



# HOME LOAN APPLICATION FORM



Contract Clause Date \_\_\_/\_\_\_/\_\_\_

All fields mandatory. Please ensure all fields are completed.

## A Client Details

**APPLICANT 1**  Borrower  Guarantor

Is applicant first home buyer?  Yes  No

Australian Permanent Resident?  Yes  No

Existing Customer  Yes  No

Loan Number \_\_\_\_\_

Title \_\_\_\_\_ First Name \_\_\_\_\_

Middle Name \_\_\_\_\_

Family Name \_\_\_\_\_

Male  Female Date of Birth \_\_\_/\_\_\_/\_\_\_

Marital Status: \_\_\_\_\_

No. & age of Dependents (per application) 1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_  
4. \_\_\_\_\_ 5. \_\_\_\_\_ 6. \_\_\_\_\_

Drivers Licence No. \_\_\_\_\_

Home Phone ( ) \_\_\_\_\_

Work Phone ( ) \_\_\_\_\_

Mobile \_\_\_\_\_

Email address \_\_\_\_\_

**Current Address:** Street \_\_\_\_\_

Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Period at Address \_\_\_ Years \_\_\_ Months

Ownership Type:  Owned  Rent-Free  Renting/Boarding

If you have lived at your current address for less than three years, please complete below: **Previous Address**

Street \_\_\_\_\_

Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

**Post Settlement Address**

Street \_\_\_\_\_

Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Post Settlement Ownership Type:  Unchanged  Owned  
 Renting/Boarding  Rent-Free

**Postal Address after settlement**

Street \_\_\_\_\_

Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

**Current Employer Name** \_\_\_\_\_

Occupation/Industry \_\_\_\_\_

Job Type \_\_\_\_\_ Date started \_\_\_/\_\_\_/\_\_\_

Full time  Part time  Self Employed  
 Contract  Casual  Not employed

if less than two years, please indicate previous employment:

**Previous Employer Name** \_\_\_\_\_

Occupation/Industry \_\_\_\_\_

Job Type \_\_\_\_\_ Date started \_\_\_/\_\_\_/\_\_\_

(if same as Applicant 1 write 'SAME' where applicable)

**APPLICANT 2**  Borrower  Guarantor

Is applicant first home buyer?  Yes  No

Australian Permanent Resident?  Yes  No

Existing Customer  Yes  No

Loan Number \_\_\_\_\_

Title \_\_\_\_\_ First Name \_\_\_\_\_

Middle Name \_\_\_\_\_

Family Name \_\_\_\_\_

Male  Female Date of Birth \_\_\_/\_\_\_/\_\_\_

Marital Status: \_\_\_\_\_

No. & age of Dependents (per application) 1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_  
4. \_\_\_\_\_ 5. \_\_\_\_\_ 6. \_\_\_\_\_

Drivers Licence No. \_\_\_\_\_

Home Phone ( ) \_\_\_\_\_

Work Phone ( ) \_\_\_\_\_

Mobile \_\_\_\_\_

Email address \_\_\_\_\_

**Current Address:** Street \_\_\_\_\_

Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Period at Address \_\_\_ Years \_\_\_ Months

Ownership Type:  Owned  Rent-Free  Renting/Boarding

If you have lived at your current address for less than three years, please complete below: **Previous Address**

Street \_\_\_\_\_

Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

**Post Settlement Address**

Street \_\_\_\_\_

Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Post Settlement Ownership Type:  Unchanged  Owned  
 Renting/Boarding  Rent-Free

**Postal Address after settlement**

Street \_\_\_\_\_

Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

**Current Employer Name** \_\_\_\_\_

Occupation/Industry \_\_\_\_\_

Job Type \_\_\_\_\_ Date started \_\_\_/\_\_\_/\_\_\_

Full time  Part time  Self Employed  
 Contract  Casual  Not employed

if less than two years, please indicate previous employment:

**Previous Employer Name** \_\_\_\_\_

Occupation/Industry \_\_\_\_\_

Job Type \_\_\_\_\_ Date started \_\_\_/\_\_\_/\_\_\_

# HOME LOAN APPLICATION FORM

**ONLY complete if Company, Trust or Sole Trader/Partnership.**

SOLE TRADER       Borrower     Guarantor  
 Business Name: \_\_\_\_\_  
 Business Owner Name: \_\_\_\_\_  
 Business Address (No PO Box) \_\_\_\_\_  
 \_\_\_\_\_  
 ABN \_\_\_\_\_

TRUST       Borrower     Guarantor  
 Trustee Name \_\_\_\_\_  
 As Trustee for (Trust Name) \_\_\_\_\_  
 Type of Trust \_\_\_\_\_  
 Country where Trust was established \_\_\_\_\_  
 Name and address of all trustees of the trust \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Name of Beneficiaries or details of the class \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

COMPANY       Borrower     Guarantor  
 Company Name: \_\_\_\_\_  
 Registered Address (No PO Box) \_\_\_\_\_  
 Business Address (No PO Box) \_\_\_\_\_  
 ACN \_\_\_\_\_  
 Nature of Business \_\_\_\_\_  
 No. of Directors \_\_\_\_\_  
 Names of all Directors \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Beneficial owner Name and address (An individual who owns through one or more share holdings more than 25% of the issued capital in the company) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

PARTNERSHIP       Borrower     Guarantor  
 Partnership Name \_\_\_\_\_  
 Registered Business Name (if any) \_\_\_\_\_  
 Country where Partnership was established \_\_\_\_\_  
 Full Names & residential address of all Partners in Partnership \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

## B Loan Purpose

	AMOUNT
<input type="checkbox"/> Purchase Price of an Owner Occupied Property	\$ _____
<input type="checkbox"/> Purchase Price of Investment Property	\$ _____
<input type="checkbox"/> Refinance	\$ _____
<input type="checkbox"/> Debt Consolidation	\$ _____
<input type="checkbox"/> Business Purpose	\$ _____
<input type="checkbox"/> Equity Release & Stated Purpose	\$ _____
<input type="checkbox"/> Construction	\$ _____
Total Loan required	\$ _____
Contribution of Own funds (in addition to the above)	\$ _____
Total Loan required	\$ _____

# HOME LOAN APPLICATION FORM

## C Loan Product Information/Splits

PRODUCT ONE NAME \_\_\_\_\_

Product One Loan Amount \$ \_\_\_\_\_ (Excluding LMI)

LMI Capitalisation  Yes  No

Is there a Fixed Rate to apply  Yes  No / Fixed Rate Term \_\_\_\_\_ Years

Fixed Rate Lock-in  Yes  No (available on fixed rate products only)

Term of Loan \_\_\_\_\_ Years

Is there an interest only period?  Yes  No

If yes, Interest Only Term \_\_\_\_\_ Years

Interest Only in Advance required  Yes  No  
(Investment purposes only)

Repayment Frequency  Weekly  Fortnightly  Monthly

Repayment Amount  Minimum or  Nominated \$ \_\_\_\_\_

PRODUCT TWO NAME \_\_\_\_\_

Product One Loan Amount \$ \_\_\_\_\_ (Excluding LMI)

LMI Capitalisation  Yes  No

Is there a Fixed Rate to apply  Yes  No / Fixed Rate Term \_\_\_\_\_ Years

Fixed Rate Lock-in  Yes  No (available on fixed rate products only)

Term of Loan \_\_\_\_\_ Years

Is there an interest only period?  Yes  No

If yes, Interest Only Term \_\_\_\_\_ Years

Interest Only in Advance required  Yes  No  
(Investment purposes only)

Repayment Frequency  Weekly  Fortnightly  Monthly

Repayment Amount  Minimum or  Nominated \$ \_\_\_\_\_

## D Statement of Assets (what you own today)

REAL ESTATE (please provide address)	Ownership Type	Value	Income/Freq
Property 1	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment	\$	\$
Property 2	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment	\$	\$
Property 3	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment	\$	\$
OTHER ASSET TYPE (Car, Savings, Superannuation)	Institution (if applicable)	Amount	Income/Freq
		\$	\$
		\$	\$
		\$	\$
		\$	\$

## E Statement of Liabilities (what you owe today)

EXISTING MORTGAGES					
Institution	Credit Limit	Current Balance	Ongoing Monthly Payment	Remains after Settlement	
	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
LEASE / HIRE PURCHASE / PERSONAL LOAN / OTHER LIABILITIES					
Liability Type	Institution	Credit Limit	Current Balance	Ongoing Monthly Payment	Remains after Settlement
		\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
CREDIT AND STORE CARDS					
Liability Type	Institution	Credit Limit	Current Balance	Ongoing Monthly Payment	Remains after Settlement
		\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
OTHER LIABILITIES (rent payments, HECS, child maintenance etc)					
Description			Payment	Remains after Settlement	
			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	

# HOME LOAN APPLICATION FORM

## F Security Property

<b>PROPERTY TYPE</b> <input type="checkbox"/> House <input type="checkbox"/> Unit <input type="checkbox"/> Duplex <input type="checkbox"/> Other _____	
Address _____ Suburb _____ State _____ Postcode _____	
Names to be shown on the title _____	
Type of title (if known) <input type="checkbox"/> Torrens <input type="checkbox"/> Strata <input type="checkbox"/> Company <input type="checkbox"/> Other _____	
Ownership type <input type="checkbox"/> In its entirety <input type="checkbox"/> Joint Tenancy <input type="checkbox"/> Tenants in Common	
Purchase Price \$ _____ Estimated Value \$ _____ Weekly Rent (Investment Only) \$ _____	
Person to contact for access to property _____	
Phone (_____) _____ Mobile _____	
Real Estate Agency Name _____	
Preferred valuer from RAMS panel for this postcode _____	
<b>ADDITIONAL SECURITY</b> <input type="checkbox"/> House <input type="checkbox"/> Unit <input type="checkbox"/> Duplex <input type="checkbox"/> Other _____	
Address _____ Suburb _____ State _____ Postcode _____	
Names to be shown on the title _____	
Type of title (if known) <input type="checkbox"/> Torrens <input type="checkbox"/> Strata <input type="checkbox"/> Company <input type="checkbox"/> Other _____	
Ownership type <input type="checkbox"/> In its entirety <input type="checkbox"/> Joint Tenancy <input type="checkbox"/> Tenants in Common	
Purchase Price \$ _____ Estimated Value \$ _____ Weekly Rent (Investment Only) \$ _____	
Person to contact for access to property _____	
Phone (_____) _____ Mobile _____	
Real Estate Agency Name _____	
Preferred valuer from RAMS panel for this postcode _____	

## G Income

<b>APPLICANT 1</b>	
<b>Primary Income (PAYG)</b>	
Income Item (eg. Base, overtime)	Gross Income p.a. \$ _____ \$ _____
<b>Primary Income (Self Employed)</b>	
Income last Financial Year	Before tax p.a. \$ _____
Income previous Financial Year	\$ _____
<b>Secondary Income</b>	
Income Item (eg. second job)	Gross Income p.a. \$ _____ \$ _____

<b>APPLICANT 2</b>	
<b>Primary Income (PAYG)</b>	
Income Item (eg. Base, overtime)	Gross Income p.a. \$ _____ \$ _____
<b>Primary Income (Self Employed)</b>	
Income last Financial Year	Before tax p.a. \$ _____
Income previous Financial Year	\$ _____
<b>Secondary Income</b>	
Income Item (eg. second job)	Gross Income p.a. \$ _____ \$ _____

<b>DOCUMENTS USED TO SUPPORT INCOME</b>	
<input type="checkbox"/> Borrower Certificate of Income Declaration Form (Low Doc)	
OR	
<input type="checkbox"/> <b>PAYG</b> <input type="checkbox"/> Current Payslip <b>OR</b> <input type="checkbox"/> Payment Summary (Group Certificate) or Tax Assessment or last year's Tax return <b>AND</b> <input type="checkbox"/> Letter of employment (on company letterhead) detailing employment conditions including income and basis of employment e.g. full or part-time	<input type="checkbox"/> <b>Self Employed</b> <input type="checkbox"/> Last Financial Year tax return <input type="checkbox"/> Previous Financial Year tax return

# HOME LOAN APPLICATION FORM

## H Settlement Information

Payment Method <input type="checkbox"/> Direct Debit <input type="checkbox"/> Salary Credit		
Solicitor Name _____		Contact Name _____
Solicitor Address _____		Tel ( ) _____
Mail Home Loan Agreement to <input type="checkbox"/> Customer	<input type="checkbox"/> Solicitor	Anticipated Settlement Date ____ / ____ / ____

APPLICATION FEES	
Total Establishment Fee \$ _____	
<input type="checkbox"/> Deduct from my Credit Card. Credit Card Number _____	
Card Type _____	Expiry Date ____ / ____
Name of Credit Card Holder _____	Signature of Credit Card Holder _____
Please note that if you withdraw your application or if your application is declined, all or part of your application fee may be retained by us. If more than one valuation is required, an Additional Valuation Fee is also payable. This amount will be deducted from your loan proceeds at settlement.	

ACCOUNT KEEPING FEE -- For Pro Pack Loans Only	
Total RAMS Pro Pack loans held by customer _____ (Including Pro Pack loans in this application)	
Account keeping fee to be charged per Pro Pack loan <input type="checkbox"/> \$150 (2 – 4 Pro Pack loans) <input type="checkbox"/> \$100 ( 5+ Pro Pack loans)	
<b>Note:</b> If no Account Keeping fee box is ticked above then the default Account keeping fee of \$300 p.a. will be applied per Pro Pack loan	

## I Ordering Debit Cards and Cheque Books

<b>TRANSACTIONAL LOANS ONLY (If left blank, no cards or chequebooks will be ordered)</b>	
Please complete the section below if you would like a debit card or cheque book linked to your home loan.	
RAMS requires the names of all borrowers to be disclosed on each cheque book.	
Applicant 1 <input type="checkbox"/> Debit Card <input type="checkbox"/> Cheque Book	Applicant 2 <input type="checkbox"/> Debit Card <input type="checkbox"/> Cheque Book

## J Anti-Money Laundering and Counter-Terrorism Financing Act 2006 Requirements

All Applicants - Is either Applicant 1 or Applicant 2 known by any other name(s)	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
If "Yes" give details of other name(s):	
Applicant 1: _____	Applicant 2: _____
<b>Note: It is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to give false or misleading information</b>	

## K Declarations

### BUSINESS PURPOSE DECLARATION (if applicable)

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.

<b>IMPORTANT</b>	
You should <b>only</b> sign this declaration if this loan is wholly or predominantly for:	
<ul style="list-style-type: none"> <li>▪ business purposes; or</li> <li>▪ investment purposes other than investment in residential property.</li> </ul>	
By signing this declaration you may lose your protection under the National Credit Code.	
Name _____	Name _____
Signature _____	Signature _____
Date ____ / ____ / ____	Date ____ / ____ / ____

# HOME LOAN APPLICATION FORM

## L Applicant's Declaration

- Have you or your spouse ever been declared bankrupt or insolvent, or had your estate assigned for the benefit of creditors?  Yes  No
- Have you or your spouse ever been a shareholder or the officer of a company of which a manager, receiver, and/or liquidator has been appointed?  Yes  No
- Is there any unsatisfied judgement entered in any court against you, your spouse, or any company with which you or your spouse are or were a shareholder or officer?  Yes  No
- Have you or your spouse, or any company with which you or your spouse are or have been associated, had a property foreclosed upon or sold by a mortgagee exercising power of sale?  Yes  No
- Have you or your spouse ever been in default on any loan agreements or had any defaults listed against you or your spouse on your credit reference?  Yes  No

## APPLICANT'S ACKNOWLEDGMENTS AND AUTHORITY Each person signing this application

- Applies for the loan secured over the property, as specified in this application
- Consents to RAMS seeking verification of any of the statements contained herein
- Agrees to provide, at the person's expense, a valuation of the specified property to be conducted by a qualified valuer nominated by RAMS
- Understands that general insurance cover must be obtained on the mortgaged property for an amount not less than the replacement value of the property including improvements, and from an insurer acceptable to RAMS
- Authorises his/her solicitor agent to accept notices on his/her behalf
- Confirms that all statements made in this application are true and are made for the purpose of obtaining a loan
- Authorises RAMS to give a copy of the Loan Agreement to any guarantor of the loan
- Confirms that he/she is over the age of 18
- Acknowledges that accompanying Additional Information Form(s) (if any) form a part of this application
- Acknowledges that this form is not to be regarded as an offer or acceptance of credit under any legislation relating to the provision of credit. The information provided in this form will not become part of any contract for credit which may come into existence between any applicant and RAMS
- Understands that only RAMS can decide whether this application is approved and that any person who may have introduced me to RAMS (including a broker) has no authority to give that approval or otherwise to act on behalf of RAMS in any capacity
- Acknowledges that any broker acting on my behalf in connection with this application, or any other person who introduced me to RAMS, may be paid a commission if this application is approved

# PRIVACY CONSENT AND DISCLOSURE STATEMENT



At RAMS, information is the cornerstone of our ability to provide superior service and our most important asset is your trust. RAMS collects personal information that is necessary for us to process your application, maintain your home loan, allow us to identify you and deliver the benefits of the home loan to you and keep you informed about other products, services and special offers that may be of interest to you. Part of the information we have requested is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If all or part of the information requested in the Application Form is not provided then we may not be able to process your application. RAMS Privacy Policy Statement sets out RAMS' policies on management of personal information. A copy is available at [www.rams.com.au](http://www.rams.com.au) or by contacting RAMS Customer Service on 13 72 67.

## PERSONAL INFORMATION

I agree that Westpac Banking Corporation, RAMS Financial Group Pty Limited, any other member of the Westpac Group and franchisees of RAMS Financial Group Pty Limited (the 'Parties') may exchange with each other any information about me including:

- any information provided by me in this document;
- any other personal information I provide to any of them or which they otherwise lawfully obtain about me; and
- transaction details or transaction history arising out of my arrangements with any Party or any existing RAMS loan.

I agree that the Parties may access any information about me which was collected in relation to an existing RAMS loan.

If the Parties engage anyone (a 'Service Provider') to do something on their behalf (for example a mailing house or a data processor) then I agree the Parties and the Service Provider may exchange with each other any information referred to above.

A Party might give any information referred to above to entities other than another Party and the Service Providers where it is required or allowed by law or where I have otherwise consented (this includes the consents I have provided below).

If I apply for a Debit Card for use in connection with my/our loan I/we acknowledge that my personal information will be shared with Indue Limited, the issuer of the card and First Data Resources Australia Ltd (to administer the card).

I agree that any information referred to above can be used by the Parties and any Service Provider to assess my application for the products I have selected, and for account administration, planning, product development and research purposes.

I understand that I can access most personal information that the Parties hold about me (sometimes there will be a reason why this is not possible, in which case I will be told why).

I understand that if I fail to provide any information requested in this form, or do not agree to any of the possible exchanges or uses detailed above, my application may not be accepted.

I acknowledge that I can find out what sort of personal information the Parties have about me, or make a request for access by calling 13 72 67.

The Westpac Group means Westpac Banking Corporation and its related bodies corporate which include RAMS Financial Group Pty Limited.

## CREDIT INFORMATION

The Lender means Westpac Banking Corporation, any manager, any servicing company or any authorised agent of the Lender who for the purposes of the Privacy Act is a credit provider.

### Notice that credit information may be given to a credit reporting agency

The Privacy Act 1988 allows the Lender to give a credit reporting agency certain personal information about me which I authorise the Lender to do. This information includes:

- certain identity details;
- that credit has been applied for and the amount;
- the fact that the Lender is a credit provider to me;
- details of payments which become overdue for more than 60 days and for which collection action has commenced;

# PRIVACY CONSENT AND DISCLOSURE STATEMENT



- that payments are no longer overdue;
- details of cheques drawn by me for more than \$100 which have been dishonoured more than once;
- that in the opinion of the Lender I have committed a serious credit infringement; and
- that the credit provided to me by the Lender has been paid or discharged.

## **Authority to obtain certain credit information**

To enable the Lender to assess my application for personal or commercial credit, I authorise the Lender to obtain:

- from a credit reporting agency, a credit report containing personal or commercial information about me in relation to personal or commercial credit provided to me; and
- from a business which provides information about the commercial credit worthiness of persons, information about my commercial activities or commercial credit worthiness

## **Authority to exchange credit information with other credit providers**

I authorise the Lender to give to and obtain from credit providers named either in the accompanying credit application or in a credit report issued by a credit reporting agency any information about my credit worthiness, credit standing, credit history or credit capacity. This information may be used to:

- assess my application for credit and / or my credit worthiness;
- assist me to avoid defaulting on my credit obligations; and
- notify other credit providers of a default by me.

## **Authority to disclose certain information to joint applicants**

I understand that if the Lender declines the credit application due to adverse information on my personal credit file, then each applicant may be notified that the application has been declined wholly or partly on information derived from a personal credit report relating to me.

## **Authority to exchange credit information for securitisation purposes**

I authorise the Lender to give and obtain from persons involved in securitisation arrangements, any report or information about me in relation to personal or commercial credit provided to me, including any information about my credit worthiness, credit standing, credit history or credit capacity. Securitisation arrangements may include purchasing, funding, managing or processing credit.

## **Bankers Opinions**

I authorise the Lender to give and receive a banker's opinion for purposes connected with my business, trade or profession.

## **Authority for Mortgage Insurers (if applicable).**

Mortgage insurance protects the Lender against any shortfall from a mortgagee sale of the security property. A claim paid under mortgage insurance will be recovered by the mortgage insurer directly from the borrower(s) and/or guarantor(s).

I authorise a mortgage insurer to obtain my credit report containing personal or commercial information about me from a credit reporting agency and for the Lender to disclose a report or information to a mortgage insurer:

- to assess whether to insure;
- to assess the risk of insuring the Lender and the risk of default by me of the mortgage credit given to me;
- for any other purpose in connection with the contract of mortgage insurance between the Lender and the mortgage insurer.

In connection with my application for mortgage insurance, I acknowledge that the Lender may provide personal information about me to mortgage insurance companies. Should I wish to obtain details of the identity of these organisations and how to contact them, the Lender will provide me with such details.

I acknowledge that my personal information is collected by these organisations for the purposes set out above, as well as any variation or claim under the insurance policy and other risk, internal management and compliance purposes. In this respect, these organisations may disclose my personal information to their related companies, service providers and advisers, credit reporting agencies, reinsurers and government and regulatory bodies.

If my personal information is not provided to these organisations, I acknowledge that the Lender may not be in a position to provide the mortgage finance requested.



## PRIVACY CONSENT AND DISCLOSURE STATEMENT

### OTHER ACKNOWLEDGEMENTS AND CONSENTS

- I acknowledge that the Lender has the right to confirm the details of the information provided in an application for credit made by me.
- I consent to the Lender giving to any guarantor(s) or indemnitor(s) all information, including credit reports and copies of documents, which the Lender sees fit concerning me, the credit provided to me and any security.
- I consent to the Lender exchanging information concerning my financial affairs with any person acting on my behalf, including my agent, accountant and solicitor and with any person through whom I have been introduced to the Lender including a broker.
- I have read, understand and agree to the acknowledgements and consents relating to the protection of my privacy.

### MARKETING

Members of the Westpac Group and franchisees of RAMS Financial Group Pty Limited would like to be able to contact you or send you information regarding other products and services. Your terms and conditions document will explain what action to take should you not wish to receive this information. If you do not wish to receive these communications please notify us by writing to RAMS Privacy Officer, Locked Bag 5001, Concord West, NSW 2138.

### SIGNATURES

This applies to all parts of the application not separately signed by each applicant.

Name \_\_\_\_\_ Name \_\_\_\_\_

Signature \_\_\_\_\_ Signature \_\_\_\_\_

Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

# BORROWER CERTIFICATE OF INCOME DECLARATION FORM

PAGE 1 OF 1

**Only submit for Low Doc loans**  
**SECTION 1**

Applicant 1 \_\_\_\_\_ Trading name (if Applicable) \_\_\_\_\_  
 ABN \_\_\_\_\_  
 Applicant 2 \_\_\_\_\_ Trading name (if Applicable) \_\_\_\_\_  
 ABN \_\_\_\_\_  
 Company name (if company is a trustee add trust name) \_\_\_\_\_ ABN \_\_\_\_\_

**For New Loans**  
 Loan Amount \$ \_\_\_\_\_

**For Loan Increases**  
 Original Limit \$ \_\_\_\_\_ OR  
 Current Limit \$ \_\_\_\_\_ Increase Amount \$ \_\_\_\_\_ Total \$ \_\_\_\_\_

**SECTION 2**

**Applicant 1**  
 As stated in my completed RAMS loan application, I declare that I have been: (More than one may apply)  
 Self-employed for \_\_\_\_ Years \_\_\_\_ Months and my **NET** business income pa before tax is \$ \_\_\_\_\_  
 PAYG employed in my current role for \_\_\_\_ years \_\_\_\_ months and my current gross salary p.a is \$ \_\_\_\_\_  
 Property Investor for \_\_\_\_ years \_\_\_\_ months and my Net Rental Income before tax/Gross Rental Income p.a is \$ \_\_\_\_\_ (delete which ever is not applicable)

**Applicant 2**  
 As stated in my completed RAMS loan application, I declare that I have been: (More than one may apply)  
 Self-employed for \_\_\_\_ Years \_\_\_\_ Months and my **NET** business income pa before tax is \$ \_\_\_\_\_  
 PAYG employed in my current role for \_\_\_\_ years \_\_\_\_ months and my current gross salary p.a is \$ \_\_\_\_\_  
 Property Investor for \_\_\_\_ years \_\_\_\_ months and my Net Rental Income before tax/Gross Rental Income p.a is \$ \_\_\_\_\_ (delete which ever is not applicable)

**Company Applicant**  
 As stated in the completed RAMS loan application, I/We declare that:  
 The Company has been trading for \_\_\_\_ years \_\_\_\_ months and its current net business income p.a before tax is \$ \_\_\_\_\_

**SECTION 3**

The Information provided is true and correct  
 I have not relied on RAMS to verify my financial position and ability to make loan repayments, I confirm that if this loan is approved and I/we draw it in full I will be able to afford the loan repayments without incurring financial hardship.  
 I understand that you have advised me to seek independent legal and financial advice prior to entering into the agreement with you and that I may choose whether or not to accept that advice.  
 I also understand that RAMS is relying on the information above to make an offer of finance.  
 Where the Applicant is a Company, I confirm that undersigned are the sole Directors. (Company Applicants only)  
 I confirm unless stated otherwise in my loan application, that all applicants/borrowers are self-employed.  
 I have proper authority to commit to the repayments for the loan and have lodged and kept up to date Business Activity Statements.

<b>Applicant 1</b> Signature _____ Date ____ / ____ / _____	<b>Applicant 2</b> Signature _____ Date ____ / ____ / _____
<b>Company Applicant</b> (Signed by its Duly Authorised Officers) Signature _____ Director Name _____ Date ____ / ____ / _____	<b>Company Applicant</b> (Signed by its Duly Authorised Officers) Signature _____ Director/Secretary Name _____ Date ____ / ____ / _____

# IDENTIFICATION BY CERTIFIED COPY

PAGE 1 OF 2

## VERIFYING YOUR IDENTITY

Take this form together with original identification documents to a person who is able to certify documents. A list of identification documents is listed in section 1. A list of certifiers is listed in section 2. This completed form and certified identification documents should then be handed to your loan writer or mailed to RAMS, PO Box 555, Broadway NSW 2007.

Please note: It is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to knowingly or recklessly make a false or misleading statement, or to knowingly or recklessly omit anything from this identification without which the identification is misleading. Penalty: Imprisonment for 4 years.

### 1 Identification documents

For an individual, choose from one of the following options:

- 2 x documents from List A or
- 1 x document from List A and 1 x document from List B or List C (total 2 documents) or
- 1 x document from List B and 2 x documents from List C (total 3 documents)

Through a combination of documents from List A and B, you must verify your **full name, residential address and date of birth**. Full name = 'Raymond RAM' or 'Raymond A RAM' or 'Raymond Andrew RAM'. When an initial is given (e.g. Victorian Drivers Licence), additional identification must be provided to confirm your FULL name (i.e. Raymond Andrew RAM).

Documents from List C must verify your **name and residential address**. Name = R RAM or R A RAM or full name (as above).

The documents must be current (unless specified below). Where any document is in a language that is not English, it must be accompanied by an English translation prepared by an accredited translator.

List A	List B	List C
All documents must contain a photograph of the person being identified		
Australian passport (either current passport or a passport that expired within the last 2 years)	Australian birth certificate	An Australian Tax Office tax assessment notice (issued in the last 12 months)
Australian driver's licence	Australian citizenship certificate	A water rates or council rates notice (issued by a local government body or utilities provider within the last 12 months).
Proof of age card issued under a state or territory law	Pension card issued by Centrelink	A landline telephone, gas, electricity account, (issued by a utilities provider within the last 3 months).
International passport which contains a visa with Australian residency status and signature	Health card issued by Centrelink	A bank statement (issued by an Australian bank in the last 12 months (does not include online statements)
An identity card issued by a foreign Government, the UN or related agency		A financial benefit notice (issued by a Commonwealth or a State or Territory within the last 12 months).
Australian boating licence		
Australian firearms/security licence		

RAMS reserves the right to request additional identification when your full name, address of date of birth are not fully established.

**For a trust or partnership, one of these documents must be collected.**

Applicant type	Document
Trust	Copy of full trust deed, signed and stamped (if relevant).
Partnership	ABN, Certificate of Registration, Partnership agreement or minutes of a partnership meeting

### 2 Select a Certifier

Take your original identification documents together with clear and legible copies to a person in one of the categories below.

1. A Solicitor or barrister (enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia).	6. A Justice of the Peace / Commissioner of Declarations
2. A Magistrate/Judge of a Court	7. A Police Officer
3. A Pharmacist	8. A Registrar or Deputy Registrar of a court
4. An Agent in charge of, or a permanent employee with 2 or more years of continuous service with Australia Post	9. Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955).
5. An officer with, or authorised representative of, a holder of an Australian Financial Services Licence, having 2 or more continuous years of service with one or more licensees.	10. An accountant (who is a member of the Australian Institute Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership)

# IDENTIFICATION BY CERTIFIED COPY

PAGE 2 OF 2

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## 3 Details of the person being identified

Full name \_\_\_\_\_

Residential address \_\_\_\_\_

Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_

## 4 Name Change

Where there is a difference in names between the identification documents, a certified copy of one of the following documents must be provided:

Original Name \_\_\_\_\_

- Marriage certificate issued by a Registrar of Births, Deaths and Marriages in Australia
- Divorce papers (bearing the name being reverted to)
- Change of Name Certificate
- Deed Poll

## 5 Signature of Person Being Identified

I declare that the identification documents provided are original documents

Signature \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

## 6 Certifier Instructions

1. The minimum number of documents must be provided to RAMS	<input type="checkbox"/>
2. The combined documents must include the applicant's full name, residential address and date of birth	<input type="checkbox"/>
3. All documents must be current unless specified and must be certified as a true copy of the original document	<input type="checkbox"/>
4. Certify each document with the wording "This is a true copy of the original document" followed by the Certifier's signature and the date	<input type="checkbox"/>
5. If any document is written in a language other than English, it must be accompanied by an English translation prepared by an accredited translator	<input type="checkbox"/>
6. Verify that the person you are identifying has signed this form in your presence	<input type="checkbox"/>
7. Attach the certified copies to this form	<input type="checkbox"/>

## 7 Details of Certifier

Full name \_\_\_\_\_

Category of Certifier & accreditation details \_\_\_\_\_

Place of employment \_\_\_\_\_

Employment address \_\_\_\_\_

Business phone number (daytime) \_\_\_\_ ( \_\_\_\_ ) \_\_\_\_\_

## 8 Signature of Certifier

I declare that I have verified the identity of the person detailed in Section 3 and I have sighted original identification documents

Signature \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

# IDENTIFICATION BY CERTIFIED COPY

PAGE 1 OF 2

## VERIFYING YOUR IDENTITY

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Documents from List C must verify your **name and residential address**. Name = R RAM or R A RAM or full name (as above).

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5. An officer with, or authorised representative of, a holder of an Australian Financial Services Licence, having 2 or more continuous years of service with one or more licensees.	10. An accountant (who is a member of the Australian Institute Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership)

# IDENTIFICATION BY CERTIFIED COPY

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## 3 Details of the person being identified

Full name \_\_\_\_\_

Residential address \_\_\_\_\_

Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_

## 4 Name Change

Where there is a difference in names between the identification documents, a certified copy of one of the following documents must be provided:

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- Deed Poll

## 5 Signature of Person Being Identified

I declare that the identification documents provided are original documents

Signature \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

## 6 Certifier Instructions

1. The minimum number of documents must be provided to RAMS	<input type="checkbox"/>
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Place of employment \_\_\_\_\_

Employment address \_\_\_\_\_

Business phone number (daytime) \_\_\_\_ ( \_\_\_\_ ) \_\_\_\_\_

## 8 Signature of Certifier

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Signature \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_