

Home Loan Application Form

Home Loan Application Form

Please complete your details and return to BOQ Specialist
GPO Box 2539, Sydney, NSW, 2001 or fax to 1300 131 400



Products and services are provided by BOQ Specialist - a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian credit licence No. 244616 ("BOQ Specialist").

Please use **BLOCK LETTERS**

INDIVIDUAL APPLICANTS ▶ Complete sections 1 to 13 & sign section 14 of this document

COMPANY AND TRUST APPLICANTS

- ▶ Complete sections 1 to 13 & sign section 14 of this document for all directors and individual trustee(s)
- ▶ Complete the "Non-Individual Entity Addendum".
- ▶ This document together with the Non-Individual Entity Addendum, collectively will form your application. Any individual who provides their details under Section 1 will be an authorised signatory to the loan(s) and account(s) unless otherwise indicated in this application.

Consultant name

SECTION 1 INDIVIDUAL DETAILS

Client 1 Borrower Guarantor

Title

Given names (including middle names)

Last name

Previous names (if applicable)

Date of birth / /

Gender Male Female

Marital status

Number of dependents Ages

Residency status Australian Citizen Australian Permanent Resident Non Resident Australian Temporary Resident

Do you have a Tax File Number (TFN)? Yes, insert TFN No, state Exemption Category

Are you a resident of any foreign jurisdictions for tax purposes? Yes No

If yes, please complete the Foreign Tax Self Certification Form

Client 2 Borrower Guarantor

Title

Given names (including middle names)

Last name

Previous names (if applicable)

Date of birth / /

Gender Male Female

Marital status

Number of dependents Ages

Residency status Australian Citizen Australian Permanent Resident Non Resident Australian Temporary Resident

Do you have a Tax File Number (TFN)? Yes, insert TFN No, state Exemption Category

Are you a resident of any foreign jurisdictions for tax purposes? Yes No

If yes, please complete the Foreign Tax Self Certification Form

Provision of a TFN for your One Account/Offset Account is not mandatory. If you do not quote your TFN or claim an exemption, tax may be deducted from the interest paid to you at the highest tax rate plus the Medicare Levy. Please see Terms and Conditions for more information.

Residential address (PO BOX is not acceptable)

[Text field]
Suburb [Text field] State [Text field] Postcode [Text field]

Time at current address
[Text field] Years [Text field] Months

Residential status (current)
 Own home Mortgaged Renting Boarding
 Living with family Other [Text field]

Previous residential address (if under 3 years)

[Text field]
Suburb [Text field] State [Text field] Postcode [Text field]

Time at previous address
[Text field] Years [Text field] Months

Mailing address (if different to residential address)

[Text field]
Suburb [Text field] State [Text field] Postcode [Text field]

Telephone work Preferred contact number
([Text field]) [Text field]

Telephone home
([Text field]) [Text field]

Mobile number
[Text field]

Email address
[Text field]

Please provide copies of and details for at least two (2) of the following identification documents

(1) Drivers licence number [Text field] State of issue [Text field]

Expiry date [Text field] / [Text field] / [Text field]

(2) Medicare card number [Text field]

Individual reference number [Text field]

Expiry date [Text field] / [Text field]

(3) Passport Number [Text field]

Country of issue [Text field]

Country of Birth [Text field]

Have you ever been declared bankrupt? Yes No

Have you ever been insolvent or assigned your estate for the benefit of your creditors? Yes No

Have you had a default or judgement in reference to credit provided? Yes No

If yes is selected for any questions above, please provide details separately.

Residential address (PO BOX is not acceptable)

[Text field]
Suburb [Text field] State [Text field] Postcode [Text field]

Time at current address
[Text field] Years [Text field] Months

Residential status (current)
 Own home Mortgaged Renting Boarding
 Living with family Other [Text field]

Previous residential address (if under 3 years)

[Text field]
Suburb [Text field] State [Text field] Postcode [Text field]

Time at previous address
[Text field] Years [Text field] Months

Mailing address (if different to residential address)

[Text field]
Suburb [Text field] State [Text field] Postcode [Text field]

Telephone work Preferred contact number
([Text field]) [Text field]

Telephone home
([Text field]) [Text field]

Mobile number
[Text field]

Email address
[Text field]

Please provide copies of and details for at least two (2) of the following identification documents

(1) Drivers licence number [Text field] State of issue [Text field]

Expiry date [Text field] / [Text field] / [Text field]

(2) Medicare card number [Text field]

Individual reference number [Text field]

Expiry date [Text field] / [Text field]

(3) Passport Number [Text field]

Country of issue [Text field]

Country of Birth [Text field]

Have you ever been declared bankrupt? Yes No

Have you ever been insolvent or assigned your estate for the benefit of your creditors? Yes No

Have you had a default or judgement in reference to credit provided? Yes No

Security Questions

Your mother's maiden name

Your mother's maiden name

SECTION 2 EMPLOYMENT DETAILS

Client 1

Medical, Dental and other Professional Associations

AMA ADA CA AVA RCGP

Employment Status

PAYG employee Self employed Not employed

Full time Part time Casual

Other

Employment sector or nature of business

Occupation / Qualification / Specialisation

Employer/Company name

Employer/Company address

Suburb

State

Postcode

Employer telephone number

()

Time at current employment

Years Months

Average hours per week (if casual or part time)

Secondary employment (if applicable)

Secondary employment status

Secondary employer/company name

Time at secondary employment

Years Months

Previous employment (if current is less than 2 years)

Previous employment status

Previous employer/company name

Time at previous employment

Years Months

Client 2

Medical, Dental and other Professional Associations

AMA ADA CA AVA RCGP

Employment Status

PAYG employee Self employed Full time

Part time Casual Not employed

Other

Employment sector or nature of business

Occupation / Qualification / Specialisation

Employer/Company name

Employer/Company address

Suburb

State

Postcode

Employer telephone number

()

Time at current employment

Years Months

Average hours per week (if casual or part time)

Secondary employment (if applicable)

Secondary employment status

Secondary employer/company name

Time at secondary employment

Years Months

Previous employment (if current is less than 2 years)

Previous employment status

Previous employer/company name

Time at previous employment

Years Months

SECTION 3 ASSETS AND LIABILITIES

Properties		Use (Home / Investment)	Value	Rent (Per Week)	Ownership %	
Property (Full Address)					Client 1	Client 2
1			\$	\$		
2			\$	\$		
3			\$	\$		
4			\$	\$		
5			\$	\$		
6			\$	\$		

Property Loans		Balance owing / Limit	Monthly Payment	Interest Rate	Remaining Loan Term (Mth)	Remaining Interest only Term (Mth)	Refinance Y/N	Ownership %	
Current Lender								Client 1	Client 2
1		\$	\$						
2		\$	\$						
3		\$	\$						
4		\$	\$						
5		\$	\$						
6		\$	\$						

Motor vehicles/Personal Loans/ Managed Funds/Hire purchase etc	Value	Balance Owing	Monthly Payment	Current Lender	Refinance Y/N	Ownership %	
						Client 1	Client 2
	\$	\$	\$				
	\$	\$	\$				
	\$	\$	\$				
	\$	\$	\$				
	\$	\$	\$				

Credit Cards/Store cards (financial institution)	Limit	Balance Owing	Refinance Y/N	Ownership %	
				Client 1	Client 2
	\$	\$			
	\$	\$			
	\$	\$			
	\$	\$			
	\$	\$			

Savings (financial institution)	Value	Rent / Maintenance	Monthly payment
	\$		\$
	\$		\$
	\$		\$

Superannuation	Value	HECS / Other	Balance
	\$		\$
	\$		\$

Contents	Value	Outstanding Tax Liability	Balance
	\$		\$
	\$		\$

SECTION 4 INCOME AND EXPENSES

Client 1 - Income

	Annual gross
Base income/salary	\$
Overtime/Allowances/Bonuses	\$
Rental income	\$
Investment income	\$
Other	\$
TOTAL	\$

Client 2 - Income

	Annual gross
Base income/salary	\$
Overtime/Allowances/Bonuses	\$
Rental income	\$
Investment income	\$
Other	\$
TOTAL	\$

Monthly living expenses (do not include loan repayments) per month

	<input type="checkbox"/> Client 1 Joint (if client 1 & 2 are a couple)	<input type="checkbox"/> Client 2 Separate (if Client 1 & 2 in separate households)
Food/housekeeping (phone, Internet)	\$	\$
Insurance (house/contents, life, health, car, income etc)	\$	\$
Utilities and Rates	\$	\$
Transport (registration, maintenance)	\$	\$
Recreation and Entertainment (memberships, Pay TV etc)	\$	\$
Education/Childcare	\$	\$
Other	\$	\$
TOTAL	\$	\$

Client 1

Do you expect any significant change to your financial situation over the next 3 years that would ADVERSELY impact your ability to meet your loan repayment? Yes No

If yes, what is the nature of the expected change, please provided details:

Client 2

Do you expect any significant change to your financial situation over the next 3 years that would ADVERSELY impact your ability to meet your loan repayment? Yes No

If yes, what is the nature of the expected change, please provided details:

SECTION 5 ACCOUNTANT DETAILS

Accountant firm

Email address

Contact name

Telephone
 ()

SECTION 6 SOLICITOR DETAILS

Solicitor company

Email address

Contact name

Telephone
 ()

SECTION 7 LOAN DETAILS

Loan 1

Purpose of Funds Purchase Refinance/debt consolidation Build Home improvements
 Other (Provide details)

Usage Owner occupied Investment Business

Loan amount Loan term (years) Loan type (eg. fixed or variable) Fixed Period Interest only period
\$

Loan 2

Purpose of Funds Purchase Refinance/debt consolidation Build Home improvements
 Other (Provide details)

Usage Owner occupied Investment Business

Loan amount Loan term (years) Loan type (eg. fixed or variable) Fixed Period Interest only period
\$

Loan 3

Purpose of Funds Purchase Refinance/debt consolidation Build Home improvements
 Other (Provide details)

Usage Owner occupied Investment Business

Loan amount Loan term (years) Loan type (eg. fixed or variable) Fixed Period Interest only period
\$

SECTION 8 SECURITY DETAILS

Security 1

To be advised Purchase Existing property

Address Value of Property
\$

Owner(s)

Type of Property House Unit Land Land & Construction

Security 2

To be advised Purchase Existing property

Address Value of Property
\$

Owner(s)

Type of Property House Unit Land Land & Construction

Security 3

To be advised Purchase Existing property

Address Value of Property
\$

Owner(s)

Type of Property House Unit Land Land & Construction

SECTION 9 BANKING PACKAGE

IMPORTANT: To be eligible for a Banking Package, you must hold all Home Loan split accounts in the name of the borrower(s) or associated persons (defined as a company or company trustee where the Directors are the same as the borrower(s)). Any home loan account to be provided in names other than the borrower(s) or associated persons names, must apply for a separate Home Loan outside the Banking Package as well as linked Transactional Account and any optional additional products offered under this Application Form. Different fees, charges and interest rates may apply to a Home Loan, Transactional Account and other optional products that are not within a Banking Package.

For more information regarding eligibility, benefits, fees and charges applicable to the Banking Package and what applies to products that fall outside the Banking Package, please see the Banking Package Terms and Conditions, the Fees and Charges Booklet and the specific product Terms and Conditions. Refer to www.boqspecialist.com.au

9.1 ARE YOU APPLYING FOR A BANKING PACKAGE?

Yes ► *Please complete Section 9.2 & 9.3*

No ► *Please complete Section 9.2*

9.2 AUTHORITY TO DEBIT VALUATION COST(S), LEGAL FEES AND OTHER EXPENSES

IMPORTANT: By supplying account details below I/we authorise that if my/our home loan application does not proceed (ie I/we do not accept a BOQ Specialist offer of finance or my/our application is declined), any actual valuation, reasonable legal fees and/or other expenses (eg. quantity surveyor costs) are to be debited from my/our account (as indicated below).

I/we understand that:

- these fees and charges may apply to any Home Loan that does not fall within a Banking Package.
- if my/our application does proceed, valuation fees up to a cumulative total of \$1000 plus GST will be covered as part of the Banking Package. All valuation fees in excess of this amount will be collected from settlement proceeds.
- legal fees incurred in excess of legal fees covered as part of the Banking Package (refer to Banking Package Terms and Conditions and Fees and Charges Booklet) will be included in the Details section of the Loan agreement and are payable by me/us.
- the valuation report is addressed to BOQ Specialist in confidence. It is not an independent valuation to determine market value and BOQ Specialist is unable to provide me/us with a copy of the valuation.

Existing banking package nominated account OR Other bank account (specify details below)

Account holder(s) name

BSB - Account number

9.3 ADDITIONAL PRODUCTS TO BE INCLUDED IN YOUR BANKING PACKAGE

Transactional Facility ► *Please complete Section 11 (Mandatory)*

Overdraft Facility ► *Please complete Section 12 (Optional)*

Credit Card ► *Please complete Section 13 (Optional)*

SECTION 10 ONLINE SERVICES

Do you wish to receive your statements online?

Yes - You will need to activate Online Banking*

No - You will receive paper based statements

* To activate online banking please contact Client Service Centre on 1300 160 160.

SECTION 11 TRANSACTIONAL ACCOUNT

A BOQ Specialist Transactional Account is required to pay your Home Loan Repayments.

Please select as applicable:

- Existing Transactional Account
- New transactional account ► *Please complete Section 11.1 to 11.3*

11.1 NEW ACCOUNT OPENING INSTRUCTIONS

- One Account (with optional debit card)
- Offset Transactional Account (with optional debit cards)

Client 1

Would you like a debit card to be issued in conjunction with your transactional account? Yes No

Name to appear on card

Client 2

Would you like a debit card to be issued in conjunction with your transactional account? Yes No

Name to appear on card

Important: If you have not elected an Offset Account in the Application Form, one will not be opened for you. If you subsequently require an Offset Account to be opened, please contact BOQ Specialist.

11.2 SOURCE OF FUNDS (MANDATORY)

Please indicate the source of funds used to open this account and provide a brief description (for example salary, savings or investment income, sale of asset or superannuation savings.)

11.3 SIGNING INSTRUCTIONS

Please the signing instructions for your Transactional Account/s and Home Loan Account/s

- Any one signatory
- Any two of the signatories
- All the signatories

Other instructions

Line of credit: If you are applying for a line of credit, your signing instructions will be the same as your Transactional Account.

If you would like to set up alternative signing instructions please complete an Amendment to Account Signatories Form available by calling 1300 160 160.

SECTION 12 OVERDRAFT (OPTIONAL)

Overdraft (\$95 annual fee) Requested credit limit

Please link my overdraft to: New Offset account ► *Please complete Section 11;* OR

New One account ► *Please complete Section 11;* OR

Existing BOQS Account

Account Number

SECTION 13 CREDIT CARD

13.1 EXISTING CREDIT CARD IN BANKING PACKAGE

Please include my existing Platinum or Signature credit card as part of my Banking Package

► *Go to section 14*

13.2 NEW CREDIT CARD

Please indicate which card you would like to apply for.

Platinum credit card (annual fee waived with Banking Package*) minimum credit limit \$6,000

Signature credit card (\$250 discounted annual fee with Banking Package*) minimum credit limit \$15,000

* Please note that different fees, charges and interest rates may apply to Credit Cards held within a Banking Package, to those held outside a Banking Package. Please see the Fees and Charges Booklet for more information.

Requested credit limit** (minimum credit limits apply)

Please nominate who will be the primary cardholder (please note: there can only be one primary cardholder)

Name to appear on card

Title, first name, last name.

Limited to 20 characters (including spaces)

**Please note, your approved credit limit will be determined by your desired credit limit, BOQ Specialist's credit policy and product mandates.

You are eligible to earn rewards points with your BOQ Specialist credit card. You must be a member of your nominated rewards program to earn rewards points.**

Please select your preferred rewards program (one only).

Qantas Frequent Flyer Velocity Frequent Flyer

If you are already a member, please complete your membership number:

Qantas Frequent Flyer Velocity Frequent Flyer

For membership of the Qantas Frequent Flyer program, please visit qantas.com/joinffbqspecialist

For membership of the Velocity Frequent Flyer program, please visit velocityfrequentflyer.com/join

13.3 ALERTS AND NOTIFICATIONS

A primary cardholder can receive notifications via SMS and/or email.

Tick multiple boxes if applicable

How would you like to receive alerts?

SMS Email None

Notify me for transactions over (min value \$100)

Notify me when I am within of my credit limit

Notify me when I am over my limit

13.4 ADDITIONAL CARD FOR JOINT APPLICANT (OPTIONAL)

To apply for an additional card for a non Banking Package applicant, please complete separate additional cardholder form located at www.boqspecialist.com.au

Name to appear on card

Title, first name, last name.

Limited to 20 characters (including spaces).

Type of authority for additional cardholder (OPTIONAL)

Please refer to Access Authorities for Additional Cardholders below.

Access to online banking***

Enquiry authority

Authority to maintain account

You will need to contact the Client Service Centre to register for online banking once you receive your card.

An additional cardholder can receive notifications via SMS and/or email.

How would you like to receive alerts? SMS Email None

Notify me for transactions over \$ (min value \$100)

Please tick this box if you do not wish to receive offers about our products and services.

** Points and membership are subject to the relevant program terms and conditions, available at boqspecialist.com.au/card

*** This additional cardholder will have the equivalent Online Banking access rights as the primary cardholder.

IMPORTANT INFORMATION

BOQ Specialist is a member of Visa. If you are eligible for one of BOQ Specialist's credit cards as part of your home loan application, you may apply for such a credit card, and this Section (including sub-section 6 and all other sub-sections) applies to the primary cardholder and any additional cardholder.

The credit card application is for a credit facility to enable you (and each additional cardholder named in this application or later nominated by you if any) to purchase goods and services on credit and obtain cash advances (Credit Card Facility).

If we accept your credit card application (which we may do so in our sole discretion), you will be sent an offer to enter into a contract and other disclosure information (collectively referred to as the Contract) by BOQ Specialist. That Contract will govern the Credit Card Facility and you agree to be bound by the terms of that Contract.

If you apply for a credit card, you confirm that you are an Australian resident and are 18 years of age or over, and that you are financially solvent and able to pay all your debts as they fall due. If your financial details change, including annual income and regular expenses, you acknowledge that you must give BOQ Specialist prompt notice of such changes. You acknowledge that BOQ Specialist relies on this information being kept up to date and complete.

a. Access authorities for additional cardholders

If you apply for an additional card you acknowledge that;

- Any additional cardholder authorities will take effect on the date that BOQ Specialist amends its records to note the appointment and continues until you inform BOQ Specialist in writing to cancel or change this authority. In the event of the death of an account holder, the authority given under

this form will automatically terminate.

- By selecting the 'online banking' option, you give the additional cardholder authority to register for online banking in relation to your card account and to view your transaction history and statements. The additional cardholder will be subject to the online banking terms and conditions as amended from time to time.
 - By selecting the 'enquiry authority' option, you give the additional cardholder the authority to request information relating to your card account and have access to and be provided with information relating to your card account and its operation, including your account balance, the amount of credit available, the minimum payment due, transactions history and statements. BOQ Specialist will act on a request made by the additional cardholder to disclose such information.
 - By selecting the 'authority to maintain account' option, you authorise the additional cardholder to have access to the information about your card account and to maintain your card account, including notifying BOQ Specialist of changes to your address and/or contact details and requesting the issuance of replacement credit cards.
- b. Acknowledgement and consent for nominating additional cardholders
- By nominating a person to be an additional cardholder, you consent to that person using your card account.
 - You will be liable for all transactions incurred by an additional cardholder.
 - The way in which you can cancel or stop secondary cards, and the consequences of doing so, are set out in the BOQ Specialist Credit Card Conditions of Use

ALL APPLICANT(S) AND GUARANTOR(S)**14.1 General Declarations**

Unless the context requires otherwise, "application" is a reference to the Home Loan, One Account and if selected, Credit Card, Offset Account and Overdraft Account each separately, or together where applicable or selected as part of the Banking Package ("Banking Package") applications.

By signing this application:

- I/we the Applicant(s) and Guarantor(s):
 - request BOQ Specialist to make an assessment of my/our credit worthiness to provide a credit facility (home loan, credit card and/or overdraft) ("Credit Facility") on terms and conditions;
 - declare that all information provided to BOQ Specialist is true and correct and not misleading in any respect;
 - confirm that I/we have read and agree to the Privacy Declaration in section 15;
 - confirm receipt of the credit guide in section 16;
 - warrant that in opening a transactional account and/or credit facility I/we have complied with all relevant legislation;
 - have read and understand the terms and conditions of the Credit Facility and agree to be bound by them;
 - acknowledge that BOQ Specialist will rely on this information and any information obtained from a credit reporting agency to make a decision as to whether to offer me/us a Credit Facility;
 - warrant to that I/we are not an undischarged bankrupt or have not been bankrupt in the last five (5) years and that there are no outstanding judgement(s) or claim(s) against me or any of us.
 - confirm that my/our current financial position will enable me/us to meet the minimum repayment on any requested credit limit.
 - understand and agree that any Home Loan, Transaction Account (including Offset or Overdraft), and Credit Card that falls outside the Banking Package, may be subject to different fees, charges and interest rates (refer to section 13 for more information).

14.2 Electronic Communications Consent

I/we consent to receiving by electronic communication any pre-contractual information, notices and other documents relating to the banking and lending products that BOQ Specialist are required to give me/us. BOQ Specialist will rely on this consent to communicate with me/us by electronic mail ("e-mail") to

the e-mail address that I/we have notified to BOQ Specialist. By giving this consent, I/we acknowledge that BOQ Specialist is no longer required to send you pre-contractual information, notices and other documents relating to the banking and lending products in paper form.

I/we understand that we must ensure that we check our email regularly for pre-contractual information, notices and other documents from BOQ Specialist and notify BOQ Specialist of any changes to our email address. Ensure that emails from BOQ Specialist to our email address are not blocked. I/we may withdraw this consent at any time and change to receiving the paper document to our nominated mail address, by notifying BOQ Specialist through email.

14.3 Home Loan Declarations

I/we the Applicant(s) and the Guarantor(s):

1. declare that to the best of my/our knowledge and belief, the facts, information and statements set out in this application is an accurate summary of my/our objectives and requirements for finance, and that no information
2. which might affect the decision of the Credit Provider has been withheld;
3. understand all that was discussed at this interview;

4. declare that I/we understand each of the terms and concepts used in this document and the questions I/we have been asked to answer;
5. undertake to supply to the Credit Provider any information or facts relevant to this application which may become available or arise after the completion of this application;
6. understand and acknowledge that approval of this application may be withdrawn should any false or misleading information have been supplied by me/us in this application;
7. understand and acknowledge that:
 - a. I/we may not rely upon any report obtained by the Credit Provider, whether such report is disclosed to the Applicant(s) or the Guarantor(s);
 - b. I/we should not assume any report is based upon a detailed inspection of the security offered;
 - c. any such report is not to be taken as implying that there are no defects other than those mentioned or, where the report relates to building works, that the works have been completed to a particular standard;
 - d. the Credit Provider does not accept any liability for the contents or accuracy of any report;
 - e. this is an application only and does not imply that credit will be offered to the Applicant(s);
 - f. the Credit Provider recommends that we seek independent legal and financial advice prior to entering into any credit contract or any related guarantee;
 - g. BOQ Specialist has not relied on any warranty or representation in relation to this product;
 - h. any approval of this application will be on such terms and conditions (including conditions as to interest rate) as the Credit Provider shall choose.
 - i. if this application is for an amortising line of credit product then the account is required to be fully drawn at settlement.
8. accept that if the loan does not proceed the applicant is liable for valuation and or legal fees incurred by BOQS.

14.4 One Account and Offset Account (with optional Overdraft) Declaration

I/we the Applicant(s) and the Guarantor(s):

- agree that the Terms and Conditions for the Transactional Account and optional Overdraft Facility, your application form, the Direct Debit Request-Service Agreement if applicable, Special Terms and Conditions and Debit Card Conditions of Use (if applicable) ("Transactional Disclosure Documents"), shall form the basis of your deposit;
- declare I/we have received, read and understood the Transactional Disclosure Documents and agree to be bound thereby as well as any further or other conditions formulated from time to time;
- confirm that if BOQ Specialist approves my/our Transactional Account Application and Overdraft Credit Limit, BOQ Specialist will send me/us a BOQ Specialist Overdraft Schedule offering to enter into a contract with me/us for an Overdraft Account and that I/we will be bound by the Transactional Disclosure Documents plus Overdraft Schedule. With respect to the Overdraft Account, where I/we accept the offer as set out in the Overdraft Schedule I/we may be required to accept the terms of the Overdraft Account by signing and returning a specified document or I/we may be allowed to accept the terms in some other way;
- acknowledge that where a debit card is issued, my/our activation of a debit card, and/or first use of the debit card constitutes my/our acceptance of the Debit Cards Conditions of Use.
- warrant that in opening my/our account I/we have complied with all relevant legislations;
- confirm that I/we will update BOQ Specialist of any change in circumstances which affects the tax residency declared in this application form. I/we further confirm that I/we will provide BOQ Specialist with an updated self-certification and declaration of this change in circumstances.

SPECIFICALLY FOR GUARANTORS

14.5 General Declarations (Overdrafts)

- I/we have received and read the Guarantee and Indemnity Terms and Conditions, and agree, in submitting our information in this application, to be bound thereby;
- I/we have made sufficient enquiries about the Account Holder's character, credit worthiness and financial position;
- I/we should consider obtaining financial and independent legal advice;
- If the National Credit Code does not apply to the Overdraft and no Special Terms and Conditions apply to the Account Holder I/we are giving our guarantee which makes me/us individually and personally liable for the repayment of the facility provided to the Account Holder together with all reasonable costs and expenses of enforcing the guarantee and indemnity
- If the National Credit Code does apply - I/we will give our guarantee by signing a form called the Overdraft Schedule which will confirm further details relating to the facility.
- If the Account Holder cannot pay and I/we are unable to pay I/we could lose everything we own; and
- Failure to meet our obligations under the guarantee may result in an adverse credit rating being recorded with an external credit rating agency.

SPECIFICALLY FOR APPLICANTS AND GUARANTORS

14.6 Authority to provide information and verify information with third party

I/we authorise BOQ Specialist to speak with and confirm details provided by me/us in this application form with my/our legal or financial adviser, accountant, conveyancer, land agent or builder, introducer or broker, employer, insurance company or broker and anyone else who may reasonably be expected to confirm such details in your application form.
I/we authorise BOQ Specialist to provide information about the progress and result of this application to any of those third parties as appropriate.

SIGNATURES

By signing below I/we confirm that all the information provided above is correct and I/we give the various consents contained in this document.

Client 1

Signature of Client 1

Name of Client 1

Date

/ /

Guarantor 1

Signature of Guarantor 1

Name of Guarantor 1

Date

/ /

Client 2

Signature of Client 2

Name of Client 2

Date

/ /

Guarantor 2

Signature of Guarantor 2

Name of Guarantor 2

Date

/ /

Note for companies:

- a. This application form is to be executed by at least two directors of the company, or a director and the company secretary (or as required by the constitution or rules of the company). If the company has a sole director who is also the company secretary, that director must sign this application form.
- b. If there are any guarantors for the BOQ Specialist One Account with the overdraft facility, please make sure they have completed sections 1- 4 and executed section 14.

This Privacy Declaration explains how we collect, use and disclose your personal information, including credit information. By signing and submitting this application, you agree that we may handle your personal information as detailed in this Privacy Declaration.

Collection

BOQ Specialist collects, uses and discloses your personal information:

- a. to enable it to assess the application for a Credit Facility, or your eligibility to be a guarantor in relation to a Credit Facility, including in assessing your credit worthiness;
- b. to review the Credit Facility on a periodic basis or in connection with changes (e.g. credit limit), as though assessing a new application at that time;
- c. to verify your identity and carry out other checks as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and the National Consumer Credit Protection Act 2009 (Cth);
- d. if your application is successful, for the subsequent administration of the Credit Facility (including portfolio analysis, security, risk management, collecting overdue repayments and complying with BOQ Specialist's obligations at law);
- e. to enable it to undertake planning, product development, data mining or research;
- f. to produce its own assessments and ratings in respect of your credit worthiness;
- g. in connection with any potential or actual acquisition of an interest in BOQ Specialist and its related entities;
- h. for the investigation and prevention of crime, fraud and illegal conduct;
- i. to assist you in managing your debts and collect overdue payments; and
- j. to provide you with information about other products and services in which you may be interested.

In certain circumstances, BOQ Specialist may also be required to collect sensitive information about you, for example, when you make an application for assistance during periods of financial hardship caused by illness or injury. BOQ Specialist may collect this information from third parties, for example, a doctor or hospital.

You acknowledge that not providing the personal information may result in your application being rejected.

If you provide personal information about any other person, you will need to inform any third parties that their information is being collected by us and by signing this Application, you agree to give that person a copy of this Privacy Declaration.

Exchange generally

You understand and agree that we may exchange your personal information, including credit information, to the extent permitted by law, with:

- persons with whom you make a joint application or another person (if any) authorised to operate any Credit Facility;
- other financial institutions and credit providers for purposes including (i) assessing your application(s) for credit; (ii) notifying other credit providers of defaults; (iii) exchanging information about your credit status where you are in default with BOQ Specialist or another credit provider; (iv) assessing your credit worthiness at any time during or after the life of your credit arrangement; and (v) any other purpose authorised by law;
- BOQ Specialist's subsidiaries, related bodies corporate and other members of BOQ and its related bodies corporate;
- its agents, credit managers and related service providers who assist BOQ Specialist in the management and administration of your application and the Credit Facility;
- its other agents and service providers (including, without limitations to organisations providing debt collection, mailing house, legal, accounting, business and financial consulting, loan management, archival, auditing, banking, marketing,

advertising, delivery, recruitment, customer contact, information technology, research, utility, valuation, insurance (including lenders' mortgage insurance), data processing, data analysis, investigation or security services);

- your agents and representatives (including, without limitations to referees, brokers, guarantors and prospective guarantors, executors, administrators, trustees, guardians, attorneys or financial or legal advisors);
- anyone who introduces you to BOQ Specialist (such as a mortgage broker);
- partner organisations, including professional associations, organisations providing benefits to BOQ Specialist clients (e.g. Qantas, Priority Pass etc.) and suppliers of products or services requested by you but not provided by BOQ Specialist;
- Experien Insurance Services and its subsidiaries for the purpose of contacting you about their insurance services, unless you advise your banker that you do not want to be contacted by Experien Insurance Services;
- other entities to whom BOQ Specialist is, by law, required or permitted to provide information about you, including law enforcement authorities, government authorities, regulatory bodies, courts, external dispute resolution schemes and government registries, such as the Personal Property Securities Register;
- any guarantor or potential guarantor for the Credit Facility, in order for them to consider whether or not to act as guarantor or provide security and
- other entities that are authorised by you.

Some of the parties with which we exchange your personal information may be located outside Australia, in countries including South Africa, the United Kingdom, New Zealand, Philippines, India, Singapore, Canada, Mongolia and the United States of America and other countries. By signing and submitting this application, you consent to overseas disclosures on this basis.

If I/we have selected the Qantas Frequent Flyer program or Velocity Frequent Flyer program, I/we further acknowledge and authorise Qantas Airways Limited (ABN 16 009 661 901) ("Qantas") or Velocity Frequent Flyer Pty Ltd (ACN 601 408 824) ("Velocity") and BOQ Specialist to exchange my personal information (including my name, address, email address, date of birth and Frequent Flyer membership number). I acknowledge that the exchange of this information is necessary and will be limited to the extent required to ensure that I can earn Qantas or Velocity Points under and subject to these terms and conditions and the Qantas Frequent Flyer Program terms and conditions (available at qantas.com/frequentflyer) or Velocity Frequent Flyer Program terms and conditions (available at velocityfrequentflyer.com/termsandconditions) and that I can be provided with the benefits of the Frequent Flyer Program including information on it and available rewards.

Exchange - credit reporting bodies

BOQ Specialist may exchange your personal information with credit reporting bodies (CRBs) in order to, for example, obtain a credit report about you for the purposes of assessing an application for consumer or commercial credit, disclose any failure by you to meet your payment obligations in relation to any Credit Facility, the fact that you have committed fraud or other serious credit infringement, and considering whether or not to accept you as a guarantor or security provider.

CRBs may include information that BOQ Specialist has provided them to other credit providers to assist them to assess your creditworthiness. You can ask a CRB not to disclose the credit information that it holds about you without your consent for a "ban period" of 21 days if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud. If a ban period is active at the time you submit your application, or any time during the life of your account, you consent to BOQ Specialist accessing your credit information from a CRB.

CRBs may use your credit information to respond to requests from credit providers to "pre-screen" you for marketing. You can ask a CRB not to do this, although BOQ Specialist may still (unless you request otherwise) provide you with direct marketing.

The credit reporting bodies BOQ Specialist uses may include:

- Equifax Information Services, whose privacy policy and contact details are available at www.equifax.com.au/contact
- Dun & Bradstreet, whose privacy policy and contact details are available at www.dnb.com.au
- Experian, whose privacy policy and contact details are available at www.experian.com.au
- Tasmanian Collection Service, whose privacy policy and contact details are available at www.tascol.com.au

Marketing

Unless you opt out, you consent to BOQ Specialist using and sharing information about you with its related corporations to contact you on an ongoing basis by any means including telephone, email and other electronic message, to provide you information about BOQ Specialist's other products and services which BOQ Specialist thinks might be of interest to you. You acknowledge that you have the option to call BOQ Specialist at any time if you no longer want to receive such information.

Notifications

You also acknowledge that BOQ Specialist may send you Short Messaging Service (SMS) for any purpose related to your application or facility, if approved. You acknowledge that BOQ Specialist will send these SMSs to any mobile phone number it has on record for you and that you need to contact BOQ Specialist if you want to nominate a different mobile number to be used.

Recording

You acknowledge that BOQ Specialist may keep records of communications including emails and telephone calls for purposes including training and verification.

Further information

If you have any questions, concerns or feedback about privacy, you may contact BOQ Specialist's Privacy Officer at GPO Box 2539, Sydney NSW 2001; privacy@boqspecialist.com.au; or by calling 1300 160 160. Where you raise any concerns that BOQ Specialist has interfered with your privacy, BOQ Specialist will respond to let you know who will be handling your matter and when you can expect a further response.

You understand that you can access BOQ Specialist's Privacy Policy via www.boqspecialist.com.au or on request. The Privacy Policy contains further details about how BOQ Specialist handles personal information and credit reporting information, and matters such as website privacy, credit reporting bodies used and your access, correction and complaint rights in relation to BOQ Specialist and those credit reporting bodies.

BOQ Specialist - a division of Bank of Queensland Limited
GPO Box 2539, Sydney, NSW, 2001
ABN 32 009 656 740

BOQ Specialist is a division of the credit provider Bank of Queensland Limited ABN 32 009 656 740 (Australian Credit Licence Number 244616) (we or us). We provide in this Credit Guide information relevant to credit provided by us and credit assistance provided by us in connection with credit contracts with third party financiers.

Credit provided by us

The following types of credit are provided by us to one or more individuals or strata title corporations:

- loans, lines of credit, credit cards, overdrafts and lease facilities provided for personal, domestic or household purposes;
- loans and lines of credit provided so that the customer can purchase, renovate or improve residential property for investment purposes (or to refinance such a loan or line of credit), except where the loan or line of credit is provided for the purpose of investment in multiple residences and the amount of credit provided exceeds \$5 million.

These types of credit provided by us are referred to below as **Relevant Products**.

Inquiries, verification and assessments

Prior to providing to you any Relevant Product (or a credit limit increase for a Relevant Product) we will:

- make inquiries about your requirements and objectives in relation to the Relevant Product (or the credit limit increase) and your financial situation;
- take steps to verify the information you provide regarding your financial situation; and
- make an assessment on whether the Relevant Product (or credit limit increase) is not unsuitable for you.

The Relevant Product (or credit limit increase) will be assessed as unsuitable for you if:

- it will not meet your requirements or objectives;
- it is likely you will not be able to comply with the resulting financial obligations; or
- it is likely you would only be able to comply with the resulting financial obligations with substantial hardship.

We are prohibited by law from providing a Relevant Product (or credit limit increase) if it is assessed to be unsuitable for you.

It is therefore important that all the information you provide is complete and accurate. If you request a copy of the assessment made in relation a Relevant Product (or credit limit increase) which you have applied for or which has been provided to you, we are required by law to provide that copy without charge:

- prior to entering into the contract with you for the Relevant Product (or increasing the credit limit), if the copy is requested prior to the contract being entered into (or the credit limit increased);
- within 7 business days, if the copy is requested within 2 years of the day on which the contract for the Relevant Product is made (or the credit limit increased); or
- within 21 business days, if the copy is requested more than 2 years, but within 7 years, of the day on which the contract for the Relevant Product is made (or the credit limit increased).

We are not required to provide you with a copy of the assessment if the application for credit (or an increase in credit) or lease facility has been declined, or if the credit contract or lease facility your request relates to was entered into before 1st January 2011.

Credit assistance provided by us

We source finance from a panel of financiers (Panel).

Our current Panel comprises of the financiers listed below:

- Adelaide Bank.
- St George Bank, Bank of Melbourne and Bank SA.
- National Australia Bank.
- Commonwealth Bank of Australia.

St George Bank, Bank of Melbourne and Bank SA are divisions of Westpac. The lender of record for these loans (i.e. the name which will appear on your credit contract and your mortgage) is Westpac Banking Corporation.

We market Adelaide Bank (ABL) loans. These loans are structured and managed by us. The lender of record for ABL loans is Bendigo and Adelaide Bank Ltd.

We will help you choose finance which is suitable for your purposes.

Responsible lending conduct for our credit assistance services

We have obligations under our credit assistance relationship.

Prior to providing credit assistance by suggesting that you apply (or assisting you to apply) for a credit contract (or an increase in a credit limit of a credit contract) or lease facility we will:

- make inquiries about your requirements and objectives in relation to the credit contract (or the credit limit increase) or lease facility and your financial situation;
- take steps to verify the information you provide regarding your financial situation; and
- make a preliminary assessment on whether the credit contract (or credit limit increase) or lease facility is not unsuitable for you.

The credit contract (or credit limit increase) or lease facility will be assessed as unsuitable for you if:

- it will not meet your requirements or objectives;
- it is likely you will not be able to comply with the resulting financial obligations; or
- it is likely you would only be able to comply with the resulting financial obligations with substantial hardship.

We are prohibited by law from providing credit assistance by suggesting that you apply (or assisting you to apply) for a credit contract (or an increase in a credit limit of a credit contract) or lease facility where the contract is unsuitable for you. It is therefore important that all the information you provide is complete and accurate.

If you request a copy of the preliminary assessment made in relation to the credit assistance you have applied for or which has been provided to you, we are required by law to provide that copy without charge:

- prior to you entering into the credit contract (or increasing the credit limit) or lease facility, if the copy is requested prior to the credit contract or lease facility being entered into (or the credit limit increased);
- within 7 business days, if the copy is requested within 2 years of the day on which the credit contract or lease facility is made (or the credit limit increased); or
- within 21 business days, if the copy is requested more than 2 years, but within 7 years, of the day on which the credit contract or lease facility is made (or the credit limit increased).

Fees Payable By You in connection with our credit assistance services

In Panel finance transactions we do not charge you for our services because we are paid commission by the Panel financier. However a Panel financier may require you to pay an application fee, valuation fee, and/or other fees.

Commissions Received By Us in connection with our credit assistance services

We may receive commissions from Panel financiers who provide a loan or lease facility to you as our customers. These are not fees payable by you. You can obtain from us information about a reasonable estimate of the commissions likely to be received, directly or indirectly, by us and how the commission is worked out.

Commissions Payable By Us in connection with our credit assistance services

From time to time we may pay a fee for the referral of business to us by third parties such as industry associations and/or third party brokers. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you. You may, on request, obtain details of any fees that we may pay and how the amount was calculated.

Things You Should Know about our credit assistance services

If we arrange a loan for you to purchase or refinance real estate, remember you must make your own enquiries about the value of the real estate and its potential for future growth. Although we may obtain a valuation, that is for our own use and you should not rely on it.

We don't make any promises about the value of any property you finance with us or its future prospects. You should always rely on your own enquiries.

We don't provide legal or financial advice. It is important you understand your legal obligations under the loan or lease facility, and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter any finance contract.

If you have a problem or dispute

(a) Our service commitment

At BOQ Specialist we are committed to providing our customers with innovative banking solutions and the best customer service experience. Resolution of problems is a priority for us. If at any time our service does not meet your expectations we would like you to let us know.

(b) How to contact us about a problem or dispute

Contact our Complaints Department via:

E-mail: complaints@boqspecialist.com.au
 Telephone: 1300 160 160
 Mail: Complaints Officer
 BOQ Specialist
 GPO Box 2539
 Sydney, NSW, 2001

How will your complaint be handled?

If we cannot solve your problem on the spot, we will let you know within 48 hours who is handling your complaint and how long it is likely to take for it to be resolved. We aim to resolve all complaints within 5 business days. If this is not possible we will keep you informed of our progress.

Please note we comply with the ePayments Code complaint investigation and resolution procedures in connection with electronic transactions to which that Code applies.

If your complaint cannot be resolved promptly, our Complaints Officer will take responsibility and work with you to resolve the matter.

(c) What to do if you feel your complaint has not been resolved

If you remain dissatisfied with the outcome and you would like an independent review of the complaint and the result, you can refer your complaint to the Financial Ombudsman Service (FOS)

Telephone: 1800 367 287 (or 1800 FOS AUS)
 Fax: (03) 9613 6399
 Internet: www.fos.org.au
 Mail: GPO Box 3 Melbourne VIC 3001

The Australian Securities and Investments Commission (ASIC) also has an information line: 1300 300 630. You can use this number to make a complaint and obtain further information about your rights.

(d) Further information

For further information on solving problems and disputes please visit our website www.boqspecialist.com.au

How can you contact us?

You can contact us by:

- calling us on 1300 160 160
- e-mailing us on client.services@boqspecialist.com.au
- writing to us at BOQ Specialist, GPO Box 2539, Sydney, NSW, 2001

Credit Card - Key Facts Sheet

Key facts about this credit card

Correct as at: 31 October 2015

This information sheet is an Australian Government requirement under the National Consumer Credit Protection Act 2009

Description of credit cards

Product name	Signature Credit Card	Platinum Credit Card
Minimum credit limit	\$15 000	\$6 000
Minimum repayments	<i>You must pay the minimum payment due shown on each monthly credit card statement on or before the due date, giving due consideration to processing times for each payment method. However, if that day is not a business day, it is due on the next business day. The minimum amount owing is calculated as the greater of \$20 or 2% of the closing balance (rounded to the nearest 2 decimal points). If the closing balance is less than \$20, then the minimum payment due is equal to the closing balance. In addition, you must pay any amount in excess of the credit limit and any amount shown on the monthly credit card statement as overdue. These amounts are due and payable immediately.</i>	<i>You must pay the minimum payment due shown on each monthly credit card statement on or before the due date, giving due consideration to processing times for each payment method. However, if that day is not a business day, it is due on the next business day. The minimum amount owing is calculated as the greater of \$20 or 2% of the closing balance (rounded to the nearest 2 decimal points). If the closing balance is less than \$20, then the minimum payment due is equal to the closing balance. In addition, you must pay any amount in excess of the credit limit and any amount shown on the monthly credit card statement as overdue. These amounts are due and payable immediately.</i>
Interest on purchases	20.50%	20.50%
Interest-free period	<i>There is an interest free period on your card account of up to 55 days on purchases and other debits other than cash advances and balance transfers.</i>	<i>There is an interest free period on your card account of up to 55 days on purchases and other debits other than cash advances and balance transfers.</i>
Interest on cash advances	20.50%	20.50%
Balance transfer interest rate	20.50%	20.50%
Annual fee	\$400*	\$150*
Late payment fee	\$0	\$0

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to these credit cards can be obtained from boqspecialist.com.au/card.

For more information on choosing and using credit cards visit the ASIC consumer website at 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 boqspecialist.com.au/card.

*** Under the banking package the annual fee for the Signature card is reduced to \$250p.a. and for a Platinum card the annual fee is \$0.**

CHECKLIST – SUPPORTING DOCUMENTS

Please note that failure to provide the required information may result in delays

Income for PAYG applicants (require two of the following)

- Two (2) current payslips no more than sixty (60) days old
- A written contract or letter from the employer on company letterhead
- Group certificates (most recent)
- Tax assessment notice (most recent) also to be provided if applicable
- Current statement of benefit from relevant government department as evidence of pension benefit allowance, entitlement
- Copy of tax return prepared by an accredited accountant and tax assessment notice (most recent)
- Three consecutive months' bank account statements showing regular salary credits, with the employer name evident.

Income for self employed applicants (all required)

- Last two (2) year's business taxation returns
- Last two (2) year's financial statements (profit & loss & balance sheet)
- Last two (2) year's personal taxation returns
- Last two (2) year's personal taxation assessment notices
- Income Tax Lodgment Status Portal & Integrated Client Account Portal

Note: Please ensure TFN's are removed

Company or Trust Applications (all required)

- Last two (2) year's financial statements for Trust or Company
- Last two (2) year's personal taxation returns for all Borrowers, Guarantors (including adult beneficiaries of a Trust) and Directors
- Signed and certified copy of Trust Deeds
- Certificate of registration issued by ASIC or an ASIC database search for a company
- Income Tax Lodgment Status Portal, Integrated Client Account Portal and Income Tax Account Portal

Proof of rental income (one of the following)

New Rental

- Signed current lease agreement
- A market appraisal from a registered real estate agent

Existing Rental

- Current executed lease agreement; or
- Rental statement(s) issued by the managing agent dated within 90 days
- The most recent personal tax returns
- Last three months bank statements showing regular rental credits with the managing agents name evident

Purchases

- Contract of sale
- Evidence of funds to complete

Refinances

- Last three months loan statements for loan(s) being refinanced
- Last three months credit card(s) statements for cards being refinanced

Construction (registered builders)

- Fixed price building contract
- Copies of council approved plans/specifications
- Home warranty insurance
- Builder "All Risk" construction and Public Liability Insurance details

Additional information required

- Last three months bank statements showing salary credits and regular living expenses
- Recent statement for any all mortgages and personal loans
- Statutory declaration for gifted funds
- Copy of title/rates notice for unencumbered property

Identification documents (two of the following)

- Copy of Australian Drivers Licence
- Copy of Passport
- Medicare Card

Client service centre
T 1300 160 160
boqspecialist.com.au

Adelaide

Suite 5
121-129 Hutt Street
Adelaide SA 5000
T +61 8 8203 9100
F +61 8 8227 0066

Brisbane

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