

Loan application

Macquarie Bank Limited ABN 46 008 583 542 AFSL and Australian Credit Licence no. 237502



1

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? | | |

2

What does your household earn each year?

| | Applicant 1 / Director | Applicant 2 / Spouse / Partner |
|--|------------------------|--------------------------------|
| | Annually \$ | Annually \$ |
| 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): <input type="text"/> | | |

3

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.

| Expenses | Total Household | | |
|--|--------------------------|--------------------------|------------|
| | N/A | Paid by my business | Monthly \$ |
| Rent | <input type="checkbox"/> | <input type="checkbox"/> | |
| Groceries (including meat, fruit, vegetables, cleaning products, toiletries, etc) | <input type="checkbox"/> | <input type="checkbox"/> | |
| Clothing and personal care (including clothing, footwear, salon/barber visits, beauty products & appointments, etc) | <input type="checkbox"/> | <input type="checkbox"/> | |
| Medical and health (including doctor visits, prescriptions, dental, physio, optometry, etc) | <input type="checkbox"/> | <input type="checkbox"/> | |
| Recreation and entertainment (including movies, concerts, gifts, eating out, gambling, alcohol, membership fees & subscriptions, holidays, pet care, etc) | <input type="checkbox"/> | <input type="checkbox"/> | |
| Home expenses | | | |
| Electricity, gas and water (include if renting) | <input type="checkbox"/> | <input type="checkbox"/> | |
| Rates | <input type="checkbox"/> | <input type="checkbox"/> | |
| Owners corporation / body corporate fees | <input type="checkbox"/> | <input type="checkbox"/> | |
| Ongoing repairs & maintenance expenses and other household items | <input type="checkbox"/> | <input type="checkbox"/> | |
| Investment property expenses | | | |
| Electricity, gas and water | <input type="checkbox"/> | <input type="checkbox"/> | |
| Rates | <input type="checkbox"/> | <input type="checkbox"/> | |
| Owners corporation / body corporate fees | <input type="checkbox"/> | <input type="checkbox"/> | |
| Ongoing repairs & maintenance expenses and other household items | <input type="checkbox"/> | <input type="checkbox"/> | |
| Insurance | | | |
| Health insurance | <input type="checkbox"/> | <input type="checkbox"/> | |
| Home and contents | <input type="checkbox"/> | <input type="checkbox"/> | |
| Motor vehicle | <input type="checkbox"/> | <input type="checkbox"/> | |
| Life / TPD / income protection | <input type="checkbox"/> | <input type="checkbox"/> | |
| Other (including boat, pet, etc) | <input type="checkbox"/> | <input type="checkbox"/> | |
| Communications | | | |
| Telephone | <input type="checkbox"/> | <input type="checkbox"/> | |
| Internet | <input type="checkbox"/> | <input type="checkbox"/> | |
| Pay TV and media streaming services (including Foxtel, Netflix, etc) | <input type="checkbox"/> | <input type="checkbox"/> | |
| Transport | | | |
| Public transport | <input type="checkbox"/> | <input type="checkbox"/> | |
| Motor vehicle running expenses. Not including lease payments (including registration, parking, tolls, fuel, servicing, etc) | <input type="checkbox"/> | <input type="checkbox"/> | |
| Education | | | |
| Private school fees | <input type="checkbox"/> | <input type="checkbox"/> | |
| Other school fees (including public school and ongoing professional development) | <input type="checkbox"/> | <input type="checkbox"/> | |
| General education expenses (including uniforms, books, laptops, etc) | <input type="checkbox"/> | <input type="checkbox"/> | |
| Childcare (including day care, preschool, nanny, etc) | <input type="checkbox"/> | <input type="checkbox"/> | |
| Child support payments | <input type="checkbox"/> | <input type="checkbox"/> | |
| Other (any other living expenses not captured under the above categories not including loan repayments) | <input type="checkbox"/> | <input type="checkbox"/> | |
| <input style="width: 300px; height: 20px;" type="text"/> | | | |

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

4

What does your household own?

Property assets

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

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 | | | \$ |

5

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

Mortgages

| Bank / financier | Borrower name(s) | Property type Residential (R) / Commercial (C) | Occupancy type Owner occupied (O) / 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 | Is this tax deductible? Yes (Y) / No (N) |
|------------------|------------------|---|---|---------------|-------------------|--------------------|-------------------------------------|------------------------------------|---|---|
| | | | | % | \$ | \$ | \$ | | | |
| | | | | % | \$ | \$ | \$ | | | |
| | | | | % | \$ | \$ | \$ | | | |
| | | | | % | \$ | \$ | \$ | | | |

Credit cards (personal use)

| Bank / financier | Primary card holder | Card limit | Card balance | Balance paid in full each month? Yes (Y) / No (N) | Monthly repayment | Limit reducing or cancelling? Yes (Y) / No (N) | Proposed new limit |
|------------------|---------------------|------------|--------------|--|-------------------|---|--------------------|
| | | \$ | \$ | | \$ | | \$ |
| | | \$ | \$ | | \$ | | \$ |
| | | \$ | \$ | | \$ | | \$ |

Other liabilities

| Liability type | Bank / financier | Borrower name (and description if applicable) | 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 | Is this tax deductible? Yes (Y) / No (N) |
|-----------------------------|------------------|---|---------------|-------------------|--------------------|-------------------------------------|------------------------------------|---|---|
| Personal loan / Margin Loan | | | % | \$ | \$ | \$ | | | |
| Lease / hire purchase | | | % | \$ | \$ | \$ | | | |
| Lease / hire purchase | | | % | \$ | \$ | \$ | | | |
| HECS / HELP debt | | | % | \$ | \$ | \$ | | | |
| Other loans / liabilities | | | % | \$ | \$ | \$ | | | |

6

What do your businesses and trusts owe?

Secured by your business

| Bank / financier | Borrower name | 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) / Commercial (C) | Occupancy type Owner occupied (O) / 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? Yes (Y) / No (N) | Monthly repayment | Limit reducing or cancelling? Yes (Y) / No (N) | Proposed new limit |
|------------------|---------------------|------------|--------------|--|-------------------|---|--------------------|
| | | \$ | \$ | | \$ | | |
| | | \$ | \$ | | \$ | | |
| | | \$ | \$ | | \$ | | |

Lease / hire purchase

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

7

Tell us about your businesses and trusts

| Company / Trust name | Director | | Is this a trading entity in it's own right? Yes (Y) / No (N) | Is this a Trustee for a Trust that is a trading entity? Yes (Y) / No (N) | Does this entity or the trust make a loss? Yes (Y) / No (N) | Does this entity have any loans, leases, credit cards? Yes (Y) / No (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"/> | | | | |

8

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) | | | |
| Loan amount | \$ | \$ | \$ |
| Preferred term | years | years | years |
| 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"/> |
| 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 (go to section 8B): <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 (go to section 8B): <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 (go to section 8B): <input type="text"/> |

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"/> Principal and interest <input type="checkbox"/> Interest only for <input type="text"/> years (available for up to 5 year terms) | <input type="checkbox"/> Principal and interest <input type="checkbox"/> Interest only for <input type="text"/> years (available for up to 5 year terms) | <input type="checkbox"/> Principal and interest <input type="checkbox"/> Interest only for <input type="text"/> years (available for up to 5 year terms) |

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"/> |
| 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"/> Principal and interest <input type="checkbox"/> Interest only for <input type="text"/> years (available for up to 5 year terms) | <input type="checkbox"/> Principal and interest <input type="checkbox"/> Interest only for <input type="text"/> years (available for up to 5 year terms) | <input type="checkbox"/> Principal and interest <input type="checkbox"/> Interest only for <input type="text"/> years (available for up to 5 year terms) |

IMPORTANT NOTICE REGARDING 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.

9 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 & documents about your tax position.

10 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.

No – **go to section 11** Yes – **provide detail below**

Period of impact (years) Financial amount (per year)

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

11 Retirement planning

Are any of the loans in this application secured by residential property?

No – **go to section 12** Yes

Is any Applicant / Director 50 years or older?

No – **go to section 12** Yes – **provide detail below**

| | 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 | | |

12 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

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

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

14 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 name

Applicant 2 name

Signature 1

Signature 2

Date

Date



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)