



LOAN APPLICATION FORM

OVERDRAFT
HOME LOANS/FIXED RATE/VARIABLE RATE
MORTGAGE LINE OF CREDIT LOANS

If you have any difficulty understanding this document because it is in English, you should have it interpreted.

To proceed with your request in the most efficient manner it will be appreciated if you could provide us with the following:

Personal identification:

- Passport/Birth Certificate, Driver's Licence, Credit Cards, etc.

Income Verification:

- Tax Returns for the last two or three years.
- Copy of Group Certificate for the last year or
- Two recent pay slips.

The following documentation may also be requested.

Statements of savings / investment history.

Statements of loans and Credit Cards (6 Months).

Details of Superannuation/ Life Insurance.

Copy of the Contract of sale.

Evidence of Deposit paid.

Copy of the proposed Transfer of Land.

Certificate of Currency.

Land Tax Certificate.

Important

If your loan is wholly or predominantly for Personal Investment purposes **or** if your loan is wholly or predominantly for Business or Business Investment purposes, ensure that the Business Purpose Declaration inside this application is completed.

Applicant No1

Mr Mrs Miss Other _____
Surname

Given Name Middle Name

Date of Birth
____/____/____

Marital Status

Married De facto Single Other _____

Ages of Dependants _ _ _ _

Driver's Licence No _____

Telephone Numbers

Home () _____

Work () _____

Mobile _____

Home Address

Postcode _____

Correspondence address (if different from above)

Postcode _____

Are you a permanent Australian Citizen?

Yes No

Residential Details

Own/Buying Renting Living with relatives

Other _____

Number of years at current address _____ yrs.

Previous Home Address (if under 2 yrs at current address)

Postcode _____

Number of years at previous address _____ yrs.

Employment Details

Full-time Part-time Other _____

Employer's Name and address

Postcode _____

Telephone No () _____

Occupation _____

Duration _____ yrs

Previous Employer (If under 2 yrs at current employer).

Postcode _____

Duration _____ yrs.

Banking Details

Name and address of main Banker

Postcode _____

Account Name _____

Applicant No21

Mr Mrs Miss Other _____
Surname

Given Name Middle Name

Date of Birth
____/____/____

Marital Status

Married De facto Single Other _____

Ages of Dependants _ _ _ _

Driver's Licence No _____

Telephone Numbers

Home () _____

Work () _____

Mobile _____

Home Address

Postcode _____

Correspondence address (if different from above)

Postcode _____

Are you a permanent Australian Citizen?

Yes No

Residential Details

Own/Buying Renting Living with relatives

Other _____

Number of years at current address _____ yrs.

Previous Home Address (if under 2 yrs at current address)

Postcode _____

Number of years at previous address _____ yrs.

Employment Details

Full-time Part-time Other _____

Employer's Name and address

Postcode _____

Telephone No () _____

Occupation _____

Duration _____ yrs

Previous Employer (If under 2 yrs at current employer).

Postcode _____

Duration _____ yrs.

Banking Details

Name and address of main Banker

Postcode _____

Account Name _____

If the loan is to be in a company name please complete the following. (additional information will be required).

Company Name _____ Business Type _____

ACN No _____ ABN _____ Registered Office _____

Postcode _____

Trading Address _____

Postcode _____

Loan Details**Purpose**

New Purchase Refinance Loan Consolidation Other _____

Type Of Loan**Amount Requested****Security Details**

\$ _____

\$ _____

\$ _____

Term of Loan (years)

3 5 10 20 25 Other _____

Loan Interest Rate

Variable Rate Overdraft Line of Credit Loan Fixed Rate _____ yrs(Max 5yrs).

Repayment Method

Interest Only
 Fixed principal and interest instalments, amount varies upon interest rate changes
 Fixed principal and interest instalments.

Instalment Frequency

Monthly Fortnightly (Variable rate only)

Periodical Payment Nomination

Would you like your loan repayments to be deducted from a nominated account? yes - give details no.

Account Name _____ Account No _____ Branch No _____

Property Information (if offered for security)**Type of Property**

Residential Commercial Other _____

Property will be

Owner occupied Rental / Investment Other _____

General description of building

Walls - Brick Timber Other _____

Roof - Tile Iron Other _____

Number of Bedrooms _____

Other features (ie Security devices) _____

Purchase Price \$ _____ Volume _____ Folio _____

Contact Name & Ph. No. for Property Valuation _____

Solicitor's / Conveyancer's details

Contact Name _____ Company Name _____

Address _____ Postcode _____

Telephone No () _____ Fax No () _____

I do not have a solicitor and wish the Bank's panel Solicitor to act on my behalf Yes No.

Statement Of Financial Position

Monthly Income	Monthly Outgoings
-----------------------	--------------------------

-Salary	Gross salary	After tax salary
Applicant No1	\$ _____	\$ _____
Applicant No2	\$ _____	\$ _____
Other income (part-time Dividends, interest, etc.)		
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
Gross rental Income	\$ _____	
Rental Income after expenses(75%)		\$ _____
Self employed applicants	Net Profit	After tax profit
<u>Profit</u> (attach financial Statements)	\$ _____	\$ _____
<i>Total Net Income per month.....</i>		\$ _____

Home Loans	\$ _____
Personal Loans	\$ _____
Credit cards / Store cards	\$ _____
Other debts	\$ _____
Other loans	\$ _____
<i>Total Credit Commitments</i>	\$ _____
Insurance	\$ _____
Gas	\$ _____
Electricity	\$ _____
Rates/Water/Council	\$ _____
Telephone	\$ _____
Mobile Telephone	\$ _____
Living Expenses	\$ _____
Motor Vehicle Expenses	\$ _____
Rent	\$ _____
Other	\$ _____

Summary

Total net income per month \$ _____

Less Total monthly outgoings \$ _____

Uncommitted Monthly Income \$ _____

Total Monthly Outgoings \$ _____

Assets	Liabilities
---------------	--------------------

Real Estate Owned	
_____	Value \$ _____
_____	Value \$ _____
Deposit Accounts	
Organisation _____	Value \$ _____
_____	Value \$ _____
Life Insurance	
-face Value	\$ _____
-surrender Value	\$ _____
Motor Vehicle/s	
-make & model _____	Value \$ _____
_____	Value \$ _____
Other Assets (excluding home contents)	
_____	Value \$ _____
_____	Value \$ _____
Total Value of Assets	\$ _____
Other Assets Not Included In Total Value	
Home Contents	\$ _____
Superannuation (Payout value)	\$ _____
Goodwill of Business	\$ _____
Total Value of Assets	\$ _____
Less Total Value of Liabilities	\$ _____
Surplus	\$ _____

Mortgage Loan	
Name of Lender _____	
Amount Owing	\$ _____
Personal Loan	
Name of Lender _____	
Amount Owing	\$ _____
Credit Cards/ Store Cards	
Type Issuer Limit Outstanding	
_____	\$ _____
_____	\$ _____
_____	\$ _____
Other Loans	
Lender Loan Type Outstanding	
_____	\$ _____
_____	\$ _____
All other debts (Specify Lenders)	
_____	\$ _____
_____	\$ _____
_____	\$ _____
Total Value of Liabilities	\$ _____

Insurance Arrangement

Underwriter details _____

Cover Held Building \$ _____ Contents \$ _____ Valuables/Personal Effects \$ _____

Please arrange insurance on my/our behalf subject to separate insurance proposal.

Insurance to be arranged by myself/ourselves, subject to the Bank's requirements.

Lenders Mortgage Insurance (Bank to complete)

Is Lenders Mortgage Insurance required? Yes No

Declaration

I/we have never been bankrupt or had judgement entered against me/us for unsatisfied debts True False

I/we are not currently guaranteeing repayment of a debt on behalf of someone else True False

If you answered false to either of the above questions, please provide details:

Applicant No1 Signature _____

Applicant No2 Signature _____

Borrowers' Nomination to Receive Notices

Account Name _____

I/we nominate _____

to receive notices and other relating documentation under the Consumer Credit Code on my/our behalf in relation to a loan as a result of this application

Important - Each borrower is entitled to receive a copy of any notice or other document produced by the Bank under the code. By signing this declaration you are giving up the right to be provided with information issued by the Bank. Such information will go to the nominated person on your behalf.

Applicant No1 Signature _____

Applicant No2 Signature _____

Guarantors' Nomination to Receive Notices

Account Name _____

I/we nominate _____

to receive notices and other relating documentation under the Consumer Credit Code on my/our behalf in relation to a loan as a result of this application

Important - Each guarantor is entitled to receive a copy of any notice or other document produced by the Bank under the code. By signing this declaration you are giving up the right to be provided with information issued by the Bank. Such information will go to the nominated person on your behalf.

Applicant No1 Signature _____

Applicant No2 Signature _____

Business Purpose Declaration

DECLARATION UNDER THE CONSUMER CREDIT CODE WHERE THE CREDIT IS TO BE APPLIED WHOLLY OR PREDOMINANTLY FOR BUSINESS OR INVESTMENT PURPOSES

To: Bank of Cyprus Australia Ltd AFSL No. 244611 ABN 51 092 167 907

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 (or for both purposes)

IMPORTANT

You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes.

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

Date: / /

Signatures:

.....

.....

Name [please print]

Name [please print]

You may need a separate declaration for **each** loan that the credit provider gives.

Privacy Consent (Privacy protection of Information)

To the Bank of Cyprus Australia Ltd AFSL No. 244611 ABN 51 092 167 907

Acknowledgement and authority that the credit information may be given to a credit reporting agency.

I/we understand that Section 18E(8) (c) of the Privacy Act allows the Bank to give a credit reporting agency certain personal information about me/us which I/we authorise the Bank to do. The information which may be given to a credit reporting agency is covered by Section 18E(1) of the Act and includes:

Identifying details of myself

The fact that I have applied for credit and the amount

The fact that the Bank is a credit provider to me/us.

Payments which become overdue more than 60 days and collection action has commenced.

Advice that payments are no longer overdue.

Cheques in excess of \$100.00 drawn by me/us which the Bank has dishonoured more than once.

In specific circumstances, that in the opinion of the Bank I have committed a serious credit infringement.

That the credit provided to me/us by the Bank has been discharged.

Authority for the Bank to obtain certain credit information.

To enable the Bank to assess my/our application for commercial or personal credit and to conduct subsequent reviews thereof, I/we authorise the Bank:

- To obtain from a credit reporting agency a credit report containing personal information about me/us in relation to personal credit provided by the Bank:
- To obtain from a credit reporting agency a credit report containing personal information about me/us in relation to commercial credit provided by the Bank. This is in accordance with Section 18K (1) (b) of the Privacy Act.
- To obtain a report containing information about me/our commercial activities or commercial credit worthiness from a business which provides information about the credit worthiness in relation to personal credit provided by the Bank. This is in accordance with Section 18L (4) of the Privacy Act.

Authority to exchange information with other credit providers

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

I/we understand the information may be used for the following purposes:

- To assess an application by me/us for credit.
- To assist me/us avoid defaulting on me/our credit obligations.
- To notify other credit providers of a default by me/us.
- To assess my/our creditworthiness.

Banker's opinion

I/we authorise the Bank to give and receive a Banker's Opinion for purposes connected with my/our business, trade or profession.

Authority for Lender Mortgage Insurers.

In accordance with Section 18N (1) (bb) of the Privacy Act I/we authorise the bank to disclose a report or information to a Lender Mortgage Insurer to assess whether to insure or the risk of insuring the Bank for the mortgage credit given to me/us, or to assess the risk of default by me/us on the mortgage credit, or for any purpose arising under the contract of mortgage insurance between the bank and the Lenders Mortgage Insurer.

Authority for the Bank to give information to guarantors and proposed guarantors.

Pursuant to Section 18N (1) (ga) of the Privacy Act, I/we authorise the Bank to give to any person nominated as guarantor or potential guarantor of personal or commercial credit provided to me/us by the Bank:

- personal information about my/our credit worthiness, credit standing, credit history, credit capacity or other relevant information (i) relating to the credit facilities which are subject of the guarantee (ii) for any purpose related to the enforcement or proposed enforcement of the guarantee
- A copy of the agreement guaranteed or to be guaranteed by the guarantor (whether signed or unsigned)
- A copy of any notice sent to me or to the Bank (including a formal demand)
- If the guarantor requests, a copy of any statement for my credit or other facility which they guarantee.

Declaration

I/we have read the particulars which have been completed in this form and state that these particulars are true and correct and have been provided to the Bank to enable it to determine whether or not to provide me/us the loan facility for which I/we hereby make a formal application.

I/we agree to pay all costs, outlays and out of pocket expenses (including valuation, registration, stamp duty and legal costs) incurred by the Bank whether the advance is made or not.

I/we authorise the Bank to debit my/our nominated account, or any other account held with the Bank, if the nominated account has insufficient funds, for all repayments and interest payable in relation to the loan.

I/we also understand and confirm that a credit check may be undertaken as part of this application and I/we have read and understood the above Acknowledgment and Authority regarding the Privacy Protection Information.

Applicant No1 Signature

Applicant No2 Signature

Date ____ / ____ / ____

Date ____ / ____ / ____