



HOME LOAN APPLICATION

Bank of Queensland Limited
ABN 32 009 656 740
GPO Box 898, Brisbane 4001
Telephone 1300 55 72 72
www.boq.com.au
Australian Credit Licence (ACL) 244616

Application Date

Branch

Personal Details	Applicant 1	Applicant 2
Title		
First Name		
Middle Name		
Last Name		
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/> Other specify:	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/> Other specify:
Date of Birth		
Number of dependant/s	<input type="text"/> Age/s:	No of Dependents <input type="text"/> Age/s:
Drivers Licence No		
Mother's Maiden Name		
Residential Status	<input type="checkbox"/> Own <input type="checkbox"/> Buying <input type="checkbox"/> Live with Parents <input type="checkbox"/> Rent <input type="checkbox"/> Other specify:	<input type="checkbox"/> Own <input type="checkbox"/> Buying <input type="checkbox"/> Live with Parents <input type="checkbox"/> Rent <input type="checkbox"/> Other specify:
Aust. Residency held	<input type="checkbox"/> More than 5 yrs <input type="checkbox"/> Less than 5 yrs	<input type="checkbox"/> More than 5 yrs <input type="checkbox"/> Less than 5 yrs
Home Phone		
Mobile Phone		
Work Phone		
Email Address		
Current Address Details		
Address		
Date moved in		
Postal Address <input type="checkbox"/> as per current address		
Address		
Previous Address (if less than 2 yrs at current address)		
Address		
Date moved in		
Employment Details		
Occupation		
Industry		
Employment Status	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Self Employed <input type="checkbox"/> Other:	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Self Employed <input type="checkbox"/> Other:
Employer Name		
Contact Name		
Contact Phone		
Address		
Date Started		
If you are Self Employed, please provide:		
Accountant's Trading Name		
Accountant's Contact Name		Contact Phone No
Accountant's Address		

Previous Employment Details <i>(if less than 2 yrs in current position)</i>									
Occupation									
Employment Status <i>e.g. fulltime</i>	<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Casual	<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Casual			
	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Other:		<input type="checkbox"/> Self Employed	<input type="checkbox"/> Other:				
Employer Name									
Contact Name									
Address									
Date Started/Finished									
Purchase Details (Real Property Only)									
Property Address									
Buyer Name/s									
Purchase price	\$								
Your Contribution	First Home Owner Grant	\$			Your Savings	\$			
Estimated Costs including Legals and Government Duties/Levies		\$							
Key Dates	Unconditional Finance Date						Settlement Date		
Your Solicitor/Conveyancer's Details									
Name									
Phone				Fax					
Loan Application Details - Loan 1									
Amount requested	\$			Loan Term Required					
Purpose									
If refinancing	<input type="checkbox"/> Break Cost \$		<input type="checkbox"/> Exit Fees \$		<input type="checkbox"/> Other Cost \$				
Loan Type	<input type="checkbox"/> Home Loan <input type="checkbox"/> Line of Credit <input type="checkbox"/> Overdraft <input type="checkbox"/> Personal Loan								
Security being offered	<input type="checkbox"/> Real Property <input type="checkbox"/> Guarantee <input type="checkbox"/> Term Deposit <input type="checkbox"/> Other <input type="checkbox"/> Unsecured								
Security Details	Address:								
	Owner:								
	<input type="checkbox"/> Principal place of residence <input type="checkbox"/> Investment Property								
Security Details	Address:								
	Owner:								
	<input type="checkbox"/> Principal place of residence <input type="checkbox"/> Investment Property								
Package Details	<input type="checkbox"/> Home Loan Privileges								
Interest Rate	<input type="checkbox"/> Variable <input type="checkbox"/> Fixed: <input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years								
Interest Only	<input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years								
Rate Lock Required	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Fixed rate <i>(current as at request date)</i> :				Rate Lock Request Date: / /		
Loan Application Details - Loan 2									
Amount requested	\$			Loan Term Required					
Purpose									
If refinancing	<input type="checkbox"/> Break Cost \$		<input type="checkbox"/> Exit Fees \$		<input type="checkbox"/> Other Cost \$				
Loan Type	<input type="checkbox"/> Home Loan <input type="checkbox"/> Line of Credit <input type="checkbox"/> Overdraft <input type="checkbox"/> Personal Loan								
Security being offered	<input type="checkbox"/> Real Property <input type="checkbox"/> Guarantee <input type="checkbox"/> Term Deposit <input type="checkbox"/> Other <input type="checkbox"/> Unsecured								
Security Details	Address:								
	Owner:								
	<input type="checkbox"/> Principal place of residence <input type="checkbox"/> Investment Property								
Security Details	Address:								
	Owner:								
	<input type="checkbox"/> Principal place of residence <input type="checkbox"/> Investment Property								
Package Details	<input type="checkbox"/> Home Loan Privileges								
Interest Rate	<input type="checkbox"/> Variable <input type="checkbox"/> Fixed: <input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years								
Interest Only	<input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years								
Rate Lock Required	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Fixed rate <i>(current as at request date)</i> :				Rate Lock Request Date: / /		

Loan Application Details - Loan 3			
Amount requested	\$	Loan Term Required	
Purpose			
If refinancing	<input type="checkbox"/> Break Cost \$	<input type="checkbox"/> Exit Fees \$	<input type="checkbox"/> Other Cost \$
Loan Type	<input type="checkbox"/> Home Loan <input type="checkbox"/> Line of Credit <input type="checkbox"/> Overdraft <input type="checkbox"/> Personal Loan		
Security being offered	<input type="checkbox"/> Real Property <input type="checkbox"/> Guarantee <input type="checkbox"/> Term Deposit <input type="checkbox"/> Other <input type="checkbox"/> Unsecured		
Security Details	Address:		
	Owner:		
	<input type="checkbox"/> Principal place of residence <input type="checkbox"/> Investment Property		
Security Details	Address:		
	Owner:		
	<input type="checkbox"/> Principal place of residence <input type="checkbox"/> Investment Property		
Package Details	<input type="checkbox"/> Home Loan Privileges		
Interest Rate	<input type="checkbox"/> Variable <input type="checkbox"/> Fixed: <input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years		
Interest Only	<input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years		
Rate Lock Required	<input type="checkbox"/> Yes <input type="checkbox"/> No	Fixed rate (current as at request date):	Rate Lock Request Date: / /

FINANCIAL DETAILS				
Personal Applicants Financial Budget				
Monthly Income			Monthly Expenditure	
			<i>Where an expense will cease as part of this application, tick the box</i>	
Income			Mortgages	
Name	Before tax	and /or After tax	Organisation / Secured Party	Repayment
	\$	\$		\$ <input type="checkbox"/>
	\$	\$		\$ <input type="checkbox"/>
	\$	\$		\$ <input type="checkbox"/>
	\$	\$		\$ <input type="checkbox"/>
Dividends			Other Loans/debts (including leases or hire purchase)	
Name of Company	Amount		Organisation / Secured Party	Repayment
	\$			\$ <input type="checkbox"/>
	\$			\$ <input type="checkbox"/>
	\$			\$ <input type="checkbox"/>
Rental Income				\$ <input type="checkbox"/>
Address	Gross Weekly Rental Amount		Credit/Store card/s	Repayment
	\$			\$ <input type="checkbox"/>
	\$			\$ <input type="checkbox"/>
	\$			\$ <input type="checkbox"/>
	\$			\$ <input type="checkbox"/>
Other Income			Other Expenses	Total
Centrelink/Government Benefits:			Rent	\$ <input type="checkbox"/>
Benefit Type			Child Support	\$
	\$		General living expenses i.e. food, transport, utilities, rates, telephone, internet	\$
	\$		Insurances including car, home & contents, private health, life, income protection	\$
	\$		Education/Childcare	\$
	\$		Other discretionary expenses i.e. pay TV memberships, recreation, holidays	\$
Total monthly income			Total monthly commitments	\$

FINANCIAL POSITION						
Assets - the things you own		Liabilities - the money you owe				
Where an asset is owned jointly, tick the box		Where a debt is to be repaid as part of this application, tick the box Where a debt is a Joint debt, tick the box				
Real estate assets		Mortgages				
Address	Value	Organisation / Secured Party	Joint Debt	Current Limit	Amount Owning	
<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"/>	
Total of real estate	\$	Total of mortgages			\$	
Motor Vehicle/s	Value	Other Loans (including leases or hire purchase)				
<input type="checkbox"/>	\$	Organisation/ Secured Party	Joint Debt	Loan Type	Original Limit	Amount Owning
<input type="checkbox"/>	\$		<input type="checkbox"/>		\$	\$ <input type="checkbox"/>
<input type="checkbox"/>	\$		<input type="checkbox"/>		\$	\$ <input type="checkbox"/>
Total of motor vehicle/s	\$		<input type="checkbox"/>		\$	\$ <input type="checkbox"/>
Investments / Shares	Value		<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"/>	\$		<input type="checkbox"/>		\$	\$ <input type="checkbox"/>
Total of investments / shares	\$	Total of other loans			\$	
Other assets	Value	Other debts			Total	
Furniture/effects (insured value)	\$	Description		Joint Debt	Amount owing	
Jewellery (insured value)	\$			<input type="checkbox"/>	\$ <input type="checkbox"/>	
Superannuation	\$			<input type="checkbox"/>	\$ <input type="checkbox"/>	
Life Insurance	\$			<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"/>	\$	Tax Liability		<input type="checkbox"/>	\$ <input type="checkbox"/>	
Total of other assets	\$	Total of other debts		<input type="checkbox"/>	\$	
Accounts		Credit / Store card/s				
Organisation	Value	Organisation	Credit limit		Amount owing	
<input type="checkbox"/>	\$		\$		\$ <input type="checkbox"/>	
<input type="checkbox"/>	\$		\$		\$ <input type="checkbox"/>	
<input type="checkbox"/>	\$		\$		\$ <input type="checkbox"/>	
<input type="checkbox"/>	\$		\$		\$ <input type="checkbox"/>	
Total of accounts	\$	Total of credit/store cards			\$	
Total value of assets	\$	Total value of liabilities			\$	
Net Position	\$					

I/We warrant that the information above includes a true and complete list of all security interests granted by me/us in favour of secured parties other than the Bank.

Privacy Notification and Consent

This Privacy Notification and Consent explains how Bank of Queensland Limited (referred to as "**we**" or "**BOQ**") collect, use and disclose your personal information (including credit information).

If you apply for a credit card, then in respect of that credit card application:

- * a reference to "we", "our" or "us" in this Notification & Consent will include a reference to Citigroup Pty Limited ("**Citigroup**"); and
- * any information relevant to guarantors and the section "Exchange – Mortgage Insurers" will not apply.

If at any time you supply us with personal information about another person, you should ensure that you are authorised to do so and you agree to inform that person of the content of this Notification and Consent.

Collection

We collect your personal information so that we can consider any application you make to us, establish and administer the financial product or service provided to you, provide services to you in relation to that product or service, perform administrative functions, conduct customer satisfaction research, improve our products and develop new products, assist you to manage your debts, provide information about you to a guarantor or prospective guarantor, collect overdue payments relating to credit you owe or a guarantee you have given, and so that we and our related parties and corporate partners can tell you about other products and services you may be interested in.

In certain circumstances, we may also be required to collect sensitive information about your health, for example when you make an application for assistance with financial hardship caused by illness or injury. We may collect this information from third parties, for example a doctor or a hospital.

Further, we may collect your personal information to comply with legislative and regulatory requirements, for example under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* and / or the *National Consumer Credit Protection Act 2009 (Cth)*.

Finally, we may collect your TFN in order to calculate our withholding obligations under the *Taxation Administration Act 1953 (Cth)* and the *Income Tax Assessment Act 1936 (Cth)*. You are not required to provide your TFN, however if you do not, we may be required to withhold amounts from you and remit them to the Australian Taxation Office.

If you do not provide us with the information we request or authorise us to collect this information from third parties, we may not be able to provide you with the financial products and services that you have requested.

Where possible, we will collect your personal information directly from you. However, we may also be required to collect personal information (including credit information and credit eligibility information) about you from a third party, for example to verify information provided by you to us or to assist us to contact or locate you. These parties may include other credit providers or financial institutions, your representatives such as financial advisers or accountants, your insurers, publicly available sources (e.g. telephone directories), brokers, referrers or other intermediaries, our corporate partners or agents, government agencies (e.g. Centrelink) and credit reporting bodies.

From time to time we may receive information that we have not asked for about you from third parties. We will only keep, use and disclose this information as permitted by law.

Exchange – General

We may disclose your personal information in the normal operations of our business with parties which include our related bodies corporate, other credit providers (particularly when you are seeking finance from them or to notify them of a default by you or of the status of your credit facility if you are in default with any of those other credit providers), regulatory bodies and government agencies, courts and external dispute resolution schemes, your agents, brokers, referrers and other intermediaries, credit and debt agencies, payments systems participants, agents, contractors and professional advisers who assist us in providing our services, your or our insurers (including lenders' mortgage insurers), your referees and guarantors (or prospective referees and guarantors), third parties for securitisation purposes and organisations that carry out functions on our behalf including mailing houses, data processors, researchers, debt collectors, system developers or testers, accountants, auditors, valuers and lawyers.

We may also disclose your personal information to third parties where you request us to or consent to us doing so or in order to fulfil our legal obligations.

Some of the parties with which we exchange your personal information, including our service providers and other third parties listed above, may be located outside Australia in countries including New Zealand, the Philippines, India, the United States of America and Singapore.

If you apply for a credit card, then in respect of that credit card application you acknowledge that by consenting to Citigroup disclosing your personal information to overseas recipients, those recipients may not be subject to obligations similar to the Australian Privacy Principles. You acknowledge that Australian Privacy Principle 8.1 will not apply to the disclosure and as a result Citigroup may not be liable under the Privacy Act if the recipient does not act consistently with the Australian Privacy Principles.

By applying for a credit card you consent to overseas disclosures on this basis.

Exchange – Credit Reporting Bodies ("CRBs")

We may exchange your personal information (including credit information, such as details about the credit that we provide to you, your repayment history and any repayment defaults) with a CRB to obtain a credit report about you or to allow the credit reporting body to create or maintain credit history information about you, or for both purposes.

For more information about credit reporting, including the name and contact details of the CRBs to which BOQ discloses your information, the types of information BOQ discloses and your rights in relation to that information, please see BOQ's Privacy Policy, available via BOQ's website <http://www.boq.com.au/privacy.htm> or you can request a hard copy by calling 1300 55 72 72 or visiting any BOQ branch.

For similar information about credit reporting in relation to a credit card application, see Citigroup's Credit Reporting Policy, available at www.citibank.com.au/privacy or you can request a hard copy by calling 13 24 84.

Credit reports

By agreeing to this Privacy Notification and Consent, you consent to us obtaining a credit report about you from a CRB. This credit report may include:

- * credit information (a "**consumer credit report**"); or
- * information concerning your commercial credit activities or commercial creditworthiness (a "**commercial credit report**").

If you have a credit facility with us (or are an applicant for a credit facility), we may obtain a consumer credit report or commercial credit report about you either before, during, or after the provision of credit to you and you agree that we may use that credit report to assess your application for credit, to collect overdue payments you owe or for our internal management purposes related to credit provided to you.

If you are a guarantor in relation to a credit facility with us, you agree that we may use that credit report to assess whether to accept you as a guarantor.

Exchange – Guarantors

If you have a credit facility with us (or are an applicant for a credit facility), we may give information about you to a person who has offered to act as, or is, a guarantor in relation to a credit facility with us, or who has offered to provide, or has provided, security for credit applied for by you.

This may happen before, during or after the provision of credit to you and may include any information about your creditworthiness (including any information contained in a credit report obtained by us).

By agreeing to this Privacy Notification and Consent, you consent to us disclosing your personal information to a person who has offered to act as, or is, a guarantor in relation to a credit facility with us, or who has offered to provide, or has provided, security for credit applied for by you, including for the purpose of that person considering whether to act as a guarantor or provide security.

Exchange – Other Credit Providers

We may exchange information about you with another credit provider. This information may include any information about your creditworthiness (including any information contained in a credit report obtained by us).

By agreeing to this Privacy Notification and Consent, you consent to us disclosing your personal information to another credit provider for the purpose of:

- * assessing an application you have made for credit or assessing your creditworthiness;
- * notifying those other credit providers of the status of your credit facility if you are in default with any of those other credit providers; or
- * attempting to assist you to avoid defaulting on your credit obligations.

Exchange – Mortgage Insurers

When you apply for a mortgage, BOQ may then apply to QBE Lenders Mortgage Insurance Ltd ("**QBE LMI**") or Genworth Financial Mortgage Insurance Pty Ltd ("**Genworth**") (each a "**mortgage insurer**") for lender's mortgage insurance for that mortgage and disclose your personal information to the relevant mortgage insurer.

Where permitted by the Privacy Act, the mortgage insurer will also seek and obtain from a credit reporting body:

- * commercial credit information (concerning your credit worthiness or history);
- * consumer information; and
- * collection of overdue payments information.

The mortgage insurer collects your information in order to:

- * decide whether to insure BOQ;
- * assess the risk of you defaulting on your obligations to BOQ;
- * assess the risk of a guarantor being unable to meet a liability arising under a guarantee;
- * administer and vary the insurance cover, including for securitisation and hardship applications;
- * verify information that BOQ collects about you;
- * conduct all matters arising under the insurance policy issued to BOQ relating to your loan; and
- * deal with claims and recovery of proceeds including, among other things, to enforce a loan in place of a lender if the mortgage insurer pays out an insurance claim on your loan.

The information collected by the mortgage insurer is required under the *Insurance Contracts Act 1984 (Cth)* and if you do not provide your information or authorise the mortgage insurer to collect it from BOQ it will not be able to issue the insurance. As a result, BOQ may not be able to provide you with the financial products and services that you have requested.

The mortgage insurer may disclose your personal information as permitted by the Privacy Act to:

- * BOQ;
- * ratings agencies;
- * your referees, including your employer;
- * your legal and financial advisers;
- * valuers, other insurers, reinsurers, claims assessors and investigators;
- * brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager;
- * other financial institutions;

Privacy Notification and Consent (cont'd)

- * organisations that are involved in debt collecting or in purchasing debts;
- * organisations such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct;
- * organisations involved in surveying or registering a security property or which otherwise have an interest in a security property;
- * Government or regulatory bodies (including ASIC and the Australian Tax Office) as required or authorised by law;
- * parties for the purpose of securitisation;
- * guarantors and prospective guarantors of your loan;
- * payment system operators;
- * service providers (including data consultants, marketing companies and IT contractors), agents, contractors and advisers that assist the mortgage insurer to conduct its business; and
- * its related companies, whether in Australia or overseas

The mortgage insurer may also, to the extent permitted by the Privacy Act, exchange your information with other financial institutions, advisers and/or a CRB (including obtaining credit reports) for any purpose set out in this Notification and Consent. The CRB may include your information in reports that it gives other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

In respect of Genworth, where permitted by the Privacy Act, Genworth may disclose your personal information to organisations overseas including its related companies (including USA, Canada or the United Kingdom), reinsurers, service providers, (including but not limited to data consultants and IT contractors), its agents, contractors and external advisers and government and other regulatory bodies.

In respect of QBE LMI, where permitted by the Privacy Act, QBE LMI may disclose your personal information to its related companies in the Philippines and service providers in India.

Each mortgage insurer's Privacy Policy and Credit Reporting Policy contains information about the following:

- * how you can access and correct the personal information (including credit information) that the relevant mortgage insurer holds;
- * how you can make a complaint about a breach by the relevant mortgage insurer of the Privacy Act (including any applicable privacy principles) or any registered privacy code that binds the mortgage insurer in respect of your personal information (including credit information); and
- * how the relevant mortgage insurer will deal with such a complaint.

The mortgage insurers' policies are available at www.qbelmi.com (QBE) and www.genworth.com.au/privacy-policy (Genworth).

The mortgage insurers may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this Notification and Consent and the mortgage insurer's policies apply to the collection, use and disclosure of that information.

The insurers can be contacted at:
QBE Lenders' Mortgage Insurance Ltd
82 Pitt Street,
Sydney NSW 2000
Phone: 1300 367 764

Genworth Financial Mortgage Insurance Pty Ltd
Level 26, 101 Miller St,
North Sydney NSW 2060
Phone: 1300 655 422

Contact Person: Privacy Officer

Email: compliance.manager@qbe.com

By agreeing to this Privacy Notification and Consent, you consent to the mortgage insurer collecting, using and disclosing your information as described above.

Our Privacy Policy

BOQ's Privacy Policy, a copy of which can be found at www.boq.com.au, sets out how you can access and correct information BOQ holds about you (including credit reports and other credit information), how you can complain about a breach by BOQ of the Australian Privacy Principles, Part IIIA of the Privacy Act and/or the CR Code and how your complaint will be handled. It also specifies the countries to which your information may be disclosed and will be updated regularly.

You may contact our Privacy Officer in relation to your personal information (or to opt out of marketing) by:

- * telephone on 1300 55 72 72
- * email at privacy@boq.com.au
- * post at
Bank of Queensland,
GPO Box 898,
Brisbane, QLD 4001.

If you apply for a credit card, you can view Citigroup's Privacy Policy or Credit Reporting Policy at www.citibank.com.au/privacy or obtain copies by calling 13 24 84. These policies include information as to how you can access and/or seek correction of the personal information Citigroup holds about you, how you can complain if Citigroup breaches the Privacy Act (including the credit reporting provisions in Part IIIA and the Credit Reporting Code) and how your complaint will be dealt with.

Consent

By acknowledging this document, you consent to us,

1. collecting, using and disclosing information about you in the manner described above; and
2. (unless you opt out) using your personal information to identify and provide you with information (including, where permitted by law, by mail, telephone or electronically) about products and services you may be interested in. Unless you instruct us not to use your information for the purposes of marketing these consents override any registration on the national Do Not Call Register.

☐ Please tick this box if you do not wish to receive any marketing material from Bank of Queensland Limited or its related companies and corporate partners.

Customer Acknowledgement

- I/We warrant that all the facts and information provided to the Bank in this application are true and correct and I/we hereby acknowledge that the Bank in accepting the application has relied upon the truth and correctness of such facts.
- I/We authorise the Bank to make enquiries with my/our employer/s, in order for the Bank to confirm the accuracy of information provided by me/us in this application.
- I/We acknowledge that the fees (including application fees, valuation fees and search fees) applicable to this application for finance are payable by me/us to the Bank, regardless of whether my/our application is accepted by the Bank.
- I/We acknowledge the Bank will determine the rate of interest from time to time.
- I am not/No one of us is an undisclosed bankrupt neither have I/has any one of us assigned my estate/any of our estates for the benefit of creditors.
- It is acknowledged that prime cost items, plant, fittings in the nature of fixtures, form a part of the premises to be mortgaged and no such item shall be removed or replaced without the prior written consent of the Lender.
- I/We remain liable, regardless of any lenders mortgage insurance, for any shortfall if any secured property is sold and the proceeds do not cover what is owed to the Bank.
- I/We acknowledge that the introducer has not provided me/us with any advice on the Bank's deposit accounts that may be linked to my/our loan facility.
- I/We acknowledge that in the case of selecting a fixed rate loan, the rate applicable will be the rate applying as at the lending date unless I/we elect to pay a rate lock fee. If I/we request to rate lock and pay the rate lock fee and the Bank agrees, the current rate for the selected fixed rate period will be held for 100 days after the date that I/we requested to rate lock. If this period is exceeded or the fixed rate applicable as at the lending date is lower than the locked rate, the rate as at the lending date will apply.

Loans with Lender/s Mortgage Insurance Only

- I/We agree that lenders mortgage insurance may be payable by me/us in respect of my/our loan.
- I/We understand that lenders mortgage insurance protects the Bank and not me/us
- I/We agree that the Bank can choose the mortgage Insurer

Valuation/s of security

I/We agree and acknowledge that:

- The Bank may appoint a valuer or consultant of its choice who is an independent contractor;
- The Bank is not responsible for any representation, action or inaction taken by valuer or consultant; and
- Any report the Bank obtains from the valuer or consultant is for Bank use only, and I/we will not require a copy to be provided to me/us by the Bank.
- The Bank may conduct a valuation on my/our security property (if provided) and this cost is solely my/our responsibility to pay, even if the loan application is not progressed or approved.

Low Doc Loans Only

Where this application pertains to a Low Doc facility, I/we declare that:

- The assets and liabilities and other information stated in my/our application are true and correct. I/We have requested Bank of Queensland ("Bank") and any lender's mortgage insurer to which my/our application is referred ("Lender's Mortgage Insurer") not to require production of any documentary evidence to verify my/our income and assets. I/We understand that the Bank and the Lender's Mortgage Insurer may choose to independently verify the information in my/our application and request additional information from me/us if required.
- I/We have carefully considered my/our financial position and have sought and obtained such financial and other advice as I/we consider appropriate in relation to the proposed finance.
- I am/We are satisfied that I am/we are able to meet the repayments on the proposed finance, as well as all of my/our other obligations, including living expenses, without hardship.
- I/We acknowledge that the Bank and the Lender's Mortgage Insurer are relying solely upon the assets and liabilities and other information contained in my/our application to make a decision about whether I/we can meet the repayment obligations on the proposed finance.
- I/we understand that the Bank and the Lender's Mortgage Insurer will rely on these declarations in considering my/our finance and if approved in providing me/us with credit under any resulting finance facility.

Credit Protection Insurance and/or Risk Insurance Advice Referral

I/We acknowledge that the Bank of Queensland representative has:

- ☐ discussed with me the benefits of Credit Protection Insurance; and/or
- ☐ advised that I am able to be referred to a licensed wealth advisor to receive wealth protection advice.

Customer Acknowledgement (cont'd)

Can we help you with credit protection insurance or wealth advice?

I/We would like to take out a credit protection insurance policy

☐ Yes

☐ No

I/We would like to be referred to a licensed wealth advisor

☐ Yes

☐ No

I/We confirm that if I am/we are unable to meet my/our financial contract obligations due to accident, sickness, injury or unemployment, then I am/we are ultimately responsible for meeting this financial obligation and in the event of my/our death, I/we also acknowledge that it will be my/our estate's responsibility to repay the loan.

Personal Property Securities Authorisations

I/We authorise the Bank to conduct a search of the Personal Property Securities Register to establish:

- i) whether to provide any credit product or any credit card to me/us; or
- ii) whether any of my/our personal property is described in a registration on the Personal Properties Securities Register; or
- iii) to disclose any registration on the Personal Property Securities register in which I/we is registered as a grantor or secured party.

I/We appoint the Bank as my/our authorised representative to request information relating to any security interest granted by me/us from other secured parties.

ACKNOWLEDGEMENT

Please tick the relevant sections below prior to signing this application for finance

- ☐ I/We have read and understand all of the above terms and conditions and certify that all of the information I/we have provided in this application for finance is true and correct.
- ☐ I/We confirm that I/we agree and understand my/our intentions as indicated above with respect to Consumer Credit Protection.
- ☐ I/We understand my obligation as stated above regarding Low Doc Loans.
- ☐ I/We understand that the Bank may conduct a valuation on my/our security property (if provided) and this cost is solely my/our responsibility to pay, even if the loan application is not progressed or approved.
- ☐ I was/We were provided with the Credit Guide prior to the commencement of this application. **(Not applicable to Broker introduced loans)**

- ☐ I/We would like to receive SMS updates from BOQ and it's related companies regarding the progress of this request sent to _____ 's nominated mobile number.

(Customer's name)

Applicant 1

Applicant 2

x
Name _____ / /

x
Name _____ / /