

Application No.	<input type="text"/>
Branch Code	<input type="text"/>
Broker ID	<input type="text"/>
Broker Name	<input type="text"/>

Member No. Joint Member No.

A. Purpose of Loan

Are you applying for pre-approval only ('in principle' approval valid for 3 months)? Yes No

Will you be living in the home? Yes No

The purpose of this loan is to: Purchase a property Construction of property Extension or Renovation Purchase of Land

Refinance or consolidate other loan(s) Current financial institution Other (please specify)

B. Objectives and Requirements

What are your current and future goals for this loan/purchase?

C. Loan Type

First Rate Home Loan Premier Package Home Loan Complete Home Loan Standard Home Loan Equity Line of Credit Unsure

If requesting interest only period, please select term: 1 Year 2 Years 3 Years 4 Years 5 Years
(Not available on the First Rate Home Loan)

If requesting fixed rate period, please select term: 1 Year 2 Years 3 Years 4 Years 5 Years
(Not available on the First Rate Home Loan or the Equity Line of Credit)

D. Loan Details

Preferred Repayment Frequency: Weekly Fortnightly Monthly Property purchase price or value \$

Repayment Method: Payroll Regular Transfer Other Plus: Other costs (e.g. Stamp Duty) \$

Term of Loan (maximum of 30 years) Less: Personal contribution (from savings) \$

Settlement Date (if known) / / Total Loan Amount \$

Preferred Access Methods if applying for an Equity Line of Credit:

Visa Platinum Credit Card*
 Visa Classic Credit Card
 Visa Debit Card
 Cheque Book

**An Annual Fee applies refer Terms and Conditions Part B - Fees and Charges*

E. Personal Details – Applicant One

Title: Mr Mrs Miss Ms Mx Relationship Status

Surname Given Names

Other Names commonly known by Date of Birth / /

Residential Address Postcode Years of residence

Postal Address (if different from above) Postcode

Previous Address (if less than 3 years) Postcode Years of residence

Home Telephone Work Telephone

Mobile Email

Housing Status: Owned Buying Rent Board

Driver's Licence No. Expiry

No. of dependants Age of dependants

Are you a permanent resident of Australia? Yes No

Are you a citizen of any country other than Australia? Yes No If yes, please list all countries of citizenship

Are you a resident for tax purposes of another country? Yes No If yes, please state all countries where tax is payable

(If you ticked Yes, please ensure the 'Bank First CRS self-certification' form is also completed)

E. Personal Details – Applicant Two

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>	Mx <input type="checkbox"/>	Relationship Status	<input type="text"/>	
Surname	<input type="text"/>		Given Names	<input type="text"/>				
Other Names commonly known by	<input type="text"/>					Date of Birth	<input type="text"/> / <input type="text"/> / <input type="text"/>	
Residential Address	<input type="text"/>				Postcode	<input type="text"/>	Years of residence	<input type="text"/>
Postal Address (if different from above)	<input type="text"/>					Postcode	<input type="text"/>	
Previous Address (if less than 3 years)	<input type="text"/>				Postcode	<input type="text"/>	Years of residence	<input type="text"/>
Home Telephone	<input type="text"/>			Work Telephone	<input type="text"/>			
Mobile	<input type="text"/>			Email	<input type="text"/>			
Housing Status	Owned <input type="checkbox"/>	Buying <input type="checkbox"/>	Rent <input type="checkbox"/>	Board <input type="checkbox"/>				
Driver's Licence No.	<input type="text"/>		Expiry	<input type="text"/>				
No. of dependants	<input type="text"/>		Age of dependants	<input type="text"/>				
Are you a permanent resident of Australia?	Yes <input type="checkbox"/>	No <input type="checkbox"/>						
Are you a citizen of any country other than Australia?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If yes, please list all countries of citizenship	<input type="text"/>				
Are you a resident for tax purposes of another country?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If yes, please state all countries where tax is payable	<input type="text"/>				
(If you ticked Yes, please ensure the 'Bank First CRS self-certification' form is also completed)								
Please select how you would like to operate the S1 account that will be opened with this home loan:						Any one to sign <input type="checkbox"/>	Two to sign <input type="checkbox"/>	
Please note: Where two or more signatures are required to operate this account some access channels may not be available.								

F. Security Details

Property Type	House <input type="checkbox"/>	Apartment <input type="checkbox"/>	Unit <input type="checkbox"/>	Townhouse <input type="checkbox"/>	Land <input type="checkbox"/>	Other (please specify)	<input type="text"/>	
Title Particulars	Volume <input type="text"/>	Folio <input type="text"/>	Security Address	<input type="text"/>				
Name of Real Estate Agent or person to contact to arrange entry to property for valuation purposes								
Company Name (if applicable)	<input type="text"/>				Contact Name	<input type="text"/>		
Address	<input type="text"/>					Postcode	<input type="text"/>	
Telephone	<input type="text"/>			Email	<input type="text"/>			

G. Employment Details – Applicant One

Occupation/Nature of Business	<input type="text"/>										
Employer's Name/Business Name	<input type="text"/>										
Employer's Address	<input type="text"/>							Postcode	<input type="text"/>	Years of Service	<input type="text"/>
Status	Full time <input type="checkbox"/>	Part time <input type="checkbox"/>	Casual <input type="checkbox"/>	Temp <input type="checkbox"/>	Contract <input type="checkbox"/>						
Self employed	<input type="checkbox"/>										
Payroll Contact Name	<input type="text"/>										
Telephone	<input type="text"/>										
Previous Employer (if less than 3 years)	<input type="text"/>							Years	<input type="text"/>		

G. Employment Details – Applicant Two

Occupation/Nature of Business	<input type="text"/>										
Employer's Name/Business Name	<input type="text"/>										
Employer's Address	<input type="text"/>							Postcode	<input type="text"/>	Years of Service	<input type="text"/>
Status	Full time <input type="checkbox"/>	Part time <input type="checkbox"/>	Casual <input type="checkbox"/>	Temp <input type="checkbox"/>	Contract <input type="checkbox"/>						
Self employed	<input type="checkbox"/>										
Payroll Contact Name	<input type="text"/>										
Telephone	<input type="text"/>										
Previous Employer (if less than 3 years)	<input type="text"/>							Years	<input type="text"/>		

H. Income – Applicant One

Net Monthly Pay (attach evidence)	<input type="text"/>										
Other Income (attach evidence)	<input type="text"/>										
Source	<input type="text"/>										
Please include current payslips for each applicant, or at least 2 years tax returns and assessments if self employed.											

H. Income – Applicant Two

Net Monthly Pay (attach evidence)	<input type="text"/>										
Other Income (attach evidence)	<input type="text"/>										
Source	<input type="text"/>										
Please include current payslips for each applicant, or at least 2 years tax returns and assessments if self employed.											

I. Assets – What You Own

Type of Asset	Bank/Description/Address	Asset in name of	Value	Mortgaged	
Home			\$	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Land			\$	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Other Real Estate			\$	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Car(s) (Year, Make, Model)			\$	Yes <input type="checkbox"/>	No <input type="checkbox"/>
			\$	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Savings accounts			\$		
Investments			\$		
Superannuation			\$		
Contents (Insured value)			\$		
Other			\$		

J. Liabilities – What You Owe

Details of monthly commitments (Please list credit card limits and details even if balance owed is nil)

	Lender	Remaining Term (years)	Limit	Balance	Monthly Instalment
1st Mortgage			\$	\$	\$
Rent/Board					\$
Personal/Car Loans			\$	\$	\$
Other Loans			\$	\$	\$
Credit/Charge Card			\$	\$	\$
Credit/Charge Card			\$	\$	\$
Other (please specify)			\$	\$	\$
			\$	\$	\$
Total					\$

K. Expenses – What You Spend

General (Food, Clothing, Medical, Gym, Entertainment, Other)	\$	per month
Utilities & Services (Rates, Gas, Electricity, Water, Telephone, Mobile, Internet, Pay TV)	\$	per month
Children & Education (Child Maintenance, School Fees / Expenses, Childcare)	\$	per month
Travel (Registration, Petrol, Public Transport)	\$	per month
Insurances (Car, Health, Life, Building, Contents, Income Protection)	\$	per month
Total variable monthly expenses (excluding fixed expenses included in the Liabilities section)	\$	

L. Solicitor/Conveyancer Information

Company Name (if applicable)	<input type="text"/>	Contact Name	<input type="text"/>
Address	<input type="text"/>		Postcode <input type="text"/>
Telephone	<input type="text"/>	Facsimile	<input type="text"/>

M. Insurance

Home & Contents Insurance

Home Insurance will be required prior to settlement. You should get Home Insurance as soon as possible after paying the deposit. As an insurance agent, we can find the right policy at a competitive premium.

Please contact me to provide a quote for:

Home & Contents Insurance

Home Insurance only Contents Insurance only

Loan Repayment Insurance

Loan Repayment Insurance covers your repayments in case of accident, illness, involuntary unemployment, death or trauma.

Please forward a Proposal and a Product Disclosure Statement to me. I am interested in the following covers:

1st Borrower 2nd Borrower (Tick cover required)

- | | | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Life |
| <input type="checkbox"/> | <input type="checkbox"/> | Disablement, Involuntary Unemployment, Trauma |
| <input type="checkbox"/> | <input type="checkbox"/> | Disablement, Trauma |

N. Account Access & Other Services

Internet Banking

With Internet Banking you can view your accounts online.

- Please send me information on how to register for Internet Banking.

Transfer Your Banking

- Please send me information on how to transfer my salary, direct debits and direct credits to the Bank.

Financial Planning

- I would like to arrange an obligation free consultation with an experienced Financial Planner.

Visa Debit Card

- I would like to receive a Visa Debit Card.

Deposit book

- I would like a deposit book (for deposits at CBA branches).

O. Email Consent

Email Consent

I consent to receive my letter of offer and other documents in relation to this Credit Card application via email and acknowledge the following:

- paper documents may no longer be given; and
- electronic communications must be regularly checked for documents; and
- consent to the giving of documents by electronic communication may be withdrawn at any time.

P. Credit Card Application

You may qualify for a Visa Credit Card. If you would like to apply please fill in this section.

I would like to apply for: Visa Platinum Credit Card* Visa Classic Credit Card

*An Annual Fee applies refer to Terms and Conditions Part B - Fees and Charges.

In the name(s) of

Credit Limit you are requesting \$ Please note a minimum credit limit of \$6,000 applies to the Visa Platinum Credit Card.

To have your payment automatically deducted from your Bank First savings account please indicate which option you would prefer:

- Minimum monthly payment of 5% of outstanding balance or \$20 whichever is the greater.
- Total of outstanding balance as at statement date.

Please note: If you choose one of the above options and then you transfer money to pay the Credit Card yourself, the automatic payment facility you have chosen will still occur.

Balance Transfer Request:

I authorise Bank First to transfer the balance of the credit card account specified below to my Bank First Visa Credit Card account:

Account Name (e.g. Mr Smith) Account Type (e.g. Big Bank Visa) Card Account No.

Name and Address of Financial Institution

Total Amount to be transferred (this amount must not exceed your credit limit approved by Bank First) \$

We will draw a cheque for payment into the account/s you specify and debit the total amount to your Visa Credit Card account. It is your responsibility to confirm that the financial institution maintaining any such account processes each payment. You will have to take your own steps to close the accounts with any financial institutions if you wish to do so. Balance transfers may only be made from accounts with financial institutions in Australia in Australian currency. The transfer of the balance will not occur until you have accepted the terms and conditions of your Visa Credit Card contract by activating your card.

Please provide a password to assist with Credit Card activation. (e.g. Mother's maiden name)

Applicant One

Applicant Two
(if applicable)

Q. Important Information About Your Privacy

What information can be used and disclosed?

The Privacy Act allows **Victoria Teachers Limited trading as Bank First** ('we', 'us', 'our') ACN **087 651 769** to use and disclose personal information we collect about you for the primary purpose for which it was collected and for related secondary purposes that you would reasonably expect. In connection with providing credit to you, personal information may include **credit information**, such as:

- Details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number;
- The fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor;
- Advice that payments previously notified as unpaid are no longer overdue;
- Information about your current or terminated consumer credit accounts and your repayment history;
- Payments overdue for at least 60 days and for which collection action has started;
- In specified circumstances, that in our opinion you have committed a serious credit infringement;
- The fact that credit provided to you by us has been paid or otherwise discharged; and
- Other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.

When and why do we collect information?

Before, during or after the provision of our products and services to you, we may collect your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.

Some laws require us to obtain personal information about you before we provide you with particular products or services or process particular transactions in which you are involved e.g. laws relating to anti-money laundering and counter-terrorism financing, consumer credit, taxation and real property transactions.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other products and services.

Who can give or collect information?

For the purpose of providing products and services to you and managing our business, we may give your personal information to:

- External service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants;
- Insurers and re-insurers, where insurance is provided in connection with our services to you;
- Superannuation funds, where superannuation services are provided to you;
- Debt collecting agencies, if you have not repaid a loan as required;
- Our professional advisors, such as accountants, lawyers and auditors;
- State or territory authorities that give assistance to facilitate the provision of home loans to individuals;
- Other credit providers and their professional advisors;
- Your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you; or
- Government and regulatory authorities, if required or authorised by law.

In addition, in connection with providing credit to you, we and the Credit Providers mentioned below may:

- Obtain a commercial and/or consumer credit report containing personal information about you from a credit reporting body;
- Obtain personal information about you from your employer and any referees that you may provide and disclose to them, for the purpose of verification, personal information you have provided to us which they could reasonably be expected to be able to verify;
- Exchange credit information about you with each other; and
- Exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

Credit Providers can mean:

- Us;
- Our related companies;
- Any introducer, dealer or broker referred to in a loan application;
- Any agent or contractor of ours assisting in processing a loan application; and
- Other entities that may be involved in a securitisation arrangement which we use to fund your loan, including without limitation the Reserve Bank of Australia and any loan originator.

Disclosure to overseas recipients

We may disclose your personal information to overseas recipients. The countries in which such recipients are likely to be located include the United States of America

and countries within Europe. However, if we do disclose information to overseas recipients, we will do so on the basis that the information will be used only for the purposes set out in this document.

Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. Specifically, we may disclose information to or collect information from Equifax, whose privacy policy and contact details are at www.equifax.com.au and Dun & Bradstreet, whose privacy policy and contact details are at www.dnb.com.au. Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.

"Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. Credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to above.

You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

Disclosure to insurers and guarantors

Lenders' mortgage and trade insurers

In connection with providing credit to you, a lenders' mortgage insurer or a registered trade insurer may obtain credit information about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit, or whether to provide trade insurance to us in relation to an application for commercial credit. An insurer may also share your information with their related companies, service providers, re-insurers and third party advisors for the purposes of assessing and determining the proposal or any claim made.

Guarantors

In connection with providing credit to you, the Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep the guarantor informed about the guarantee.

Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person about who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information.

Electronic verification

Under the Anti-Money Laundering and Counter-Terrorism Financing Act, we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.

The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

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 1300 654 822 for further information.

Security, privacy policy, and marketing preferences

Security

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Privacy Policy

Our Privacy Policy located on our website at www.bankfirst.com.au provides additional information about how we handle your personal information. It explains how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Privacy (Credit Reporting) Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

Marketing preferences

The Credit Providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The Credit Providers may do so even if you are on the Do Not Call Register.

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R. Tax File Number

Primary

___ / ___ / ___

Joint

___ / ___ / ___

Collection of Tax File Number (TFN) information is authorised and its use and disclosure are strictly regulated by the tax laws and the Privacy Act. It is not an offence if you choose not to quote your TFN, but if you do not, tax may be taken out of your interest. If you quote your TFN no tax will be taken out of interest paid on your deposit accounts.

S. Declaration

1. Have you ever been declared bankrupt? Yes No
2. Are there any unsatisfied judgements against you? Yes No
3. Are you guarantor for, or indemnifier of another person's performance or contract? Yes No
4. Are you an associated borrower with any other Member of Bank First? Yes No

If yes to any of the above, please attach details

5. I declare the details on this form to be true and in applying for this Bank Account and any product or service agree to comply with all Terms and Conditions and the Constitution of Bank First.
6. I certify that the details contained in this application and the answers to the questions above are true and correct in every particular.
7. I declare I have no debts other than those listed on this application.
8. I acknowledge that upon acceptance of this Membership, the primary account holder will be a shareholder of Bank First. There is no cost for the share.
9. Email Consent
 I consent to receive my loan contract and other documents in relation to this application via email and acknowledge the following:
 - paper documents may no longer be given; and
 - electronic communications must be regularly checked for documents; and
 - consent to the giving of documents by electronic communication may be withdrawn at any time.

Politically Exposed Persons

A Politically Exposed Person is an individual or immediate family member, or close associate of the individual who holds, or has held a prominent public position either domestically or internationally in a government body or an international organisation. For example heads of state, country or government, senior politicians, government or political party officials, judicial or military officials, senior foreign representative, ambassador or high commissioner, central bank governor, directors or senior executives of any state enterprise or of international organisations.

With regard to the above definition, do you believe yourself, a member of your immediate family or a close associate, to be a Politically Exposed Person?

Applicant 1 Yes No **Applicant 2** Yes No

Consent for Electronic Verification of Identity

The AML/CTF Act requires Bank First to verify your identity prior to banking with us. To verify your identity electronically, the Bank requires your consent for us to provide personal details including your name, address and date of birth to one of our credit reporting bodies including Vix Verify or Equifax who will match those details against those held on their database. The Bank will then receive an overall assessment from the credit reporting body of the matching data which will be used solely for the purpose of verifying your identity, in accordance with the AML/CTF Act. The Bank may also contact the issuer or official record holder (directly or via an approved third party) to verify document details using the Government's Document Verification Service (DVS).

An alternative means of verifying your identity is available using a documentation-based procedure if you choose not to consent to Electronic Verification.

Please tick the box below confirming your authority and consent to electronic verification of your identity.

Applicant 1 Yes **Applicant 2** Yes

T. Signatures

By signing below you agree to the Important Information About Your Privacy section and the Declarations section. Please ensure you have read and understood these before signing.

Name (please print)
Signature
Date

Name (please print)
Signature
Date

U. Further Information

Are you related to anyone working in the education industry?

Yes No

Why did you join Bank First?

Refer to the Financial Services Guide (FSG) and Terms and Conditions available at our branches, on our website bankfirst.com.au or by contacting us on **1300 654 822**. These documents should be considered before acquiring a product.