

Business Loan / Line of Credit Application

Please complete this application form if applying for the following:

- Business Loans
- Business Overdrafts
- Investment Home Loan for companies or trusts

Return your completed and signed application form together with the supporting documentation as requested by your Bank of Sydney representative.

Checklist of documents required to support your loan application

All Applicants

- Personal Identification documents for all individuals who are a party to the loan (i.e. applicants, shareholders, guarantors, etc.)
- In case of rental income, copy of the lease or rental receipts or agent letter (tax returns are sufficient if income exists in last financial period)
- Copy of account records for the last 6-12 months plus any corporate Credit Card statements and any business overdraft statements
- Copies of any applicable Powers of Attorney

Refinances

- Copy of last 6-12 months loan statements for ALL loans being re-financed including personal loans, overdrafts, credit cards
- Copy of recent rates notice

Purchases

- Copy of completed full Contract for Sale
- Solicitor's details have been provided if not already contained in the Contract for Sale

Construction Loans / Building Loans

- Copy of Builder's Tender/Quote or Building Contract if available
- Copy of council approved Plans and Specifications

Company Applicants

- Copy of last three years financials including tax returns plus 2 years personal tax returns for all applicants
- If a new company/business, copy of the Business Plan plus 12 month forecast figures have been provided

Trust Applicants

- Copy of the Trust Deed
- Copy last 2 years tax returns/financials for the Trust

Please note:

- All Guarantors (both Company & Individuals) guarantee jointly and severally are required to obtain independent legal and financial advice as part of the settlement process.
- The necessary documents are supplied by the Banks Panel Solicitor with the mortgage documentation.

1. Applicant Details

Borrowing Entity Full Legal Name (including trust and trading name if applicable):

ABN / ACN / BN:

Entity Structure: Sole Proprietor Partnership Company (please complete Company details in the below section) Other
 Trust - Type of Trust: _____ ABN / ACN: _____

Business activity:

Length of time entity has been in operation: _____ Number of employees (excluding directors/owners): _____

Business premises:

Principal place of Business (PO Box is not acceptable): _____ State: _____ Postcode: _____ Country: _____

Mailing Address (if different to Principal place of Business): _____ State: _____ Postcode: _____ Country: _____

Name of Main Contact Person:

Mobile: _____ Business phone number: _____ Email: _____

If Company, please complete (including company trustees):

Type of company structure: Proprietary / Private Public

Type of company: Australian company Foreign Company registered with ASIC

Local Agent details (if foreign company registered with ASIC): _____ ARBN: _____

Residential address if an individual or Principal place of business if company (PO Box is not acceptable): _____ State: _____ Postcode: _____ Country: _____

Name of foreign registration authority: _____ Registration number: _____

If the entity was Registered in the US, please provide the US Employer Identification Number:

Main Professional Contacts

Solicitor's Contact and Firm Name:

Email address: _____ Phone number: _____

Website: _____ DX number: _____

Accountant's Contact and Firm Name:

Email address: _____ Phone number: _____

Website: _____ DX number: _____

2. Loan / Line of Credit Details

Loan Type (Please select one):	Line of Credit	Commercial Loan	Account to be debited with fees applicable to the loan:	
Business Loan	Other: _____		BSB: 942 -	Account number:
Loan Term: _____ years Fixed	Purpose of facilities (briefly state purpose and total amount of facilities required):			
_____ years Variable				\$
Repayments: Principal and Interest Interest Only				\$
				\$
			Total	\$
Costing			Funding	
Working Capital	\$		Overdraft	\$
Purchase Real Estate (full purchase price/costing)	\$		Virtual Business (full purchase price/costing)	\$
Capital Expenditure	\$		Term Loan	
Refinance/Restructure	\$			\$
Other Purpose	\$		Bank Guarantee	\$
Legal Fees (own solicitor)	\$		Other Bank Facility (show details)	
Bank Costs (application/valuation/ legal fees)	\$			\$
Stamp Duty on Purchase	\$		Other Finance (other Banks/vendor)	
Discharge of Existing Loans	\$			\$
Mortgage duty on loan	\$		Other Funds (please specify)	
Other Costs (please specify):				\$
	\$		Applicant's Contribution	\$
			Total²	\$
Total¹	\$		Note: Total ¹ should equal Total ²	

3. Proposed Security for the Loan

Note: If your loan is being split, please tick which loan(s) are to be secured by which property(/s).	Valuation Details (Lending Officer to complete)				
	Source <i>(e.g. purchase price)</i>	Date <i>DD/MM/YYYY</i>	Amount \$	%	Bank Value of Security (BVS) \$
Property 1					
Loan(s) to be secured by Property 1: Loan 1 Loan 2 Loan 3					
Security Type: Residential Security Business / Commercial Security					
Address:					
State: Postcode: Country:					
Title Particulars (<i>Volume/Folio/DP or Identifier No. - See original Rates notice or Contract of Sale</i>):					
Registered Owners / Proprietors (<i>Names to appear on Certificate of Title</i>):					
Property 2					
Loan(s) to be secured by Property 2: Loan 1 Loan 2 Loan 3					
Security Type: Residential Security Business / Commercial Security					
Address:					
State: Postcode: Country:					
Title Particulars (<i>Volume/Folio/DP or Identifier No. - See original Rates notice or Contract of Sale</i>):					
Registered Owners / Proprietors (<i>Names to appear on Certificate of Title</i>):					
Property 3					
Loan(s) to be secured by Property 3: Loan 1 Loan 2 Loan 3					
Security Type: Residential Security Business / Commercial Security					
Address:					
State: Postcode: Country:					
Title Particulars (<i>Volume/Folio/DP or Identifier No. - See original Rates notice or Contract of Sale</i>):					
Registered Owners / Proprietors (<i>Names to appear on Certificate of Title</i>):					
LMI Cover: \$	Total BVS \$				
Bank Liability against this Security: \$	Total Bank Exposure \$				
Other Security (please specify):	Source	Date	Amount	%	(BVS)
Bank of Sydney accounts secured by the property:					
BSB: 942 - Account No:	BSB: 942 - Account No:	BSB: 942 - Account No:	BSB: 942 - Account No:	BSB: 942 - Account No:	BSB: 942 - Account No:
BSB: 942 - Account No:	BSB: 942 - Account No:	BSB: 942 - Account No:	BSB: 942 - Account No:	BSB: 942 - Account No:	BSB: 942 - Account No:
BSB: 942 - Account No:	BSB: 942 - Account No:	BSB: 942 - Account No:	BSB: 942 - Account No:	BSB: 942 - Account No:	BSB: 942 - Account No:
BSB: 942 - Account No:	BSB: 942 - Account No:	BSB: 942 - Account No:	BSB: 942 - Account No:	BSB: 942 - Account No:	BSB: 942 - Account No:

4. Personal Details Complete for each individual borrower, guarantor and representative (e.g. company director/partner) of the borrower/trading entity.

Person 1		Tick all that apply:		Applicant	Guarantor
Title: Mr Mrs Ms Miss Other: _____	Date of Birth: DD / MM / YYYY	Gender: Male Female			
Surname: _____	Given Names (First & Middle): _____				
Home Address (PO Box not acceptable): _____		State: _____	Postcode: _____	Country: _____	
Residential Status: Owned Mortgaged Rented Boarding Living with Parents	Date moved in: MM / YYYY				
Marital Status: Single Married Defacto Divorced Widowed Separated					
No. of Dependents: _____	Ages: _____	Relationship to Applicant (Guarantors Only): _____			
Are you an Australian Citizen? Yes No, please specify country of citizenship: _____					
Are you an Australian Permanent Resident? Yes No, please specify country of residency: _____					
Postal Address (if different to home address): _____		State: _____	Postcode: _____	Country: _____	
Previous Home Address (if less than 2 years at current address): _____		State: _____	Postcode: _____	Country: _____	
Date moved in: MM / YYYY	Date moved out: MM / YYYY				
Email Address: _____	Mobile: _____	Home Ph: () _____	Business Ph: () _____		
Are you an existing customer? Yes - please provide Account No: _____		No - please attach completed KYC form with ID			
Employment Status: Full time Part time Casual Self employed Other, please specify: _____					
Employer's Trading Name: _____			Employer's Ph: _____		
Employer's Address: _____					
Your Occupation/Job Title: _____		Date commenced employment: DD / MM / YYYY			
Have you been with this employer for less than 2 years? No Yes (Please complete details below): _____					
Previous Employer's Trading Name: _____			Previous Employer's Ph: _____		
Previous Employer's Address: _____					
Your Previous Occupation/Job Title: _____		Period with this Employer: _____			
If you were not employed over 2 years ago, please describe your situation: Student Home Duties Unemployed Independent Means Other, please specify: _____					
Do you have other employment? No Yes (Please complete details below): _____					
Employer's Trading Name: _____			Employer's Ph: _____		
Employer's Address: _____					
Your Occupation/Job Title: _____		Date commenced employment: DD / MM / YYYY			
Employment Status: Full time Part time Casual					

Personal Financial Details

Income	Gross Monthly Income (x26 and ÷12 to convert fortnightly to monthly amounts)	Gross Yearly Income (x12 to convert monthly to yearly amounts)
Base Income	\$	\$
Regular Overtime	\$	\$
Family Payment	\$	\$
Pension	\$	\$
Investment Income	\$	\$
Existing Rental Income	\$	\$
Proposed Rental Income	\$	\$
Motor Vehicle Allowance	\$	\$
Foreign Income	\$	\$
Other (Please specify below, e.g. Commission):		
	\$	\$
	\$	\$
Total Income:	\$	\$

Assets			Approximate Value
Real Estate			
Property 1 Address:			\$
Property 2 Address:			\$
Motor Vehicles			
Make/Model:	Year:	\$	
Make/Model:	Year:	\$	
Savings / Investment Account			
Name of Institution:	BSB:	Account No:	\$
Name of Institution:	BSB:	Account No:	\$
Investments (Bonds, Shares, Debentures, etc.)			
Type of Investment:			\$
Type of Investment:			\$
Deposit paid on the property being purchased			\$
Insured Value of Home Contents			\$
Current Value of Superannuation			\$
Other (Please specify asset type below, e.g. boat, caravan, etc.):			
			\$
			\$
Total Assets:			\$

Liabilities	Limit (if equity loan)	Total Amount Owing	Monthly Payment Amount	Cease if Loan Application Approved
Existing Home Loans				
Property 1 Lender's Name:	\$	\$	\$	
Property 2 Lender's Name:	\$	\$	\$	
Credit Card / Store Cards / Lines of Credit / Overdraft				
Issuer:	\$	\$	\$	
Issuer:	\$	\$	\$	
Issuer:	\$	\$	\$	
Personal Loans Leasing (including any vehicle finance / other loans)				
Lender's Name:	\$		\$	
Lender's Name:	\$		\$	
Debts guaranteed by you	\$		\$	
Total Liabilities:			\$	

Expenses	Monthly Payment Amount	Cease if Loan Application Approved
Education/Child Care Fees	\$	
Utilities & Rates (Electricity, Water, Gas, Rates, Strata, etc.)	\$	
Insurances (Home, Health, Income, Motor Vehicle, etc.)	\$	
Medical and Health & Wellbeing (Prescription Medicine, Gym Member, etc.)	\$	
Transport (Fuel, Car Rego, Public Transport, Parking, Maintenance, etc.)	\$	
Food and Groceries	\$	
Clothing and Personal Care	\$	
Entertainment and Recreation	\$	
Telephone, Pay TV, Internet, Subscriptions	\$	
Spouse / Child Maintenance	\$	
Rent or Board	\$	
Other Expenses (Please specify below):		
	\$	
	\$	
Total Expenses:		\$

Do you expect any significant change to your financial situation over the foreseeable future that would **adversely** impact your ability to meet loan repayments or reduce your income as stated in this application? No Yes (Please provide details below):

Have you ever been bankrupt, had any unsatisfied credit defaults, or had a judgement debt? No Yes - Please attach details.

Are you receiving unemployment benefits or worker's compensation? No Yes - Please attach details.

Have you ever been known by any other name(s)? No Yes (Please provide details below):

Name:	Date:
Name:	Date:

4. Personal Details (continued)

Person 2		Tick all that apply:		Applicant	Guarantor
Title: Mr Mrs Ms Miss Other: _____	Date of Birth: <u>DD / MM / YYYY</u>	Gender:	Male	Female	
Surname:	Given Names (First & Middle):				
Home Address (PO Box not acceptable):	State:	Postcode:	Country:		
Residential Status: Owned Mortgaged Rented Boarding Living with Parents	Date moved in: <u>MM / YYYY</u>				
Marital Status: Single Married Defacto Divorced Widowed Separated					
No. of Dependents:	Ages:	Relationship to Applicant (Guarantors Only):			
Are you an Australian Citizen? Yes No, please specify country of citizenship: _____					
Are you an Australian Permanent Resident? Yes No, please specify country of residency: _____					
Postal Address (if different to home address):	State:	Postcode:	Country:		
Previous Home Address (if less than 2 years at current address):	State:	Postcode:	Country:		
Date moved in: <u>MM / YYYY</u>	Date moved out: <u>MM / YYYY</u>				
Email Address:	Mobile:	Home Ph: ()	Business Ph: ()		
Are you an existing customer? Yes - please provide Account No: _____	No - please attach completed KYC form with ID				
Employment Status: Full time Part time Casual Self employed Other, please specify: _____					
Employer's Trading Name:	Employer's Ph:				
Employer's Address:					
Your Occupation/Job Title:	Date commenced employment: <u>DD / MM / YYYY</u>				
Have you been with this employer for less than 2 years? No Yes (Please complete details below):					
Previous Employer's Trading Name:	Previous Employer's Ph:				
Previous Employer's Address:					
Your Previous Occupation/Job Title:	Period with this Employer:				
If you were not employed over 2 years ago, please describe your situation: Student Home Duties Unemployed Independent Means Other, please specify: _____					
Do you have other employment? No Yes (Please complete details below):					
Employer's Trading Name:	Employer's Ph:				
Employer's Address:					
Your Occupation/Job Title:	Date commenced employment: <u>DD / MM / YYYY</u>				
Employment Status: Full time Part time Casual					

Personal Financial Details

Income	Gross Monthly Income (x26 and ÷12 to convert fortnightly to monthly amounts)	Gross Yearly Income (x12 to convert monthly to yearly amounts)
Base Income	\$	\$
Regular Overtime	\$	\$
Family Payment	\$	\$
Pension	\$	\$
Investment Income	\$	\$
Existing Rental Income	\$	\$
Proposed Rental Income	\$	\$
Motor Vehicle Allowance	\$	\$
Foreign Income	\$	\$
Other (Please specify below, e.g. Commission):		
	\$	\$
	\$	\$
Total Income:		\$

Assets	Approximate Value	
Real Estate		
Property 1 Address:	\$	
Property 2 Address:	\$	
Motor Vehicles		
Make/Model: Year:	\$	
Make/Model: Year:	\$	
Savings / Investment Account		
Name of Institution: BSB: Account No:	\$	
Name of Institution: BSB: Account No:	\$	
Investments (Bonds, Shares, Debentures, etc.)		
Type of Investment:	\$	
Type of Investment:	\$	
Deposit paid on the property being purchased	\$	
Insured Value of Home Contents	\$	
Current Value of Superannuation	\$	
Other (Please specify asset type below, e.g. boat, caravan, etc.):		
	\$	
	\$	
Total Assets:		\$

Liabilities	Limit (if equity loan)	Total Amount Owing	Monthly Payment Amount	Cease if Loan Application Approved
Existing Home Loans				
Property 1 Lender's Name:	\$	\$	\$	
Property 2 Lender's Name:	\$	\$	\$	
Credit Card / Store Cards / Lines of Credit / Overdraft				
Issuer:	\$	\$	\$	
Issuer:	\$	\$	\$	
Issuer:	\$	\$	\$	
Personal Loans Leasing (including any vehicle finance / other loans)				
Lender's Name:	\$	\$	\$	
Lender's Name:	\$	\$	\$	
Debts guaranteed by you	\$	\$	\$	
Total Liabilities:				\$

Expenses	Monthly Payment Amount	Cease if Loan Application Approved
Education / Child Care Fees	\$	
Utilities & Rates (Electricity, Water, Gas, Rates, Strata, etc.)	\$	
Insurances (Home, Health, Income, Motor Vehicle, etc.)	\$	
Medical and Health & Wellbeing (Prescription Medicine, Gym Member, etc.)	\$	
Transport (Fuel, Care Rego, Public Transport, Parking, Maintenance, etc.)	\$	
Food and Groceries	\$	
Clothing and Personal Care	\$	
Entertainment and Recreation	\$	
Telephone, Pay TV, Internet, Subscriptions	\$	
Spouse / Child Maintenance	\$	
Rent or Board	\$	
Other Expenses (Please specify below):		
	\$	
	\$	
Total Expenses:	\$	
Do you expect any significant change to your financial situation over the foreseeable future that would adversely impact your ability to meet loan repayments or reduce your income as stated in this application? No Yes (Please provide details below):		
<hr/>		
Have you ever been bankrupt, had any unsatisfied credit defaults, or had a judgement debt? No Yes - Please attach details.		
Are you receiving unemployment benefits or worker's compensation? No Yes - Please attach details.		
Have you ever been known by any other name(s)? No Yes (Please provide details below):		
Name:	Date:	
Name:	Date:	

5. Business / Investment Purpose Declaration

(Applicants to complete and sign only if applicable)

Important Notice

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 Credit Code.

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 purposes; or
- investment purposes other than investment in residential property.

Applicant 1 Signature:	Applicant 2 Signature:
Applicant 1 Name: _____ Date: <u>DD / MM / YYYY</u>	Applicant 2 Name: _____ Date: <u>DD / MM / YYYY</u>

6. Joint Nomination Form Declaration

(Applicants to complete and sign only if applicable)

- Please only sign below if each wish to nominate one of you. Only a person who is a Borrower may be the person nominated.
- Any Borrower who has signed this form can advise the Lender at any time in writing that they wish to cancel their nomination. Following any cancellation, the Lender will from then on provide each joint Borrower with their own separate copy of any notice or other document under the National Credit Code.
- Each Borrower is separately entitled under the National Credit Code to receive a copy of any notice or other document under the National Credit Code.
- By signing below, you give up the right to be provided with multiple copies of information direct from the Lender, and nominate one person to receive this information.

I/We nominate _____ to receive notices and other documents under the National Credit Code on behalf of me/all of us.
(full name of individual nominated)

Borrower 1 Signature:		Borrower 2 Signature:	
Borrower 1 Name:		Borrower 2 Name:	
Date: DD / MM / YYYY		Date: DD / MM / YYYY	

7. Application Terms

Privacy Notification and Consent

By signing this Application, you consent to Bank of Sydney Limited ACN 093 488 629 AFSL and Australian Credit Licence Number 243444 (BOS, we, us, our) and some other entities detailed in this consent to collecting, using, holding and disclosing personal and credit information about you.

Where you are a guarantor, we are collecting your personal information to enable us to assess you as a guarantor for an application for credit. By signing this Application, you acknowledge that you have read, understood and consent to the terms of the Bank's Privacy and Credit Reporting Policy. If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services.

For more information

For more information about our Privacy and Credit Reporting Policy, please visit: banksyd.com.au/important-product-information

If you have any questions or complaints about this Policy or our treatment of your 'personal information', or if you would like to access or correct your 'personal information', please contact our Privacy Officer on:

Mail: Bank of Sydney Ltd
 PO Box 4288
 Sydney NSW 2001

Phone: 13 95 00 (Mon – Fri, 9am – 5pm AEST)

Email: info@banksyd.com.au

Electronic verification of your identity

We may disclose personal information about you to an organisation providing electronic verification of your identity. The purpose of this disclosure is to ask the external service provider, which can include the document issuer or official record holder, to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on 13 95 00 for further information.

Personal and Credit Information

We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you. Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information.

Personal information includes any information from which your identity is apparent. It also contains information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that Credit Reporting Bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Consumer and commercial credit information

We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

Exchange information with credit providers

We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Exchange information with guarantors

We and the lenders mortgage insurers listed below may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

Exchange information

We may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our Privacy and Credit Reporting Policy for more information.

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan - for example if a complaint is lodged about us or the lender
- Businesses assisting us with funding for loans
- Trade insurers

- Any person where we are authorised by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

Customer identification

We may disclose personal information about you to an organisation providing verification of your identity, including online verification of your identity.

Lenders Mortgage Insurer (LMI)

We may exchange personal and credit information with the Lenders Mortgage Insurers (LMIs) listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities with whom we can exchange information.

The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI.

The LMI that we may disclose your personal information and credit information to is:

- QBE Lenders Mortgage Insurance Limited who can be contacted and a copy of their privacy policy obtained on 1300 367 764 or qbelmi.com

The privacy policies of the LMIs contain information about how you may access the personal information and credit information the LMI holds about you, seek correction of that information, and how you may complain about a breach of your privacy. The LMIs may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada and the United Kingdom.

We may exchange your personal and credit information with the following credit reporting bodies:

- Equifax Australia Information Services and Solutions Pty Ltd - equifax.com.au
- Illion Australia Pty Ltd - illion.com.au
- Experian - experian.com.au

Applicant's and/or Guarantor's Declarations

- You agree to the collection of your personal information required to assess your eligibility for the provision of Credit from the Bank.
- You have read and consented to the Bank's Privacy and Credit Reporting Policy.
- You agree that you are authorised to provide the personal details you will present and you consent to your information (or the information of the person you are authorised to provide) being electronically checked and verified with the document issuer or an official record holder via third party systems.
- You consent for the Bank to obtain a credit report about you from a credit reporting body. If this application is being completed by one Applicant on behalf of another Applicant(s) (i.e. joint loan) you warrant that you are authorised to provide consent for the Bank to obtain a credit report for the Applicant(s). This may impact your credit scores.
- You agree that you are authorised to provide the personal details you will present and you consent to your information (or the information of the person you are authorised to provide) being electronically checked and verified with the document issuer or an official record holder via third party systems.
- You agree to receive electronic communications via email and/or SMS about our products and services, including but not limited to notices, alerts and any other documents that the bank may provide. There may be time the Bank may send you a paper copy, you may request to change this preference by contacting the Bank.
- You certify, warrant and represent that the information provided in your application is correct and complete.
- Where the 'Joint Nomination Form' has been completed, by signing this declaration you agree to the nominated person receiving notices and other documents under the National Credit Code on behalf of you.
- You authorise us to debit your account with us in payment of any Valuation Fee and/or Legal Costs incurred as a result of this application not proceeding because BOS has either declined the Loan Application or the Loan has been withdrawn by either BOS or you.

Before signing this authority, please ensure that all alterations have been initiated and blank spaces ruled through.

Person 1	Person 2
I consent to my personal information (or the information of the person I am authorised to provide) being electronically verified. Yes No	I consent to my personal information (or the information of the person I am authorised to provide) being electronically verified. Yes No
In order to complete the loan application assessment, I consent to Equifax Verification Exchange®, collecting, using and disclosing my personal information in accordance with its Verification Exchange Collection Statement, including: <ul style="list-style-type: none"> • disclosing to my employers (or to payroll or other service providers who might act on behalf of my employers) to identify me; and • collecting and using my employment income, history and related information from such parties to allow your verification of those matters. Yes No	In order to complete the loan application assessment, I consent to Equifax Verification Exchange®, collecting, using and disclosing my personal information in accordance with its Verification Exchange Collection Statement, including: <ul style="list-style-type: none"> • disclosing to my employers (or to payroll or other service providers who might act on behalf of my employers) to identify me; and • collecting and using my employment income, history and related information from such parties to allow your verification of those matters. Yes No
I would like to receive marketing material and promotional emails from Bank of Sydney? Yes No	I would like to receive marketing material and promotional emails from Bank of Sydney? Yes No
Applicant 1 Signature:	Applicant 2 Signature:
Applicant 1 Name: Date: <u>DD</u> / <u>MM</u> / <u>YYYY</u>	Applicant 2 Name: Date: <u>DD</u> / <u>MM</u> / <u>YYYY</u>