

# Business Banking Consumer Loan Application Form

This document is used by Macquarie Bank Limited and its related companies (the Bank) to collect the loan requirements and financial information of each applicant and guarantor (including a guarantor of a business purpose loan) who is borrowing (including refinancing) for personal purpose or to purchase or invest in residential property. It is also used to explain how the bank will use their personal and credit information. A separate form should be completed for each individual, excluding married or de facto applicants or guarantors from the same household, who may complete jointly.

	Applicant 1	Applicant 2/Guarantor
Full name (as appears on ID)		
Date of birth (dd/mm/yyyy)		
Email address		
Mobile number		
Residential address		
	Suburb	State
		Postcode
<b>1. What are your loan requirements?</b>	Loan 1	Loan 2
What do you need?	New Macquarie loan Increase to an existing Macquarie loan Variation to an existing Macquarie loan For increase or variation, please specify the account number:	New Macquarie loan Increase to an existing Macquarie loan Variation to an existing Macquarie loan For increase or variation, please specify the account number:
How much would you like to borrow (\$)? (for increases to an existing loan, please indicate the additional amount you want to borrow)		
What is the address of the property/properties that will be used as security?	1.    2.	1.    2.

	Loan 1		Loan 2	
	Applicant 1	Applicant 2	Applicant 1	Applicant 2
Who is the proposed borrower?				
Preferred repayments (please select only one)	Principal and interest		Principal and interest	
	Interest only for      years (available up to 5 year terms)		Interest only for      years (available up to 5 year terms)	
Preferred term (up to 30 years)	years		years	
Redraw?	Yes	No	Yes	No
<b>2. What is the loan for?</b>				
What is the predominant purpose of this loan?	A property to live in		A property to live in	
If this is a refinance of an existing loan, please specify the purpose of the original loan.	An investment property		An investment property	
	Property renovation/construction		Property renovation/construction	
	Other loan purpose, please specify:		Other loan purpose, please specify:	
<b>3. Property purchase</b>				
Is this loan to purchase a property?	Yes, please proceed below		Yes, please proceed below	
	No, please proceed to section 4		No, please proceed to section 4	
What is the purchase price (\$)?				
What are the additional costs of the purchase price (\$)? (e.g. stamp duty and legal fees)				
<b>4. Refinance</b>				
Will this loan be used to refinance an existing loan/s?	Yes, please proceed below		Yes, please proceed below	
	No, please proceed to section 5		No, please proceed to section 5	
What is the reason for refinancing?	Lower interest rate		Lower interest rate	
	Reduced repayments		Reduced repayments	
	Dissatisfied with current institution		Dissatisfied with current institution	
	Greater flexibility/specific loan features under proposed loan		Greater flexibility/specific loan features under proposed loan	
	Other reason, please specify:		Other reason, please specify:	
What are the estimated costs of refinancing (\$)? (e.g. break fee and discharge costs)				

## 5. What do you earn each year?

If you are comfortable with Macquarie relying on the supporting income documentation you have provided, please tick the relevant source document type under each category and do not complete the annual \$ amount fields below. Macquarie will refer to the source documents in lieu of you declaring the income below.

	Applicant 1	Applicant 2/Guarantor
<b>Salary (PAYG including bonus/overtime/commission)</b>		
Please refer to	Two latest payslips	Two latest payslips
	Or annual amount (\$)	Or annual amount (\$)
<b>Self-employed, company and trust income</b>		
Please refer to	Business Tax Returns (last two years)	Business Tax Returns (last two years)
	Profit & Loss Statement and Balance Sheet (last two years)	Profit & Loss Statement and Balance Sheet (last two years)
	Individual Tax Returns (last two years)	Individual Tax Returns (last two years)
	Most recent ATO Notice of Assessment	Most recent ATO Notice of Assessment
	Or annual amount (\$)	Or annual amount (\$)
<b>Gross rental income</b>		
Please refer to	Macquarie ordered valuation	Macquarie ordered valuation
	Current executed lease agreement	Current executed lease agreement
	Rental Income Statements (last 3 months)	Rental Income Statements (last 3 months)
	Most recent Individual Tax Return	Most recent Individual Tax Return
	Or annual amount (\$)	Or annual amount (\$)
<b>Expected rent on new property purchase</b>		
Please refer to	Macquarie ordered valuation	Macquarie ordered valuation
	Current executed lease agreement	Current executed lease agreement
	Or annual amount (\$)	Or annual amount (\$)
<b>Other (e.g. interest, ASX dividends)</b>		
Description		
Please refer to:	Income Tax Return (last two years)	Income Tax Return (last two years)
	Or annual amount (\$)	Or annual amount (\$)
Declaration	I confirm that the income contained in the source documents provided is a true representation of my current and ongoing income in the foreseeable future.	I confirm that the income contained in the source documents provided is a true representation of my current and ongoing income in the foreseeable future.
	Yes No	Yes No

## 6. What does your household (including dependants) spend each month?

A dependant is a person who is partially or substantially financially dependant on you (e.g. child or spouse).

How many dependants do you have and what age are they? (Children, parent, etc.)

### Expenses

Specify all expenses incurred by your household each month, including those relating to spouse/partner/dependents. If something is paid for by your business, we still require you to declare the amount of the expense.

#### General living expenses (per month) (\$)

N/A

Paid by business

**Groceries** (all food and beverage costs while at home)

**Clothing and personal care** (clothing expenses, grooming, hygiene, and other personal care costs)

**Medical and health** (ongoing medical costs, medical contingency; excluding personal health insurance)

**Recreation and entertainment** (what you spend on weekend activities, holidays and concerts)

**Primary residence costs** (electricity, gas, water; excluding mortgage repayments, rent and home and contents insurance)

**General insurance** (includes home and contents, car)

**Communications** (telephone, internet, pay TV, and media streaming services)

**Transport** (fuel, registration, maintenance, public transport)

**Education** (higher education, public/government primary and secondary education; excluding private, non-government education)

**Childcare:** (day care, preschool, before/after school care and nanny costs)

#### Additional living expenses (per month) (\$)

N/A

Paid by business

**Rent** (if your current residence is changing, please note the upcoming rental expense)

**Primary residence owner occupied body corporate and strata fees**

**Secondary residence/holiday home costs** (electricity, gas, water, rates, owners corporation/body corporate fees, ongoing maintenance expenses and other household items)

**Residential investment property costs** (electricity, gas, water, rates, owners corporation/body corporate fees, insurance, ongoing maintenance expenses and other household items)

**Commercial investment property costs** (electricity, gas, water, rates, owners corporation/body corporate fees, insurance, ongoing maintenance expenses and other household items)

**Personal insurance** (health, life, sickness and accident)

**Education** (private and non-government)

**Child support payments** (and/or spousal payments)

**Other** (please list)

Make sure all the expense types are completed. Blanks will slow down your application.

## 7. Assets you own

For jointly owned assets: Please include the proportional share of the asset value you own in the property value field (e.g. if applicant 1 jointly owns a property valued \$1,000,000 with their brother (50%/50%), applicant 1 to declare \$500,000 as their proportional share of the value). Please include those held in your personal name, family trusts, special purpose vehicles etc.

Asset Ref. No.	Property address	Residential (R) or commercial (C)	Who owns this asset?	Value (\$)
1			Applicant 1	2
2			Applicant 1	2
3			Applicant 1	2
4			Applicant 1	2
5			Applicant 1	2
6			Applicant 1	2

### Total savings and term deposits (\$)

Savings is the total of your transaction, savings and offset accounts, including any funds you might be contributing to this loan.

Applicant 1

Applicant 2/Guarantor

### Total ASX listed shares (\$)

Applicant 1

Applicant 2/Guarantor

## 8. Liabilities you owe

The details of existing loans with Macquarie Business Bank do not need to be included below. Please include those held in your personal name (business and personal purpose), family trusts, special purpose vehicles, loans you are a guarantor for etc. If the liability corresponds to an asset listed above, please include the asset reference number listed.

Asset Ref. No.	Bank/Financier	Borrower	Interest rate (%)	Remaining term (years)	Remaining interest only term (years)	Tax deductible?	Limit (\$)
		Applicant 1		2			
		Applicant 1		2			
		Applicant 1		2			
		Applicant 1		2			
		Applicant 1		2			
		Applicant 1		2			



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## 11. Changes to your household's financial situation

	Applicant 1		Applicant 2/Guarantor	
	Yes	No	Yes	No
We know things change over time. Do you see any likely changes in the future that could increase or decrease your income or expenses?				
If yes, please specify:				

### Definitions Used

**Bank's Agents** refers to each of the Bank's agents, introducers, dealers, brokers, service providers and any other financier who at any time provides or has any interest in the credit including other entities involved in any securitisation of the credit provided to you.

**Credit Information** refers to permitted identification information; credit applications and the amount and type of credit; the Bank being a current credit provider; the credit limit and loan start/end dates; repayment history information, including default information (such as payments overdue for more than 60 days in specified circumstances); advice about new payment arrangements or where payments are no longer overdue; in specified circumstances that in the opinion of the Bank there has been a serious credit infringement such as fraud; and other credit-related personal information that is described in the Bank's Credit Information Policy or can otherwise be disclosed under the Privacy Act. In respect of information provided to guarantors, this also includes upfront, ongoing, and historical information about your financial position, credit reports, financial accounts, tax returns, payslips, statements and default information for any loan you have with the Bank.

**Privacy Act** means the Privacy Act 1988 (Cth).

### Privacy consents and disclosure

You consent and agree to the Bank collecting, using, holding, and disclosing your personal information and credit information, and exchanging it with the Bank's Agents and the parties detailed below, now or in the future, within or outside Australia, for the following purposes:

- 1. Seeking and using consumer and commercial credit information about yourself.**  
This includes credit information and information derived from credit reporting bodies (CRBs) to:
  - assess an application by you for consumer or commercial credit;
  - manage your loan and related arrangements, and assess applications for financial assistance;
  - assess an application to be a guarantor in relation to credit;
  - review your credit on a periodic basis or in connection with changes (for example, credit limit) as though assessing a new application
  - collect overdue payments, and
  - create assessments and ratings of your credit worthiness.
- 2. Exchanging information with credit reporting bodies (CRBs),** for the purposes described above and to allow the CRBs to maintain information about your credit worthiness before, during or after the provision of credit.
- 3. Exchanging information with other credit providers and guarantors,** including your personal and credit information for any purposes permitted by law or industry code including:
  - assessing your applications for credit or to be a guarantor, financial assistance, or to assess your credit worthiness during or after the life of a credit arrangement;
  - determining or confirming the status of your credit including any defaults; and
  - giving or obtaining an opinion about your credit worthiness.
- 4. Exchanging information with other parties,** including your brokers, advisers and other representatives, guarantors, government authorities, third parties via data feeds which are authorised by you, and any credit enhancer, funder, ratings agency or other party acting in connection with funding credit by means of securitisation. Other parties that the Bank will exchange your personal information with include referees, past and present employers, next of kin, account holders and operators, conveyancing and identity verification service providers, valuers and debt collection agencies.
- 5. Managing and administering your account,** including processing the current and any future loan applications, communication and monitoring, auditing and evaluating products and services provided, model and test data, improving and developing product and services, conducting credit scoring, securitisation, research, risk management and portfolio analysis, providing and administering any related rewards program and dealing with any complaints or enquiries.

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## Your rights

You may request access to and correction of the personal information the Bank holds about you. You may also request a copy of the Bank's and Bank's Agents' privacy policies and (where applicable) credit reporting policies. These policies contain further details about handling of personal and credit information including how you can access or update that information, how privacy concerns are dealt with, website privacy information, which CRBs are used and how you can request copies of information from those CRBs or limit the disclosure of credit information. The Bank's Privacy Policy and Credit Information Policy can be found via [macquarie.com.au/business-banking](http://macquarie.com.au/business-banking), or by contacting the Macquarie Privacy Officer on 1800 806 310 or [privacy@macquarie.com](mailto:privacy@macquarie.com).

## Your acknowledgements

You acknowledge the Bank:

- **Information collection** — collects personal information through interactions with you and your nominated adviser/s or broker (including telephone, email or online), as well as the Bank's Agents, public sources and third parties including information brokers. Without this information, the Bank may not be able to process your application or provide you with an appropriate level of service and in some cases, you may not be able to make withdrawals from your loan account.
- **Compliance** — collects and may disclose your personal information under various laws including the Anti-Money Laundering and Counter-Terrorism Financing Act; National Consumer Credit Protection Act; the Superannuation Industry (Supervision) Act; the Personal Property Securities Act and certain state property laws. The Bank may also disclose personal information to regulatory authorities in Australia and overseas in connection with their lawful requests.
- **Sensitive information** — collects sensitive information for specific purposes, such as information regarding your health, to enable the assessment of a financial assistance application. The Bank may use and disclose such information for those purposes and seek such information from your health providers.
- **Third-party consent** — relies on you to ensure that, before you give any personal information about someone else to the Bank, that person has consented to you providing their information to the Bank based on this privacy consent.
- **Service providers and the Bank's Agents** — may exchange your personal information with its related companies, other funders and service providers that assist in the management of your credit. The types of third parties which the Bank may exchange personal third parties may operate outside Australia including locations in the Philippines, India and the countries specified in the Bank's Privacy Policy. Where this occurs, the Bank takes steps to protect information against misuse or loss.
- **Marketing** — and its related companies may use your personal information to contact you on an ongoing basis by telephone, email, online and other means to offer products or services that may be of interest, unless you change your marketing preferences by telephoning the Bank on 1800 806 310 or visiting [www.macquarie.com.au/optout-bfs](http://www.macquarie.com.au/optout-bfs).

## Consent to receive documents electronically

By signing this form, you consent to receiving electronic copies of loan, guarantee, security documents and any other related documents and correspondence. Instructions for accessing these documents will be sent to your email address.

By giving this consent, **you acknowledge**:

- paper documents may no longer be given
- your email and/or online portal must be checked regularly for documents
- your consent may be withdrawn at any time

**If you don't want to receive documents electronically**, please let us know and we'll discuss alternative options. Despite your consent to receive electronic copies, we reserve the right to send physical documents.

## Declaration

By signing below you:

- give the consents set out above
- acknowledge that the Bank will rely on the information in this form and the tax returns and other information provided in assessing your ability to meet your obligations as borrower or guarantor; and
- certify that the information provided in this form is true and correct at the date of completion; and
- confirm that, other than as disclosed in this form, there are no circumstances that could impact the accuracy of the information provided in this form or in the tax returns and other information provided, in the near future.

Applicant 1 signature

Applicant 2/Guarantor signature

Date

Date