

Loan application - Introducer



Important note

- Complete additional application forms where different borrowers and/or guarantors with different security properties are required.
- Forms and calculators mentioned in this checklist can be located on our website.
- Printouts of online transaction histories are not acceptable unless accompanied with an original bank statement.
- For Commercial Loan products please use the Commercial Loan application.

Checklist

Please attach the following documents and information relating to your loan requirements and employment status.

To help us process this application promptly, please ensure the mandatory items below are completed.

Mandatory items

- Fully completed Loan Application form
- Fully completed Identification Form (correct full names completed for each Applicant/Guarantor/ Director)
- Upfront Valuation requested and Valuation ID provided

Income requirements

PAYG

- Two pay slips less than 60 days old
- Where relying on overtime / bonus / commission / allowances - most recent PAYG Payment Summary/Group Certificate

Self-employed

- Personal Tax Returns for two most recent financial years, **and**
- Business / Company Tax Returns and financials for two most recent financial years

Trusts

- Trust Deed, **and**
- Full Tax Returns of the Trustee for two most recent financial years

Other income

- Letter / statement from real estate agent confirming proposed/ existing rental income or current lease agreement

Application-specific requirements

New purchase applications

- Front page of Contract of Sale/Contract Note (showing purchase price, finance and settlement dates, vendor & purchaser name / Solicitor & Agent details), **and**
- Evidence of funds to complete purchase, **and**
- Where LMI applies, bank statements confirming genuine savings from last 3 months

Refinance applications

- Rates Notice for all properties owned, **and**
- For loans being refinanced, loan statements for last 6 months, **and**
- For credit cards/store cards being refinanced, last month's statement

Other requirements (if applicable)

- Completed Fixed rate loan lock-in request
- Delivery of Loan Documents form where instructions vary from a borrower's postal address
- ING Statutory Declaration where funds are being gifted are non refundable including a statement confirming the funds are available. If the funds are to be repaid, details must be provided where applicable.
- Completed Additional Fee section for any upfront fees
- Completed application for First Home Owners Grant

Step 2: Introducer details

| | | | |
|-------------------------------|--|--|--|
| Introducer number (mandatory) | Introducer name | | |
| <input type="text"/> | <input type="text"/> | | |
| Introducer company name | Telephone number | Fax number | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | |
| Email | Application date (DD/MM/YY) | Estimated settlement date (DD/MM/YY) | |
| <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> | |

Introducer's acknowledgment that required supporting documentation is attached to the completed application.

Introducer signature

Step 3: What is important to me in a loan?

I/we have the following requirements (tick the options that apply to your application):

- | | |
|--|--|
| <input type="checkbox"/> Variable Rate Loan | <input type="checkbox"/> Fixed Rate Loan |
| <input type="checkbox"/> 100% interest offset facility | <input type="checkbox"/> Principal & Interest repayments |
| <input type="checkbox"/> Interest Only (up to 5 years only) - If selected, please set out why you would like Interest Only repayments below (mandatory field) : | |

My/our objectives are (tick the options that apply to your application):

- | | |
|---|---|
| <input type="checkbox"/> Reduce the loan as quickly as possible | <input type="checkbox"/> Access any available funds |
| <input type="checkbox"/> Minimise the loan repayments | <input type="checkbox"/> I don't have any specific requirements |
| <input type="checkbox"/> Have certainty of knowing what the repayments will be for a set period | |

If you have any requirements or objectives for your loan that have not been covered above, you **must** outline these below:

Step 4: Purpose of the loan

Please indicate the intended purpose of the loan

| | Split 1 | Split 2 | Split 3 |
|---|--------------------------|--------------------------|--------------------------|
| Purchase home (owner occupied) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Refinance home/personal loan (owner occupied)* | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Other owner occupied (e.g. home improvements, personal use) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Purchase investment property | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Refinance investment loan* | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Other investments - must specify* <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

***Additional Information – Reasons for refinance (only if loan purpose includes refinance)**

- | | | | |
|---|---|--|---|
| <input type="checkbox"/> Consolidation or restructure of finances | <input type="checkbox"/> Customer service | <input type="checkbox"/> Products and features | <input type="checkbox"/> Pricing (interest rates) |
|---|---|--|---|

Other (please specify)

If refinancing an existing loan with Interest Only repayments, please explain why you want to refinance to another loan with Interest Only repayments **(Mandatory field)**

Step 5: Changes in financial circumstances

Are you aware of any changes that may affect your ability to meet your financial obligations (including your ability to meet your obligations over the proposed loan term)?

Yes No

If yes, what kind of change are you expecting?

Temporary decrease in income
 Permanent decrease in income **(including retirement)**
 Anticipated large expenditure
 Temporary increase in expenses
 Permanent increase in expenses
 Other (please specify details below)

How will you continue to meet your financial obligations?

Secure additional income
 Sale of assets
 Reducing expenditure
 Use of superannuation
 Using savings
 My application reflects these changes
 Downsize
 Other (please specify details below)

Step 6: Funding summary

The following is a guide only. There may be other costs associated with your transaction that may affect how much you need to borrow.

Your cost of purchase or refinance (\$)

| | | | |
|--|----------------------|---|----------------------|
| Price/Estimated Value of property | <input type="text"/> | Government Stamp Duty on mortgage | <input type="text"/> |
| Home Loan Refinance amount | <input type="text"/> | Government Stamp Duty on transfer of property | <input type="text"/> |
| Other debts being refinanced | <input type="text"/> | Government registration fee | <input type="text"/> |
| Other costs | <input type="text"/> | Valuation fee (if applicable) | <input type="text"/> |
| Cost of construction/home improvements | <input type="text"/> | Other fees and charges associated with your loan (our standard fees and charges are available on request) | <input type="text"/> |
| Application Fee | <input type="text"/> | Fees and charges imposed by your outgoing lender (for example, any mortgage discharge fee) | <input type="text"/> |
| Lender's Mortgage Insurance (estimate) | <input type="text"/> | ESTIMATED COST | <input type="text"/> |
| Other costs including legal and other professional charges | <input type="text"/> | | |

Your contribution to purchase or refinance (\$)

| | | | |
|---|----------------------|---|----------------------|
| Net proceeds from pending sale of real estate | <input type="text"/> | Gift | <input type="text"/> |
| Deposit already paid | <input type="text"/> | Other loans (specify source) | <input type="text"/> |
| Cash/Savings | <input type="text"/> | Other funds (specify source e.g. First Home Owners Grant) | <input type="text"/> |
| Existing equity | <input type="text"/> | TOTAL APPLICANT(S) CONTRIBUTION | <input type="text"/> |

ESTIMATED LOAN AMOUNT REQUESTED (\$) (difference between Estimated Cost and Total Applicant(s) Contribution)

Step 7: Loan details

Select the loan for which you wish to apply. If you want a combined loan or more than one loan, complete the relevant sections. Minimum \$50,000 for any loan type in a combination loan.

| Split 1 | Split 2 | Split 3 |
|--|--|--|
| <p>Purpose of loan</p> <p><input type="checkbox"/> Owner occupier loan</p> <p><input type="checkbox"/> Investment loan</p> <p>Are you applying for a First Home Owners Grant? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Select Product (Choose one product only per loan)</p> <p><input type="checkbox"/> Orange Advantage (with 100% offset)</p> <p><input type="checkbox"/> Fixed Rate Loan</p> <p><input type="checkbox"/> Mortgage Simplifier</p> <p>If selecting a fixed rate please indicate term (years)</p> <p><input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5</p> <p>Do you require a Fixed Rate Lock-in?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, complete and submit Fixed Rate Lock-in form</p> | <p>Purpose of loan</p> <p><input type="checkbox"/> Owner occupier loan</p> <p><input type="checkbox"/> Investment loan</p> <p>Are you applying for a First Home Owners Grant? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Select Product (Choose one product only per loan)</p> <p><input type="checkbox"/> Orange Advantage (with 100% offset)</p> <p><input type="checkbox"/> Fixed Rate Loan</p> <p><input type="checkbox"/> Mortgage Simplifier</p> <p>If selecting a fixed rate please indicate term (years)</p> <p><input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5</p> <p>Do you require a Fixed Rate Lock-in?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, complete and submit Fixed Rate Lock-in form</p> | <p>Purpose of loan</p> <p><input type="checkbox"/> Owner occupier loan</p> <p><input type="checkbox"/> Investment loan</p> <p>Are you applying for a First Home Owners Grant? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Select Product (Choose one product only per loan)</p> <p><input type="checkbox"/> Orange Advantage (with 100% offset)</p> <p><input type="checkbox"/> Fixed Rate Loan</p> <p><input type="checkbox"/> Mortgage Simplifier</p> <p>If selecting a fixed rate please indicate term (years)</p> <p><input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5</p> <p>Do you require a Fixed Rate Lock-in?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, complete and submit Fixed Rate Lock-in form</p> |

WARNING: If you select a fixed rate loan, break costs may be payable if at any time before the fixed term expires, you pay out your loan, or you make an additional payment of \$10,000 or more, or you make additional payments totalling \$10,000 or more in any one-year period (with the first one-year period starting on the first day of the fixed interest period), or you ask us to change your loan type or fixed interest period. Break costs may be substantial, in some circumstances tens of thousands of dollars. If you have a fixed rate loan, you should contact us for an estimate, or the amount of break costs if you are considering making a payment or asking us to change your loan type, or fixed interest period. Any additional payments or advanced funds are not available for redraw during the fixed term. Please refer to your Terms and Conditions for further details.

| | | |
|--|--|--|
| <p>Loan amount (excluding LMI premium)</p> <p>\$ <input type="text"/></p> <p>LMI premium (to be capitalised)*</p> <p>\$ <input type="text"/></p> <p>Total amount <input type="text"/> Loan term <input type="text"/> Years</p> | <p>Loan amount (excluding LMI premium)</p> <p>\$ <input type="text"/></p> <p>LMI premium (to be capitalised)*</p> <p>\$ <input type="text"/></p> <p>Total amount <input type="text"/> Loan term <input type="text"/> Years</p> | <p>Loan amount (excluding LMI premium)</p> <p>\$ <input type="text"/></p> <p>LMI premium (to be capitalised)*</p> <p>\$ <input type="text"/></p> <p>Total amount <input type="text"/> Loan term <input type="text"/> Years</p> |
| <p>Repayment method</p> <p><input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly</p> <p>I wish to pay</p> <p><input type="checkbox"/> Principal and interest</p> <p><input type="checkbox"/> Interest Only^</p> <p>If Interest only, please indicate term (years)</p> <p><input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5</p> | <p>Repayment method</p> <p><input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly</p> <p>I wish to pay</p> <p><input type="checkbox"/> Principal and interest</p> <p><input type="checkbox"/> Interest Only^</p> <p>If Interest only, please indicate term (years)</p> <p><input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5</p> | <p>Repayment method</p> <p><input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly</p> <p>I wish to pay</p> <p><input type="checkbox"/> Principal and interest</p> <p><input type="checkbox"/> Interest Only^</p> <p>If Interest only, please indicate term (years)</p> <p><input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5</p> |

* Mortgage insurance calculation to be included with application
 ^ Monthly repayments are required on the 1st of each month for Interest Only loans.

Step 8: Borrower details

Part 1: Personal details

Applicant 1 Guarantor 1 Director 1

Existing ING customer Client number

New borrower

Self-employed PAYG

Mr Mrs Ms Miss Other

Surname

First name Middle name

Date of birth (DD/MM/YYYY) / / Gender Male Female

Nationality

Mother's maiden name (mother's original surname / family name)

Spouse's name

Driver's licence number No of dependants Age of dependants

Contact number

Phone number - Home

Phone number - Work

Mobile number

Email address

Current residential address

Unit number Street number

Street name

Suburb

State Postcode Time at current address Years Months

Mailing address (if different from residential address)

Street address (or PO Box)

Suburb

State Country Postal code

Current residential status

Owner Renting Boarding

Paying mortgage Living with parents

Other (if other, please specify below)

Are you a first home buyer? Yes No

Applicant 2 Guarantor 2 Director 2

Existing ING customer Client number

New borrower

Self-employed PAYG

Mr Mrs Ms Miss Other

Surname

First name Middle name

Date of birth (DD/MM/YYYY) / / Gender Male Female

Nationality

Mother's maiden name (mother's original surname / family name)

Spouse's name

Driver's licence number No of dependants Age of dependants

Contact number

Phone number - Home

Phone number - Work

Mobile number

Email address

Current residential address

Unit number Street number

Street name

Suburb

State Postcode Time at current address Years Months

Mailing address (if different from residential address)

Street address (or PO Box)

Suburb

State Country Postal code

Current residential status

Owner Renting Boarding

Paying mortgage Living with parents

Other (if other, please specify below)

Are you a first home buyer? Yes No

Residential/mailling address after settlement

- Same as current residential address
 Change to security address at settlement

Residential/mailling address after settlement

- Same as current residential address
 Change to security address at settlement

Source of wealth and funds

Please select your main source of wealth (i.e. assets and property) and funds from the table below (select only one from each column):

| | Source of wealth | Source of funds |
|---|--------------------------|--------------------------|
| Salary/Wages | <input type="checkbox"/> | <input type="checkbox"/> |
| Dividends or income from business | <input type="checkbox"/> | <input type="checkbox"/> |
| Divorce settlement | <input type="checkbox"/> | <input type="checkbox"/> |
| Family trust/Inheritance | <input type="checkbox"/> | <input type="checkbox"/> |
| Donation/Gift | <input type="checkbox"/> | <input type="checkbox"/> |
| Grant/Subsidy | <input type="checkbox"/> | <input type="checkbox"/> |
| Insurance/Settlement proceeds | <input type="checkbox"/> | <input type="checkbox"/> |
| Investment income | <input type="checkbox"/> | <input type="checkbox"/> |
| Lottery/Gambling | <input type="checkbox"/> | <input type="checkbox"/> |
| Pension/Social benefits payment(s) | <input type="checkbox"/> | <input type="checkbox"/> |
| Royalties | <input type="checkbox"/> | <input type="checkbox"/> |
| Sale of property or investments | <input type="checkbox"/> | <input type="checkbox"/> |
| Spouse/Partner | <input type="checkbox"/> | <input type="checkbox"/> |
| Other (please specify) <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |

| | Source of wealth | Source of funds |
|---|--------------------------|--------------------------|
| Salary/Wages | <input type="checkbox"/> | <input type="checkbox"/> |
| Dividends or income from business | <input type="checkbox"/> | <input type="checkbox"/> |
| Divorce settlement | <input type="checkbox"/> | <input type="checkbox"/> |
| Family trust/Inheritance | <input type="checkbox"/> | <input type="checkbox"/> |
| Donation/Gift | <input type="checkbox"/> | <input type="checkbox"/> |
| Grant/Subsidy | <input type="checkbox"/> | <input type="checkbox"/> |
| Insurance/Settlement proceeds | <input type="checkbox"/> | <input type="checkbox"/> |
| Investment income | <input type="checkbox"/> | <input type="checkbox"/> |
| Lottery/Gambling | <input type="checkbox"/> | <input type="checkbox"/> |
| Pension/Social benefits payment(s) | <input type="checkbox"/> | <input type="checkbox"/> |
| Royalties | <input type="checkbox"/> | <input type="checkbox"/> |
| Sale of property or investments | <input type="checkbox"/> | <input type="checkbox"/> |
| Spouse/Partner | <input type="checkbox"/> | <input type="checkbox"/> |
| Other (please specify) <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Part 2: Foreign Tax Residency Self-Certification (Directors refer to Step 10)

Individuals banking with us must complete Part 2 to ensure we hold accurate information about your foreign tax residency. This Part is for personal banking customers and guarantors.

Why this form must be completed

Australia has enacted laws committing to global standards on the automatic exchange of financial account information - commonly known as the Common Reporting Standard (CRS) and Foreign Account Tax Compliance Act (FATCA).

Under these laws, financial institutions must identify where an account holder is resident for tax purposes, and report information about financial accounts of foreign tax residents to the Australian Taxation Office (ATO). Tax authorities in participating countries may then exchange this information with each other.

The purpose of the standards is to give participating nations transparency about the financial assets that their residents hold offshore.

Applicant 1/Guarantor 1

- Please tick this box if you've already completed a valid ING self certification on or after 1 July 2017, and there have been no changes to your foreign tax residency details (**please proceed to Part 3**).

Place of birth

Town or city of birth

Country of birth

Applicant 2/Guarantor 2

- Please tick this box if you've already completed a valid ING self certification on or after 1 July 2017, and there have been no changes to your foreign tax residency details (**please proceed to Part 3**).

Place of birth

Town or city of birth

Country of birth

Is Australia your sole country of tax residence?

In general, your tax residence is the country/jurisdiction in which you live, however in some special cases, you can be a tax resident of more than one country.

- Yes No

Are you a U.S. Person for tax purposes?

A U.S. Person generally includes a citizen or resident of the United States of America.

- Yes No

Is Australia your sole country of tax residence?

In general, your tax residence is the country/jurisdiction in which you live, however in some special cases, you can be a tax resident of more than one country.

- Yes No

Are you a U.S. Person for tax purposes?

A U.S. Person generally includes a citizen or resident of the United States of America.

- Yes No

Country of foreign tax residence and related Taxpayer Identification Number ("TIN")

You'll need to complete the table below if Australia is not your sole country of tax residence or you are a US person for tax purposes. Otherwise proceed to Part 3.

Please complete the table below indicating:

- each country of tax residency for the account holder (other than Australia)
- the account holder's TIN or equivalent for each country/jurisdiction indicated
- if a TIN is unavailable please choose the appropriate Reason Code:
 - Reason **A** - The country of tax residency does not issue TINs to tax residents
 - Reason **B** - The entity has not been issued with a TIN or is unable to provide a TIN
 - Reason **C** - The country of tax residency does not require the TIN to be disclosed
- an explanation is also required if you choose Reason B.

Applicant 1/Guarantor 1

| Country | TIN | Reason Code (if no TIN available) | Explanation |
|----------------------|----------------------|-----------------------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Applicant 2/Guarantor 2

| Country | TIN | Reason Code (if no TIN available) | Explanation |
|----------------------|----------------------|-----------------------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Part 3: Declarations

By signing the declarations in Step 17 of this Application form, I declare the following:

I understand that the information supplied by me is covered by the applicable Terms and Conditions governing the account holder's relationship with ING. This includes the relevant product terms and conditions and our Privacy Policy (available at ing.com.au) which sets out how ING may collect, use and disclose the information supplied by me.

I confirm that I am the individual identified in Part 1 of this form, or I am authorised to sign on their behalf.

I certify that where I have provided information on behalf of or regarding any other person (such as a Controlling Person) that I will, within 30 days of signing this form, notify those persons that:

- I have provided the information to ING, and
- the information may be provided to the ATO and later disclosed by the ATO to tax authorities of another country or countries in which the person may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I declare that all the statements made and information provided in this form are, to the best of my knowledge and belief, correct and complete.

I undertake to advise ING within 30 days of any change in circumstances which affects the foreign tax residency status of the individual identified in Part 1 of this form or causes the information provided in this form to become incorrect, and to promptly provide ING with a suitably updated self-certification.

Employment details

Applicant 1/Guarantor 1/Director 1

Name of current employer (if self-employed, your trading name)

Current employment status

Salaried Self-employed Social benefits Retired
 Student Home duties Unemployed

Current employment type

Full-time Part-time Casual/Temp Contract

Occupation (if self-employed, type of business/industry)

Date commenced (DD/MM/YY)

 / /

No of employers in last four years

Address of current employer (if self-employed, your business address)

Unit number

Street number

Street name

Suburb

State

Postcode

Applicant 2/Guarantor 2/Director 2

Name of current employer (if self-employed, your trading name)

Current employment status

Salaried Self-employed Social benefits Retired
 Student Home duties Unemployed

Current employment type

Full-time Part-time Casual/Temp Contract

Occupation (if self-employed, type of business/industry)

Date commenced (DD/MM/YY)

 / /

No of employers in last four years

Address of current employer (if self-employed, your business address)

Unit number

Street number

Street name

Suburb

State

Postcode

ONLY complete this section if less than two years with current employer

Name of previous employer

Previous employment status

Salaried Self-employed Social benefits Retired
 Student Home duties Unemployed

Current employment type

Full-time Part-time Casual/Temp Contract

Previous occupation (if self-employed, type of business/industry)

Time with previous employer

 Years Months

ONLY complete this section if less than two years with current employer

Name of previous employer

Previous employment status

Salaried Self-employed Social benefits Retired
 Student Home duties Unemployed

Current employment type

Full-time Part-time Casual/Temp Contract

Previous occupation (if self-employed, type of business/industry)

Time with previous employer

 Years Months

ONLY complete this section if you have a second job

Name of employer

Second job occupation

Second job employment type

Part-time Casual/Temp Contract

Phone number of employer

Date commenced (DD/MM/YY)

 / /

ONLY complete this section if you have a second job

Name of employer

Second job occupation

Second job employment type

Part-time Casual/Temp Contract

Phone number of employer

Date commenced (DD/MM/YY)

 / /

Step 9: Additional information

Applicant 1/Guarantor 1/Director 1

Is applicant an Australian Citizen/Permanent Resident?

Yes No

Has applicant ever been bankrupt, had any credit defaults, or had a judgement credit?*

Yes No

Is applicant receiving unemployment benefits or worker's compensation?*

Yes No

Has the loan applicant/guarantor/director been known by any other name in the last 7 years? e.g., maiden name, previous married name?*

Yes No

Former Name(s)* Applicant 1/ Guarantor 1/Director 1

*Please attach details to this application

Applicant 2/Guarantor 2/Director 2

Is applicant an Australian Citizen/Permanent Resident?

Yes No

Has applicant ever been bankrupt, had any credit defaults, or had a judgement credit?*

Yes No

Is applicant receiving unemployment benefits or worker's compensation?*

Yes No

Has the loan applicant/guarantor/director been known by any other name in the last 7 years? e.g., maiden name, previous married name?*

Yes No

Former Name(s)* Applicant 2/ Guarantor 2/Director 2

*Please attach details to this application

Step 10: Company details

ONLY complete if company applicant/guarantor/director e.g. if guaranteeing under a company name. If completing this section you will need to complete the Company and Trust Appendix and the Entity Foreign Tax Residency Self-Certification Form. Each director will also need to complete the Individual Foreign Tax Residency Self-Certification Form.

Please forward these documents with this application. These forms documents are located on our website.

Applicant 1/Guarantor 1/Director 1

Company name

ACN

ABN

Mailing Address

Unit number

Street number

Street name

Suburb

State

Postcode

Trading Address

Unit number

Street number

Street name

Suburb

State

Postcode

Industry

Date established (DD/MM/YY)

Applicant 2/Guarantor 2/Director 2

Company name

ACN

ABN

Mailing Address

Unit number

Street number

Street name

Suburb

State

Postcode

Trading Address

Unit number

Street number

Street name

Suburb

State

Postcode

Industry

Date established (DD/MM/YY)

Step 11: Your assets and liabilities

Your assets

| | Suburb | Postcode | Value (\$) | Monthly Investment Income* (\$) |
|---|----------------------|----------------------|----------------------|---------------------------------|
| Existing property (home) | <input type="text"/> | <input type="text"/> | <input type="text"/> | |
| Investment property 1 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Investment property 2 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Motor vehicle 1 | | | <input type="text"/> | |
| Motor vehicle 2 | | | <input type="text"/> | |
| Other assets e.g. furniture, personal effects, collectables, boat, etc. | | | <input type="text"/> | |
| Savings with (name of institution): | <input type="text"/> | | <input type="text"/> | <input type="text"/> |
| | <input type="text"/> | | <input type="text"/> | <input type="text"/> |
| Deposit already paid on new home or investment property | | | <input type="text"/> | |
| Investments: | Superannuation | | <input type="text"/> | <input type="text"/> |
| | Shares | | <input type="text"/> | <input type="text"/> |
| TOTAL ASSETS | | | <input type="text"/> | <input type="text"/> |

*How to convert to monthly amounts: Weekly income – multiply by 52 then divide by 12. Fortnightly income – multiply by 26 then divide by 12. Yearly income – divide by 12.

Your liabilities

| | Amount owing (incl. available redraw) (\$) | Facility limit (\$) | Monthly payment (\$) | Financier | Indicate if debts to be repaid prior to or on settlement |
|--|---|------------------------|-------------------------|----------------------|--|
| Existing mortgage (home) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Existing mortgage (investment property 1) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Existing mortgage (investment property 2) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Personal loans or hire purchase | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Car lease/hire purchase | <input type="text"/> | | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Other debts (store account/s, HECS, etc.) | <input type="text"/> | | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Contingent liability (e.g. guaranteed debt) | | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Rent/board paid (if applicable) | | | <input type="text"/> | | |
| Child maintenance | | | <input type="text"/> | | |
| Credit card(s) | <input type="text"/> | <input type="text"/> | | <input type="text"/> | <input type="checkbox"/> |
| | <input type="text"/> | <input type="text"/> | | <input type="text"/> | <input type="checkbox"/> |
| | <input type="text"/> | <input type="text"/> | | <input type="text"/> | <input type="checkbox"/> |
| TOTAL LIABILITIES | <input type="text"/> | <input type="text"/> | <input type="text"/> | | |

Your living expenses

| | Weekly (\$) | Fortnightly (\$) | Monthly (\$) | Annual (\$) |
|---|----------------------|----------------------|----------------------|----------------------|
| General living expenses (to include groceries, utilities, phone, clothes, home maintenance, pets etc.) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Cars and transport | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Personal and general insurance | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Education and childcare expenses | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Entertainment and leisure expenses | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Other expenses | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Step 12: Income

Personal income

Applicant 1/Guarantor 1/Director 1

PAYG

Base income
(including salary paid to you by your own company)

Gross monthly income* (\$)

Regular overtime

Second job income

Car allowance^

Fully maintained car^^

Other Income

Child maintenance
(must be court ordered)

Investment income
(including dividends paid to you by your own company)

Existing rental income

Proposed rental income

Other income (e.g. commission/bonus)

TOTAL INCOME

Applicant 2/Guarantor 2/Director 2

PAYG

Base income
(including salary paid to you by your own company)

Gross monthly income* (\$)

Regular overtime

Second job income

Car allowance^

Fully maintained car^^

Other Income

Child maintenance
(must be court ordered)

Investment income
(including dividends paid to you by your own company)

Existing rental income

Proposed rental income

Other income (e.g. commission/bonus)

TOTAL INCOME

* How to convert to gross monthly amounts (before tax). Weekly – multiply by 52 then divide by 12. Fortnightly – multiply by 26 then divide by 12. Yearly – divide by 12.

^ Paid to you by your employer to cover vehicle running costs.

^^ Only tick this box if your employer is providing you a fully maintained car which is in addition to your salary.

Business Income (sole trader/company/partnership/trust applicant/guarantor)

Profit from business distributed to all Applicants/Guarantors
(if sole trader/partnership/trust)

Last financial year (\$)

Previous financial year (\$)

Net profit before tax (if company) – excluding dividends paid

Add back depreciation on fixed assets (Land and Building only)

Add back interest on debts refinanced/repaid

Other add back(s) (e.g. non recurring expenses)

Description

TOTAL INCOME

Step 13: Security property details

All security properties listed will secure all loans/splits on this application form. **Important note:** Where more than one property is listed, an additional valuation fee will apply. This fee is non-refundable and is payable at the time of your application.

Property 1

Unit number Street number

Street name

Suburb

State Postcode Number of bedrooms

Estimated value \$ Residential Commercial

Type of Security
 House Unit Villa/Townhouse
 Vacant Land Rural

Type of Purchase
 Established Home Off the plan
 Newly constructed home Favourable (not arms length)

Is property unencumbered? Yes No

Source of estimated value (e.g. purchase price, customer estimate)

Estimated LVR % LMI Yes No

Registered Owners
Name(s) to appear on Certificate of Title after settlement

Contact for access (for valuation)

Phone number

Property 2

Unit number Street number

Street name

Suburb

State Postcode Number of bedrooms

Estimated value \$ Residential Commercial

Type of Security
 House Unit Villa/Townhouse
 Vacant Land Rural

Type of Purchase
 Established Home Off the plan
 Newly constructed home Favourable (not arms length)

Is property unencumbered? Yes No

Source of estimated value (e.g. purchase price, customer estimate)

Estimated LVR % LMI Yes No

Registered Owners
Name(s) to appear on Certificate of Title after settlement

Contact for access (for valuation)

Phone number

Property 3

Unit number Street number

Street name

Suburb

State Postcode Number of bedrooms

Estimated value \$ Residential Commercial

Type of Security
 House Unit Villa/Townhouse
 Vacant Land Rural

Type of Purchase
 Established Home Off the plan
 Newly constructed home Favourable (not arms length)

Is property unencumbered? Yes No

Source of estimated value (e.g. purchase price, customer estimate)

Estimated LVR % LMI Yes No

Registered Owners
Name(s) to appear on Certificate of Title after settlement

Contact for access (for valuation)

Phone number

Step 14: Solicitor and Accountant details

Solicitor's or Representative's details

Name of firm

Contact name

Phone number

Email address

Unit number

Street number

Street name

Suburb

State

Postcode

Accountant's details

Name of firm

Contact name

Phone number

Email address

Unit number

Street number

Street name

Suburb

State

Postcode

Step 15: Orange Everyday bank account

If applying for an Orange Advantage home loan

If you are applying for an Orange Advantage home loan, we will require you to open an Orange Everyday account as your 100% interest offset account. The Orange Everyday must be in the same name(s) as your Orange Advantage home loan.

If you already have an Orange Everyday account, please provide your account number below and we'll use this as your interest offset account:

Don't worry, if you don't have an Orange Everyday account, we can set one up for you if you complete the following. If it's a joint application, both applicants will need to complete the following.

Name of Applicant 1

Yes please, I'd like to open an Orange Everyday transaction account.

By checking 'Yes please', I acknowledge that:

- I have read and agree to the Orange Everyday Terms and Conditions booklet and Fees and Limits Schedule available at ing.com.au/everyday. I agree that I have been given the opportunity to print or save them and that I will not otherwise be provided with a copy (unless I ask for one). I also acknowledge that ING can send statements and other communications to me in relation to my Orange Everyday account electronically including by email, SMS or by making them available to me via ING online banking.
- I request that ING sends me a Visa Debit Card when my Orange Everyday transaction account is opened.

Name of Applicant 2

Yes please, I'd like to open an Orange Everyday transaction account.

By checking 'Yes please', I acknowledge that:

- I have read and agree to the Orange Everyday Terms and Conditions booklet and Fees and Limits Schedule available at ing.com.au/everyday. I agree that I have been given the opportunity to print or save them and that I will not otherwise be provided with a copy (unless I ask for one). I also acknowledge that ING can send statements and other communications to me in relation to my Orange Everyday account electronically including by email, SMS or by making them available to me via ING online banking.
- I request that ING sends me a Visa Debit Card when my Orange Everyday transaction account is opened.

Step 16: Nomination to receive notices

Note: This section may be completed where joint Applicants reside at the same address and do not wish to receive individual copies of notices and other documents under the National Credit Code, if the lending facility is for personal purposes, i.e. NOT for business or investment purposes.

Each joint debtor/mortgagor is entitled to receive a copy of any notice or other document under the National Credit Code. You may, however, nominate that one person receive all notices on your behalf.

By signing the following nomination you are giving up the right to be provided with information directly from ING. You can, however, at any time advise ING in writing that you would like to cancel your nomination and accordingly would like to receive directly a copy of any notice or other document under the National Credit Code.

I/We nominate:

Mr Mrs Ms Miss Other

Surname

First name

Middle name

to receive notices and other documents under the National Credit Code on behalf of me/all of us. The notices and documents are to be sent to the following address:

Contact name

Phone number

Unit number Street number

Street name

Suburb

State Postcode

Signature of Applicant 1

Date (DD/MM/YY) / /

Signature of Applicant 2

Date (DD/MM/YY) / /



Electronic communications: Applicants only (optional) **Applicant 1**

I consent to receiving electronic documents and notices from ING in relation to my home loan. By providing this consent I understand that I may no longer receive paper documents from ING, and that I must regularly check electronic communications (e.g. email) for documents from ING. I understand that I can withdraw this consent at any time.

 Applicant 2

I consent to receiving electronic documents and notices from ING in relation to my home loan. By providing this consent I understand that I may no longer receive paper documents from ING, and that I must regularly check electronic communications (e.g. email) for documents from ING. I understand that I can withdraw this consent at any time.

Privacy notification

At ING we recognise that privacy and security of personal information is important to our customers.

We respect the confidentiality and security of your personal information and we are committed to protecting it at all times.

1. Collection and use of your personal information

ING collects personal information to provide you with information about a financial product or service; to assess your application and eligibility for a financial product or service; to provide you with the financial products and services that you've requested; to manage your account(s) and otherwise administer our relationship with you; and to communicate with you about ING and the products and services we offer, and then only when its necessary for or related to these purposes. We also collect any personal information necessary for the purposes of complying with our legal and regulatory obligations, including under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, and to satisfy our responsible lending obligations under the National Consumer Credit Protection Act 2009.

By completing and signing this form you consent to our collection, use and disclosure of your personal information as outlined in this privacy statement. If you do not provide your personal information, we may be unable to provide you with ING products or services.

2. Disclosure of your personal information

You consent to us disclosing your personal information to

i Other financial institutions

- Other financial institutions, such as banks, credit unions, building societies and payment services such as VISA, in order to set up and manage your account and to process banking transactions.

ii Other organisations

ING Group entities and/or third parties, such as:

- ING Group companies in order to service other ING products you may have within the Group and portfolio analysis;
- ING Group entities located in the Netherlands and Singapore for account administration, regulatory and security purposes or to comply with Australian and global regulatory requirements that apply to us or the ING Group;
- Any third party product and service supplier that we have an arrangement with (so that either us or they may provide you with the product or service you have requested or in which you have expressed an interest);
- Organisations undertaking reviews of the integrity of our operations, including the completeness of our information;
- Authorised organisations providing services or functions on our behalf (including mailing services, document storage services, direct marketing, data verification services, information technology support and printing our standard documents and correspondence);
- Our solicitors, valuers and insurers (for loan products);
- Credit reporting or information verification bodies (or their affiliated entities) in order to obtain and provide details about your credit history or status, to verify other information about you including your identity, to carry out your request to correct your credit information or to resolve your complaint about the handling, use or disclosure of your credit information; and

- Any person acting on your behalf including mortgage intermediaries, your financial adviser, power of attorney, solicitor or accountant.

Any example used above to indicate when we might disclose personal information may not be limited to those examples (or examples of a similar kind).

Personal information will only be disclosed to third parties other than those listed above if you have consented; if you would reasonably expect us to disclose information of that kind to those third parties; if we are authorised or required to do so by law; or it is necessary to assist with law enforcement.

3. Collection, use and disclosure of your credit information

By making this application, you agree that subject to the Privacy Act ING and any other financier who at any time provides or has an interest in the credit, can do any of the following at any time:

i Commercial credit information

Collect any commercial credit information from a business that provides commercial credit worthiness information and use that information to assess an application for consumer credit or commercial credit.

ii Consumer credit information

Collect any consumer credit information from credit reporting bodies and use that information to assess an application for consumer credit or commercial credit.

iii Collection of overdue payments

Collect and use a credit report provided by a credit reporting body to collect overdue payments.

iv Provide information to mortgage insurer

Disclose information to a mortgage insurer to assess the risk of providing mortgage insurance; to assess the risk of default; to assess the risk of a guarantor being unable to meet a liability arising under a guarantee; to administer and vary the insurance cover including for securitisation and hardship applications; to verify information that we collect about you; to deal with claims and recovery of proceeds including, among other things, to enforce a loan in place of a lender if the mortgage insurer pays out an insurance claim on your loan; for a mortgage insurance purpose relating to you; and for any other purpose under the insurance policy issued to us relating to your loan, as well as for other management and risk purposes.

v Exchange of information between credit providers

Collect, use or disclose to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity.

vi Exchange of information with introducers

Collect any consumer or commercial credit information from, or disclose that information to, any introducer, financial consultant, accountant, lawyer, or intermediary (including any introducer mentioned on the front page of this application form) acting in connection with any financing provided.

vii Provide information to credit reporting bodies

Disclose to credit reporting body personal or commercial credit-related information. The information may include identity particulars; the fact that credit has been applied for, the amount and type of credit and the applicable terms and conditions; repayment history information; the fact that the lender is a current credit provider; in specified circumstances payments which become overdue more than 60 days, and for which action has been commenced; advice that payments are no longer overdue; in specified circumstances our opinion that there has been a serious credit infringement; and the credit provided has been paid or otherwise discharged and the date on which this occurs.

viii Provide information for securitisation

Disclose any report or personal information to another person in connection with funding financial accommodation by means of an arrangement involving securitisation.

ix Provide information to guarantors

Disclose information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.

x Provide information in relation to disputes and enquiries

Disclose consumer credit information, commercial credit information, and personal information to any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan.

xi Authority in relation to a mortgage insurer

You also agree that this authority applies to any mortgage insurer, who may have to use, hold and disclose to third parties (including third parties located overseas) any personal information they collect about you from us in order to assess whether to insure the risk of providing mortgage insurance; to assess the risk of default; to assess the risk of a guarantor being unable to meet a liability arising under a guarantee; to administer and vary the insurance cover including for securitisation and hardship applications; to verify information that we collect about you; to deal with claims and recovery of proceeds including, among other things, to enforce a loan in place of a lender if the mortgage insurer pays out an insurance claim on your loan; for a mortgage insurance purpose relating to you; and for any other purpose under the insurance policy issued to us relating to your loan, as well as for other management and risk purposes.

Our website includes information about credit reporting, including details of the credit reporting bodies that we deal with, what information we provide to credit reporting bodies (including if you fail to meet your payment obligations or commit a serious credit infringement) and what information credit reporting bodies provide to other credit providers, your right to request credit reporting bodies not to use your credit reporting information for the purposes of direct marketing and information about your right to initiate a 'ban period' in cases of actual or suspected identity fraud. You can access this information at <http://www.ing.com.au/privacy.htm>, or in hard copy by calling 133 464.

4. Access, correction and complaints

Our Privacy Policy contains information about how you:

- can access your personal information that we hold and seek the correction of that information; and
- may complain about a breach of the Australian Privacy Principles, Part IIIA of the Privacy Act, or the Credit Reporting Privacy Code, and how we will deal with such a complaint.

5. Marketing

We, or other ING Group entities, may provide you with further information about ING Group products and services unless you tell us not to. You may elect not to receive further information about us or ING Group products and services by contacting us online, calling or writing to us. If you have provided an email address to us, we may contact you using that email address, including to provide you with information about ING or our products.

Our privacy statement may be updated from time to time, as we strive to improve the standard of service we provide to you. If you would like further information regarding privacy, you can review our current Privacy Policy online at ing.com.au or request a copy by either calling or writing to us.

This privacy statement applies to ING, a business name of ING Bank (Australia) Limited.

Signed by Applicant 1/Guarantor 1/Director 1 Date (DD/MM/YY)
 / /

Signed by Applicant 2/Guarantor 2/Director 2 Date (DD/MM/YY)
 / /

Declaration - this section must be completed

I/We have completed or arranged for completion of and read and understood the particulars set out in this form, including foreign tax residency information, and declare them to be true and complete.

The representations have been made to ING to enable it to determine whether or not to offer a loan to me/us and I/we understand and acknowledge that ING is relying on the information provided by me/us in this form in determining whether to offer the loan.

I/We hereby authorise ING to make any other enquiries in relation to this loan application, which it considers necessary. I/We also understand that this form does not in any way constitute an offer to lend or an acceptance of a loan offer or credit card offer.

Despite any representations which may be made to us by any person, I/we understand and acknowledge that ING is not bound to approve this loan application, and is not to be treated as having approved this loan application until I/we receive a Letter of Offer/Loan Variation Confirmation from ING confirming approval of the loan and listing the approval conditions, if any. I/We understand that no loan can settle until those conditions have been met.

Where the borrower is a company, it authorises each director of the company named as an authorised signatory on the "Authority to Operate" form to operate its loan account in all respects as if they were a borrower under the loan. This authority does not extend to the authorised signatory amending or revoking this authority or authorising other persons to operate the loan account (in which case all authorised signatories must agree). This loan application is executed below in accordance with the constitution of the company by two directors/a director and the secretary/the sole director and sole company secretary (as applicable) of the company.

I/We understand that ING does not express an opinion as to the viability of any investment that may be the subject of this loan and does not accept any liability in respect of any loss or damage I/we may sustain as a consequence of:

- a) the failure of the investment to perform as expected or,
- b) a change in my/our circumstances.

I/We understand that I/we may be required to pay a non-refundable valuation fee at the time of my/our application. The amount of this valuation fee (if any) is set out under the Funding Summary section. The valuation fee will be paid in accordance with my/our nominated payment method in the Additional fees section.

I/We understand that fees and charges will apply (these fees and when they are payable will be set out in any Letter of Offer/Loan Variation Confirmation that you give me/us).

I/we acknowledge that my/our Introducer has not provided any financial product advice in relation to the ING Orange Everyday and that my/our Introducer has provided factual information only to me/us when describing the ING Orange Everyday.

I/we/acknowledge that ING may pay a referral fee to my/our Introducer if they introduced me/us to ING to obtain an Orange Everyday. This fee will be paid in respect of each successful referral for new Orange Everyday customer/s where the Orange Everyday is opened and activated prior to settlement of your home loan (excluding Orange Advantage home loans), per account opened in your individual name or in joint capacity.

To the best of my/our knowledge and belief, all the information given in this form is true and correct.

Borrower 1/Guarantor 1/ Director 1 full name

Borrower 1/ Guarantor 1/ Director 1 address

Signed by Borrower 1/Guarantor 1/ Director 1 Date (DD/MM/YY)
 / /

Borrower 2/ Guarantor 2/ Director 2 full name

Borrower 2/ Guarantor 2/ Director 2 address

Signed by Borrower 2/ Guarantor 2/ Director 2 Date (DD/MM/YY)
 / /

Step 18: Additional fees – please complete where applicable

Note that application fees are taken out at settlement (excluding Commercial Loans). This section is for payment of all other fees (except the Fixed Rate Lock-In fee – please complete the Fixed Rate Lock-In form).

Option 1 – Payment by credit card

Received from

Mr Mrs Ms Miss Other

First name

Middle name

Surname

Please debit the following card

Visa MasterCard

For the amount of

\$

Card number

Expiry date (MM/YY)

/

Signature

Option 2 – Payment by cheque

Cheques should be made payable to "ING"

Payment by you will only be credited when actually received by ING. ING is not liable for any cheque given to the Introducer or any money to be deposited until it is actually received and cleared by ING.

ING will hold the cheque until the Loan Offer is dispatched.

Attached is a cheque for the sum of \$