

Guarantor's Statement

Every person ("the Guarantor") proposing to give a guarantee and indemnity to Bank of Sydney (BOS) should read the following sections carefully and should complete and sign where indicated only after having read each section. Your signature may be required in more than one place.

1. Personal Details										
Guarantor 1										
Are you an existing customer? Yes - please provide Account No: _____										
Title:	Mr	Mrs	Ms	Miss	Other: _____	Date of Birth:	DD / MM / YYYY	Gender:	Male	Female
Surname:					First Name:					
Middle Name:					Other Names (otherwise known as):					
Home Address (PO Box not acceptable):							State:	Postcode:	Country:	
Residential Status:	Owned	Mortgaged	Rented	Boarding	Living with Parents/Family	Date moved in: MM / YYYY				
Marital Status:	Single	Married	Defacto	Divorced	Widowed	Separated				
(Where applicable) Is your spouse/partner financially dependent on you?						Yes	No	No. of Dependents:	Ages:	
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: _____										
Previous Home Address (if less than 2 years at current address):							State:	Postcode:	Country:	
Date moved in: MM / YYYY		Date moved out: MM / YYYY								
Postal Address Before Loan Settlement (if different to home address):							State:	Postcode:	Country:	
Postal Address After Loan Settlement (if different to home address):							State:	Postcode:	Country:	
Email Address:			Mobile:			Home Ph: ()		Business Ph: ()		
Employment Details										
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:					
Employment Status: Full time Part time Casual										
If you were not employed for over 2 years, 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										
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: _____										
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 any of the borrowers (i.e guarantors) ever been known by any other names? No Yes - Please provide details below.										
Former Name			Reason for name change (e.g. Maiden name)				Date of change (DD/MM/YYYY)			

1. Personal Details (continued)

Guarantor 2

Are you an existing customer? Yes - please provide Account No: _____

Title: Mr Mrs Ms Miss Other: _____ Date of Birth: DD / MM / YYYY Gender: Male Female

Surname: _____ First Name: _____

Middle Name: _____ Other Names (otherwise known as): _____

Home Address (PO Box not acceptable): _____ State: _____ Postcode: _____ Country: _____

Residential Status: Owned Mortgaged Rented Boarding Living with Parents/Family Date moved in: MM / YYYY

Marital Status: Single Married Defacto Divorced Widowed Separated

(Where applicable) Is your spouse/partner financially dependent on you? Yes No No. of Dependents: _____ Ages: _____

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: _____

Previous Home Address (if less than 2 years at current address): _____ State: _____ Postcode: _____ Country: _____

Date moved in: MM / YYYY Date moved out: MM / YYYY

Postal Address Before Loan Settlement (if different to home address): _____ State: _____ Postcode: _____ Country: _____

Postal Address After Loan Settlement (if different to home address): _____ State: _____ Postcode: _____ Country: _____

Email Address: _____ Mobile: _____ Home Ph: () Business Ph: ()

Employment Details

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: _____

Employment Status: Full time Part time Casual

If you were not employed for over 2 years, 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

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: _____

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 any of the borrowers (i.e guarantors) ever been known by any other names? No Yes - Please provide details below.

Former Name	Reason for name change (e.g. Maiden name)	Date of change (DD/MM/YYYY)

2. Facilities to be Guaranteed

Full name of borrowers(s) (eg. Individuals, Trust):

Facilities to be Guaranteed (e.g. Home Loan, Investment Home Loan, Overdraft, Business or Commercial Loan)	Account Number (if existing loan)	Loan Purpose

3. Personal Financial Details

Note: to convert fortnightly to monthly amounts, multiply the amount by 26, then divide by 12

Gross Monthly Income	Guarantor 1	Guarantor 2
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:	\$	\$

Expenses	Monthly Payment Amount
Education / Child Care Fees	\$
Utilities (Electricity, Water, Gas, etc.)	\$
Housing (Rates, Strata, etc.)	\$
Insurances (Home, Income Protection, Additional Super Payments, etc.)	\$
Health Care (Prescription Medicine, Health Insurance, etc.)	\$
Motor Vehicle and Transport (Fuel, Car Rego, Car Insurance, Parking, Maintenance, Public Transport, etc.)	\$
Food and Groceries	\$
Clothing (Clothing, Footwear, etc.)	\$
Entertainment and Recreation	\$
Services (Mobile Phone, Internet, Home Phone, etc.)	\$
Miscellaneous (Gym Memberships, Monthly Subscriptions)	\$
Spouse / Child Maintenance	\$
Rent or Board	\$
Other Expenses (Please specify below):	
	\$
	\$
Total Expenses:	\$

3. Personal Financial Details (continued)

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	Total Amount Owning	Monthly Payment Amount
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:			\$

4. 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

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

4. Application Terms (continued)

The Guarantor

The Guarantor acknowledges that:

- where there is more than one person making Guarantor's Statement to Bank of Sydney in respect of the same credit facility, those Statements are made by them jointly and severally; and
- in this Statement the Guarantor may be referred to as "I", "you", "your", "my" or "me".

Request and Authority

I request Bank of Sydney to accept a guarantee and indemnity from me on basis of the information contained in this Guarantor Statement;

I acknowledge that this Guarantor Statement does not bind Bank of Sydney to extend credit to any person;

I agree promptly to supply Bank of Sydney on request with such further statement of my financial position as Bank of Sydney may reasonably require at any time; I confirm that I understand the terms and content of this Guarantor Statement; and I authorise Bank of Sydney to verify any information given by me in this Guarantor Statement by making enquiries of my solicitor, accountant or broker from time to time including the authenticity of the identification documents.

Guarantor's Declarations

I declare that:

- I am over the age of 18;
- I have never been declared bankrupt or insolvent and my estate has never been assigned for the benefit of creditors;
- I have never been a director of a company in respect of which a receiver, manager or a liquidator has been appointed;
- there is no unsatisfied judgment entered in any court against me or any company of which I am a director;
- neither I nor any company of which I am or have been a director has ever owned property in respect of which foreclosure or other mortgagee's powers have been exercised;
- Bank of Sydney has made no representation or warranty as to the taxation implications of any borrowing and Bank of Sydney has not given me financial advice upon which I have relied; and
- Bank of Sydney has recommended I seek independent legal and financial advice to understand my obligations, risks and the potential impacts on my financial situation.
- all the information given in this Application is true, correct and not misleading and until I notify Bank of Sydney otherwise in writing and I acknowledge that Bank of Sydney has relied on the information I have provided in or with this Statement in assessing whether to accept a guarantee and indemnity from me.
- where I/we have provided personal information about an individual (e.g. solicitor, employer, accountant), I/we have made or will immediately make the individual aware of that fact and:
 - that their personal information has been collected by the Bank to which this application is addressed for the purposes assessing my/our application, administering the products or services provided to me/us and protecting against fraud.
 - that their personal information may be disclosed to other organisations involved in the provision and administration of my/our products and services.
 - that I/we may not be able to obtain the Bank's products or services if that individual's personal information is not provided.
 - that the individual can gain access to their personal information by contacting the Bank, using the contact details I/we will provide.

Electronic (Email) Communications Consent

You consent to receive, by electronic communication, including but not limited to, statements, notices and any other documents that we are required to give you in relation to any facilities you hold with us. You should note that paper documents may no longer be provided.

We may send you an email to your email address notifying you that information is available for retrieval and notify you of the nature of that information. Your electronic communications must be regularly checked for notices. You are responsible for maintaining the facilities to enable you to retrieve, read & print these notices. Notwithstanding this consent, we may still send you paper copies in certain circumstances including where electronic delivery is unavailable or we reasonably believe your email address is not receiving the emails we send. We rely on you to keep your nominated e-mail or physical (street) address details up to date and to notify us when they change. You may withdraw this consent at any time and change back to receiving paper statements, notices and documents to your nominated residential/postal address, by notifying us on 13 95 00 or attending one of our branches.

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

Guarantor 1

I consent to my personal information (or the information of the person I am authorised to provide) being electronically verified.

This includes consent to Equifax Verification Exchange®, collecting, using and disclosing my personal information in accordance with its Verification Exchange Collection Statement (<https://www.equifax.com.au/hrsolutions/pdf/ve-collection-statement.pdf>), including:

- 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.

I confirm that I have sought independent legal advice and understand the obligations, risks and potential impacts of being a guarantor on my financial situation.

I would like to receive marketing material and promotional emails from Bank of Sydney?

Yes No

Guarantor 1 Signature:

Guarantor 2

I consent to my personal information (or the information of the person I am authorised to provide) being electronically verified.

This includes consent to Equifax Verification Exchange®, collecting, using and disclosing my personal information in accordance with its Verification Exchange Collection Statement (<https://www.equifax.com.au/hrsolutions/pdf/ve-collection-statement.pdf>), including:

- 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.

I confirm that I have sought independent legal advice and understand the obligations, risks and potential impacts of being a guarantor on my financial situation.

I would like to receive marketing material and promotional emails from Bank of Sydney?

Yes No

Guarantor 2 Signature:

Guarantor 1 Name:

Date:

DD / MM / YYYY

Guarantor 2 Name:

Date:

DD / MM / YYYY