



BANK OF CHINA LIMITED, SYDNEY BRANCH
A.B.N. 29 002 979 955
AFS License No. 230547

Bank of China Limited, Sydney Branch
 39-41 York Street
 Sydney N.S.W. 2000
 Australia

Tel: (02) 8235 5932
 Fax: (02) 9262 1084

Loan Application – Personal Guarantor

Date: ___/___/___

1. Personal Details

Title	Name	Residential Address	
Date of birth	/ /		
Spouse name		Post code	Year there
Postal Address:		Previous address(if current less than 3years)	
Post code		Post code	
Telephone(home):		Fax	
Telephone(work):		Email address	
Mobile:			
Driver's license No.		Name of current employer	
Passport No.		Occupation	
		Commence Date	

2. Liabilities and Assets

LIABILITIES			ASSETS	
	Limit	Amount owing		Owner's estimated market value
Credit Cards			Cash on hand	
1.	\$	\$	Accounts Organisation (Bank, Credit Union etc)	
2.	\$	\$	1.	\$
3.	\$	\$	2.	\$
Personal loans			3.	\$
Name of Lender	Repayment Amount		Real Estate	
(1)		\$	Residential Address (1):	
(2)		\$	\$	
Mortgages/Secured Home Loans			Date Purchased: / / /	
Name of Lender (1)	Repayment Amount		Purchase Price \$	
	\$	\$		
			Other Properties Owned/ Buying	

Security Provided/address			Address (1):	\$
Name of Lender (2)			Date Purchased: / / /	
	\$	\$	Purchase Price \$	
Security Provided/address			Address (2):	\$
Name of Lender (3)			Date Purchased: / / /	
	\$	\$	Purchase Price \$	
Security Provided/address				
Motor Vehicles				
Lease/ Hire Purchases			Make & Model	
Name of Lender (1)	Repayment Amount		1.	\$
	\$	\$		
Asset Purchased			2.	\$
Name of Lender (2)			Investments (specify details)	
	\$			\$
Asset Purchased				\$
				\$
Other Liabilities				\$
		\$		
		\$	Valuable Furniture & Machinery	
				\$
				\$
			Other Assets	
				\$
				\$
TOTAL LIABILITIES			TOTAL ASSETS	\$

3. Income and Expenses

<i>Net Monthly Income</i>		<i>Net Monthly Expenses</i> (please tick when applicable)	
Monthly salary after tax	\$	Monthly rent	\$
Social Security benefits /allowance	\$	Home loan repayments	\$
Investment Income	\$	Living Expenses	\$
Other net income	\$	Others Expenses	\$
Total net income	\$	Total net expenses	\$

4. Checklist Information to be Supplied with Each Application

Attachments

Individual Guarantor

- There recent pay slip/last three years tax returns/last three years group certificates

5. Privacy Acknowledgement and Consent---Guarantor/s

By signing this application, you authorise us and any of our agents (as defined in the Privacy Act) to give to and obtain from a credit reporting agency:

- certain personal information about you to allow you to be identified;
- information that you have offered to act as a guarantor;
- personal information and information as to your creditworthiness, credit standing, credit history and credit capacity, for the purposes of assessing your guarantee for personal credit given to another person.

By signing this application, you acknowledge that:

- we verify the identity of guarantors via the collection of personal information;
- the personal information of guarantors is used only in connection with the proposed guarantee, and is not shared with other members of the Bank Of China Group, nor used for marketing purposes;
- you may (subject to permitted exceptions) access your information by contacting Bank Of China Limited, Sydney Branch, 39-41 York Street, SYDNEY NSW 2000; you also acknowledge that charges may apply for this access.

In addition to the authorisations set out above in relation to credit reports, by signing this application you authorise us to:

- give to and obtain from your bank and/or other credit provider any record that has any bearing on your creditworthiness, credit standing, credit history or credit capacity:
 - a) for the purpose of assessing whether to accept you as guarantor for credit applied for or provided to the borrower/s;
 - b) for any purpose related to the subsequent management of the credit guaranteed by you;
 - c) for any purpose related to the enforcement or proposed enforcement of your guarantee, and/or
 - d) for the purpose of assessing the risk in purchasing any credit facility (being a credit facility given to or applied for by the borrower) from us and/or the risk in undertaking credit enhancement of any such credit facility, each as the case may be.
- obtain information about your commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness of persons for the purpose of assessing whether to accept you as a guarantor for credit applied for, or provided to, the borrower/s.

6. Declaration

I acknowledge that I have offered to support (Applicant Name) _____'s application for credit as the Guarantor.

I have read and accept the "Privacy Acknowledgement and Consent" and consent to such use and disclose of my personal information.

I acknowledge that you will rely on information in this form and that obtain from a credit agency reporting agency to make a decision as to whether to offer the applicant a commercial loan.

I have been truthful in all information provided and have not given false names in this application.

I understand that this form does not constitute and offer or acceptance of credit as defined in any legislation relating to the provision of credit.

I am not in any bankruptcy.

Signed by Guarantor

Name

Date / /