

Please send your completed form back by one of the following methods:  
Email: [info@bankfirst.com.au](mailto:info@bankfirst.com.au)  
Mail: **PO Box 338,  
Camberwell Vic 3124**

OFFICE USE ONLY

Application No.   
Branch Code   
Broker ID   
Broker Name

Member No.

Joint Member No.

### A. Purpose of Loan Top Up

The purpose of this loan is to: Purchase a Vehicle  Travel  Extension or Renovation  Refinance or consolidate other loan(s)   
Other (please specify)

### B. Financial Circumstances

Do you plan or anticipate changes (other than retirement) to your future financial circumstances that could adversely impact your ability to repay the loan? (e.g. extended unpaid leave such as parental leave, large expenditure, medical treatment, end of contract, etc) Yes  No

If yes, what types of change to your circumstances are you anticipating?

What mitigants are there to support the change to your circumstance? (e.g. additional income source, reduce expenditure, sale of assets, savings or super, co applicant income)

### C. Retirement Planning

Will you reach your planned retirement age during the term of the loan? Yes  No

At what age do you plan to retire?

How would you propose to repay the loan? (e.g. repayment prior to retirement, downsizing, recurring income from super, super lump sum following retirement, investment income, other)

### D. Home Loan Top up request

Existing loan to be topped up 'L'  Top up amount requested \$   
Existing advance repayments (redraw) to be retained on the loan \$  Estimated property value \$

### E. Personal Details – Applicant One

|  |                                |                                 |  |                                |                              |                             |                      |
|--|--------------------------------|---------------------------------|--|--------------------------------|------------------------------|-----------------------------|----------------------|
| Title  | Mr <input type="checkbox"/>    | Mrs <input type="checkbox"/>    | Miss <input type="checkbox"/>              | Ms <input type="checkbox"/>    | Mx <input type="checkbox"/>  | Relationship Status         |                      |
| Surname  |                                |                                 |  |                                |                              | Given Names                 |                      |
| Other Names commonly known by  |                                |                                 |  |                                |                              | Date of Birth               | <input type="text"/> |
| 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 <input type="checkbox"/> | Buying <input type="checkbox"/> | Rent <input type="checkbox"/>              | Board <input type="checkbox"/> | Driver's Licence No.         | Expiry                      |                      |
| No. of dependants  | Age of dependants              |                                 | 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         |                                |                                 |  |                                |                              |                             |                      |
| 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 |                                |                                 |  |                                |                              |                             |                      |

**(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         |                      |
| Surname  |                                |                                 |  |                                |                              | Given Names                 |                      |
| Other Names commonly known by  |                                |                                 |  |                                |                              | Date of Birth               | <input type="text"/> |
| 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 <input type="checkbox"/> | Buying <input type="checkbox"/> | Rent <input type="checkbox"/>              | Board <input type="checkbox"/> | Driver's Licence No.         | Expiry                      |                      |
| No. of dependants  | Age of dependants              |                                 | 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         |                                |                                 |  |                                |                              |                             |                      |
| 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 |                                |                                 |  |                                |                              |                             |                      |

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

### F. Employment Details – Applicant One

|  |                                    |                                    |  |
|--|------------------------------------|------------------------------------|--|
| Occupation/Nature of Business            |                                    | Employer's Name/Business Name      |  |
| Employer's Address                       | Postcode                           | 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                     |                                    | Telephone                          |  |
| Previous Employer (if less than 3 years) |                                    |                                    | Years                                  |

### F. Employment Details – Applicant Two

|  |                                    |                                    |  |
|--|------------------------------------|------------------------------------|--|
| Occupation/Nature of Business            |                                    | Employer's Name/Business Name      |  |
| Employer's Address                       | Postcode                           | 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                     |                                    | Telephone                          |  |
| Previous Employer (if less than 3 years) |                                    |                                    | Years                                  |

### G. Income – Applicant One

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

### H. Income – Applicant Two

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

### I. Assets – What You Own

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

## 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 Mortgaged | Monthly Instalment |
|------------------------|------------------------|-------|-------------------|--------------------|
| 1st Mortgage           |                        | \$    | \$                | \$                 |
| Rent/Board             |                        |       |                   | \$                 |
| Personal/Car Loans     |                        | \$    | \$                | \$                 |
| Other Loans            |                        | \$    | \$                | \$                 |
| Credit/Charge Card     |                        | \$    | \$                | \$                 |
| Credit/Charge Card     |                        | \$    | \$                | \$                 |
| Other (please specify) |                        | \$    | \$                | \$                 |
|                        |                        |       |                   | \$                 |

## K. Expenses – What You Spend

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

## L. Insurance

### Home & Contents Insurance

If you are making structural changes to your mortgaged property you may need to review your insurance coverage.

Please contact me to provide a quote for: Home & Contents Insurance  Home Insurance only  Contents Insurance only

## M. Email Consent

### Email Consent

I consent to receive my letter of offer and other documents in relation to this loan contract 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.

## N. 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 or other joint arrangement which we use to fund or manage 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, the United Kingdom 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](http://www.equifax.com.au) and Dun & Bradstreet, whose privacy policy and contact details are at [www.dnb.com.au](http://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.

#### Guarantors

In connection with providing credit to you, the Credit Providers may give a guarantor, or a person considering becoming a guarantor, credit information about you to enable the guarantor to decide whether to act as guarantor, or to keep the guarantor informed about your repayment of the credit secured by 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.

### 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 [bankfirst.com.au](http://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

We may use information about you to inform you about products and services, including those of third parties, unless you ask us not to. We may do so even if you are on the Do Not Call Register, unless you ask us not to.

### Consumer Data Right

The Consumer Data Right gives you the right to:

- access some of the data (including personal information) held about you by us and by other data holders ('CDR Data')
- consent to an accredited third party accessing your CDR Data held by us, and
- consent to us accessing your CDR Data held by another data holder.

We have a policy about our management of CDR Data which is available through our website. You can also get an electronic or hard copy from us on request.

## O. Declaration

All applicants must complete this section.

### 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

Are you guarantor for, or indemnifier of another person's performance or contract? Yes  No

Are you guarantor for, or indemnifier of another person's performance or contract? Yes  No

If yes, please attach details.

## P. Signatures

I declare that the answers to the questions in this application and the declarations provided by me are true and correct and that I have read and understood the important information about your privacy section.

Name (please print)

Name (please print)

Signature

Signature

Date

Date

Refer to the Credit Guide and Terms and Conditions available at our branches or by contacting us on **1300 654 822**. These documents should be considered before acquiring a loan product.