



Branch/Broker Group: _____

Personal Banker/Broker Name: _____

Broker Number: _____

Application Number: _____

Existing Member Number(s) (if applicable): _____

Home loan application

1. Loan details

Tell us which loan product you're after:

Total Loan Amount \$ _____ Loan Term _____ years

Low Cost Home Loan Qantas Points Home Loan (QFF Membership Number) _____

No Frill Home Loan Fixed Rate Home Loan Construction Loan

Bridging Home Loan Home Access Loan Low Cost Home Loan (Value Package)*

Split Home Loan (please specify) _____

Tell us the purpose of the loan:

Purchase an owner occupied home

Purchase an investment home

Refinance an investment home loan

Refinance an owner occupied home loan

Construct an owner occupied home

Construct an investment home

Home Loan Top Up

Other (please specify) _____

If you are purchasing a property, is this the first property purchase for all applicants? Yes No

Tell us which features you would like:

Interest type

Variable Fixed with a fixed rate term of (1 - 5 years)

Repayment type

Principal & Interest Interest Only with an interest only term of (1 - 5 years)

If 'Interest Only' selected, please record why you would like interest only repayment (interest only repayments for owner occupied loans are subject to approval): _____

Repayment frequency

Weekly Fortnightly Monthly**

Repayment Source

Existing Qudos Account

New Qudos Account Required

External Account: BSB _____ Account _____

Name of Account _____

Offset options

100% Mortgage Offset: Account Number _____ or New Account

Repayment Offset*** Account Number _____ or New Account

Other options

Credit card with a requested credit limit of: \$ _____

*Annual fees apply. See Value package application form details.

** Interest Only repayments can only be paid monthly, on the first day of each month.

*** Interest Only Investment Loans Only. Repayments will be reduced by any in-advance amount.

➤ 2. Property offered as security (if known)

First Security Purchase Price/Estimated Market Value: \$ _____ Property ownership: _____

Address: _____

Contact Name for Valuer Access: _____

Phone: _____ Email: _____

Second Security Purchase Price/Estimated Market Value: \$ _____ Property ownership: _____

Address: _____

Contact Name for Valuer Access: _____

Phone: _____ Email: _____

Your Solicitor's details (if known)

Company Name: _____ Contact Person: _____

Address: _____

Phone: _____ Email: _____

➤ 3. First applicant details

This is the borrower who will receive Qantas Points where a Qantas Points product has been selected.

Title: _____ First name: _____ Middle name: _____

Surname: _____

Date of birth: _____ / _____ / _____ Marital status: _____

Number of dependents: _____ Age(s): _____

Phone: _____ Email: _____

Current residential address: _____

How long have you lived at this address? Years: _____ Months: _____

At this address, are you:

Owning Buying Renting Boarding Living with parent(s) Rent free accommodation

Your previous residential address (if at current address less than 3 years): _____

Current employment details

Employer: _____ Position: _____ Occupation: _____

Full time Part-time Casual Self-employed Other (please specify) _____

Date employment commenced: _____ / _____ / _____

Previous employment (if current is less than 2 years)

Employer: _____ Position: _____ Occupation: _____

Full time Part-time Casual Self-employed Other (please specify) _____

Date employment commenced: _____ / _____ / _____ Date employment ceased: _____ / _____ / _____

Income

Your salary/income: _____ Frequency: Weekly Fortnightly Monthly Annually

Is this before or after tax: Before After

Other Income (please specify): _____

➤ 4. Joint applicants details

Are you the partner/spouse of the first applicant: Yes No

Title: _____ First name: _____ Middle name: _____

Surname: _____

Date of birth: _____ / _____ / _____ Marital Status: _____

Number of dependents: _____ Age(s): _____

Phone: _____ Email: _____

Current residential address: _____

How long have you lived at this address? Years: _____ Months: _____

At this address, are you:

Owing Buying Renting Boarding Living with parent(s) Rent free accommodation

Your previous residential address if less than 3 years: _____

Current employment details

Employer: _____ Position: _____ Occupation: _____

Full time Part-time Casual Self-employed Other (please specify) _____

Date Employment commenced: _____ / _____ / _____

Previous employment (if current is less than 2 years)

Employer: _____ Position: _____ Occupation: _____

Full time Part-time Casual Self-employed Other (please specify) _____

Date employment commenced: _____ / _____ / _____ Date employment ceased: _____ / _____ / _____

Income

Your salary/income: _____ Frequency: Weekly Fortnightly Monthly Annual

Is this before or after tax: Before After

Other Income (please specify): _____

➤ 5. Assets and liabilities

Assets

Description	Details	Estimated Value
Property		\$
Property		\$
Property		\$
Motor vehicle		\$
Motor vehicle		\$
Personal Effects/Contents		\$
Savings Account		\$
Savings Account		\$
Savings Account		\$
Superannuation		\$
Superannuation		\$
Other Investments/Shares		\$

Liabilities

Description	Monthly Payments	Facility Limit	Outstanding Balance	Where is the account held?
Home loan	\$	\$	\$	
Home loan	\$	\$	\$	
Home loan	\$	\$	\$	
Personal loan	\$	\$	\$	
Personal loan	\$	\$	\$	
Car Loan/Lease/Hire Purchase	\$	\$	\$	
Credit card	\$	\$	\$	
Credit card	\$	\$	\$	
Credit card	\$	\$	\$	
Overdraft	\$	\$	\$	
Other (Specify)	\$	\$	\$	
Other (Specify)	\$	\$	\$	

General expenses

Description	Monthly Payments
Food & groceries	\$
Clothing	\$
Communications (phones, internet)	\$
Subscription services (e.g. Foxtel, Netflix)	\$
Car costs (registration, green slip, services)	\$
Travel costs (train, bus, petrol)	\$
Electricity & Gas	\$
Land Rates and/or Strata fees	\$
Water rates	\$
Car Insurance	\$
House Insurance	\$
Life Insurance	\$
Health Insurance	\$
Gym	\$
Other (specify) _____	\$

Do you expect any significant changes to your financial situation in the next 12-24 months?

No

Yes (please provide details) _____

➤ Nomination to receive notices

If there are two or more borrowers, you can nominate one of the borrowers to receive notices or other documents on behalf of all borrowers, instead of notices or other documents being sent to all borrowers.

I/We nominate (full name of borrower) _____

to receive notices and other documents under the National Credit Code on behalf of me/all of us.

Important notice – Each borrower is entitled to receive a copy of any notice or other document under the National Credit Code. By signing this form, you are giving up a right to be provided with information direct from us.

Any person who has signed this form can advise us at any time in writing that they wish to cancel their nomination, in which case we will send a separate copy of any notice or other document under the National Credit Code to each borrower.

Qudos Bank is helping the environment by providing Disclosure Documents electronically by making them available on our website quodosbank.com.au. Disclosure Documents are our Financial Services Guide (FSG), our Terms and Conditions for Savings Accounts and Payment Services, Interest Rate Brochure and Fees and Charges Brochure. By submitting this application you consent to Qudos Bank giving you the Disclosure Documents by making them available on our website. You can obtain paper Disclosure Documents at any of our branches or by calling 1300 747 747.

➤ Nomination to Electronic Communications

I/We consent to you giving me/us notices and other documents – including notices and other documents under the National Credit Code, and disclosures for the purposes of the Corporations Act – electronically.

I/We understand that:

Qudos Bank may no longer send paper copies of notices, statements, disclosures and other documents to me/us;

- I/we need to check my/our emails regularly for notices, statements, disclosures and other documents; and
- I/we can withdraw my/our consent to receiving notices, statements, disclosures and other documents electronically and can switch to receiving paper notices, statements, disclosures and other documents at any time.
- We will send electronic communications to the email address provided in the 'Address for service' section below, if any. If you would prefer to nominate a different email address for this purpose, please do so here:

To withdraw this Consent to Electronic Communications and opt to receive paper notices, disclosures and other documents instead, please contact us on 1300 747 747.

Address for service

Please provide an email and postal address for service of notices. PO Box addresses are not acceptable.

Primary applicant

Postal address: _____

Email address: _____

Joint applicant

Postal address: _____

Email address: _____

➤ Fee Charge Account Nomination

Application Fee

I/We authorise Qudos Bank to charge my nominated credit card or Qudos Bank savings account for the application fee where the application fee is applicable.

Valuation Fee

I/We authorise Qudos Bank to charge my nominated credit card or Qudos Bank savings account for the valuation costs prior to ordering the valuation where the primary security valuation costs are greater than \$300.00, the application has multiple securities, is for a Home Loan Top Up, Construction Loan or Bridging Loan.

Where the valuations costs do not need to be paid upfront, and/or if my application does not proceed to settlement, I/we authorise Qudos Bank to charge my nominated account for the full valuation costs incurred at the time the valuation is ordered.

Qudos Bank Savings Account: _____

Name on Credit Card: _____

Credit Card Number: _____ Expiry date: _____ / _____

Notice of AGMs and Directors Elections

Notices are important because they inform you about matters in relation to which you may wish to attend AGMs, for example, voting on Directors Elections and any special resolutions.

We encourage all Members to attend AGMs as this enables you to participate in the governance of Qudos Bank and its future direction. It's your opportunity as our owners to ask questions about, and comment on, the management of Qudos Bank, its financial standing and performance. You can also ask the auditor of Qudos Bank questions about the conduct of the audit of Qudos Bank and the preparation and content of the auditor's report.

You can have your say by voting on any proposal to amend the constitution of Qudos Bank or on any other matter in relation to the management of Qudos Bank. If you can't attend in person, you can appoint a proxy to attend and vote for you at the meeting.

We will always provide notice of AGMs and Directors Elections through a variety of different electronic means, for example, on our website and in Online Banking. And we'll also publish a notice of meeting in The Australian newspaper and in our branches around Australia. If you have an email address registered with us, we will also email you a notification alert about the AGM and voting process, and where you can go to obtain further information. If you would like to receive an individual notice in the mail, please send us a Secure Mail or call us on 1300 747 747.

If you don't elect to receive individual notice, we're not required to send a paper notice to you. However, you can change your mind at any time, just let us know and we'll change your preferences in our systems.

» Declaration

I / We have not been bankrupt in the past 3 years.

I / We have not had any court judgements, garnishees or legal proceedings.

I / We are Australian Citizens or permanent residents of Australia.

I / We acknowledge I/we have read and accept the Privacy Notice and consent to Qudos Bank obtaining a credit report on all applicants.

I / We acknowledge and consent to the Consent to Electronic Communications.

If not already a Member, I/we apply for Membership of Qudos Bank and a General Savings Account. I / We agree to be bound by the Qudos Bank Constitution and acknowledge that I / We have read and received the Qudos Bank Financial Services Guide, Terms and Conditions for Savings Accounts and Payment Services available at quodosbank.com.au.

If applicable, I/we acknowledge that we have read and received the Qantas Point Banking Rewards Programs Terms and Conditions (for Qantas Points Home Loan) and/or the Value Package Terms and Conditions (for Value Package Home Loan), available at quodosbank.com.au.

I / We declare and warrant that the details of my financial position disclosed in this application are true, complete and accurate in all respects. I/We acknowledge that Qudos Bank is basing its decision on whether or not to grant the loan on the details disclosed and is relying on my declaration and warranty. I / We acknowledge that a breach of this declaration and warranty may result in either civil or criminal liability.

I / We understand that Qudos Bank may ask for verification of information given by me in support of the loan and undertake to supply that information on request and that the loan agreement will not be accepted until I / we have complied with those requests and all information to be found to be accurate by Qudos Bank.

I / We acknowledge that if my home loan application is approved but I choose not to proceed to funding I will reimburse Qudos Bank for any valuation or legal costs incurred by them in processing my application.

By submitting this application you consent to Qudos Bank giving you the Disclosure Documents by making them available at quodosbank.com.au. You can obtain paper Disclosure Documents at any of your branches or by calling 1300 747 747. You can also obtain our Constitution and Annual Reports at quodosbank.com.au.

Primary applicant

Name: _____ Signed: _____ Date: ____ / ____ / ____

Joint applicant (if applicable)

Name: _____ Signed: _____ Date: ____ / ____ / ____

» Home Loan checklist

Thank you for your application. To help us to process your application as quickly as possible, please include the following documents for all borrowers with your completed form.

Income

- Wages > 3 most recent payslips, together with your transaction account showing salary credits
- Self employed > last 2 tax returns (personal & business), together with ATO notice of assessments
- Retired > Centrelink or Superannuation income statement
- Rental income > rental statement

Assets

- House/Land > most recent rates notice
- Savings > if not with Qudos Bank, most recent statement of account

Liabilities

- Loans/credit cards > last 3 months statements for Credit Cards and 6 months statements for Home Loans and Personal Loans, confirming satisfactory conduct

Other

- Construction > builder's contract/quote, Council development approval, plans, builder's insurance

Please note: Additional information may be required during the application process.

Send your application and documents to Locked Bag 5020 Mascot NSW 1460, fax to **02 9582 3309** or visit your nearest branch. If you need any help or have any questions, call **1300 747 747** or email us at lending@quodosbank.com.au

» Privacy Notice

This Privacy Notice sets out:

- › How and why we collect and use your information
- › How you may access your information held by us
- › What happens if you do not wish to provide us with information
- › Whether we provide your information to other entities
- › The availability of our Privacy Policy
- › When we can disclose certain information to a credit reporting body
- › How a credit reporting body may use your information
- › Whether we disclose your information overseas and if so, where
- › How you can contact us.

Collection & use of your information

We collect and use your information to:

- › Provide you with membership benefits, financial services and products or information about those benefits, services and products
- › Provide you with information about financial services and products from 3rd parties we have arrangements with
- › Conduct market and demographic research in relation to the products and services you and other members acquire from us
- › To comply with legislative requirements and to prevent fraud and other criminal activities
- › Establish your eligibility for a loan
- › Establish your capacity to repay a loan

The law also requires us to collect and hold your information:

- For our register of members under the Corporations Act
- To verify your identity under the AML/CTF Act
- To assess your capacity to pay a loan under the National Consumer Credit Protection Act

How we collect information

We will collect information about you and your financial position from you directly.

When you apply for a loan, we will collect information about your credit history from a credit reporting body.

We may also collect personal information about you from other people and organisations, for example, your representatives, your employer and service providers, including to prevent fraud.

If you give us personal information about someone else (e.g. a joint borrower or guarantor), please show them a copy of this notice so they may understand how their personal information may be used or disclosed by us in connection with your dealings with us.

What if you don't wish to provide us with information?

If you do not give us the information we require, we may not be able to admit you to membership or provide you with the financial products and services you applied for.

How you can access your information

You can request access to your information at any time.

Providing your information to credit reporting bodies

The credit reporting body we disclose information to is Equifax Australia (Equifax).

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Equifax. Any information we provide to Equifax will be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask Equifax not to use your information for pre-screening of direct marketing by a credit provider. You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud.

Equifax's policy on the management of information is available at equifax.com.au.

You can contact Equifax by:

Phone – 1300 762 207

Mail – Level 15/100 Arthur Street, North Sydney NSW 2060.

Providing your information to other entities

We disclose your information to other entities.

We can disclose your information to:

- › Entities that verify identity
- › Providers of payments and card services, when you make a transaction using a payment service or a card
- › Lawyers, conveyancers, accountants, brokers, agents and other service providers who represent you and/or provide services to you
- › Contractors for statement printing and mail out, card and cheque production, market research or direct marketing
- › Affiliated product and service suppliers to provide information to you about their services and products
- › Credit reporting bodies and other financial institutions that have previously lent to you
- › Persons you use as referees
- › Any person who introduces you to us
- › Your employer
- › Your joint borrower(s), account holder(s) or signatories
- › For property loans – property valuers, insurers and online property exchange networks for electronic conveyancing (PEXA)
- › Mortgage documentation service
- › Trustee and manager of securitised loan programs
- › Any proposed guarantor of a loan
- › Debt collection agencies, lawyers, process servers, our auditors

- > Qantas Airways Limited for awarding Qantas Points
- > Organisations that help identify illegal activities and prevent fraud

We will also disclose your information to law enforcement and government agencies as required by law.

Our Privacy Policy

Our Privacy Policy is available at qudosbank.com.au
The Policy contains information about:

- > How you can access your information
- > How you can seek correction of your information
- > How you make a complaint and how we will deal with it
- > In what overseas countries we are likely to disclose your information
- > How we manage your credit-related personal information

Disclosure to overseas recipients

We may disclose your personal information to the United Kingdom if you make online purchases using a Visa debit or credit card as part of the Verified by Visa service.

We may also disclose your personal information overseas if you request us to arrange an international funds transfer (more information will be provided when you make such a request).

However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

How to contact us

To request access or seek correction of your information, make a complaint or for any other privacy inquiry, please contact us:

- > In person at one of our branches
- > By calling us on 1300 747 747
- > By email at privacy@qudosbank.com.au
- > In writing to Qudos Bank Privacy Officer,
Locked Bag 5020 Mascot NSW 1460

1300 747 747 | qudosbank.com.au

Qudos Mutual Limited trading as Qudos Bank

ABN 53 087 650 557 | AFSL/Australian Credit Licence 238 305 | BSB 704 865