

wba branch  introducer  Freedom Package

**part A about your proposed loan**  
 **part B about you**  
 **part C declarations**  
 **part D application checklist**  
 **part E mortgage repayment insurance**  
 **part F authority to other credit providers**

### part A » about your proposed loan

As a responsible lender, Wide Bay Australia wants to make sure that we do not provide a loan that is unsuitable for you and will meet your loan objectives and requirements. To do this we ask that you tell us about your loan needs. This information is important as it will form the first part of your loan application and will help determine our subsequent approval of and offer of credit to you.

### purpose of the loan

#### I/we are seeking »

 a new loan  an **increase** on an existing Wide Bay Australia loan

#### I/we are first home buyers »

 yes  no

#### the purpose of the loan is to »

 **purchase »**
 a house »  for me/us to live in  vacant land/acreage  
 a unit/townhouse »  for investment/rental

property address

town/city state postcode

 contract price  
 \$ 

#### estimated cost of purchase/refinance

 \$ 
 **construct »**
 a house »  for me/us to live in house + land package  
 a unit/townhouse »  for investment/rental  yes  no

name + company of builder

property address

town/city state postcode

 contract price  
 \$ 

 \$ 
 **consolidate my/our other loans and debts »**

loan type	original loan purpose	lender/financier	loan amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

 \$ 
 **fund home improvements/renovations/extensions »**


 \$ 
 **fund my/our business or a type of investment other than real estate »**


 \$ 
 **fund other worthwhile purposes (eg car, holiday etc) »**

	personal	business
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

 \$ 

#### plus the loan is to cover the »

 establishment fee/package fee

 \$ 
 legal and professional charges

 \$ 
 rate lock fee

 \$ 
 other fees and charges » 

 \$ 
 stamp duty

 \$ 
**● total estimated cost to purchase/refinance**

 \$

## amount of the loan

my/our contribution to the purchase or refinance comprises of »

	estimated value
<input type="checkbox"/> net proceeds from pending sale of real estate	\$
<input type="checkbox"/> deposit already paid	\$
<input type="checkbox"/> cash/savings	\$
<input type="checkbox"/> existing equity	\$
<input type="checkbox"/> gift (specify source) »	\$
<input type="checkbox"/> other funds (eg First Home Owners Grant) »	\$
<b>total applicant/s' contribution</b>	\$

	DEDUCTED FROM	
from page 1 ●	<b>total estimated cost to purchase/refinance</b>	\$
	<b>= estimated LOAN AMOUNT REQUESTED</b>	\$
	PLUS	
refer lending declaration 4 on page 11	<b>mortgage repayment insurance premium (if applicable)</b>	\$
	<b>= MAXIMUM LOAN AMOUNT</b>	\$
	PLUS	
refer lending declaration 3 on page 11	<b>lenders' mortgage insurance premium (if applicable)</b>	\$
	<b>= TOTAL AMOUNT of CREDIT or TOTAL CREDIT LIMIT SOUGHT</b>	\$

  

to be apportioned as	account
\$	
\$	
\$	

**for line-of-credit accounts only**

Wide Bay Australia will use this amount to determine if you are eligible for credit. Following approval, your Credit Contract will be prepared on this basis. However, please note that this amount is subject to change when you subsequently provide us with instructions to amend any of the above, such as when you indicate to Wide Bay Australia that you wish to fund additional amounts which were unascertainable at the time of application (eg some government fees and charges).

## property(s) offered as security

Note: A valuation fee **for each property** is payable **prior** to application processing.

property address		<b>zoned as</b>	<input type="checkbox"/> residential	<input type="checkbox"/> commercial	<input type="checkbox"/> rural	<b>1</b>	
town/city	state	postcode	<b>type of property</b>	<input type="checkbox"/> house	<input type="checkbox"/> unit	<input type="checkbox"/> vacant land	<input type="checkbox"/> acreage
<b>title particulars</b>	lot	on	county	parish	unencumbered	mortgage type (eg first)	
title reference	area	<input type="checkbox"/> no	<input type="checkbox"/> yes »				
name/s to appear on title		<b>valuation</b>	estimate of value	source (eg sale price, client estimate)			
anything you wish to add about this security property:		\$					
		contact person to arrange valuer's access	<input type="checkbox"/> RE agent	<input type="checkbox"/> seller	<input type="checkbox"/> builder	<input type="checkbox"/> applicant	<input type="checkbox"/> tenant
		contact's name	company (if applicable)				
		contact's phone/s					

**property(s) offered as security continued...**

property address  
  
  
 town/city state postcode  
**title particulars**  
 lot on county parish  
     
 title reference area  
   
 name/s to appear on title  
  
  
 anything you wish to add about this security property:

**zoned as**  residential  commercial  rural **2**  
**type of property**  house  unit  vacant land  acreage  
 unencumbered mortgage type (eg first)  
 no  yes »   
**valuation**  
 estimate of value source (eg sale price, client estimate)  
 \$    
 contact person to arrange valuer's access  
 RE agent  seller  builder  applicant  tenant  
 contact's name company (if applicable)  
   
 contact's phone/s

property address  
  
  
 town/city state postcode  
**title particulars**  
 lot on county parish  
     
 title reference area  
   
 name/s to appear on title  
  
  
 anything you wish to add about this security property:

**zoned as**  residential  commercial  rural **3**  
**type of property**  house  unit  vacant land  acreage  
 unencumbered mortgage type (eg first)  
 no  yes »   
**valuation**  
 estimate of value source (eg sale price, client estimate)  
 \$    
 contact person to arrange valuer's access  
 RE agent  seller  builder  applicant  tenant  
 contact's name company (if applicable)  
   
 contact's phone/s

**loan interest and repayment**

**my/our preferred loan features are »**

<b>loan type</b>	<input type="checkbox"/> a <b>term loan</b> with redraw	the loan is structured over a fixed period (maximum term 30 years)	is this loan part of a <b>Freedom Package?</b> <input type="checkbox"/> no <input type="checkbox"/> yes » <small>benefits on page 4</small>
	<input type="checkbox"/> a <b>line of credit</b>	a continuing credit loan	
<b>interest rate type</b>	<input type="checkbox"/> discount variable (if available)	the standard variable interest rate is discounted for an agreed period	
	<input type="checkbox"/> standard variable	the interest rate decreases or increases in line with general rate changes	
	<input type="checkbox"/> fixed » for <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 years	the interest rate remains unchanged for an agreed number of years	
<b>repayment type</b>	<input type="checkbox"/> principal and interest (P/I)	you make regular payments to cover the interest on the loan as well as the principal amount borrowed	
	<input type="checkbox"/> interest only (I/O)	you make a monthly repayment of the interest charged on the loan	
	<input type="checkbox"/> interest only for start-up	I/O for <input type="text"/> months	then P/I for <input type="text"/> months

**loan term**  months **commencement interest rate**  % pa **initial payment commencing at** \$  per month

**my/our preferred method/s of loan payment are »**

electronic transfer from a Wide Bay Australia account ^  
 electronic transfer from an account at another financial institution ^  
 deposit or transfer at a Wide Bay Australia branch v  
 transfer from a Wide Bay Australia account using 'smartlink' v internet/mobile/telephone banking  
 payment using Bank@Post with a Wide Bay Australia cashcard v  
 other method »

^ a regular/ongoing **automatic** arrangement v **manually** done by you each time

Wide Bay Australia will contact you to arrange your preferred payment method/s and you may be required to complete and sign additional forms for these services. You can change your payment method/s or apply for new services at any time in the future.

**WBA use only**  
 operator no.  branch no.   
 client phoned on  /  / 20  
 processing completed for  
 internal EPP  direct debit  
 smartlink  cashcard

## other lending objectives

I/we also have the following other *requirements or objectives* in relation to my/our loan »

I/we also seek these additional loan features »

I/we are interested in the following loan-related banking and insurance services to help me/us manage my/our loan and protect my/our investment/s »

- |   |   |
|---|---|
| <input type="checkbox"/> an additional <b>line of credit</b> with my/our term home loan             | <input type="checkbox"/> <b>mortgage repayment insurance</b> cover for death, disability and unemployment |
| <input type="checkbox"/> a <b>100% mortgage interest offset account</b> for my/our everyday banking | <input type="checkbox"/> home <b>building, contents</b> and <b>landlord insurance</b> cover               |
| <input type="checkbox"/> another type of <b>transaction or savings</b> account                      | <input type="checkbox"/> <b>car</b> and/or <b>boat insurance</b> cover                                    |
| <input type="checkbox"/> <b>internet, mobile</b> and/or <b>telephone banking</b>                    | <input type="checkbox"/> a <b>credit card</b>   |
| <input type="checkbox"/> <b>Bank@Post access</b> for loan repayments at an Australia Post outlet    | <input type="checkbox"/> a <b>VISA debit card</b>   |
|   | <input type="checkbox"/> <b>business banking</b>  |

## Freedom Package benefits

Along with loan discounts, the Wide Bay Australia Freedom Package also offers you savings on banking, credit cards and insurance. Please carefully read our documents 'Freedom Package -Schedule of Package Benefits and Terms & Conditions' with 'Home Loan Accounts Fees & Charges' for the full details and our service team can arrange their application with you.

The following benefits are offered with your Freedom Package »

### EVERYDAY BANKING

- ☁ Open one of these everyday transacting and savings accounts...
  - Mortgage Muncher (S8)
  - Today's Options (S10)and **pay no Account Service fee** plus **no transaction fees** on withdrawals via Wide Bay Australia branches, 'Wide Bay' and 'Westpac' branded ATM's, EFTPOS, 'smartlink' internet/mobile/phone banking, BPAY, personal cheques, direct debits and periodical payments.
- ☁ Get a VISA Debit Card and **pay no Card Access or Account Service fee** on your linked Visa Debit Account.



### INSURANCE

We will provide you with a quote at the time of application.

- ☁ Receive **up to 90 days free** Widecover Home Building Insurance when purchasing an existing residential property financed through Wide Bay Australia.
- ☁ **Save up to 15%** on your combined Home Building and Home Contents premium.
- ☁ Protect your private motor vehicles with Widecover Car Insurance and **save up to 5%** on your premium.

### CREDIT CARD

- ☁ As part of the Freedom Package you are entitled to apply for a Wide Bay Australia 'Platinum' MasterCard and you will **pay no annual fee**.

## part B » about you

Now that you have told us about your loan needs, objectives and requirements - the second step that ensures that Wide Bay Australia does not provide a loan that is unsuitable for you is to tell us more about yourself. This information is important as it will form the second part of your loan application and will help determine our subsequent approval of and offer of credit to you.

### personal details

**1**  applicant  guarantor  director/trustee/shareholder

existing WBA client no. (if applicable)

Australian citizen/permanent resident  yes  no

Mr  Mrs  Ms  Miss  other

first name  middle name/s

surname  date of birth  /  /19

driver's licence no.  no. + age/s of financial dependants

marital status  single  defacto  married  divorced  widowed

**current residential status**  
 owner  paying mortgage  renting  boarding  with parents  
 other (please specify)  **monthly mtge/rent/board**  \$

**current residential address**  for (y/m)

town/city  state  postcode

daytime contact phone and/or mobile no.

email

**previous residential address**  for (y/m)

town/city  state  postcode

residential/mailling address **after** loan settlement   as current

town/city  state  postcode

details of **nearest relative** not living with you (non-applicant):  
 name  relationship to you

address

town/city  state  postcode

relative's phone  mobile

anything you wish to add regarding your personal details:

**2**  applicant  guarantor  director/trustee/shareholder

existing WBA client no. (if applicable)

Australian citizen/permanent resident  yes  no

Mr  Mrs  Ms  Miss  other

first name  middle name/s

surname  date of birth  /  /19

driver's licence no.  no. + age/s of financial dependants

marital status  single  defacto  married  divorced  widowed

**current residential status**  
 owner  paying mortgage  renting  boarding  with parents  
 other (please specify)  **monthly mtge/rent/board**  \$

**current residential address**  for (y/m)

town/city  state  postcode

daytime contact phone and/or mobile no.

email

**previous residential address**  for (y/m)

town/city  state  postcode

residential/mailling address **after** loan settlement   as current

town/city  state  postcode

details of **nearest relative** not living with you (non-applicant):  
 name  relationship to you

address

town/city  state  postcode

relative's phone  mobile

anything you wish to add regarding your personal details:

## employment details

### current employment status

1

salary/contract   
  wage based »   
  full time   
  perm. part time   
  casual  
 self-employed   
  home duties   
  retired   
  social benefits   
  worker comp.

current occupation for years/months

current employer (if applicable) for years/months

phone/s

address

### current employment status

2

salary/contract   
  wage based »   
  full time   
  perm. part time   
  casual  
 self-employed   
  home duties   
  retired   
  social benefits   
  worker comp.

current occupation for years/months

current employer (if applicable) for years/months

phone/s

address

complete this section if you **currently** have a **second job**:

second job occupation  part time   
 casual/temp   
 contract

second employer for years/months

phone/s

previous occupation for years/months

previous employer (if applicable) for years/months

address

anything you wish to add regarding your employment details:

complete this section if you **currently** have a **second job**:

second job occupation  part time   
 casual/temp   
 contract

second employer for years/months

phone/s

previous occupation for years/months

previous employer (if applicable) for years/months

address

anything you wish to add regarding your employment details:

## solicitor and accountant details

### your solicitor »

self-acting

name

firm

phone fax

email

street address

town/city state postcode

postal address

as above

town/city state postcode

### your accountant »

not applicable

name

firm

phone fax

email

street address

town/city state postcode

postal address

as above

town/city state postcode

# personal income

**1** 1st applicant's GROSS ANNUAL income \$

PAYG	NET monthly income
base wages or salary*	\$ <input type="text"/>
regular overtime	\$ <input type="text"/>
second job income	\$ <input type="text"/>
car / travel allowance ^	\$ <input type="text"/>
fully maintained car # <input type="checkbox"/>	
<b>other</b>	
family tax benefits (part A +B)	\$ <input type="text"/>
child maintenance +	\$ <input type="text"/>
investment earnings ~	\$ <input type="text"/>
director/trustee/beneficiary fees	\$ <input type="text"/>
existing rental income <small>disclose details on page 8</small>	\$ <input type="text"/>
proposed rental income	\$ <input type="text"/>
other > <input type="text"/>	\$ <input type="text"/>
<b>1st applicant's total NET monthly income</b>	<b>\$ <input type="text"/></b>

**2** 2nd applicant's GROSS ANNUAL income \$

PAYG	NET monthly income
base wages or salary*	\$ <input type="text"/>
regular overtime	\$ <input type="text"/>
second job income	\$ <input type="text"/>
car / travel allowance ^	\$ <input type="text"/>
fully maintained car # <input type="checkbox"/>	
<b>other</b>	
family tax benefits (part A +B)	\$ <input type="text"/>
child maintenance +	\$ <input type="text"/>
investment earnings ~	\$ <input type="text"/>
director/trustee/beneficiary fees	\$ <input type="text"/>
existing rental income <small>disclose details on page 8</small>	\$ <input type="text"/>
proposed rental income	\$ <input type="text"/>
other > <input type="text"/>	\$ <input type="text"/>
<b>2nd applicant's total NET monthly income</b>	<b>\$ <input type="text"/></b>

- \* includes wages/salary paid to you by **your own business**
- ^ **paid to you** by your employer to cover vehicle running costs or time travelling to your work site
- # a fully maintained vehicle provided by your employer **in addition to \$** remuneration
- + must be court-ordered
- ~ eg share dividends, term deposit interest etc
- > eg commission, bonuses etc - please specify

**applicants' COMBINED total NET monthly income** \$   
**MINUS**  
**liabilities \$ payment per month** \$   
obtain this amount from \*total liabilities\* on page 8  
**= your monthly disposable PERSONAL income** \$   
excepting household and personal living expenses

# household living expenses

Note: Our assessment includes your ability to repay the proposed loan without financial hardship. Please provide an estimate of your monthly living expenses.

**I/we estimate my/our household living expenses as per the table below and warrant that these are a reasonable reflection of the actual costs for my/our household.**

	MONTHLY expenditure
housing	\$ <input type="text"/>
food and groceries	\$ <input type="text"/>
medical	\$ <input type="text"/>
utilities	\$ <input type="text"/>
transport	\$ <input type="text"/>
education	\$ <input type="text"/>
personal	\$ <input type="text"/>
other	\$ <input type="text"/>
<b>total monthly living expenses</b>	<b>\$ <input type="text"/></b>

### suggestions

You should include items such as house and contents insurance, rates, strata fees, home contents replacements and house maintenance. **Do not include your current rent, board or mortgage payments.**

You should include all food and grocery bills including takeaway and restaurant costs.

This includes health insurance, chemists and all other medical costs.

This includes an average monthly amount of your electricity, gas, heating etc. Telephone, mobile/s, internet and cable TV are included in this area.

This should include fuel, insurance, registration, licence and maintenance. If you don't have a car please include average public transport costs.

This includes all education costs including school fees, text books and sports. Pre-school and child minding should be added here.

This section includes grooming, entertainment, movie hire, cigarettes etc.

If you have regular additional superannuation contributions they should be included here along with special project savings.

**If you require further assistance visit ASIC's consumer website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au)**

# assets and liabilities

## your assets »

### property (s)

1. address

rent/wk (if applicable) insurer month due  
 \$

2. address

rent/wk insurer month due  
 \$

3. address

rent/wk insurer month due  
 \$

**total rent per week**  
 \$ x 52 and ÷ 12 =

**total rent income per month** \$   
 should equal amount on page 7

**cars, boats, caravans etc**

year/model	insurer	month due	estimated value
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

**cash**

Wide Bay Australia accounts  
 \$

other institutions' accounts  
 \$   
 \$   
 \$

**contents and personal valuables**

insured value	insurer	month due	estimated value
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

**other assets**

<input type="text"/>	estimated value	\$ <input type="text"/>
<input type="text"/>	estimated value	\$ <input type="text"/>
<input type="text"/>	estimated value	\$ <input type="text"/>
<input type="text"/>	estimated value	\$ <input type="text"/>

**life and superannuation (s/a) cover**

insured	insurer	type	total benefit
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> life <input type="checkbox"/> s/a	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> life <input type="checkbox"/> s/a	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> life <input type="checkbox"/> s/a	\$ <input type="text"/>

**total of your assets**

\$

## your liabilities »

lender	approved loan	amount owing	payment per month
--------	---------------	--------------	-------------------

### existing mortgages

» <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
covered by mortgage repayment insurance? <input type="checkbox"/> yes <input type="checkbox"/> no			

» <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
covered by mortgage repayment insurance? <input type="checkbox"/> yes <input type="checkbox"/> no			

» <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
covered by mortgage repayment insurance? <input type="checkbox"/> yes <input type="checkbox"/> no			

### personal loans

» <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
» <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
» <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

### business loans

<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

### credit cards

lender + type eg Visa	limit	amount owing	current minimum payment
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

### guarantees given

<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
----------------------	-------------------------	-------------------------	-------------------------

### contingent liability

eg guaranteed debt

<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
----------------------	-------------------------	-------------------------	-------------------------

### other ongoing liabilities

eg child maintenance, student loan, outstanding tax debt, rent

<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

MINUS **total of your liabilities**

\$

**= your surplus assets**

\$

should equal amount entered "personal income" on page 7



## finance history and additional information

### I/we have »

- at sometime been declared bankrupt, entered into a scheme of arrangement, assigned my/our estate for the benefit of creditors or had a court judgements made against me/us.  yes  no
- a loan/s that have been in arrears, or exceeded an agreed credit limit on a credit/store card, for more than 40 days.  yes  no
- been known by another name in the last 7 years (eg maiden or previous married name).  yes  no
- borrowed (or intend to borrow) my/our deposit or additional finance to complete the purchase(s), construction or refinance.  yes  no
- applied (or will be applying elsewhere) for a loan on this property.  yes  no
- a relationship with the building contractor (only applies to construction loans).  yes  no

if you have answered 'yes' to any of the above, please provide details:

## related loan accounts

I/we advise that the following **related loan accounts\*** are held by my/our close relation/s or associate/s »

not applicable

account no.	account name
<input type="text"/>	<input type="text"/>
account no.	account name
<input type="text"/>	<input type="text"/>

**\* related loan accounts may include:**

- a) they are your business partner/s
- b) they are your spouse, parent or child
- c) one is a trustee(s) or beneficiary of the same trust as you
- d) one is a body corporate or other entity (either inside or outside Australia) and the other is a director or member of the governing body of the body corporate or other entity
- e) one is a body corporate or other entity (either inside or outside Australia) and the other is a person who has a legal or equitable interest in 5% or more of the share capital of the body corporate or other entity
- f) they are a related body/s corporate
- g) a relationship of a prescribed kind exists between them
- h) a chain of relationships can be traced between them under any one or more of the above.

**complete the following 2 sections if applying in the name of a company, business or trust »**

## company/business/trust details

company/business/trust name		status	
<input type="text"/>		<input type="checkbox"/> borrower	<input type="checkbox"/> guarantor <input type="checkbox"/> trustee
nature of business		ABN no.	
<input type="text"/>		<input type="text"/>	
business address		registered office (if different from business address)	
<input type="text"/>		<input type="text"/>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
town/city	state	postcode	town/city
			state
			postcode

## company/business/trust income

	LAST financial year	PREVIOUS financial year
profit distributed to all borrowers/guarantors/trustees	\$ <input type="text"/>	\$ <input type="text"/>
net profit before tax - excluding dividends paid	\$ <input type="text"/>	\$ <input type="text"/>
add back depreciation on fixed assets (land + building only)	\$ <input type="text"/>	\$ <input type="text"/>
add back interest on debts refinanced/repaid	\$ <input type="text"/>	\$ <input type="text"/>
add back interest on debts refinanced/repaid	\$ <input type="text"/>	\$ <input type="text"/>
other add back/s (eg non-recurring expenses)	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>		
<b>total income of company/business/trust</b>	<b>\$ <input type="text"/></b>	<b>\$ <input type="text"/></b>

## privacy act declaration

Protecting your privacy and the confidentiality of your personal information is important to us.

We take all possible steps to ensure that your information is not disclosed to - or accessed by - unauthorised persons. As our customer, we also respect your right to be aware of who has information about you, what they are doing with it and why, and who else they are sharing it with.

With all this in mind, Wide Bay Australia Ltd, and its related entities adopted a privacy compliance culture that cements this relationship with you. Its foundation is the Commonwealth Privacy Act 1988, in particular the National Privacy Principles.

### definitions

Any reference to:

“**information**” means information that identifies me/us of from which my/our identity can be reasonably ascertained and that has been obtained from me/us or another person (including a company or government authority) now and at any time in the future. Such information may include, but is not limited to - name, contact details, account details, signature, tax file number and information specific to my/our financial services selection. It may include “sensitive information” (eg health information).

“**you**” means Wide Bay Australia Ltd (ABN 40 087 652 060) and any related company including any subsidiaries or companies with which Wide Bay Australia has established a joint venture. A list of these companies can be obtained on request from the address below.

“**credit**” means secured or unsecured loans, lines of credit, overdrafts, leases, hire-purchase agreements or similar instruments and “financial services” means investment, credit, finance, insurance, banking, financial planning and related products and services.

### personal information

#### Purpose of Collection

You propose to collect, use and/or disclose information about me/us for the purposes of:

- Primarily, providing me/us with credit and/or obtaining a guarantee for credit - as specified on this document. Your purpose includes doing all things necessary to provide this credit to me/us including providing quotations, information and advice regarding this credit, assessing and processing my/our applications for this credit, managing this facility including account management, administering insurance claims, recovering any monies that I/we owe, maintaining the value of your security and/or guarantee.
- Securitisation, loan funding mechanisms and commercial transactions (including risk assessment, due diligence, audit and portfolio analysis).
- Providing credit and/or other financial services to me/us (now and in the future).
- Providing me/us with increased standards of service through customer relationship management programmes.
- Identifying and sending me/us information about your products and services if you believe this information may be of interest to me/us or may help you develop and improve your financial services. I/We understand that I/we have a right at any time to stop you from contacting me/us for this purpose by contacting you at the address below. I/We acknowledge that if I/we do not advise you in this regard, you will assume that I/we consent to the use of my/our personal information for this purpose. I/we understand that you will continue to send me information relating to or associated with the financial services I/we have selected - such as statements and statement inserts or offers to upgrade these services.
- Funding mechanisms and commercial transactions (including risk assessment, due diligence, audit and portfolio analysis).
- Issuing, maintaining and managing any rewards, discounts or other benefits or other such programmes associated with the credit/financial service product I/we select.

Meeting any legal obligations that require you to collect, or me/us to provide, this information. This includes taxation laws and financial transactions reporting laws.

#### Disclosure

While you will not use or disclose my/our information to unauthorised persons, if necessary, you propose to collect, use and disclose information about me/us as follows:

- To and from your: distribution networks (such as agents, introducers and brokers); contracted service providers (such as IT suppliers, mail-houses, call-centre operators, archiving managers, payment system operators, reward programme managers, ratings agencies, valuers, funders and securitisers, financial planners and fund managers, debt collectors or mercantile agents, solicitors or accountants); business partners (related companies, joint venture partners and companies for which you act as agent), commercial acquirers (wishing to acquire an interest in your business) or other third parties/assignees - to enable them to perform a function or service necessary for achieving your purposes of collection, use and disclosure.
- To and from my/our referees (including my/our employer), to and from credit reporting agencies, and to and from other financial institutions and credit providers.
- To and from my/our guarantor for the purpose of that person/s deciding whether to act as guarantor, or to keep that guarantor informed about the guaranteed finance.

- To and from insurers and underwriters (including, but not limited to, mortgage insurers, title insurers, general insurers and insurers of personal risk) to assess whether to insure risks, and to administer any insurance contract (including claims), arising from/our finance or otherwise.

To and from government authorities or others to, in particular, enable you to identify me/us and to verify information that I/we have provided or as required or authorised by law (including the Australian Taxation Office and Austrac) or to meet any other legal obligations that require this information to be disclosed.

- To and from each of us and/or to and from my/our authorised representatives (including my/our introducers, legal or financial advisers).

#### Access and Correction Rights

- I/We have the right to access information about me/us collected by you. You have the right to limit access in certain legally allowable circumstances but will give me/us a reason for doing so.
- I/We have the right to correct information about me/us collected by you. I/We can do so in most cases by contacting your branches but I/we may be requested to contact the address below. You reserve the right to request evidence before correcting my/our personal information. I/We understand that further information is contained in your Corporate Brochure available on request from your branches or by contacting the address below.
- I/We further acknowledge that your collection, use and disclosure and my/our access and correction rights to my/our personal information is subject to the restrictions imposed by the *Privacy Act 1988*.

#### Informing Other Individuals

- I/We further acknowledge that if I/we provide information about any other individual(s) to you, that I/we will ensure that he/she is made aware that you have his/her information, the purposes (and persons involved) in the collection, use and/or disclosure of the information by you, that you can be contacted as detailed below (including to access and correct that information).

#### Third Parties

- I/We further acknowledge that for some of the financial services you offer, you act as an agent or supplier for a third party. For example, for insurance and credit card products. In respect of the collection, use, disclosure, transfer and management of personal information for these financial services - you will comply with the procedures and policies required by the third parties to whom you act as agent or supplier.
- I/We understand that details of the purposes, procedures, policies and access, correction and other rights (in regard to my/our personal information for these financial services) can be obtained by contacting these companies directly. If I/we are unsure of who to contact in this regard I/we can contact the address overleaf.

#### Consequences of Not Providing Information

- I/We further acknowledge that if you are unable to collect all or part of the information associated with your purposes of collection, use and/or disclosure outlined above - that you may be unable to provide, or continue to provide, the credit/financial services to me/us.

### consumer credit information

#### SPECIFIC LOAN ACKNOWLEDGEMENTS

##### Notice of possible disclosure of credit information.

1. I/We understand that you may give a credit reporting agency information about my credit application. This may include identity particulars; the fact that I/we have applied for credit and the amount; payments which become overdue by more than 60 days and for which collection action has commenced; advice that payments are no longer overdue; that in your opinion I/we have committed a serious credit infringement (in specified circumstances); that credit provided to me/us by you has been paid or otherwise discharged; and the fact that you are a current credit provider to me/us.
2. **Agreement for you to obtain other information about me/us.**  
If you consider it relevant to assess my application for credit, I/we agree to you obtaining reports from a credit reporting agency or business which provides information about credit worthiness.
3. **Agreement for you to use a credit report about me/us for collecting overdue payments.**  
If you consider it relevant for collection of overdue payments in respect of credit provided to me, I/we agree to you obtaining from a credit reporting agency, a credit report containing personal information about me/us in relation to collecting overdue payments.
4. **Agreement for you to exchange details about my/our credit worthiness with other credit providers.**  
I/We also agree that you may give information to (and seek information from) any credit provider named in this credit application or named in a

## privacy act declaration continued...

credit report issued by a credit reporting agency. The information may include details of my/our credit worthiness, credit standing, credit history or credit capacity, and may be used to assess an application by me for credit; notify other credit providers of a default by me/us; or exchange information with other credit providers as to the status of my/our loan account/s.

**5. Agreement for you to give credit information about me/us to my/our Guarantor/s.**

I/We agree that you may give information about my credit worthiness to any Guarantor or proposed Guarantor of the loan I/we have applied for and provide any Guarantor with copies of any loan documents, statements, correspondence or notices relating to my/our loan.

**6. Agreement that you may confirm my/our employment and income details.**

I/We authorise you to confirm my/our employment and income details from any employer, accountant or tax agent named in this application; and my/our income received on an investment property from any nominated real estate agent.

**7. Guarantor's Agreement (if acting as a Guarantor for this Loan Application).**

I/We agree that you may obtain from a credit reporting agency, a credit report containing personal information about me/us, to assess whether to

accept me/us as a Guarantor for the credit applied for (or provided to) the Applicant. I/We also agree that you may give to (and seek from) any credit provider, a report about my/our credit worthiness.

The report may be used to:

- assess an application for credit by me/us or by the applicant;
- collect any payment that is overdue to a credit provider by me/us or by the applicant.

Wide Bay has adopted the principles of information security management contained in AS/NZSISO/IEC 17799:2000 Information Technology - Code of Practice for Information Security Management. This is internationally recognised as a yardstick of good practice in this area (and was published by Standards Australia in 2000).

**Further details of our personal information management policies is in Wide Bay Australia's Corporate Brochure available on request and on our website: [www.widebayaust.com.au](http://www.widebayaust.com.au)**

**Please direct any queries to (no stamp required):  
The Privacy Officer - Wide Bay Australia Ltd  
Reply Paid 1063, Bundaberg Q 4670  
telephone (07) 4150 4000 or  
email [widebay@widebayaust.com.au](mailto:widebay@widebayaust.com.au)**

## Lending declarations

1. I/We understand that this application is not an offer to lend or a formal disclosure statement. If my/our application is successful, you will make a **Formal Offer to Lend**. If the application is accepted I/We will agree to be bound by your Terms and Conditions provided with your formal offer to lend.
2. I/We agree to pay any **Fees or Charges** required by you to process my/our credit application. I/We understand that while every attempt has been made by you to accurately calculate and disclose fees and charges, loan repayments and insurance premiums applicable to the loan - these amounts are estimates only and may change between the date of this application and when you offer to advance the loan. I/We understand that your formal offer to lend will advise me/us of the amounts payable by me/us in association with the loan. I/We understand that if this credit application is not approved by you or is withdrawn by me/us, that you will retain any application, establishment, documentation (including any search fees, stamp duty or other legal outlays) and any valuation fees paid. I/We understand that I/we will still have an obligation to pay any outstanding application, establishment, documentation (including any search fees, stamp duty or other legal outlays) and any valuation fees that I/we may have requested you to capitalise into the amount of my/our loan application or have drawn on the advance funds at settlement, and I/we agree to pay you immediately upon request in these circumstances.
3. I/We understand that you may insure my/our loan against loss with an approved **Lenders Mortgage Insurance** company and that any Lender's Mortgage Insurance is effected for the benefit of Wide Bay. I/We agree that you may use your discretion as to which Lenders Mortgage Insurance Company you select and I/we agree to pay the applicable insurance premium.
4. I/We understand that **Mortgage Property Insurance** (ie Home Building or Commercial Property Insurance) is compulsory for the term of the loan for all properties mortgaged by you. I/We understand that it is my/our responsibility to arrange this insurance with an insurer of my/our choice. I/We understand that you may offer me/us Mortgage Property Insurance in your capacity as an agent of Allianz Australia Insurance Ltd ABN 15 000 122 850 (AFS Licence No: 234708) ("Allianz") of 2 Market Street, Sydney NSW 2000.  
I/We understand that **Mortgage Repayment Insurance** is not compulsory and I am/we are not obliged to purchase this cover. I/We understand that you may offer me/us Mortgage Repayment Insurance in your capacity as an agent of Allianz Australia Insurance Ltd ABN 15 000 122 850 (AFS Licence No: 234708) ("Allianz") of 2 Market Street, Sydney NSW 2000. Allianz Australia Insurance Limited (AFS Licence No: 234708) ABN 15 000 122 850 (Allianz) is the insurer of the "Disability" and "Unemployment" covers available on this policy. Allianz Australia Life Insurance Limited (AFS Licence No: 296559) ABN 27 076 033 782 (Allianz Life) is the insurer of the "Death Cover" available on this policy - Allianz acts as Allianz Life's agent in offering "Death Cover".

In arranging Mortgage Property Insurance or Mortgage Repayment Insurance, I/we understand that you act as a agent of Allianz, not on my/our behalf.

I/We understand that, upon request, you will inform me/us of the amount of the premium in a printed insurance quotation. I/We understand that to make an informed decision about whether to acquire an Allianz Insurance product through you, I/we should read your Financial Services Guide - which also discloses remuneration and/or commissions you will receive from Allianz. I/We understand that in arranging this insurance that you do not provide advice about these insurance covers based on any consideration of my/our personal objectives, financial situation or needs and that to decide if they are right for me/us that I/we should read the relevant Product Disclosure Statement.

5. I/We acknowledge that we have read and understood the **Privacy Declaration** and acknowledge and consent to your policies and procedures for the handling of my/our personal information. I/We acknowledge this consent will continue until Wide Bay accepts my/our revocation of it in writing to the address above. I/We acknowledge that such acceptance may be subject to me/us having met any outstanding contractual obligations on my/our credit/financial services relationship.
6. **Construction Loans**  
I/We agree that you may retain any plans and specifications provided to support this credit application.  
I/We agree that any reports produced as a result of any inspections done by you or on your behalf will be your exclusive property.  
I/We agree that you will not be responsible for the supervision or construction of the building or improvements.
7. I/We confirm that the original **Valuer's Report** shall remain in your possession and be your exclusive property.
8. I/We understand that from time to time Wide Bay Australia offers discounts, benefits or rewards which may have special eligibility criteria. I/We understand that, unless offered to me/us as part of this application, I am/we are not eligible for these **special offers**.

## nomination for notices

This is optional. It may be completed where **there is more than one applicant** for a loan which is for personal purposes and all applicants want to nominate **one** of the applicants to receive notices and documents (eg statements, interest rate adjustment notices) on their behalf.

I have/each of us (whether debtor, mortgagor or guarantor) has the right to receive a copy of any notice or other document under the National Consumer Credit Protection Act directly from Wide Bay Australia.

**By executing this loan application**, unless nominated, I am/we are giving up the right to be provided with information from Wide Bay Australia directly.

I/we nominate: full name of person nominated

to receive notices and other documents under the National Consumer Credit Protection Act on behalf of me/all of us. I/we consent to notices and other documents under the National Consumer Credit Protection Act being sent to us at:

I/we acknowledge that each of us has the right to cancel his/her nomination by advising Wide Bay Australia in writing at any time.

## purposes for which credit is provided

### loans for business/investment (other than investment in residential property)

**I/we need the loan wholly or predominantly for »**

- personal - or investment in - **residential** property » do **not** sign this declaration - proceed to the next section
- business** - investment purposes **other than** investment in residential property » please read, sign and date the Declaration of Purpose section below

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 or investment purposes other than investment in residential property (or both purposes).

#### 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 Consumer Credit Protection Act.**

signature of **person 1**

X

date  
/ / 20

signature of **person 2**

X

date  
/ / 20

## execution

I/we declare that there are no circumstances within my/our knowledge, in addition to those declared by me/us in this credit application, which might make me/us unable to repay the loan in accordance with the terms and conditions that have been explained to me.

The information in this Credit Application is correct and complete to the best of my/our knowledge and belief. I/we agree that you may cancel this Credit Application if any information is found to be false.

By signing this Declaration, I/we acknowledge that I/we have read, understood and accept the Declaration and Acknowledgements in this Credit Application.

### a. individual

signature of **applicant/guarantor**

X

full name of applicant/guarantor  date  
/ / 20

signature of **applicant/guarantor**

X

full name of applicant/guarantor  date  
/ / 20

### b. company

signature of **director**

X

full name of director  date  
/ / 20

signature of **director**

X

full name of director  date  
/ / 20

# part D » application checklist

Please attach the documents and information relating to the loan and mark off this list as relevant. Wide Bay Australia may request additional information to assess this particular application.

## all applications

- loan establishment costs paid to **'Wide Bay Australia Ltd' »** AND
- 6 months statement history of all banking, savings and investment accounts (including evidence of genuine savings/funds to complete purchase) AND
- 3 months statement history of all credit cards, leases, personal and 'interest free' loans (or 6 months history for any debt/s being refinanced by this loan - refer below) AND
- Building Insurance Schedule (required for any loan where Wide Bay Australia is taking security over homes/buildings eg Home Building Insurance, Builder's Insurance) AND
- completed and signed original/s of **part E - mortgage repayment insurance** 'five year mortgage repayment insurance proposal' (page 14 - if applicable) and 'confirmation of consent or non-consent for cover' (page 15)

establishment fee	valuation fee/s
<input type="checkbox"/> not applicable	<input type="checkbox"/> not applicable
<input type="checkbox"/> financed in loan	<input type="checkbox"/> cheque
<input type="checkbox"/> cheque	<input type="checkbox"/> electronic credit
<input type="checkbox"/> electronic credit	

BSB: 656400 account no: 102832862  
 reference: 'EST applicant name' (eg EST Smith)  
 or: 'VAL applicant name' (eg VAL Smith)

## income verification

### all PAYG applications

- 3 most recent pay slips AND
- taxation assessment notice or full tax return

### all self-employed applications

- financial statements for last 2 years (interim financials may also be required) AND
- latest taxation return AND
- taxation assessment notice

### other income (if applicable)

- copy of lease agreement for rental income
- Centrelink statement of income

## construction loan applications

- proposed building plans AND
- proposed specifications AND
- quote for construction or copy of building contract

## new purchase applications

- signed contract of sale AND
- receipt for deposit paid AND
- statutory declaration from benefactor stating that funds being gifted are non-refundable - including a statement that the funds are available (if applicable) AND
- completed **original or original certified copy** of First Home Owners Grant application (if applicable) AND
- 12 months rental history statement (if applicable)

## refinance, home equity, debt consolidation, lines of credit/overdraft applications

- minimum last 6 months statements of any accounts being paid out/refinanced AND
- last receipted rates notice and evidence of payment AND
- completed and signed original/s of **part F** (page 16) 'authority to other credit providers' (if applicable)

## identification

### all individuals (including guarantors/trustees)

- required for Anti Money Laundering & Counter Terrorism Financing Act 2006**  
 completion by each individual of an Identity Verification Form and provision of acceptable ID. This should be arranged at a Wide Bay Australia branch - or if unable to visit a branch, please request an Australia Post Identity Verification Form (not required if applicant is an existing Wide Bay Australia customer)
- required for State Titles Offices** (this is in addition to the above Identity Verification Form)  
 provision to Wide Bay Australia with this application of **original certified copy (must be clear and legible)** of acceptable ID as follows: **1 primary photo ID + 2 secondary**

#### primary photo ID

- Driver's Licence (current)
- Driver's Learner Permit (current)
- Passport (not expired more than 2 years)
- Proof of Age Card OR NSW Photo Card (current and Government issued)

alternatively originals can be presented at a Wide Bay Australia branch for copying and certifying

#### secondary ID

- credit card
- recent electricity/gas bill
- recent rates notice
- Centrelink card
- Medicare card
- tax assessment notice (last financial year)
- current bank statement

(secondary ID not required if **certified** copies of these documents are already being supplied as supporting documentation for this application as above)

### incorporated entities/trusts etc

- required for Anti Money Laundering & Counter Terrorism Financing Act 2006 AND State Titles Offices**  
 provision to Wide Bay Australia with this application of original or certified copy of relevant identifying document - eg Certificate of Incorporation, Certificate of Registration, Trust Deed etc.

# Five Year Mortgage Repayment Insurance Proposal



Mortgage Repayment Insurance is **not compulsory** and you are not obliged to purchase this cover. Please complete all questions. Print information and indicate by a  where applicable.

policy no.

financial institution



Note: any words defined in the Five Year Mortgage Repayment Insurance Product Disclosure Statement and Policy Document (PDS) and used in this document have the same meaning as that defined in the PDS.

## first insured - personal details

Mr  Mrs  Ms  Miss  other  
 surname  first name   
 gender  male  female date of birth  /  /19  
 postal address   
  
 occupation  postcode

## second insured - personal details

Mr  Mrs  Ms  Miss  other  
 surname  first name   
 gender  male  female date of birth  /  /19  
 postal address   
  
 occupation  postcode

## first insured - selection of cover

death, disability + unemployment  disability + unemployment  disability only  
 death + disability  death only

## second insured - selection of cover

death, disability + unemployment  disability + unemployment  disability only  
 death + disability  death only

## proposed policy details

effective date\*  /  /20 expiry date\*  /  /20 loan amount \$  total premium^ \$  premium funded in loan  yes  no  
 loan agreement no.  repayment amount \$

\*If the loan amount is not funded until a date after the effective date above, the effective date will be amended to start from the date your loan money is advanced (the settlement date of your loan) and the expiry date will be extended by the same number of days.  
 ^The premium shown includes the applicable amounts payable in respect of GST and Stamp Duty.

## personal statement

In the last 10 years have you »

	first insured	second insured
<b>a</b> received medical advice or had treatment for blood pressure, cholesterol, chest pain, a heart condition, stroke, diabetes, tumour, cancer (including skin cancer), lung, kidney or liver disease?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
<b>b</b> received medical advice or had treatment for any back / neck problem, asthma, epilepsy, brain or nervous system disorder, mental illness, stress, depression, chronic fatigue syndrome, blood disorder or disease (including hepatitis) or the Human Immunodeficiency Virus (HIV)?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
<b>c</b> had a medical condition (not already mentioned above) for which you are currently receiving treatment from a medical practitioner or health professional, or for which you were admitted to hospital, and/or taking medication prescribed by a doctor?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

## eligibility criteria

You are eligible to apply for cover if:

- you are aged more than the 16 years, and not yet turned 60; and
- you are applying for or have a mortgage; and
- you are a permanent resident of Australia; and
- your total combined current cover for all consumer credit insurance policies issued by us, including this application, is less than \$750,000.

For Disability and Unemployment cover, you must be permanently employed and working (see the PDS 'Words with special meanings'). This requires you (amongst other things) to be employed for at least 15 hours per week. It does not include payments from carers or disability pensions, or employment entitlements such as workers compensation. To apply for Unemployment cover you cannot be self employed or employed on a seasonal, temporary or non-renewable contract nature.

## your duty of disclosure

Before you enter into the policy with us, the Insurance Contracts Act 1984 (the Act) requires you to provide us with the information we need to enable us to decide whether and on what terms your application for insurance is acceptable and to calculate how much premium is required for your insurance. When you enter into the policy with us for the first time you will be asked various questions when you apply. When you answer these questions, you must: give us honest and complete answers; tell us everything that you know; and tell us everything that a reasonable person in the circumstances could be expected to tell us. If you do not comply with your duty of disclosure, we may cancel the policy and/or reduce the amount we pay if you make a claim. If fraud is involved, we may treat the policy as if it never existed, and pay nothing.

## declaration

I/we hereby declare that I/we:

- have received, read and understood this document, the PDS and any other policy documents we give you;
- meet the application Eligibility criteria specified above;
- understand there are terms, conditions, exclusions and limitations that apply to this cover. This includes (amongst other things) that we will not pay a claim for Death, Disability or Unemployment cover that is caused by, arises from, or is in any way connected with a pre-existing condition (see the PDS 'Words with special meanings' for the definition);
- have read and understood the Privacy Notice as detailed in Section C of the PDS and consent to and invite the collection, storage, use and disclosure of personal and sensitive information in accordance with that notice;
- am/are not applying for this insurance to cover a business related loan;
- have personally completed this proposal form fully and accurately or, if it has been completed by somebody else, I/we have checked that the questions have been fully and accurately answered;
- have complied with our Duty of Disclosure as explained in this proposal;
- understand any cover the insurer agrees to provide is in accordance with the relevant terms and conditions of the PDS and the relevant Schedule;
- authorise the insurers to obtain and use for the purpose of this insurance:
  - any information (including medical certificates, clinical records, records from relevant government authorities, reports of physical examinations, certificates of unemployment) that we may reasonably ask for; and
  - details of my/our loan from my financial institution to confirm the information supplied.

**Important:** You must only sign below if you can make the declaration in relation to all of the matters specified in the declaration above. If not, we cannot proceed with your application and you have no cover. These cannot be amended or waived by the financial institution or the agent. A false declaration may allow the insurer to refuse to pay any claim. All insureds must sign.

**Next steps - issue of interim or final cover:** You will receive Loan settlement cover in accordance with the terms of the PDS (see 'Loan Settlement Cover') from the loan settlement cover start date (see 'Words With Special Meanings' in the PDS).

**Final cover:** If ALL insureds answer 'No' to all of the personal statement questions above, make declaration above and submit this proposal to us - we (or our agent) will provide a schedule confirming final cover from the effective date noted above.

**Interim cover:** Where ANY insured has answered 'Yes' to any of the personal statement questions above, this insured must complete a medical questionnaire and submit this questionnaire to us together with this proposal within 14 days of this proposal being signed by all insureds. At this time, none of the insureds will receive final cover. Instead, all insureds will receive Interim cover in accordance with the terms of the PDS (see 'Interim Cover') from the effective date stated above. We will provide an Interim cover schedule. On receipt of the completed medical questionnaire, the insurer will consider whether it is prepared to issue final cover or not and if any additional exclusions will be applied to your final cover. Final cover is only confirmed by the insurer sending you a schedule. The pre-existing condition exclusion in the PDS will still apply to disclosed conditions.

signature of first insured

date  /  /20

signature of second insured

date  /  /20

**confirmation of consent or non-consent for cover**

**Five Year Mortgage Repayment Insurance (MRI) for Death, Disability + Unemployment »**



**first applicant's name**       **second applicant's name**  
 **loan account no./s**       **date** / /20

please  MRI option for **each** applicant

**applicant has requested MRI cover**      **please also ensure the proposal on page 14 is completed**

I/we confirm that the benefits of the Death, Disability + Unemployment protection for my/our loan repayments have been explained and understood by me/us.  
 I/we confirm that we understand that the MRI premium included in my total loan amount will be charged interest over the term of the loan.  
 I/we understand that the Mortgage Repayment Insurance policy will have a maximum term of 5 years and that, at the end of the term, Wide Bay Australia will contact me to discuss my options for future cover.  
 I/we understand that the Mortgage Repayment Insurance is optional and not a requirement of my/our loan with Wide Bay Australia.  
 I/we have received a copy of Wide Bay Australia's Financial Services Guide and a copy of the MRI Product Disclosure Statement.

signature of **first applicant**      signature of **second applicant**

X       X

**applicant has declined MRI cover**

I/we confirm that the benefits of the Death, Disability + Unemployment protection for my/our loan repayments have been explained and understood by me/us.  
 I/we have decided not to take advantage of the protection offered and understand that our loan repayments must continue to be met in the event of either Death, Disability or Unemployment occurring.

signature of **first applicant**      signature of **second applicant**

X       X

**unable to offer MRI cover at this time**

I/we declare that the reasons for not being able to offer this product to me/us have been explained to me/us.  
 I/we have been advised that while this product is not available it may be beneficial to seek similar coverage with another insurer - albeit this is not a requirement of the loan approval.

signature of **first applicant**      signature of **second applicant**

X       X

**WBA use only**

branch no.    date received    by operator no.    source

   / /20         new     add on     Prosper updated

client declined MRI cover (NS) » reason

outside Wide Bay Australia policy » LVR  %

outside Allianz guidelines » reason

# authority to other credit providers »



**wide bay  
australia**  
*home loans your way*

Wide Bay Australia Ltd ABN 40 087 652 060  
Australian Credit & Australian Financial Services  
Licence No. 239686

registered office:  
16-20 Barolin Street, PO Box 1063, Bundaberg Q 4670  
phone (07) 4150 4000 fax (07) 4152 3299

The Manager


Dear Sir/Madam

**re: loan and/or credit card account/s**

loan/credit card type	account no.

I/We

--

- advise that we have instructed Wide Bay Australia Ltd to payout our existing debt with yourselves and thereby release us from any further obligations.
- that we have instructed Wide Bay Australia Ltd to:
  - payout and close the above credit card account on my/our behalf.
  - reduce my/our current credit limit from \$  to \$
- authorise, request and direct that you produce the relevant Certificate of Title (the subject of your existing Mortgage) at the Titles Office to enable a second Bill of Mortgage in favour of Wide Bay Australia Ltd to be registered.
- authorise, request and direct that you produce the relevant Certificate of Title, (the subject of your existing Mortgage) at the offices of Wide Bay Australia at 16-20 Barolin Street, Bundaberg Q 4670 to enable registration of the release of the said Mortgage to Wide Bay Australia Ltd.

I/we also authorise and direct you to provide Wide Bay Australia Ltd or its Lawyers, any information concerning our existing Mortgage/Debt, as and when they may request.

I/we hereby undertake to pay your reasonable costs associated with this request.

Yours faithfully

X
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full name	date
<input style="width: 200px;" type="text"/>	<input style="width: 100px;" type="text"/> / <input style="width: 50px;" type="text"/> /20

X
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full name	date
<input style="width: 200px;" type="text"/>	<input style="width: 100px;" type="text"/> / <input style="width: 50px;" type="text"/> /20