

Home Loan Variation Application

Type of application Principal increase Remove Borrower Convert to interest only Extend interest only period

What are your specific requirements and objectives for this loan?

Personal details *(Applicant 1)*

Title
Mr Mrs Miss Ms Other

Gender
Male Female MAC ID (for existing clients only)

Surname First name Middle name/s

Any other names known by Date of birth Marital status

/ /

Spouse's name No. of dependants Ages

Residential address (not PO box)

Suburb State Postcode

Years living there Do you
own rent/board mortgage

Previous address (if less than 3 years)

Suburb State Postcode

Years living there

Mobile number Other phone number

Email

Personal details *(Applicant 2)*

Title
Mr Mrs Miss Ms Other

Gender
Male Female MAC ID (for existing clients only)

Surname First name Middle name/s

Any other names known by Date of birth Marital status

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Spouse's name No. of dependants Ages

Residential address (not PO box)

Suburb State Postcode

Years living there Do you
own rent/board mortgage

Previous address (if less than 3 years)

Suburb State Postcode

Years living there

Mobile number Other phone number

Email

Employment details *(Applicant 1 - If applicable)*

Full time	Part-time	Casual	Contract work
Name of current employer		Occupation	
Gross annual income		Length of service	
\$			
<i>If less than 3 years service with current employer</i>			
Name of previous employer		Occupation	

Employment details *(Applicant 2 - If applicable)*

Full time	Part-time	Casual	Contract work
Name of current employer		Occupation	
Gross annual income		Length of service	
\$			
<i>If less than 3 years service with current employer</i>			
Name of previous employer		Occupation	

Self employment details *(if applicable)*

Registered business name		Business activity	Years trading
ACN/ABN		Principal place of business	Accountant's firm
Mobile	Phone	Accountant name	Accountant phone
Email		Accountant email	

Living Expenses *Completion is mandatory - combined position of all applicants*

Every section of this statement must be completed. If a particular section is not applicable, write 'O'. Use a separate sheet if necessary.

General Living Expenses (per month)

Medical and health (ongoing medical costs, medical contingency and excludes personal health insurance)	\$
Groceries (all food and beverage costs while at home)	\$
Clothing and personal care (clothing expenses, grooming, hygiene and other personal care costs)	\$
Recreation and entertainment (what you spend on weekend activities, holidays and concerts)	\$
Childcare (childcare and carer costs like nanny or babysitter)	\$
Telephone, internet, pay TV and media streaming subscriptions (telephone, mobile, internet, media subscriptions like Netflix, Spotify or newspapers)	\$
Transport (all fuel, registration, maintenance, public transport and any other transport costs)	\$
Higher Education, Vocational Training (excludes HECS)	\$
Public/Government Primary & Secondary Education	\$
General Insurance (includes home and contents, car)	\$
Primary Residence Costs (excluding home and contents)	\$
Total General Living Expenses:	\$

Additional Living Expenses (per month)

Personal Insurance (Health, Life, Sickness and Accident)	\$
Private & Non-Government Education	\$
Owner occupied Strata, Body Corporate	\$
Secondary Residence & Holiday Home Costs	\$
Other (please list)	\$
Total Additional Living Expenses:	\$

Financial position

Every section of this statement must be completed. If a particular section is not applicable, write '0'. Use a separate sheet if necessary.

Assets			
	Value	Monthly Income	Monthly Property Expenses (utilities, rates etc. Do not include mortgage payments)
Existing property (home)	\$		
Rental property 1	\$	\$	\$
Rental property 2	\$	\$	\$
Rental property 3	\$	\$	\$
Savings and deposits	\$		
Motor vehicle/s and boats	\$		
Home contents	\$		
Investments (eg. funds, shares)	\$		
Super	\$		
Other assets	\$		
Total	\$	\$	\$

Liabilities							
	Maximum loan limit	Monthly payments	Current rate	Remaining loan term	IO Repayments	Remaining IO term	Financial institution
Existing mortgage (home)	\$	\$					
Rental property 1	\$	\$					
Rental property 2	\$	\$					
Rental property 3	\$	\$					
Personal loan	\$	\$					
Hire purchase	\$	\$					
Leases and car loans	\$	\$					
Other debts (eg. store account, taxes, HECS)	\$	\$					
Total credit card limits	\$	\$					
Margin/term/other loans	\$	\$					
Current rent paid		\$					
Child maintenance		\$					
Total	\$	\$					

Security property details *Existing property*

Street address	Suburb	State	Postcode
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Estimated market value

\$

Contact details to arrange valuation/access

Name	Phone	Email
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Security property details *Second property (if adding a new security to your loan)*

Property purpose	Property is	Property type			
Investment	New	Detached	Townhouse	Unit	Land
Owner occupied	Established	Duplex	Semi detached	Unit<50m ²	Other

Street address	Suburb	State	Postcode
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Purchase price (for purchases)	or	Estimated market value (for refinances)	Land size (if>2ha)
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\$

\$

If purchased property is an investment property, confirm monthly property expenses (utilities, rates etc.)

\$

Name/s to be placed on title

Contact details to arrange valuation/access

Name	Phone	Email
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For construction only

Construction contract amount	Additional construction costs	Total construction costs
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\$

\$

\$

Applicant declaration authority and acknowledgement

- | | | |
|--|-----|----|
| 1. Do you foresee any changes to your income that will decrease your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. pending retirement, return to study, family circumstances) | Yes | No |
| 2. Has legal action been instituted against you or the co-applicant for default under any credit contract within the last 5 years? | Yes | No |
| 3. Have you, or the co-applicant, ever had a judgement entered against you, been bankrupt, insolvent, assigned your estate for the benefit of creditors or entered into a scheme of arrangement with your creditors? | Yes | No |
| 4. Are you a Guarantor for any other loan? | Yes | No |
| 5. <i>If self-employed</i>
Do you foresee any material changes to your expenses that will decrease your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. pending retirement, return to study, family circumstances) | Yes | No |

Remote area – please tick if any applicant lives more than 250km from the nearest urban centre with a population of more than 2,500

If you have answered yes to any of the above, please provide details below

Additional funds required *(if applying to increase your loan amount)*

Complete this page if you are applying to increase your loan amount (principal increase).

Additional funds amount \$

What will this money be used for?

Account set up

If you are requesting to increase your loan, how would you like to set up your accounts?

Increase my existing loan account:

Account number:

Increase limit by:

\$

or

Create a new loan account:

New loan account limit \$

Select one interest rate

variable rate

2 years fixed rate

4 years fixed rate

1 year fixed rate

3 years fixed rate

5 years fixed rate

Please select one repayment type

principal and interest

interest only for

years (available for 1 to 5 year term)

If selecting interest only repayments you must complete the next section.

Interest only repayments Reason for Interest Only repayments (if applicable)

If you;

- have elected interest only repayments,
- are applying to extend an interest only period, or
- are applying to convert to an interest only repayments;

please provide the reason by ticking one or more of the following categories and provide a brief explanation:

Temporary reduction in income:

Large non-recurring expenses:

Variable income:

Maximise cash flow:

Create funds for investment purposes:

Principal reductions in an offset facility:

Taxation, financial or accounting reasons:

Plan to convert to investment property:

Other reason (please provide):

In considering your application, Macquarie Bank Limited collects your personal and credit information. We refer you to our:

- **Privacy Statement** (<https://www.macquarie.com.au/assets/bfs/documents/personal-direct/macquarie-privacy-statement.pdf>) which explains how we handle your personal information and how you can access and seek the correction of your information or make a complaint; and
- **Credit Information Policy** (<https://www.macquarie.com.au/privacy-and-cookies/credit-information-policy.html>) which explains the types of credit- related personal information we collect, how and why we handle and disclose that information and how you can access and seek correction of your information (including the contact details for the credit reporting bodies) or make a complaint.

Deposit products, home loans and credit cards are issued by Macquarie Bank Limited ABN 46 008 583 542, AFSL and Australian Credit Licence 237502 (MBL). Except for MBL, any Macquarie entity referred to in this statement is not an authorised deposit-taking institution for the purposes of the Banking Act 1959 (Cth). That entity's obligations do not represent deposits or other liabilities of MBL. MBL does not guarantee or otherwise provide assurance in respect of the obligations of that entity, unless noted otherwise.

Applicant's signature

Acknowledgment and applicants' declaration

By signing below, you acknowledge and agree that:

- the details you have supplied in this application are true and correct and provided for the purpose of enabling us to determine whether to grant you a loan and you are aware that we are relying on the information you provide;
- the submission of this application does not imply any acceptance by us to grant you a loan and a decision to make a loan is at our discretion;
- if we approve your application for credit and the Lender's Mortgage Insurers approve the application for insurance, this agreement remains in force until the credit facility covered by the borrowers' application ceases;
- we may verify the statements made in this application from any source named in this application;
- you undertake that you will not knowingly do anything to put us in breach of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, rules and other subordinate instruments (AML/CTF Laws). You undertake to notify us if you are aware of anything that would put us in breach of AML/CTF Laws;
- if requested, you will provide additional information and assistance and comply with all reasonable requests to facilitate our compliance with AML/CTF Laws in Australia or an equivalent overseas jurisdiction;
- you are not aware and have no reason to suspect that:
 - the money used to fund the loan is derived from or related to money laundering, terrorism financing or similar activities (Illegal Activities); and
 - proceeds of investment made in connection with this loan will fund illegal activities.
- if you have provided your email, telephone or mobile phone details, we may communicate with you electronically including providing updates, reminders and marketing information;
- you have read and agreed to the Privacy Statement and Credit Information Policy and authorise the collection, use and exchange of your personal information and credit information in the ways indicated, including direct marketing for future applications;
- you do not know of any changes, other than those disclosed above that are likely to occur in the reasonably foreseeable future, that would have a negative impact on your financial position or credit rating, or affect your ability to meet your obligations under the loan contract and/or credit card (if applicable).
- for interest only loan applications, you are aware and understand:
 - interest only loan repayments will not pay off any principal during the interest only term;
 - the repayments required to pay out the loan will increase after the interest only period ends to cover both principal and interest; and
 - you may pay more over the life of their loan than if there was no interest only term.
- all communications related to this loan application, the loan and any credit card (if part of your application) will be received electronically going forward. This means that paper documents (such as statements) won't be provided, and you must regularly check for emails and texts from us. However, you can contact us any time to update your communication preferences in relation to the loan and any credit card. All communications relating to an Offset Account will be electronic only.
- By signing this application form, you agree to receive relevant variation documentation electronically to the email address provided on this form or held on file.

I do not wish to receive to receive variation documentation electronically and request these be posted.

Dated the day of

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Applicant 1 name

Applicant 1 signature

Applicant 2 name

Applicant 2 signature

Guarantor 1 name

Guarantor 1 signature

Guarantor 2 name

Guarantor 2 signature

Referrer declarations – referrer use only:

By signing below, you declare:

- you have established that each borrower and guarantor can speak English sufficiently to understand the nature of the application;
- you have made reasonable enquiries about your client's requirements, objectives and financial situation, taken reasonable steps to verify their financial circumstances and completed a preliminary assessment about whether the credit contract is 'not unsuitable';
- you have provided all the information you consider is relevant for the lender to make an assessment and have removed all tax file numbers from supporting documentation;
- you have conducted a face-to-face interview with each borrower and any guarantor(s) or, where this was not possible, have directed them to a VOI alternative approved by us;
- you have followed Macquarie procedures, and you have not expressed an opinion, made a recommendation, or provided any information (except information supplied by Macquarie) to the applicant(s), in relation to a Transaction Account;
- where a credit card is also part of the application, you have provided the applicant(s) with a copy of our current Credit Card Key Facts Sheet or have provided the applicant(s) with the opportunity to read and review our current Credit Card Key Facts Sheet;
- for SMSF Property Loan applications, you declare, to your knowledge, that:
 - the SMSF Trustee has sourced the proposed security property of their own volition; and
 - an accountant, financial planner, or other financial advice provider or any of their related businesses has not received a payment, marketing or referral fee from the vendor or realtor as a result of the property sale; and
- for Reverse Mortgage and Aged Care Loan applications, you declare you have provided the applicants with the 'Product information certificate' and any other material required.
- for interest only loan applications, the nominated interest only period aligns with the borrower's requirements and you have discussed the following with the applicant(s):
 - interest only loan repayments will not pay off any principal during the interest only term;
 - the repayments required to pay out the loan will increase after the interest only period ends to cover both principal and interest; and
 - the applicant(s) may pay more over the life of their loan than if there was no interest only term.

Dated the day of

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Referrer group (e.g. aggregator group)

Referrer name