

# 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 Other  
 Mr    Mrs    Miss    Ms  

Gender MAC ID (for existing clients only)  
 Male    Female  

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 Other  
 Mr    Mrs    Miss    Ms  

Gender MAC ID (for existing clients only)  
 Male    Female  

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

## Employment details (if applicable) Applicant 2

Full time  
  Part-time  
  Casual  
  Contract work

Name of current employer  Occupation

Gross annual income  Length of service

\$

*If less than 3 years service with current employer*

Name of previous employer  Occupation

## Employment details (if applicable) Applicant 2

Full time  
  Part-time  
  Casual  
  Contract work

Name of current employer  Occupation

Gross annual income  Length of service

\$

*If less than 3 years service with current employer*

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

## Financial position

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

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

## Financial position (continued)

### Liabilities

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

## 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 'nil'. Use a separate sheet if necessary.

### Basic Living Expenses (per month)

Clothing and personal care	\$
Groceries	\$
Transport	\$
Owner occupied property utilities, rates etc.	\$
Other	\$

### Discretionary Living Expenses (per month)

Childcare	\$
Education	\$
Insurance	\$
Medical and health	\$
Recreation and entertainment	\$
Telephone, internet, pay TV and media streaming subscriptions	\$
Other	\$

**TOTAL BASIC LIVING EXPENSES:**

\$

**TOTAL DISCRETIONARY LIVING EXPENSES:**

\$

## Security property details Existing property

Street address  Suburb  State  Postcode

Estimated market value  
\$

### Contact details to arrange valuation/access

Name  Phone  Email

## Security property details Second property (if adding a new security to your loan)

### Property purpose

Investment  
 Owner occupied

### Property is

New  
 Established

### Property type

Detached  Townhouse  Unit  Land  
 Duplex  Semi detached  Unit<50m<sup>2</sup>  Other

Street address  Suburb  State  Postcode

Purchase price (for purchases)  OR Estimated market value (for refinances)  Land size (if>2ha)

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

### For construction only

Construction contract amount  Additional construction costs  Total construction costs

## 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. *If self-employed*  
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
- 1 year fixed rate
- 2 years fixed rate
- 3 years fixed rate
- 4 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:

<input type="checkbox"/> Temporary reduction in income:	<input type="text"/>
<input type="checkbox"/> Large non-recurring expenses:	<input type="text"/>
<input type="checkbox"/> Variable income:	<input type="text"/>
<input type="checkbox"/> Maximise cash flow:	<input type="text"/>
<input type="checkbox"/> Create funds for investment purposes:	<input type="text"/>
<input type="checkbox"/> Principal reductions in an offset facility:	<input type="text"/>
<input type="checkbox"/> Taxation, financial or accounting reasons:	<input type="text"/>
<input type="checkbox"/> Plan to convert to investment property:	<input type="text"/>
<input type="checkbox"/> Other reason (please provide):	<input type="text"/>

## Definitions

"You" means the Borrowers and Guarantors for the proposed loan, both together and separately.

## Privacy statement

This privacy statement explains how Macquarie Group and its related entities ("Macquarie", "we", "us" or "our") will collect, hold, use and disclose personal information provided to us in connection with a credit or deposit product issued by the Lender (as defined in your home loan contract).

## What we collect and why?

We will collect, hold, use and disclose personal information about you to:

- process any applications;
- manage the products and services you receive, including any rewards programs;
- monitor, audit and evaluate our products and services;
- model and test data;
- improve and develop products and services;
- conduct portfolio analysis and risk management;
- conduct market research;
- market to you (directly and indirectly);
- communicate with you;
- arrange funding, including through securitisation;
- fulfil our legal, regulatory and investor reporting obligations; and
- deal with any complaints or enquiries you may have.

We also collect personal information under various laws including Anti-Money Laundering and Counter-Terrorism Financing Act, Taxation Administration Act, Income Tax Assessment Act, Corporations Act, National Consumer Credit Protection Act and Foreign Account Tax Compliance Act (US). Phone calls to and from Macquarie may be recorded for quality and assurance purposes. If you do not want your call to be recorded, please advise the Macquarie staff member when you have been connected.

## Personal information about others – your assurance to us

Where you provide us with personal information about someone else, you must first obtain their consent to provide it based on this privacy statement. By providing this information to us, you are assuring us that you have such consent.

## What are our sources of information about you?

We will collect and record personal information through our interactions with you and others, including:

- your broker or adviser;
- public sources, information brokers and our service providers; and
- your employer and other financial institution(s) you have a relationship with.

Without this information, we may not be able to process your application or provide you with an appropriate level of service.

## Who do we share this information with and why?

We will disclose your personal information to:

- other Macquarie Group companies and third parties (including our service providers) for any of the purposes listed above or as otherwise permitted by law;
- any person acting on your behalf, including your mortgage intermediary, financial adviser, attorney, solicitor or accountant; and
- regulatory authorities if required to do so by law (e.g. tax authorities) or to meet our legal and compliance obligations wherever we do business or store data.

We may exchange personal information (including, where applicable, credit information) with parties who may operate outside Australia (including the Philippines, India, Japan, USA and the countries specified in our Privacy Policy).

We take reasonable steps to protect your information against misuse or loss by these parties.

## How do we use this information?

We may use your personal information to offer you other products or services. You can change your marketing preferences online at [macquarie.com.au/optout-bfs](http://macquarie.com.au/optout-bfs).

## How we deal with credit-related privacy matters

When you apply for a credit product from Macquarie (including a Credit Card or Home Loan), where permitted by law we may also exchange **consumer credit information** with credit reporting bodies ("CRBs"), other credit providers and third parties (including, where applicable, mortgage insurers). CRBs may include your personal information in reports they provide to other credit providers to assist those credit providers to assess your credit worth.

The Macquarie Credit Information Policy contains information on:

- our use and disclosure of credit-related personal information, including for assessing your application and managing your account;
- the CRBs we use, their contact details and how to access their policies on the management of credit-related information;
- what happens if you fail to meet your repayments;
- what happens if you commit a serious credit fringement;
- your right to request CRBs not to use your credit reporting information (either to determine your eligibility to receive direct marketing from credit providers or if you believe you have been a victim of fraud);
- your right to access and correct your information; and
- your right to make a complaint to us in relation to credit information matters and how we will deal with any complaints.

If your application relates to a **commercial (as opposed to consumer)** credit purpose, you expressly consent to us conducting a credit worthiness check with a CRB for the purposes outlined in our Credit Information Policy.

You expressly consent to us exchanging your credit eligibility information with:

other credit providers for the purpose of assessing an application for credit or assessing your credit worthiness; and where applicable, any potential or existing guarantors.

## Where you can access further information about privacy at Macquarie Privacy @ Macquarie

You can access Macquarie's Privacy Policy and Credit Information Policy at [macquarie.com.au](http://macquarie.com.au). You may also request a copy from us.

The Macquarie Privacy Policy contains information on:

- how you can access and correct your information; and
- how you may complain to us about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with any complaints.

If you have any privacy questions or complaints, please email [privacy@macquarie.com](mailto:privacy@macquarie.com) and mark communications to the attention of our Privacy Officer or call us on 1800 806 310.

This information has been provided by Macquarie Bank Limited ABN 46 008 583 542 AFSL and Australian Credit Licence 237502. All applications for credit are subject to credit approval criteria.

## 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 consent and disclosure, Macquarie's Privacy Policy 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).
- If any false information or statements have been made in this application, the applicants may be:
  - (i) subject to a penalty of imprisonment and/or fine
  - (ii) required to pay the full loan amount immediately on demand.
- 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.

- for communications in relation to your home loan (and credit card if part of your application):
  - (i) you're consenting to receive communications such as statements, notices and other documents electronically;
  - (ii) your electronic communications (e.g. your email and SMS) must be regularly checked; and
  - (iii) you may withdraw your consent at any time by contacting us;
- 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

### 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 Platinum 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)**

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Referrer name

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