

Home Loan Application Short Form

Borrower/s' Name:	
Application No:	Date: DD / MM / YYYY
Broker Name:	Broker Code:

Small Business

Borrower

Guarantor

If this application being lodged for a business, please tick any of the following that applies.

The business:

- Had an annual turnover of less than \$10 million in the previous financial year
- Had less than 100 full-time equivalent employees
- Has less than \$3 million total debt to all credit providers including:
 - Any undrawn amounts under existing loans
 - Any loan being applied for, and;
 - The debit of all related entities that are businesses.

Loan Details

If purchasing a property, are all borrowers eligible for the First Home Buyer's Grant	Yes	No
Are you applying for the FASTRefi settlement process to refinance an existing loan?	Yes	No

Linked Transaction Accounts - for periodic payments and offset facility benefits

Important Notice:

If you select an Expect More Home Loan, an offset account will be automatically created for you unless you request us to use an existing account or no account below. Please note that:

- i. One offset transaction account can only be used to offset one variable Expect More Home Loan
- ii. The offset transaction account must be in the same name/s as the home loan
- iii. Fixed rate loans cannot have an offset facility
- iv. Each variable Expect More Home Loan split attracts an \$125 annual package fee
- v. The mode of operation is 'any one to operate' unless you tell us otherwise.

If you select a BOS Basic Home Loan, an Everyday Transaction Account will be automatically created for you unless you request us to use an existing account or no account below.

A Visa Debit card will be issued for each borrower on each transaction account unless indicated otherwise below.

Account 1	Account 2	Account 3
Would you like to link an existing Bank of Sydney account?		
Yes	Yes	Yes
BSB: -	Same as Account 1 or provide details: BSB: -	Same as Account 1 or provide details: BSB: -
Account No:	Account No:	Account No:
No offset or Everyday Transaction Account No I do NOT want a Visa Debit card	No offset or Everyday Transaction Account No I do NOT want a Visa Debit card	No offset or Everyday Transaction Account No I do NOT want a Visa Debit card
<i>Note: to benefit from an offset, you must have a linked offset transaction account with each variable Expect More Home Loan</i>		

Overseas Tax Residency Details

Important Notice

All borrowers with a new transaction account must answer ALL questions in this section.

Borrower 1

Are you a tax resident of any other country (other than Australia)? Yes No

If yes, please provide the name of each country, a Tax Identification Number (TIN) for each country or a reason TIN has not been provided:

Country	Your Overseas TIN*	If you do not have a TIN for a country you are a tax resident of, please provide a reason
		The country does not issue TINs to residents Disclosure of TIN is not mandatory for this country Other (please specify): _____
		The country does not issue TINs to residents Disclosure of TIN is not mandatory for this country Other (please specify): _____

*Kindly review the OECD website (<https://web.archive.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/>) before answering the above question as some countries have a different name to TIN.

If you require further information on CRS/FATCA please refer to the Bank of Sydney website www.banksyd.com.au/CRS
If you require further specific advice on your circumstances please consult your Tax Advisor.

Overseas Tax Residency Details (continued)

Important Notice

All borrowers with a new transaction account must answer ALL questions in this section.

Borrower 2

Are you a tax resident of any other country (other than Australia)? Yes No

If yes, please provide the name of each country, a Tax Identification Number (TIN) for each country or a reason TIN has not been provided:

Country	Your Overseas TIN*	If you do not have a TIN for a country you are a tax resident of, please provide a reason	
		The country does not issue TINs to residents Other (please specify): _____	Disclosure of TIN is not mandatory for this country
		The country does not issue TINs to residents Other (please specify): _____	Disclosure of TIN is not mandatory for this country

*Kindly review the OECD website (<https://web-archiver.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/>) before answering the above question as some countries have a different name to TIN.

If you require further information on CRS/FATCA please refer to the Bank of Sydney website www.banksyd.com.au/CRS
If you require further specific advice on your circumstances please consult your Tax Advisor.

Business / Investment Purpose Declaration

(Borrowers to complete and sign only if applicable)
Not applicable for Guarantors

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.

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

Joint Nomination Form Declaration

(Borrowers to complete and sign only if applicable)
Not applicable for Guarantors

- 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	

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.

Application Terms (continued)

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

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

Application Terms (continued)

Borrower'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 consent for the Bank to obtain a credit report about you from a credit reporting body. If this application is being completed by one Borrower on behalf of another Borrower(s) (i.e. joint loan) you warrant that you are authorised to provide consent for the Bank to obtain a credit report for the Borrower(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 bank statements, notices, alerts and any other documents that the Bank may provide. There may be a 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 Bank of Sydney has either declined the Loan Application or the Loan has been withdrawn by either Bank of Sydney or you.
- You give permissions to the Bank to automatically provide Internet Banking. eStatements can only be viewed by logging into Internet Banking. You may request to change this preference by contacting the Bank.
- You give permission for the Bank to automatically open an Offset and /or Everyday Transaction account/s with a Visa Debit card for each Borrower, unless you tell us otherwise. You understand that the mode of operation is 'any one to operate'. If you do wish to change the mode of operation, please contact Bank of Sydney on 13 95 00.
- If you choose to not opt-out of an Offset or Everyday Transaction Account as part of your home loan application, you have read and agree to the Deposit, Savings, and Transaction Accounts PDS, General Banking Fees & Charges Guide and Financial Services Guide applicable to the Offset and /or Everyday Transaction accounts in this application.

Before signing this authority, please ensure that all alterations have been initiated and blank spaces ruled through. Guarantors need to sign the subsequent section only.

Borrower 1		Borrower 2	
<p>I consent to my personal information (or the information of the person I am authorised to provide) being electronically verified.</p> <p>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:</p> <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. 		<p>I consent to my personal information (or the information of the person I am authorised to provide) being electronically verified.</p> <p>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:</p> <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. 	
<p>I would like to receive marketing material and promotional emails from Bank of Sydney?</p> <p>Yes No</p>		<p>I would like to receive marketing material and promotional emails from Bank of Sydney?</p> <p>Yes No</p>	
<p>I would like Internet Banking access and to receive statements via this channel?</p> <p>Yes No</p>		<p>I would like Internet Banking access and to receive statements via this channel?</p> <p>Yes No</p>	
Borrower 1 Signature:		Borrower 2 Signature:	
Borrower 1 Name:		Borrower 2 Name:	
Date: DD / MM / YYYY		Date: DD / MM / YYYY	

Application Terms (continued)

The following section is for Guarantors only. Please read carefully and sign at the end.

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. Please check boxes before signing.

Guarantor 1	Guarantor 2
<p>I consent to my personal information (or the information of the person I am authorised to provide) being electronically verified.</p> <p>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:</p> <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. <p>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.</p>	<p>I consent to my personal information (or the information of the person I am authorised to provide) being electronically verified.</p> <p>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:</p> <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. <p>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.</p>
<p>I would like to receive marketing material and promotional emails from Bank of Sydney?</p> <p>Yes No</p>	<p>I would like to receive marketing material and promotional emails from Bank of Sydney?</p> <p>Yes No</p>
<p>Guarantor 1 Signature:</p> 	<p>Guarantor 2 Signature:</p>
<p>Guarantor 1 Name: _____ Date: _____</p> <p style="text-align: right;">DD / MM / YYYY</p>	<p>Guarantor 2 Name: _____ Date: _____</p> <p style="text-align: right;">DD / MM / YYYY</p>