

Loan application

Macquarie Bank Limited ABN 46 008 583 542 AFSL and Australian Credit Licence 237502

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Tell us about yourself and your household

	Applicant 1/Director	Applicant 2/Spouse/Partner
Name		
Date of birth	/ /	/ /
How many dependants do you have? (e.g. children, parents)		
What age are the dependants?		

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What does your household earn each year?

If each loan(s) in this application is/are predominantly for business purpose or investment in non-residential property, please answer the question below. Otherwise, please complete the table.

Are you comfortable with Macquarie relying on the supporting information (Income Tax Returns, Notices of Assessment, Business & Trust Financials or Payslips etc.) provided by you as part of this application, in lieu of completing table below?

☐ Yes ☐ No

If yes, we do not require you to fill the table below, please proceed to Section 3. Otherwise, please complete the table below.

	Applicant 1/Director Annual \$ amount	Applicant 2/Spouse/Partner Annual \$ amount
Gross salary (PAYG)	\$	\$
Bonus/Overtime/Commission	\$	\$
Sole Trader income	\$	\$
Gross rental - residential	\$	\$
Gross rental - commercial	\$	\$
Interest	\$	\$
Expected rent on new property purchase	\$	\$
Company profits (e.g. ongoing dividends or drawings)	\$	\$
Expected additional company profits post acquisition	\$	\$
ASX dividends	\$	\$
Trust distributions	\$	\$
Superannuation pension/drawings	\$	\$
Other income (please specify):	\$	\$
<div></div>		

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

Specify all expenses incurred by your household each month, including those relating to spouse/partner/dependants. Please include amounts for expenses paid by your business.

Expenses	Total household	
	N/A	Monthly \$
Rent: If your primary residence will be changing, please consider the expense as it relates to your new residence.	<input type="checkbox"/>	\$ <input type="text"/> <input type="checkbox"/> Paid by my business
Groceries: Items you should consider include meat, fruit, vegetables, cleaning products, and toiletries.	<input type="checkbox"/>	\$ <input type="text"/> <input type="checkbox"/> Paid by my business
Clothing and personal care: Items you should consider include clothing, footwear, salon/barber visits, beauty products and appointments.	<input type="checkbox"/>	\$ <input type="text"/> <input type="checkbox"/> Paid by my business
Medical and health: Items you should consider include doctor visits, prescriptions, dental, physio, and optometry.	<input type="checkbox"/>	\$ <input type="text"/> <input type="checkbox"/> Paid by my business
Recreation and entertainment: Items you should consider include movies, concerts, gifts, eating out, gambling, alcohol, membership fees and subscriptions, holidays, and pet care.	<input type="checkbox"/>	\$ <input type="text"/> <input type="checkbox"/> Paid by my business
Primary residence costs: If your primary residence will be changing, please consider the expense as it relates to your new residence. Items you should consider include electricity, gas, water, rates, ongoing maintenance expenses and other household items. Do not include loan repayments, home insurance and owners corporation/body corporate fees (captured elsewhere).	<input type="checkbox"/>	\$ <input type="text"/> <input type="checkbox"/> Paid by my business
Primary residence owners corporation/body corporate fees: If your primary residence will be changing, please consider the expense as it relates to your new residence.	<input type="checkbox"/>	\$ <input type="text"/> <input type="checkbox"/> Paid by my business
Secondary residence/holiday home costs: Items you should consider include electricity, gas, water, rates, owners corporation/body corporate fees, ongoing maintenance expenses and other household items. Do not include insurance costs (captured elsewhere).	<input type="checkbox"/>	\$ <input type="text"/> <input type="checkbox"/> Paid by my business
Residential investment property costs: Items you should consider include electricity, gas, water, rates, owners corporation/body corporate fees, insurance, ongoing maintenance expenses and other household items.	<input type="checkbox"/>	\$ <input type="text"/> <input type="checkbox"/> Paid by my business
Commercial investment property costs: Items you should consider include electricity, gas, water, rates, owners corporation/body corporate fees, insurance, ongoing maintenance expenses and other household items.	<input type="checkbox"/>	\$ <input type="text"/> <input type="checkbox"/> Paid by my business
Personal insurance: Items you should consider include health, income protection, life and TPD insurance.	<input type="checkbox"/>	\$ <input type="text"/> <input type="checkbox"/> Paid by my business
General insurance: Items you should consider include home & contents insurance for your primary residence and any secondary residence, car, boat, motorbike, caravan, trailer, pet and other insurance.	<input type="checkbox"/>	\$ <input type="text"/> <input type="checkbox"/> Paid by my business
Communications: Items you should consider include telephone, internet, Pay TV and media.	<input type="checkbox"/>	\$ <input type="text"/> <input type="checkbox"/> Paid by my business
Transport: Items you should consider include public transport, car registration, petrol, tolls, parking, servicing. Do not include lease payments.	<input type="checkbox"/>	\$ <input type="text"/> <input type="checkbox"/> Paid by my business
Education – Private school/Non-government fees: Items you should consider include fees, uniforms, books and laptops.	<input type="checkbox"/>	\$ <input type="text"/> <input type="checkbox"/> Paid by my business
Education – Public/Government fees, Primary/Secondary fees, Higher education/vocational training: Items you should consider include uniforms, books and laptops.	<input type="checkbox"/>	\$ <input type="text"/> <input type="checkbox"/> Paid by my business
Childcare: Items you should consider include day care, preschool, before/after school care and nanny costs.	<input type="checkbox"/>	\$ <input type="text"/> <input type="checkbox"/> Paid by my business
Child support and/or spousal maintenance payments	<input type="checkbox"/>	\$ <input type="text"/> <input type="checkbox"/> Paid by my business
Other: Items you should consider include any other living expenses not captured under the above categories. Do not include loan repayments. <div></div>	<input type="checkbox"/>	\$ <input type="text"/> <input type="checkbox"/> Paid by my business



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

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What does your household own?

Property assets

Property address	Who owns this asset?	Property type	Occupancy type	Value
		Residential (R) or Commercial (C)	Owner occupied (O) or Investment (I)	
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$

Cash and other liquid assets

Asset type	Who owns this asset?	Description (If applicable)	Value
Savings and term deposits			\$
Savings and term deposits			\$
ASX listed shares			\$
ASX listed shares			\$

Other assets

Asset type	Who owns this asset?	Description (If applicable)	Value
Motor vehicle			\$
Motor vehicle			\$
Superannuation			\$
Superannuation			\$
Life or key person policy			\$
Life or key person policy			\$
Other assets			\$
Other assets			\$

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What does your household owe (including loans you guarantee e.g. children's home loan)?

Mortgages

[illegible]

Credit cards (personal use)

Bank/ financier	Primary card holder	Card limit \$	Card balance \$	Balance paid in full each month? Y/N	Monthly repayment \$	Limit reducing or cancelling? Y/N	Proposed new limit \$

Other liabilities

[illegible]

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What do your businesses and trusts owe?

Secured by your business

Bank/ financier	Borrower name(s)	Interest rate %	Monthly repayment \$	Current loan limit \$	Current loan balance (amount owing) \$	Remaining loan term or expiry date	Remaining interest only period or expiry date

Mortgages

Bank/ financier	Borrower name(s)	Property type Residential (R) or Commercial (C)	Occupancy type Owner occupied (O) or Investment (I)	Interest rate %	Monthly repayment \$	Current loan limit \$	Current loan balance (amount owing) \$	Remaining loan term or expiry date	Remaining interest only period or expiry date

Credit cards (business use)

Bank/ financier	Primary card holder	Card limit \$	Card balance \$	Balance paid in full each month? Y/N	Monthly repayment \$	Limit reducing or cancelling? Y/N	Proposed new limit \$

Lease/hire purchase

Bank/ financier	Borrower name (and description if applicable)	Interest rate %	Monthly repayment \$	Loan limit \$	Current loan balance (amount owing) \$	Remaining loan term or expiry date	Remaining interest only period or expiry date

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Tell us about your businesses and trusts

Company/Trust name	Director		Is this a trading entity in its own right? Y/N	Is this a Trustee for a Trust that is a trading entity? Y/N	Does this entity or the trust make a loss? Y/N	Does this entity have any loans, leases, credit cards? Y/N
	Applicant 1	Applicant 2				
	<input type="checkbox"/>	<input type="checkbox"/>				
	<input type="checkbox"/>	<input type="checkbox"/>				
	<input type="checkbox"/>	<input type="checkbox"/>				
	<input type="checkbox"/>	<input type="checkbox"/>				
	<input type="checkbox"/>	<input type="checkbox"/>				
	<input type="checkbox"/>	<input type="checkbox"/>				

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Tell us how we can help you and your business

	Loan 1	Loan 2	Loan 3
What do you need?	<input type="checkbox"/> New loan <input type="checkbox"/> Increase to existing loan <input type="checkbox"/> Renewal of existing loan <input type="checkbox"/> Variation to existing loan	<input type="checkbox"/> New loan <input type="checkbox"/> Increase to existing loan <input type="checkbox"/> Renewal of existing loan <input type="checkbox"/> Variation to existing loan	<input type="checkbox"/> New loan <input type="checkbox"/> Increase to existing loan <input type="checkbox"/> Renewal of existing loan <input type="checkbox"/> Variation to existing loan
Borrower names (including Trustee details if applicable)			
How much do you want to borrow? (for increases to an existing loan please indicate the additional amount you want to borrow)	\$	\$	\$
Preferred term	years	years	years
What is the main source of the loan's repayments and upfront contribution?*(Select one option only)	<input type="checkbox"/> Employment/business income <input type="checkbox"/> Superannuation/pension <input type="checkbox"/> Investments and dividends/asset sale <input type="checkbox"/> Savings <input type="checkbox"/> Third party money <input type="checkbox"/> Inheritance/gift <input type="checkbox"/> Foreign income	<input type="checkbox"/> Employment/business income <input type="checkbox"/> Superannuation/pension <input type="checkbox"/> Investments and dividends/asset sale <input type="checkbox"/> Savings <input type="checkbox"/> Third party money <input type="checkbox"/> Inheritance/gift <input type="checkbox"/> Foreign income	<input type="checkbox"/> Employment/business income <input type="checkbox"/> Superannuation/pension <input type="checkbox"/> Investments and dividends/asset sale <input type="checkbox"/> Savings <input type="checkbox"/> Third party money <input type="checkbox"/> Inheritance/gift <input type="checkbox"/> Foreign income
What asset(s) will secure this loan?	<input type="checkbox"/> Residential property <input type="checkbox"/> Commercial property <input type="checkbox"/> Business <input type="checkbox"/> Other: <input type="text"/>	<input type="checkbox"/> Residential property <input type="checkbox"/> Commercial property <input type="checkbox"/> Business <input type="checkbox"/> Other: <input type="text"/>	<input type="checkbox"/> Residential property <input type="checkbox"/> Commercial property <input type="checkbox"/> Business <input type="checkbox"/> Other: <input type="text"/>

* This should be considered for the client as a whole, including any beneficial owners, directors or signatories that have control over the entity (if applicable).

Tell us how we can help you and your business (continued)

	Loan 1	Loan 2	Loan 3
Purpose of the loan*	<input type="checkbox"/> Refinancing or consolidating debts ► go to section 8A <input type="checkbox"/> Buying or improving ► go to section 8B <input type="checkbox"/> Other: <input type="text"/>	<input type="checkbox"/> Refinancing or consolidating debts ► go to section 8A <input type="checkbox"/> Buying or improving ► go to section 8B <input type="checkbox"/> Other: <input type="text"/>	<input type="checkbox"/> Refinancing or consolidating debts ► go to section 8A <input type="checkbox"/> Buying or improving ► go to section 8B <input type="checkbox"/> Other: <input type="text"/>

* This should be considered for the client as a whole, including any beneficial owners, directors or signatories that have control over the entity (if applicable).

8A. Only complete for loans where you're refinancing or consolidating debts

	Loan 1	Loan 2	Loan 3
What did you originally borrow the money for?*			
Specify <i>financier</i> and <i>amount</i> of loan that you are refinancing			
Estimated costs (e.g. break fee and discharge costs)	\$	\$	\$
If requesting additional money specify the purpose			
Repayment type	<input type="checkbox"/> Payment to include principal payments and interest payments <input type="checkbox"/> Interest only for <input type="text"/> years (available for up to 5 year terms)	<input type="checkbox"/> Payment to include principal payments and interest payments <input type="checkbox"/> Interest only for <input type="text"/> years (available for up to 5 year terms)	<input type="checkbox"/> Payment to include principal payments and interest payments <input type="checkbox"/> Interest only for <input type="text"/> years (available for up to 5 year terms)
Would you like access to redraw? Redraw may not be available on certain loan types. Please speak with your Relationship Manager regarding details.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

8B. Complete for all other loan purposes

	Loan 1	Loan 2	Loan 3
What is the loan for?*	<input type="checkbox"/> A property to live in <input type="checkbox"/> An investment property <input type="checkbox"/> A business asset <input type="checkbox"/> Property renovations <input type="checkbox"/> Property construction <input type="checkbox"/> A motor vehicle, boat, trailer, etc <input type="checkbox"/> Other: <input type="text"/>	<input type="checkbox"/> A property to live in <input type="checkbox"/> An investment property <input type="checkbox"/> A business asset <input type="checkbox"/> Property renovations <input type="checkbox"/> Property construction <input type="checkbox"/> A motor vehicle, boat, trailer, etc <input type="checkbox"/> Other: <input type="text"/>	<input type="checkbox"/> A property to live in <input type="checkbox"/> An investment property <input type="checkbox"/> A business asset <input type="checkbox"/> Property renovations <input type="checkbox"/> Property construction <input type="checkbox"/> A motor vehicle, boat, trailer, etc <input type="checkbox"/> Other: <input type="text"/>
Purchase price or contract price	\$	\$	\$
Other costs (e.g. legal fees, stamp duty, etc.)	\$	\$	\$
Your personal contribution	\$	\$	\$
What is the source of your personal contribution?	<input type="checkbox"/> Cash/savings <input type="checkbox"/> Sale of assets <input type="checkbox"/> Other loan capacity <input type="checkbox"/> Equity in other assets <input type="checkbox"/> Other: <input type="text"/>	<input type="checkbox"/> Cash/savings <input type="checkbox"/> Sale of assets <input type="checkbox"/> Other loan capacity <input type="checkbox"/> Equity in other assets <input type="checkbox"/> Other: <input type="text"/>	<input type="checkbox"/> Cash/savings <input type="checkbox"/> Sale of assets <input type="checkbox"/> Other loan capacity <input type="checkbox"/> Equity in other assets <input type="checkbox"/> Other: <input type="text"/>

* This should be considered for the client as a whole, including any beneficial owners, directors or signatories that have control over the entity (if applicable).

Tell us how we can help you and your business (continued)

	Loan 1	Loan 2	Loan 3
Is this loan the first residential property purchase for all borrowers? (First home owners grant)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Repayment type	<input type="checkbox"/> Payment to include principal payments and interest payments <input type="checkbox"/> Interest only for <input type="text"/> years (available for up to 5 year terms)	<input type="checkbox"/> Payment to include principal payments and interest payments <input type="checkbox"/> Interest only for <input type="text"/> years (available for up to 5 year terms)	<input type="checkbox"/> Payment to include principal payments and interest payments <input type="checkbox"/> Interest only for <input type="text"/> years (available for up to 5 year terms)
Would you like access to redraw? Redraw may not be available on certain loan types. Please speak with your Relationship Manager regarding details.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Important information

Interest only repayments: If your repayment type is interest only at any stage during your loan term, then your minimum contractual interest only loan repayments will not pay off any principal during the interest only term and you may end up paying more interest over the life of the loan. At the end of your interest only period, your minimum contractual repayments will increase.

Balloon payment: Your payment terms and structure may result in you needing to pay the outstanding principal amount in one lump sum at the end of your term.

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Tax liabilities

	Applicant 1/Director	Applicant 2/Spouse/Partner
Do you have an overdue tax liability?	<input type="checkbox"/> Yes <input type="checkbox"/> No ► go to section 10	<input type="checkbox"/> Yes <input type="checkbox"/> No ► go to section 10
Are you in a payment arrangement with the ATO?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you answered yes to either of the above we will need more details and documents about your tax position.

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Changes to your household's financial situation

Do you anticipate any material changes to your household's financial situation in the foreseeable future? e.g. parental leave, reduced income, increased shareholding in business, end of contract.

☐ Yes ► **provide detail below**

☐ No ► **go to section 11**

Period of impact (years):

Financial amount (per year): \$

Changes to your household’s financial situation (continued)

How do you intend to meet the loan repayments following the planned or anticipated change? e.g. additional income, reduce expenditure, savings.

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Retirement planning

Are any of the loans in this application a Smart Business Loan or secured by residential property? ☐ Yes ☐ No ► **go to section 12**

Is any Applicant/Director 50 years or older? ☐ Yes ► **provide detail below** ☐ No ► **go to section 12**

	Applicant 1/Director	Applicant 2/Spouse/Partner
At what age are you planning to retire?		
If there is a balance remaining on your loan at retirement, how will you repay the balance owing? e.g. sale of business, downsizing home, savings, sale of property		

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Accountant details

We may need to confirm some of your information with your Accountant. If you are comfortable for us to contact your Accountant directly please provide details below (Note: your Accountant may charge you for the provision of information):

Contact name: Business name:

Phone number: Email address:

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Is there anything else that you would like to tell us?

Please include any other details that may not have been captured above:

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Declaration

I/We certify that the information provided in this form is a full and true statement as at the date of completion. I/We confirm that I/we have provided all relevant documents to the Bank to support the above statement and I/we have not withheld any information that could impact the above statement in the near future.

Applicant 1 signature

Date:

/

/

/

Name:

Applicant 2 signature

Date:

/

/

/

Name:



Important

To ensure that your loan application is processed as quickly as possible, please ensure that you have completed the following:

- ☐ all details of what your household earns and spends and how that might change
- ☐ all details of what your household owns and owes
- ☐ section 8A or 8B (where applicable)