

Personal Loan Application

For Personal Loans (Secured or Unsecured)

Date of
application

Reference
number

Secured ☐ Unsecured ☐

Before you complete this form please read the section titled Acknowledgements & Consents shown on page 4 and 5

Type of Loan

Please use BLOCK LETTERS and tick (✓) appropriate boxes

I would like to use the funds to purchase the following:

☐ Car ☐ Bike ☐ Boat ☐ Caravan and/or ☐ Other (specify below)

Type of purchase

☐ New ☐ Used

Amount

1
2
3

\$
\$
\$
\$

Total Loan Amount

\$

Please indicate how long you would like to repay the loan?

years months

Loan Details (Secured Loans)

Do you know the details of the goods you would like to purchase?

☐ No If **NO**, you do not need to complete this section.
A Personal Lending Centre representative will contact you to discuss pre-approval option.

☐ Yes If **YES**, where are the goods being purchased from?

☐ Dealer/auction ☐ Refinance ☐ Private sale

Details
of goods
being pur-
chased:

Year of manufacture	
Body (e.g. ute, sedan)	
Make (e.g. Ford, Toyota)	
Model (e.g. Falcon, Camry)	
Auto / Manual (if applic.)	
Kilometres (odometer reading)	
Other	

Protecting Your Loan Repayments With Personal Loan Protection

We can offer this insurance (with the cost built into your loan) to help cover your loan repayments if you lose your job, contract a sickness or disease, or sustain an injury and aren't able to work. It will also pay the balance owing on your loan if you die. If you're working at least 20 hours a week in paid employment you qualify. Personal Loan Protection is issued by Westpac General Insurance Limited ABN 99 003 719 319 and Westpac Life Insurance Services Limited ABN 31 003 149 157. This insurance isn't compulsory and you should obtain the Product Disclosure Statement (PDS) and Financial Services Guide (FSG) to consider whether the cover is appropriate to your financial situation, objectives or needs. A PDS and FSG can be obtained from Westpac.com.au or by calling 1300 369 989.

Would you like to apply for Personal Loan Protection?

☐ Yes ☐ No

If **YES**, select which applicant.

☐ Applicant 1 ☐ Applicant 2 ☐ Both applicants

Personal Details – Applicant 1

Are you an existing Westpac customer?

☐ No ☐ Yes – If **YES** years months

Title Given name(s)

--	--

Surname

--

Date of birth Gender Marital status

/ /	<input type="checkbox"/> M <input type="checkbox"/> F	
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Resident of (if not Australia)

--

Number of dependant children

--

Driver's licence number

--

State

--

Expiry date

--

Personal Details – Applicant 2

Are you an existing Westpac customer?

☐ No ☐ Yes – If **YES** years months

My relationship to Applicant 1 is:

☐ Co-Borrower
☐ Co-Borrower/Spouse

Title Given name(s)

--	--

Surname

--

Date of birth Gender Marital status

/ /	<input type="checkbox"/> M <input type="checkbox"/> F	
-----	---	--

Resident of (if not Australia)

--

Number of dependant children

--

Driver's licence number

--

State

--

Expiry date

--

Personal Details cont.– Applicant 1

Current residential address

Postcode		
Time there	years	months

Home phone number

()

Mobile phone number

()

Current residential status

<input type="checkbox"/> Renting		
	Mortgagee/landlord name	
	Contact phone number	
<input type="checkbox"/> Buying	<input type="checkbox"/> Own home	<input type="checkbox"/> Housing comm.
<input type="checkbox"/> Boarding	<input type="checkbox"/> Living with parent(s)/relatives	
<input type="checkbox"/> Other (specify)		

Postal address, write 'same' if the same as your residential address

Postcode

Previous residential address, if less than 2 years at current address

Postcode		
Time there	years	months

Employment Details – Applicant 1

Current employment details

Occupation

--

Type of employment

<input type="checkbox"/> Full time	<input type="checkbox"/> Part time	<input type="checkbox"/> Self-employed
<input type="checkbox"/> Temp/Casual	<input type="checkbox"/> Contractor	
<input type="checkbox"/> Other (specify)		

Employer's name (or Accountants details if Self Employed)

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Employer's/Accountant's address

Postcode		
Time there	years	months

Name of contact person at your employer Title of contact person

--	--

Contact person's phone number Contact person's fax number

	()
--	-----

Previous employer's name (if less than 3 yrs with current employer)

	Time there	years	months
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Personal Details cont. – Applicant 2

Current residential address

Postcode		
Time there	years	months

Home phone number

()

Mobile phone number

()

Current residential status

<input type="checkbox"/> Renting		
	Mortgagee/landlord name	
	Contact phone number	
<input type="checkbox"/> Buying	<input type="checkbox"/> Own home	<input type="checkbox"/> Housing comm.
<input type="checkbox"/> Boarding	<input type="checkbox"/> Living with parent(s)/relatives	
<input type="checkbox"/> Other (specify)		

Postal address, write 'same' if the same as your residential address

Postcode

Previous residential address, if less than 2 years at current address

Postcode		
Time there	years	months

Employment Details – Applicant 2

Current employment details

Occupation

--

Type of employment

<input type="checkbox"/> Full time	<input type="checkbox"/> Part time	<input type="checkbox"/> Self-employed
<input type="checkbox"/> Temp/Casual	<input type="checkbox"/> Contractor	
<input type="checkbox"/> Other (specify)		

Employer's name (or Accountants details if Self Employed)

--

Employer's/Accountant's address

Postcode		
Time there	years	months

Name of contact person at your employer Title of contact person

--	--

Contact person's phone number Contact person's fax number

	()
--	-----

Previous employer's name (if less than 3 yrs with current employer)

	Time there	years	months
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Account Details – Applicant 1

Please list all current accounts including loans and savings.

Note – Account number is not compulsory

Acct. 1	Financial Institution		Account number	
	Account type	Limit – \$	Balance – \$	
Acct. 2	Financial Institution		Account number	
	Account type	Limit – \$	Balance – \$	
Acct. 3	Financial Institution		Account number	
	Account type	Limit – \$	Balance – \$	
Acct. 4	Financial Institution		Account number	
	Account type	Limit – \$	Balance – \$	
Acct. 5	Financial Institution		Account number	
	Account type	Limit – \$	Balance – \$	
Acct. 6	Financial Institution		Account number	
	Account type	Limit – \$	Balance – \$	
Acct. 7	Financial Institution		Account number	
	Account type	Limit – \$	Balance – \$	

Financial Details – Applicant 1

Monthly Income – i.e. money that you receive

Monthly income after tax	\$
Other monthly income (please specify)	
	\$
	\$

Total Monthly Income after tax \$

Monthly Expenses – i.e. money that you pay out

Mortgage repayment	\$
Rent/board payment	\$
Other loans/overdraft	\$
Credit/store cards	\$
Other – e.g. school fees, medical insurance	
	\$
	\$

Total Monthly Expenses \$

Account Details – Applicant 2

Please list all current accounts including loans and savings.

Note – Account number is not compulsory

Acct. 1	Financial Institution		Account number	
	Account type	Limit – \$	Balance – \$	
Acct. 2	Financial Institution		Account number	
	Account type	Limit – \$	Balance – \$	
Acct. 3	Financial Institution		Account number	
	Account type	Limit – \$	Balance – \$	
Acct. 4	Financial Institution		Account number	
	Account type	Limit – \$	Balance – \$	
Acct. 5	Financial Institution		Account number	
	Account type	Limit – \$	Balance – \$	
Acct. 6	Financial Institution		Account number	
	Account type	Limit – \$	Balance – \$	
Acct. 7	Financial Institution		Account number	
	Account type	Limit – \$	Balance – \$	

Financial Details – Applicant 2

Monthly Income – i.e. money that you receive

Monthly income after tax	\$
Other monthly income (please specify)	
	\$
	\$

Total Monthly Income after tax \$

Monthly Expenses – i.e. money that you pay out

Mortgage repayment	\$
Rent/board payment	\$
Other loans/overdraft	\$
Credit/store cards	\$
Other – e.g. school fees, medical insurance	
	\$
	\$

Total Monthly Expenses \$

Financial Details cont. – Applicant 1**Assets** – i.e. what you own

Property	\$
Credit funds (Westpac)	\$
Credit funds (other banks)	\$
Shares/trusts	\$
Life insurance/superannuation	\$
Motor vehicles	\$
Personal effects, jewellery, furniture etc.	\$
Other (<i>please specify</i>)	\$

Total Assets

\$

Liabilities – i.e. what you owe

Name of Lender

Mortgage with Westpac	\$
Mortgage with other bank	\$
Car loan	\$
Credit cards/lines of credit	\$
Personal loans	\$
Other loans	\$

Total Liabilities

\$

Financial Details cont. – Applicant 2**Assets** – i.e. what you own

Property	\$
Credit funds (Westpac)	\$
Credit funds (other banks)	\$
Shares/trusts	\$
Life insurance/superannuation	\$
Motor vehicles	\$
Personal effects, jewellery, furniture etc.	\$
Other (<i>please specify</i>)	\$

Total Assets

\$

Liabilities – i.e. what you owe

Name of Lender

Mortgage with Westpac	\$
Mortgage with other bank	\$
Car loan	\$
Credit cards/lines of credit	\$
Personal loans	\$
Other loans	\$

Total Liabilities

\$

Financial Transaction Reports Act (1988) Requirements

I state that the account(s) will be held in the name(s) of a person(s) and will not be held in trust.

Is either Applicant 1 or Applicant 2 known by any other name(s)?

☐ No ☐ Yes

If **YES**, give details of other name(s):

Applicant 1	
Applicant 2	

Note: It is an offence under the Financial Transaction Reports Act (1988) to make a false or misleading statement.

Acknowledgements & Consents**PROTECTION OF YOUR PRIVACY****PERSONAL INFORMATION**

In this section, titled Personal Information, the Bank means Westpac Banking Corporation.

I agree that the Bank and any other member of the Westpac Group* (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 the Bank.

Acknowledgements & Consents cont.

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.

The Bank might give any information referred to above to entities other than the Parties 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).

I agree that any information referred to above can be used by the Parties and any Service Provider to assess my application for a personal loan and Personal Loan Protection, if requested; for administration of my account and policy, if applicable; and 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 that 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 by the Bank.

To find out what sort of personal information the Parties have about you, or to make a request for access, please contact: 132 032

* The Westpac Group means Westpac Banking Corporation and its related bodies corporate.

CREDIT INFORMATION

In this section, titled Credit Information and in the section titled Other Acknowledgments and Consents, the Bank means Westpac Banking Corporation, any manager, any servicing company or

Acknowledgements & Consents

any authorised agent of the Bank 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 Bank to give a credit reporting agency certain personal information about me which I authorise the Bank to do. This information includes: my identification; that credit has been applied for and the amount; that the Bank is a current credit provider to me; details of payments which become overdue for more than 60 days and for which collection action has commenced; that payments are no longer overdue; details of cheques drawn by me which have been dishonoured more than once; that in the Bank's opinion I have committed a serious credit infringement; and that the credit provided to me by the Bank has been paid or discharged.

Authority to obtain certain credit information

To enable the Bank to assess my application for personal or commercial credit I authorise the Bank 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 creditworthiness of persons, information about my commercial activities or commercial credit worthiness.

Authority to disclose certain information to joint applicants

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

Banker's Opinion

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

Authority to exchange credit information with other credit providers

I authorise the Bank to give to and obtain from other credit providers named either in this 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 creditworthiness; assist me to avoid defaulting on my credit obligations, and notify other credit providers of a default by me.

We may also disclose personal information to other financial institutions and organisations at their request if you seek finance from them.

Authority to exchange credit information for securitisation purposes

I authorise the Bank to give to 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.

OTHER ACKNOWLEDGEMENTS AND CONSENTS

- I acknowledge that this application form is not to be regarded as an offer or acceptance of credit under any legislation relating to the provision of credit. The information I have provided in this form will not become part of any contract for credit which may come into existence between me and the Bank.
- I authorise the Bank to use this application to assess and approve products which I have selected.
- I understand that only the Bank can decide whether this application is approved and that any person who may have introduced me to the Bank has no authority to give that approval.
- I consent to the Bank exchanging information concerning my financial affairs with any person acting on my behalf, including my agent, accountant, solicitor or broker.

Acknowledgements & Consents

- This facility is not for business purposes.
- I confirm that the information contained in this application and the financial information supporting it are in all respects complete and correct. I acknowledge that the Bank will rely on this information when making its decision.
- I acknowledge that the Bank has the right to confirm the details of the information provided in this application.
- I am not an undischarged bankrupt.
- I have read, understand and agree to the acknowledgments and consents relating to the protection of my privacy.

Members of the Westpac Group would like to be able to contact you, or send you information, regarding other products and services. Your terms and conditions document will explain this in more detail, including what action to take if you do not wish to receive this information.

Signature of **Applicant 1**

X

Signature of **Applicant 2**

X

Thank you for taking the time to apply for a loan with us.

Bank Use Only

Preferred BSB for customer sign up Promotion code (if applic.)

Originating branch BSB

Originating staff contact phone no.

Originating staff contact name

I have confirmed the applicant(s) identity by sighting the applicant(s) Drivers Licence;

☐ Yes ☐ No

OR (if Drivers Licence not available)

Applicant 1 – ID type / no.

I have sighted other identification the customer has provided (e.g. passport, credit card).

Applicant 2 – ID type / no.