message Service) technology from BOCAL to your mobile phone number last notified to us. Your mobile phone telecommunications provider may impose fees and charges for sending and receiving SMS messages. Any such fees and charges are your sole responsibility and any queries or concerns should be raised with your telecommunications provider. You may withdraw your consent at any time by contacting your relationship manager.

Consent for Visa Entitlement Verification Online (VEVO)

By signing and submitting this Application you consent to BOCAL accessing the Visa Entitlement Verification Online website (VEVO) to verify that you are eligible to open an account by accessing a record of your visa status to:

- obtain information about your identity and visa conditions from VEVO; and
- to verify that you hold a visa that meets application requirements to allow you to open an account with BOCAL:

Note: If you are not entitled to be in Australia, the Department of Home Affairs may use information collected on the site to locate you.

Consent to verify personal information electronically

The Document Verification Service (DVS) is a secure, national, on-line, electronic document verification system managed by the Department of Home Affairs. The DVS checks identifying information on identity documents to match against relevant government databases. To learn more visit dvs.gov.au. Note: If you do not consent to identity verification using DVS, please contact the Bank by visiting your local Australian branch to arrange alternative verification. If we are unable to match your data on DVS we will contact you to arrange alternative verification.

Please read this carefully before you sign this Application to confirm your consent:

By signing and submitting this Application you confirm that you are authorised to provide the personal details presented to the Bank and you consent to your information being checked with the document issuer or record holder via third party systems provider to verify your identity. This consent applies until you notify Bank of China in writing that it is cancelled.

By signing this Application you:

- confirm that you are aged 18 or above;
- acknowledge that you have received and read our Privacy Collection Notice;
- acknowledge that you have received and read our the Credit Reporting Collection Statement;
- agree that we may exchange your Credit-Related Information with the credit reporting body(bodies) listed on our website to obtain a credit report from them to assess this application and we may provide your Credit Related information to them each time we review your facility and we may obtain a credit report from the Credit Reporting Body for the purpose of such review;
- agree that we may collect, hold, use and disclose your personal information and Credit-Related Information for the purposes set out in the Credit Reporting Collection Statement and Privacy Collection Notice;
- unless you have opted out, that we may use your personal information for marketing or research purposes; and
- you consent to us disclosing your Credit-Related Information to other credit providers for the purposes set out in the Credit Reporting Collection Statement or other purposes permitted by the *Privacy Act 1988* (Cth).
- consent to us using your Credit Information to assess this Application and any Great Wall International Credit Card Application made on or about the date of signing this Application ("**Related Credit Card Application**");
- consent to the Disclosure of Information above;
- confirm you consent as stated in the section above titled: **Consent to Receive Electronic Communication and SMS notifications**;
- confirm you consent as stated in the section above titled: **Consent for Visa Entitlement Verification Online (VEVO)**;
- confirm you consent as stated in the section above titled: **Consent to verify personal information electronically** confirm you have obtained the consent of any individual whose personal information you have disclosed to us in this Application or Related Credit Card Application and you have informed the individual of the information in this Privacy Collection Notice;
- you declare that all the information given to us is true and correct and remains true and correct unless and until you notify us otherwise in writing; and
- you acknowledge that no representation or warranty is given by the Bank of China (Australia) Limited as to the taxation consequence of any borrowing and you have obtained your advice in that regard.

X
Signature Applicant 1
Date (dd/mm/yyyy):

X
Signature Applicant 2
Date (dd/mm/yyyy):

To be signed by each Applicant

Authority to Disclose Information to Bank of China (Australia) Limited

To be completed by all applicants authorising Bank of China(Australia) Limited to contact your employer and landlord/agent, if applicable, for confirmation of details specified in the form.

To whom it may concern, each person signing below states as follows:

I, _____
(Insert customer name/s)

hereby give consent for Bank of China(Australia) Limited to contact representative/s of the parties named below,
who are referred to in my application dated _____

DD/MM/YYYY

Name and address of employer

Employee number (if applicable)

--

to confirm my employment details (including salary amount, length of employment etc.)

Name and address of Accountant – if self employed

to confirm details of my income and financial position

Name and address of landlord/agent

to confirm my rental details

And I consent to the parties named above providing the information requested to Bank of China(Australia) Limited and to Bank of China(Australia) Limited providing them with a copy of this authority.

✕

Signature

Name (BLOCK LETTERS)

--

Date

/ /

✕

Signature

Name (BLOCK LETTERS)

--

Date

/ /

Bank of China(Australia) Limited collects the information on this form and any information provided by the persons named above for the purposes of assessing the Home loan application. If the information is not provided the application may not be completed. To access your personal information held by Bank of China(Australia) Limited, please call 1800 092 009(toll free) or +61 2 8299 8031 and speak to a customer service representative.

Annexure 1 - Joint Borrowers Consent to receive single copy of Notices (optional)

This consent may be signed by joint Borrowers who reside at the same address and wish to receive a single copy of the notices and other documents relating to the loan, to be jointly addressed to the Borrowers.

- Each Borrower is entitled to receive a copy of any notice or other document under the National Credit Code.
- By signing below, each Borrower is giving up the right to be provided with information separately from the credit provider.

Borrowers' Consent to joint notices

By signing below:

We consent to notices and other documents under the National Credit Code being sent jointly to us at the following address:

(PRINT ADDRESS) and this is my residential address.

Please note:


Any Borrower who has signed this form can advise the credit provider at any time in writing that they wish to cancel their consent. Following any cancellation, the credit provider will from then on provide each joint borrower with their own separate copy of any notice or other document under the National Credit Code.


<div style="font-size: 48px; margin-bottom: 10px;">X</div> <div style="border-bottom: 1px solid black; width: 80%; margin: 0 auto;"></div>
Signature of Applicant 1
Date (dd/mm/yyyy):




<div style="font-size: 48px; margin-bottom: 10px;">X</div> <div style="border-bottom: 1px solid black; width: 80%; margin: 0 auto;"></div>
Signature Applicant 2
Date (dd/mm/yyyy):

Annexure 2 - Loan Account Holder(s)' Specimen Signature(s) Card

1. Please provide your Specimen Signature(s)³ below for identification purpose.
2. Please note that you need to have your Specimen Signature(s) verified by our Bank staff in the following cases:
 - a. If your ID does not display your signature(s); or
 - b. If your signature(s) has been changed and does not match the signature in your ID.

Title	
Surname	
Given Names	
Specimen Signature:	
	

Title	
Surname	
Given Names	
Specimen Signature:	
	

Bank Use Only			
Please complete the KYC Checklist and collect the supporting documents in accordance with the Bank's Account Opening Process			
1 st Applicant's CIF		2 nd Applicant's CIF	
1 st Applicant's ID No.	DOB (dd/mm/yyyy)	2 nd Applicant's ID No.	DOB (dd/mm/yyyy)
Loan Account Number		Maker	Approved By
			
Verification Required ⁴		Print Name	Signature
<input type="checkbox"/> No <input type="checkbox"/> Yes If yes, verified by			

³ A Specimen Signature is an official copy of your signature that is kept on file and is used by the Bank to verify if a signature is genuine.

⁴ The Customer needs to have his/her Specimen Signature verified by our Bank Staff if the customer's ID does not display his/her signature or if his/her signature has been changed and does not match the signature in his/her ID.

Credit Card Application (optional)

You may be eligible for one of a range of Bank of China (Australia) Credit cards. Complete this section if you want to apply for a Bank of China (Australia) Credit Card Account in conjunction with your home loan application. I wish to apply for Bank of China (Australia) Credit Card:

Yes (Please complete the following application)

1 APPLICANT'S DETAILS

Applicant 1

Applicant 2

2 SECURITY QUESTIONS :

Mother's maiden name

3 SELECT YOUR CREDIT CARD

Please select your preferred one credit card product below:

Gold Mastercard

Low fee Mastercard

Low rate Mastercard

UnionPay Reward

4 Credit Limit

I would like to apply

The maximum credit limit available to me based on my application details.

Or

A credit limit not more than:

(multiples of \$100, minimum card limits apply)

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

In deciding on the credit limit you would like to apply for, be sure to take into account any potential negative changes to your personal financial circumstances that might affect your ability to make repayments.

5 PAYMENT AND OTHER INFORMATION

I would like to set up Direct Debit for monthly repayment for:

Full Amount

Minimum Amount

Payment method:

Direct debit from BOCAL Account :

Account Name

Account Number

Or

Set up Direct Debit repayment with other financial Institution (Please ask bank staff for "Direct debit request form" and attach it with this application)

6 DECLARATIONS

By signing below, I declare and confirm the follows:

1. Information I have provided is true and complete and that if the Bank subsequently identifies that it is untrue, it may cancel the card and account or reduce my credit limit without notice.
2. My requirements and objectives for applying for the credit card facility are to obtain a general purpose transaction facility for purchases and other personal expenditure.
3. I declare that I have been provided with and I have read the Privacy Statement, Term and Conditions, Fees and Limits Schedule, Credit Guide, and Credit Card Key Fact Sheet.

Signature – Applicant 1

Date:

Signature – Applicant 2

Date:

Credit Card Key Fact Sheet

Correct as at: 9 December 2018	Bank Of China (Australia) Ltd Australian credit licence number: 287322
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This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*

Description of credit card

Brand	Mastercard				UnionPay
Product name	Gold credit card	Low fee credit card	Low rate Credit Card	Student credit card	Rewards Card
Minimum credit limit	\$4,000	\$500	\$500	\$500	\$500
Minimum repayments	the greater of: •4% of the closing balance rounded up to the nearest dollar;; or •\$20.00, Plus any unpaid past due amounts from previous statements and any amount that exceeds the Credit Limit.				
Interest on purchases	19.99% p.a.	19.99% p.a.	13.49% p.a.	19.99% p.a.	19.99% p.a.
Interest-free period	Up to 50 days	Up to 50 days	Up to 50 days	Up to 50 days	Up to 50 days
Interest on cash advances	21.74% p.a.	21.74% p.a.	21.74% p.a.	21.74% p.a.	21.74% p.a.
Balance transfer interest rate	21.74% p.a.	21.74% p.a.	21.74% p.a.	21.74% p.a.	21.74% p.a.
Annual fee	\$100	\$20	\$40	\$20	\$60
Late payment fee	\$15	\$15	\$15	\$15	\$15

There may be circumstances in which you have to pay other fees. You can only be charged a fee for exceeding your credit limit if you separately agree to being charged that fee. A full list of current fees applicable to this credit card can be obtained from www.bankofchina.com/au.

For more information on choosing and using credit cards visit the ASIC consumer website at www.moneysmart.gov.au.

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting www.bankofchina.com/au or by contacting us on 1800 026 228.

Guarantor privacy consent

Application for credit by: _____

Type of facility and amount _____

Introduction and definitions

By signing this form, you give us permission to collect, use and share your information, including your personal information, with others as set out in this form and our privacy policy available at bankofchina.com/au.

You are not required to provide information, including your personal information, to us. If you choose not to provide information we may not be able to accept the application for credit identified above.

You: for individual guarantors means the individual/s signing or accepting this form; and for other guarantors means the guarantors entity and the person/s signing or accepting this form.

We, us, the Bank: means Bank of China (Australia) Limited, "BOCAL"

Bank of China Group: means Bank of China Limited and its subsidiaries.

AML/CTF legislation: includes the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (No. 47); Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1); Anti-Money Laundering and Counter-Terrorism Financing Regulations.

Your information: includes:

- Information about your identity, such as your name and contact details
- Financial information you give us
- Your credit information we collect from credit reporting bodies and other credit providers
- Information from public registers or third parties, such as service providers, brokers, and employers.

Part A –Privacy collection statement

1. Collection and use of your information

We collect your information and use it to:

- Confirm your identity and comply with the AML/CTF legislation
- Assess whether to accept you as a guarantor
- Manage credit you guarantee
- Comply with relevant laws.

2. Credit information

We share your information with credit reporting bodies and get credit reports about you from them. We do this so we and other credit providers can:

- Assess whether to accept you as a guarantor
- Manage credit you guarantee and collect overdue payments.

You give us permission to:

- Share your information with other credit providers
- By signing below you agree to us obtaining a consumer credit report about you from a credit reporting body to assess you as a guarantor, including for commercial credit.

The credit reporting body we use is Equifax Pty Ltd (equifax.com.au).

Refer to our privacy policy for to understand:

- What information we provide to a credit reporting body
- How to access credit information and how to correct this information or make a complaint
- How to access the credit reporting body's policy on credit information handling
- What to do if you think you're a victim of identity fraud
- Your right to stop credit reporting bodies using your information for direct marketing.

3. How we may disclose your information

By signing below you consent to us sharing your information with the Bank of China Group to use for the purposes we may use the information.

You agree that we can share your information with other parties, including:

- Any applicant relating to the credit application above and their legal and financial advisors
- Current or previous employers (to confirm your identity or income)
- Brokers, advisers and people who act on your behalf or on behalf of the credit applicant(s)
- Service providers, such as property valuers and insurers
- Our contractors and professional service providers
- Debt collectors and debt purchasers
- People or organisations involved in arrangements that provide funding to us
- Other financial institutions (such as banks), auditors, insurers and re-insurers
- Government and law enforcement agencies or regulators.

We may send your information overseas to other members of the Bank of China Group or service providers. See our privacy policy for information about those countries to which we are likely send your information.

4. Our privacy policy

Our privacy policy is updated from time to time and the current version is available at bankofchina.com.au/privacy and it contains information about:

- How we collect, use or share your information
- How to access information we hold and correct it if it's wrong
- How to make a privacy-related complaint (including about our compliance with the Australian Privacy Principles and credit reporting rules and codes) and how we deal with complaints.

To contact us about your personal or credit information or to make a complaint

Phone: **1800 092 009** (toll free) or +61 2 8299 8031 between 9.00am–5pm (AEST) Monday to Friday AEDT on NSW banking business days

Visit bankofchina.com.au/contactus

Write to us: **Compliance officer, Legal and Compliance Bank of China(Australia) Limited Ground Floor, 140 Sussex Street, SYDNEY, NSW 2000.**

Part B – Declaration and consent

By signing below you make the following declarations and confirm your consent as follows:

I declare that the information I have provided and will provide is true and correct and:

- I have read the information on this form and give the Bank permission to collect, use and share my information in the ways mentioned in this form and in the Bank of China privacy policy
- If I change my personal details (for example, my phone number or home or email address), I will notify the Bank as soon as possible

Full Name/s

Note: If you are commonly known by two or more different names, you must give us tell us your other name/s.

Date of birth

Home address, including State and Postcode
(PO Box is not acceptable)

Postcode

Signature

Date

Proof of Identity Bank use only

Identification details (e.g. passport, driver's licence details, etc.) must be completed in all cases where customer identification is required.

☐ ID details recorded in BL (if applicable)

Document type	Description	Name on document
<input type="text"/>	<input type="text"/>	<input type="text"/>
Place of issue	Expiry date	Original or certified copy
<input type="text"/>	<input type="text" value="MM/YY"/>	<input type="text"/>

☐ Existing Bank of China (Australia) Ltd client account has been confirmed valid and not stopped.

☐ Verification has been performed for the customer: ☐ Full name ☐ Residential Address
☐ Date of birth ☐ Signature verified

Bank Officer's / Business Intermediary
Nominee's signature:

Date

Bank Officer's / Business Intermediary Nominee's name:

Staff number