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Notice & Request of Variation to Loan

Facility in the name of:

BSB:

Account Number:

9	:	4	:	2	-	:	:
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:	:	:	:	:	:	:	:
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BORROWER 1:

PRINT FULL NAME (including title):

Current Address:

Postcode:

Contact Details:

Home

Work

Mobile

BORROWER 2:

PRINT FULL NAME (including title):

Current Address:

Postcode:

Contact Details:

Home

Work

Mobile

Note:

1. Complete details of all borrowers - if there are more than two, please attach additional page.
2. For loans regulated by the National Credit Code complete details of the nominated borrower only if a Nomination Form is held.

Guarantors - Are there any guarantors for this loan?

Yes - complete details of guarantor(s)

No - Please proceed to Page 2

Guarantor 1:

PRINT FULL NAME (including title):

Current Address:

Postcode:

Guarantor 2:

PRINT FULL NAME (including title):

Current Address:

Postcode:

I / We request the following variation(s) in respect of my/our existing loan(s):

	Existing Loan Details	Requested changes to existing
Loan Type	eg. Home Loan	
Loan Account No.		
Loan Balance		
Loan Term		
Remaining Loan Term		
Interest Rates		
Repayment Type		
Repayment Amount		
Substitution of Security		

Note:

1. If you vary a fixed rate loan during a fixed rate period, break cost may apply. Break cost are explained in the Loan Terms & Conditions.
2. Where a loan is split into different portions, the total of the portions must equal the current total balance(s) outstanding at the date of variation.
3. Repayment Amount (monthly equivalent) must be equal to or greater than the Required Monthly repayment amount.

Financial Details

Applicant 1

Your Income	Gross Monthly Income*	Gross Yearly Amount**
Base Income	\$	\$
Regular Overtime	\$	\$
Family Payment	\$	\$
Pension	\$	\$
Investment Income	\$	\$
Existing Rental Income	\$	\$
Proposed Rental Income	\$	\$
Motor Vehicle allowance	\$	\$
Foreign Income	\$	\$
Other eg. Commission (Please specify below)		
	\$	\$
	\$	\$

TOTAL INCOME

Applicant 2

Gross Monthly Income*	Gross Yearly Amount**
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$

TOTAL INCOME

***How to convert to monthly amounts**

Fortnightly Amounts - multiply by 26 and divide by 12

****How to convert to yearly amounts**

Gross Monthly Amounts - multiply by 12

Your Assets

\$ Approx. Value

Real Estate						\$
Property 1 Address (residential home address)					\$	
Property 2 Address (any other property address)					\$	
Motor Vehicles						\$
Make/Model		Year				\$
Make/Model		Year				\$
Savings/Investment Account						
Name of Institution		BSB	: : - : :	A/c No.		\$
Name of Institution		BSB	: : - : :	A/c 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 type of asset, eg. Boat, Caravan etc)						
						\$
						\$
						\$

Financial Details (Continued)

Your Expenses & Liabilities

Commitments

	Current Interest Rate	Limit (if equity loan)	Total Amount Owing	Monthly Payment Amount	To cease if loan application approved (please tick)
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				\$	\$	

Your Expenses & Liabilities

Commitments

Debts Guaranteed by you	\$	
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		\$

TOTAL LIABILITIES ▶

\$

TOTAL COMMITMENTS ▶

\$

Has either applicant ever been bankrupt, had any unsatisfied credit defaults, or had a judgement debt?

No Yes (Please attach details to this application)

Is either applicant receiving unemployment benefits or worker's compensation?

No Yes (Please attach details to this application)

Have any of the loan applicants ever been known by any other name(s)?

No Yes (Please specify below)

Former Names

Date of Change

	: : : : :
	: : : : :

Privacy Notification, Authority, Declaration and Consents

By signing this application, you consent to Bank of Sydney Ltd ACN 093 488 629 AFSL & Australian Credit Licence 243 444 (**BOS, we, us, our**) and some other entities detailed in this consent to collecting, using, holding, and disclosing personal and credit information about you.

By signing this Privacy Consent, you acknowledge that you have read, understood and consent to the terms of our Privacy and Credit Reporting Policy. A copy of the BOS Privacy and Credit Reporting Policy can be accessed via our website www.banksyd.com.au or by contacting us on 13 95 00.

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.

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.

You may gain access to the personal information that we hold about you by contacting us. A copy of our Privacy and Credit Reporting Policy can be obtained at www.banksyd.com.au or by contacting us on 13 95 00. Our Privacy and Credit Reporting Policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. 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 insurer 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 on-line verification of your identity.

Lenders Mortgage Insurers (LMIs) 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 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, dealing with claims, enforcing any mortgage and recovering proceeds, conducting risk and credit assessments, fraud prevention, 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 LMI to process the credit provider's request for LMI.

The LMIs that we may disclose your personal information and credit information to are:

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

Privacy Notification, Authority, Declaration and Consents (Continued)

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 LMI may disclose your personal and credit information to overseas entities including related entities located overseas including entities in USA, Canada and the United Kingdom.

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

- Equifax Ltd - equifax.com.au
- Dun & Bradstreet (Australia) Pty Ltd - dnb.com.au
- Experian - experian.com.au.

Contact Information:

Bank of Sydney Ltd (BOS) "the LMI" QBE Lenders Mogage
PO BOX 4288 Insurance Limited
SYDNEY NSW 2001 PO BOX R1547
13 95 00 ROYAL EXCHANGE, SYDNEY
NSW 1225

APPLICANT'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;
- BOS has made no representation or warranty to me as to the taxation implications of any borrowing and BOS has not given me financial advice upon which I have relied; and
- all the information given in this Application is true, correct and not misleading and will remain true, correct and not misleading unless and until I notify BOS otherwise in writing and I acknowledge that BOS has relied on the information I have provided in or with this Application in assessing whether to approve the Application.
- the amount shown as being available from my/our resources has not or will not be borrowed from any party or parties;
- I am not currently guaranteeing a debt on behalf of someone else;
- 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 Request is addressed for the purpose of assessing my/our Request, administering the products or services provided to me/us and protecting against fraud. I am not currently guaranteeing a debt on behalf of someone else;
- that their personal information may not 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;
- give the individual a copy of the document containing further information regarding BOS's Privacy and Credit Reporting Policy, if the individual requests it (copies available on request).

Overseas Tax Residency

I declare that the information provided on this form, is to the best of my/our knowledge and belief, accurate and complete. I/We undertake to advise Bank of Sydney promptly and provide an updated Self-Certification form within 30 days where any change in circumstances occurs which causes any of the information contained in this form to be inaccurate or incomplete. Where legally obliged to, I hereby consent to the recipient providing the information to the ATO and they may exchange this information with the country or countries in which I am a tax resident.

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.

Privacy Notification, Authority, Declaration and Consents (Continued)

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.

Consent to Use & Disclose your Information

I/we acknowledge that I/we have read and understood the BOS Privacy and Credit Reporting Policy; and I/we agree that my/our personal information can be used or disclosed by BOS as contemplated in this form and in the Privacy and Credit Reporting Policy. I/We consent to the use of my/our personal information as provided for in this document.

Important Notice regarding Information you have provided-
If any of the information in your application is false and BOS relies on this to decide to offer you banking products, you may be in breach of the law and liable to pay penalties.

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

Consent to Use Electronic Verification and Reporting Agency for Identity Verification

Bank of Sydney may verify your identity (or the identity of the person whose details you are authorised to provide) electronically by disclosing the information to be compared and matched against public and government records and against personal information on the credit information file held by a Credit Reporting Agency.

Bank of Sydney will only use this assessment for the purposes of verifying your identity as required under the Anti-Money Laundering and Counter Terrorism Act 2006 (AML/CTF Act).

This verification is not a credit enquiry and does not affect your (or the other person's) credit score in any way.

I agree that I am authorised to provide the personal details I will present and I consent to my information (or the information of the person I am authorised to provide) being electronically checked and verified with the document issuer or an official record holder via third party systems as mentioned above.

ALL APPLICANTS MUST SIGN HERE:

Name of borrower:

Signature of borrower:

I would like to receive marketing material and promotional e-mails from Bank of Sydney?

Yes No

(Please note you can change your preferences at any time by contacting the Bank on 13 95 00).

Date

Name of borrower:

Signature of borrower:

I would like to receive marketing material and promotional e-mails from Bank of Sydney?

Yes No

(Please note you can change your preferences at any time by contacting the Bank on 13 95 00).

Date

Privacy Notification, Authority, Declaration and Consents (Continued)

(if applicable:)

Name of Guarantor:

Signature of Guarantor:

I would like to receive marketing material and promotional e-mails from Bank of Sydney?

Yes **No**

Date

(Please note you can change your preferences at any time by contacting the Bank on 13 95 00).

Name of Guarantor:

Signature of Guarantor:

I would like to receive marketing material and promotional e-mails from Bank of Sydney?

Yes **No**

Date

(Please note you can change your preferences at any time by contacting the Bank on 13 95 00).

Irrevocable Authority (Compulsory)

I/We intend to finance/vary the above loan account(s) with Bank of Sydney Ltd (BOS).

In order to enable BOS to make its assessment as to whether to approve the abovementioned proposal to vary the loan/s we authorise BOS to:

- Conduct a valuation over the Proposed Security Property/(ies); and/or
- Instruct its solicitors to prepare security documentation upon approval being granted.

I/We further authorise BOS to debit the following account in payment of the applicable Variation Fee, the Valuation Fee and/or Legal Costs including searches incurred as a result of the above even where the variation to the loan/s does not proceed because BOS have either declined the request, or request has been withdrawn by either BOS or us after the proposed variation has been approved on a conditional or unconditional basis:

	BSB	A/C No:
BOS Account to be debited for fees:	9 : 4 : 2 - : :	: : : : : :
Account Name:		

Chq provided - Details:

Drawer: _____

Bank: _____

Branch: _____

In addition, we confirm that:

- this Irrevocable Authority is sufficient for BOS to debit the Valuation Fee and/or Legal Costs including searches and/or Variation Fee in respect of the above proposal and Proposed Security;
- we understand that these fees will be due and payable immediately on BOS declining the variation request for any reason or the Borrower or BOS withdraw the variation request for any reason;
- **this authority is irrevocable**, and BOS is authorised by us to debit any amount associated with the Valuation Fee and/or Legal Costs including searches and/or Variation Fee from the above account; and
- we do not require BOS to provide notice before debiting the Valuation Fee and/or Legal Costs including searches and/or Variation Fee from the above account.

If the account nominated above is no longer active at the time that BOS debits the amount of the Valuation Fee and/or Legal Fee including searches and/or Variation Fee, we will immediately pay to BOS these amounts in accordance with this Irrevocable Authority.

Name of Borrower	Signature of borrower	Date
	X	: : : : :

Name of Borrower	Signature of borrower	Date
	X	: : : : :

(If Applicable)

Name of Guarantor	Signature of Guarantor	Date
	X	: : : : :

Name of Guarantor	Signature of Guarantor	Date
	X	: : : : :

Bank Use Only

Borrower 1 - Signature Verified:

Guarantor 1 - Signature Verified:

Borrower 2 - Signature Verified:

Guarantor 2 - Signature Verified:

Lender PRINT NAME:

Signature:

Contact Number:

Date:

Fees Applicable

• Variation Fee

• Other..... (please specify)

Please forward form to Credit Administration on ca@banksyd.com.au.

Credit Administration Use Only

Variation Processed:

Date

Officer Initials

Fee Collected

Date

Officer Initials

Letter sent to customer:

Date

Officer Initials

Copy of letter attached:

Date

Officer Initials

Processed By:

Name:

Signature:

Checked By:

Name:

Signature: