

# Small Business Loan Application with Retail Mortgage Lending

## Section 1. Submitter Details

### Broker

|                    |  |                                  |  |
|--------------------|--|----------------------------------|--|
| Broker Group       | <input type="text"/>   | Suncorp Relationship Manager     | <input type="text"/>   |
| Broker name        | <input type="text"/>   | Business Development Manager     | <input type="text"/>   |
| Email address      | <input type="text"/>   | Broker Phone (office and mobile) | <input type="text"/> Office <input type="text"/> Mobile  |
| Accreditation code | A <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (6 Numerals) | Broker code                      | I <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (4 Numerals) |

### Store / Contact Centre

|                    |   |   |   |  |   |   |
|--------------------|---|---|---|--|---|---|
| Store/State        | <input type="text"/>                    | Store number/Cost centre                  | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | Employee number (if required)          | U <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |   |
| Lender's name      | <input type="text"/>                    |   |   |  | Lender contact number   | <input type="text"/>  |
| Application source | <input type="checkbox"/> Contact Centre | <input type="checkbox"/> Store Interstate | <input type="checkbox"/> Store QLD  | <input type="checkbox"/> Mobile Lender | Preferred Loan Referrer (PLR) Code  | P <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |

## Section 2. Type of Request

New loan  Increase to existing loan - Existing account number   Pre-approval

## Section 3. Document Dispatch / Email Authority

**Caution: Guarantors must specify their own email addresses to ensure they can consider the guarantee documentation freely and voluntarily. Borrower's or Broker's email addresses or mailing addresses cannot be used as dispatch address for guarantors' documents. If providing an email address below please note the consent and acknowledgement in Section 10.**

### Loan documents to be emailed

|                  |                      |               |                      |
|------------------|----------------------|---------------|----------------------|
| Applicant's name | <input type="text"/> | Email address | <input type="text"/> |
| Applicant's name | <input type="text"/> | Email address | <input type="text"/> |
| Applicant's name | <input type="text"/> | Email address | <input type="text"/> |
| Guarantor's name | <input type="text"/> | Email address | <input type="text"/> |
| Guarantor's name | <input type="text"/> | Email address | <input type="text"/> |
| Guarantor's name | <input type="text"/> | Email address | <input type="text"/> |

**By providing an email address below, Loan Documents generated as a result of this application are to be emailed to the recipient, and if requested, a copy of the settlement letter.**

|                        |                      |               |                      |
|------------------------|----------------------|---------------|----------------------|
| Broker's/Lender's name | <input type="text"/> | Email address | <input type="text"/> |
|------------------------|----------------------|---------------|----------------------|

### Loan documents to be posted

|                  |   |         |   |
|------------------|---|---------|---|
| Recipient's name | <input type="text"/> For Borrowers documents  | Address | <input type="text"/> For Borrowers documents  |
| Recipient's name | <input type="text"/> For Guarantors documents | Address | <input type="text"/> For Guarantors documents |
| Recipient's name | <input type="text"/> For Guarantors documents | Address | <input type="text"/> For Guarantors documents |
| Recipient's name | <input type="text"/> For Guarantors documents | Address | <input type="text"/> For Guarantors documents |

## Section 4. Business Details

**Instructions:** Please complete this section for the trading entity (company, trust or other business). This may be the applicant entity and/or the small business that subject of this application.

|                              |  |                           |                                     |
|------------------------------|--|---------------------------|-------------------------------------|
| Trading name                 | <input type="text"/>                                     |                           |                                     |
| Is your business registered? | <input type="checkbox"/> Yes <input type="checkbox"/> No | Business name             | <input type="text"/>                |
| ABN/ACN/A.R.B.N              | <input type="text"/>                                     | Date of incorporation     | <input type="text"/> DD / MM / YYYY |
| Registered address           | <input type="text"/>                                     |                           |                                     |
|                              |  | State                     | Postcode                            |
| Postal address               | <input type="text"/>                                     |                           |                                     |
|                              |  | State                     | Postcode                            |
| Nature of business           | <input type="text"/>                                     |                           |                                     |
| Date of establishment        | <input type="text"/> DD / MM / YYYY                      | Total no. staff/employees | <input type="text"/>                |

What is the owner's background, qualifications and experience?

|                      |
|----------------------|
| <input type="text"/> |
| <input type="text"/> |
| <input type="text"/> |

This communication is restricted. The communication contains confidential material which is intended for the addressee only and is subject to the confidentiality rights of the sender and addressee. Confidentiality or privilege is not waived, lost or affected in any way whatsoever. If you are not the intended recipient or addressee please notify Suncorp immediately. Any interception or unintentional receipt is subject to these rights, advices and restrictions.

## Section 5. Borrower Details

For Small Business Loan  1  2  3  4 and For Retail Loan  1  2  3  4

**Instructions:** Please provide the details of the borrowing entity (who is applying for the loan). If there is more than one borrowing entity, please include details of all borrowing entities. **'Beneficial owner'** means any individual who ultimately owns or controls (directly or indirectly) the entity. **'Owns'** means 25% or more direct or indirect ownership of the entity. **'Control'** includes exercising control through the capacity to determine decisions about financial and operating policies. **Duplicate this page where there are multiple applicant entities or businesses.**

### Company / Trust Applicant

#### Company Details

Registration type  Public  Private

Company name  ACN   
 (as registered by ASIC)  ABN

Provide full name of each director

1. Director  3. Director   
 2. Director  4. Director

Full name, residential address and D.O.B. of each beneficial owner (beneficial owners details are not required if the company customer has an existing bank account or loan with the bank).

Full name  D.O.B.

Residential address   
 State  Postcode

Full name  D.O.B.

Residential address   
 State  Postcode

Full name  D.O.B.

Residential address   
 State  Postcode

Full name  D.O.B.

Residential address   
 State  Postcode

#### Trust Details

Trust type  Unit Trust  Discretionary Trust

Trust name  ABN/ACN   
 Trustee (in full)

Are there any settlor/s named in the trust deed who contributed \$10,000 or more (in money and/or assets) to the trust when it was established?  
 No  Yes, If yes, full name of settlor/s

Name of settlor/s   
 Date of trust

Country established  Date of variation

Full name, residential address and D.O.B. of each beneficial owner (beneficial owners details are not required if the trust customer has an existing bank account or loan with the bank).

Full name  D.O.B.

Residential address   
 State  Postcode

Full name  D.O.B.

Residential address   
 State  Postcode

Full name  D.O.B.

Residential address   
 State  Postcode

Full name  D.O.B.

Residential address   
 State  Postcode

## Section 5. Borrower Details continued

For Small Business Loan  1  2  3  4 and For Retail Loan  1  2  3  4

**Instructions:** Please provide the details of any persons directly related to this application. **Company:** Each director, shareholder and/or guarantor must complete this section. **Trust:** Each personal trustee, director of corporate trustee or adult beneficiary must complete this section. **Self-employed applicant:** Each proprietor/borrower must complete this section.

Generally a Guarantee and Indemnity will be required from:

- All adult individuals, companies and/or Trusts holding material financial interest in a Trust or company involved in the loan
- Individuals or entities related to the borrower who are interdependent or receive direct or indirect benefit from the loan, i.e. adult beneficiaries, shareholders
- Individuals or entities providing management, cashflows, assets or collateral relied upon in the application assessment, i.e. Trustee and directors

**Duplicate this page where there are multiple applicants/owners/directors/guarantors.**

### Self employed applicant / Director / Trustee / Guarantor 1

Applicant  Guarantor  Director/Trustee Guarantor

|                     |                      |            |
|---------------------|----------------------|------------|
| Title               | <input type="text"/> |            |
| Given name(s)       | <input type="text"/> |            |
| Surname             | <input type="text"/> |            |
| Residential address | <input type="text"/> |            |
|                     | Postcode             | Time there |

Previous residential address if less than 3 years at current address

|                  |                      |            |
|------------------|----------------------|------------|
| Previous address | <input type="text"/> |            |
|                  | Postcode             | Time there |

|                |                      |  |
|----------------|----------------------|--|
| Postal address | <input type="text"/> |  |
|                | <input type="text"/> |  |

|                     |                      |                      |
|---------------------|----------------------|----------------------|
| Phone (Home / Work) | <input type="text"/> | <input type="text"/> |
|---------------------|----------------------|----------------------|

|        |                      |
|--------|----------------------|
| Mobile | <input type="text"/> |
|--------|----------------------|

|               |   |
|---------------|---|
| Date of birth | <input type="text" value="DD / MM / YYYY"/> |
|---------------|---|

|                     |                      |
|---------------------|----------------------|
| Drivers licence no. | <input type="text"/> |
|---------------------|----------------------|

|                      |                      |                      |
|----------------------|----------------------|----------------------|
| Dependants (No./Age) | <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|----------------------|

|              |                                 |                                |
|--------------|---------------------------------|--------------------------------|
| Relationship | <input type="checkbox"/> Single | <input type="checkbox"/> Joint |
|--------------|---------------------------------|--------------------------------|

### Current Residential Status

Own  Under mortgage  Living with parents  
 Renting/Boarding - Weekly rent: \$   Other

### Employment Details

|                    |                      |            |                      |
|--------------------|----------------------|------------|----------------------|
| Current occupation | <input type="text"/> | Time there | <input type="text"/> |
|--------------------|----------------------|------------|----------------------|

|                      |                      |                      |
|----------------------|----------------------|----------------------|
| Status / Payroll no. | <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|----------------------|

|              |                      |
|--------------|----------------------|
| Company name | <input type="text"/> |
|--------------|----------------------|

|              |                      |
|--------------|----------------------|
| Trading name | <input type="text"/> |
|--------------|----------------------|

|                  |                      |
|------------------|----------------------|
| Employer address | <input type="text"/> |
|------------------|----------------------|

|  |                      |
|--|----------------------|
|  | <input type="text"/> |
|--|----------------------|

|           |                      |
|-----------|----------------------|
| Telephone | <input type="text"/> |
|-----------|----------------------|

**If you have been less than 3 years with this employer please give details of your previous employer, (3 years history required).**

|                     |                      |            |                      |
|---------------------|----------------------|------------|----------------------|
| Previous occupation | <input type="text"/> | Time there | <input type="text"/> |
|---------------------|----------------------|------------|----------------------|

|              |                      |
|--------------|----------------------|
| Company name | <input type="text"/> |
|--------------|----------------------|

|                  |                      |
|------------------|----------------------|
| Employer address | <input type="text"/> |
|------------------|----------------------|

|  |                      |
|--|----------------------|
|  | <input type="text"/> |
|--|----------------------|

|           |                      |
|-----------|----------------------|
| Telephone | <input type="text"/> |
|-----------|----------------------|

### Details of additional employment (if applicable).

|                  |                      |            |                      |
|------------------|----------------------|------------|----------------------|
| Other occupation | <input type="text"/> | Time there | <input type="text"/> |
|------------------|----------------------|------------|----------------------|

|                      |                      |                      |
|----------------------|----------------------|----------------------|
| Status / Payroll no. | <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|----------------------|

|              |                      |
|--------------|----------------------|
| Company name | <input type="text"/> |
|--------------|----------------------|

|                  |                      |
|------------------|----------------------|
| Employer address | <input type="text"/> |
|------------------|----------------------|

|  |                      |
|--|----------------------|
|  | <input type="text"/> |
|--|----------------------|

|           |                      |
|-----------|----------------------|
| Telephone | <input type="text"/> |
|-----------|----------------------|

### Self employed applicant / Director / Trustee / Guarantor 2

Applicant  Guarantor  Director/Trustee Guarantor

|                     |                      |            |
|---------------------|----------------------|------------|
| Title               | <input type="text"/> |            |
| Given name(s)       | <input type="text"/> |            |
| Surname             | <input type="text"/> |            |
| Residential address | <input type="text"/> |            |
|                     | Postcode             | Time there |

Previous residential address if less than 3 years at current address

|                  |                      |            |
|------------------|----------------------|------------|
| Previous address | <input type="text"/> |            |
|                  | Postcode             | Time there |

|                |                      |  |
|----------------|----------------------|--|
| Postal address | <input type="text"/> |  |
|                | <input type="text"/> |  |

|                     |                      |                      |
|---------------------|----------------------|----------------------|
| Phone (Home / Work) | <input type="text"/> | <input type="text"/> |
|---------------------|----------------------|----------------------|

|        |                      |
|--------|----------------------|
| Mobile | <input type="text"/> |
|--------|----------------------|

|               |   |
|---------------|---|
| Date of birth | <input type="text" value="DD / MM / YYYY"/> |
|---------------|---|

|                     |                      |
|---------------------|----------------------|
| Drivers licence no. | <input type="text"/> |
|---------------------|----------------------|

|                      |                      |                      |
|----------------------|----------------------|----------------------|
| Dependants (No./Age) | <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|----------------------|

|              |                                 |                                |
|--------------|---------------------------------|--------------------------------|
| Relationship | <input type="checkbox"/> Single | <input type="checkbox"/> Joint |
|--------------|---------------------------------|--------------------------------|

### Current Residential Status

Own  Under mortgage  Living with parents  
 Renting/Boarding - Weekly rent: \$   Other

### Employment Details

|                    |                      |            |                      |
|--------------------|----------------------|------------|----------------------|
| Current occupation | <input type="text"/> | Time there | <input type="text"/> |
|--------------------|----------------------|------------|----------------------|

|                      |                      |                      |
|----------------------|----------------------|----------------------|
| Status / Payroll no. | <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|----------------------|

|              |                      |
|--------------|----------------------|
| Company name | <input type="text"/> |
|--------------|----------------------|

|              |                      |
|--------------|----------------------|
| Trading name | <input type="text"/> |
|--------------|----------------------|

|                  |                      |
|------------------|----------------------|
| Employer address | <input type="text"/> |
|------------------|----------------------|

|  |                      |
|--|----------------------|
|  | <input type="text"/> |
|--|----------------------|

|           |                      |
|-----------|----------------------|
| Telephone | <input type="text"/> |
|-----------|----------------------|

**If you have been less than 3 years with this employer please give details of your previous employer, (3 years history required).**

|                     |                      |            |                      |
|---------------------|----------------------|------------|----------------------|
| Previous occupation | <input type="text"/> | Time there | <input type="text"/> |
|---------------------|----------------------|------------|----------------------|

|              |                      |
|--------------|----------------------|
| Company name | <input type="text"/> |
|--------------|----------------------|

|                  |                      |
|------------------|----------------------|
| Employer address | <input type="text"/> |
|------------------|----------------------|

|  |                      |
|--|----------------------|
|  | <input type="text"/> |
|--|----------------------|

|           |                      |
|-----------|----------------------|
| Telephone | <input type="text"/> |
|-----------|----------------------|

### Details of additional employment (if applicable).

|                  |                      |            |                      |
|------------------|----------------------|------------|----------------------|
| Other occupation | <input type="text"/> | Time there | <input type="text"/> |
|------------------|----------------------|------------|----------------------|

|                      |                      |                      |
|----------------------|----------------------|----------------------|
| Status / Payroll no. | <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|----------------------|

|              |                      |
|--------------|----------------------|
| Company name | <input type="text"/> |
|--------------|----------------------|

|                  |                      |
|------------------|----------------------|
| Employer address | <input type="text"/> |
|------------------|----------------------|

|  |                      |
|--|----------------------|
|  | <input type="text"/> |
|--|----------------------|

|           |                      |
|-----------|----------------------|
| Telephone | <input type="text"/> |
|-----------|----------------------|

## Section 6. Product / Facility Details

**Instructions:** Duplicate this page where there are multiple products / facilities.

Small Business Loan / Facility  1  2  3  4

Term Loan

Line of Credit

Overdraft

Business Essentials Variable Rate

Business Essentials Fixed Rate  1 year  2 years  3 years  4 years  5 years

Small Business Term Loan - Variable Rate (not available for new loans)

Other Product Name

**Guaranteed rate required?** (See "Fixed Rate Loan" heading in Section 10)  Yes  No **Warning:** If question not answered guaranteed rate will **not** be applied.

**Request type**  New  Increase in existing facility Please provide account no.

**Repayment type**  Principal and Interest  Interest only - Interest only term

**Package type** (Optional)  Business Ready  Small Business Money Manager

**Offset (available for Business Essentials Variable Loan only)**

Yes, new account required  No  Yes, existing account to be linked - Existing account

If you have selected that a Business Offset facility is required, a Business Everyday Account will be opened for you in the same name as your loan account as a linked offset facility. If you have any queries about the Business Everyday Account or other Business Deposit Account or offset options please contact us directly on 13 11 55. (See "Business Everyday Account" heading in Section 10).

**Loan purpose**

**Reason for refinancing or debt consolidation (if applicable).**

More competitive price

Convenience/flexibility

Consolidation or restructuring finances

Dissatisfaction with service

Specific product or features

**Loan term**  years **Loan amount**

| Funding purpose | Account details (including BSB) | Cost amount | Applicants contribution | Required loan |
|-----------------|---------------------------------|-------------|-------------------------|---------------|
| 1.              |                                 | \$          | \$                      | \$            |
| 2.              |                                 | \$          | \$                      | \$            |
| 3.              |                                 | \$          | \$                      | \$            |
|                 | Total estimated fees*           | \$          | \$                      | \$            |
|                 | <b>Total loan/limit</b>         | \$          | \$                      | \$            |

**\*Estimate of fees - actual fees payable will be quoted on your credit contract**

The figures shown are an estimate only. All Terms & Conditions including interest rate and fees and charges that apply to the loan will be set out in your loan documents.

**Settlement details**

Finance approval date

Date of settlement

Will this application require a change to your residential/ mailing address after settlement?  Yes  No

**Requirements and Objectives For Small Business** (Not required for loans in a company name).

**Product features:** Will the following features meet the requirements and objectives of the applicant(s)?

Note: If "Yes", at least one loan in the application should have that feature. If "No", then no loan in the application should have that feature.

If "N/A", the requirements/objectives of the applicant(s) are met if the loans have or do not have the feature.

|   |   |   |  |
|---|---|---|--|
| Fixed interest rate   | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A | Risks and consequences?<br>Early payment interest adjustment    | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Variable interest rate  | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A |   |  |
| Offset account option   | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A |   |  |
| Interest-only repayments  | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A | Risks and consequences?<br>Principal does not reduce            | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Owner occupied  | <input type="checkbox"/> Yes <input type="checkbox"/> No                              |   |  |
| If answered 'Yes' to both owner occupied and interest-only repayments, please provide explanation as to why interest only repayments have been elected. |   |   |  |
| Annual interest in advance  | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A |   |  |
| Make additional repayments  | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A |   |  |
| Cashback / redraw facility  | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A |   |  |
| Line of credit / overdraft  | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A | Risks and consequences?<br>Risks, financial discipline required | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Package option  | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A |   |  |

**Section 6. Product / Facility Details continued**

**Instructions:** Duplicate this page where there are multiple products / facilities.

**Retail Loan / Facility**  1  2  3  4

**Term Loan**

- Back to Basics
- Standard Variable
- Standard Fixed Rate  1 year  2 years  3 years  4 years  5 years
- Other - Product Name

**Line of Credit**

- Access Equity
- Asset Line (Not available for new loans).

**Guaranteed rate required?** (See "Fixed Rate Loan" heading in Section 10)  Yes  No **Warning:** If question not answered guaranteed rate will **not** be applied.

**Request type**  New  Increase in existing facility Please provide account no.

**Repayment type**  Principal and Interest  Interest only - Interest only term

**Home Package Plus required?** (standard variable, standard fixed rates and line of credit only)  Yes  No

**Package Transactions Account** (A Suncorp Bank Everyday Options transaction account is a mandatory component of the Home Package Plus. As part of the home loan application, an Everyday Options transaction account will be opened in the same name as the home loan. If you have any queries about the Everyday Options account please contact us directly. See "Everyday Options Account" heading in Section 10).

New account required?  Yes  No

If No, please supply the existing account to be linked as an offset facility to this loan

**Loan purpose**

Personal OR  Investment

**Reason for refinancing or debt consolidation (if applicable).**

- More competitive price  Convenience/flexibility  Consolidation or restructuring finances
- Dissatisfaction with service  Specific product or features

**Loan term**  years

**Loan amount**

| Funding purpose | Account details (including BSB) | Cost amount | Applicants contribution | Required loan |
|-----------------|---------------------------------|-------------|-------------------------|---------------|
| 1.              |                                 | \$          | \$                      | \$            |
| 2.              |                                 | \$          | \$                      | \$            |
| 3.              |                                 | \$          | \$                      | \$            |
|                 | Total estimated fees*           | \$          | \$                      | \$            |
|                 | <b>Total loan/Limit</b>         | \$          | \$                      | \$            |

**\*Estimate of fees - actual fees payable will be quoted on your credit contract**

The figures shown are an estimate only. All Terms & Conditions including interest rate and fees and charges that apply to the loan will be set out in your loan documents.

**Settlement Details**

Finance approval date

Date of settlement

Will this application require a change to your residential/ mailing address after settlement?  Yes  No

**Requirements and Objectives for Retail Lending** (Not required for loans in a company name).

**Product features:** Will the following features meet the requirements and objectives of the applicant(s)?

Note: If "Yes", at least one loan in the application should have that feature. If "No", then no loan in the application should have that feature.

If "N/A", the requirements/objectives of the applicant(s) are met if the loans have or do not have the feature.

|   |   |   |  |
|---|---|---|--|
| Fixed interest rate   | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A | Risks and consequences?<br>Early payment interest adjustment    | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Variable interest rate  | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A |   |  |
| Offset account option   | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A |   |  |
| Interest-only repayments  | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A | Risks and consequences?<br>Principal does not reduce            | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Owner occupied  | <input type="checkbox"/> Yes <input type="checkbox"/> No                              |   |  |
| If answered 'Yes' to both owner occupied and interest-only repayments, please provide explanation as to why interest only repayments have been elected. |   |   |  |
| Annual interest in advance  | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A |   |  |
| Make additional repayments  | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A |   |  |
| Cashback / redraw facility  | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A |   |  |
| Line of credit / overdraft  | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A | Risks and Consequences?<br>Risks, financial discipline required | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Package option  | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A |   |  |

## Section 7. Collaterals

**Instructions:** Please provide details on any property being offered as security for the loan. Duplicate this page where there are multiple collaterals.

### Security Details

**Security 1** For Small Business Loan  1  2  3  4 and For Retail Loan  1  2  3  4

Property address  State  Postcode

Residential  Commercial  Industrial  Rural  Leasehold

Current value \$  Land size  m<sup>2</sup>

Title holder  Title reference

Contact name for Property Access  Contact number

**Security 2** For Small Business Loan  1  2  3  4 and For Retail Loan  1  2  3  4

Property address  State  Postcode

Residential  Commercial  Industrial  Rural  Leasehold

Current value \$  Land size  m<sup>2</sup>

Title holder  Title reference

Contact name for Property Access  Contact number

**Security 3** For Small Business Loan  1  2  3  4 and For Retail Loan  1  2  3  4

Property address  State  Postcode

Residential  Commercial  Industrial  Rural  Leasehold

Current value \$  Land size  m<sup>2</sup>

Title holder  Title reference

Contact name for Property Access  Contact number

**Security 4** For Small Business Loan  1  2  3  4 and For Retail Loan  1  2  3  4

Property address  State  Postcode

Residential  Commercial  Industrial  Rural  Leasehold

Current value \$  Land size  m<sup>2</sup>

Title holder  Title reference

Contact name for Property Access  Contact number

### Guarantee and indemnity

| Guarantor 1                      | Guarantor 2                      | Guarantor 3                      | Guarantor 4                      |
|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| Title <input type="text"/>       | Title <input type="text"/>       | Title <input type="text"/>       | Title <input type="text"/>       |
| First name <input type="text"/>  | First name <input type="text"/>  | First name <input type="text"/>  | First name <input type="text"/>  |
| Middle name <input type="text"/> | Middle name <input type="text"/> | Middle name <input type="text"/> | Middle name <input type="text"/> |
| Surname <input type="text"/>     | Surname <input type="text"/>     | Surname <input type="text"/>     | Surname <input type="text"/>     |

**Disclosure Table** (Tick which documents the Guarantor requires copies of)

**Instructions:** Only required for Director Guarantors (other than Sole Directors). Completion **not** required for Individual Guarantors, Sole Director Guarantors or Company Guarantors (See "Guarantee and Indemnity" heading in Section 10 for explanation of categories).

| Guarantor 1   | Guarantor 2   | Guarantor 3   | Guarantor 4   |
|---|---|---|---|
| Credit report <input type="checkbox"/>                | Credit report <input type="checkbox"/>                | Credit report <input type="checkbox"/>                | Credit report <input type="checkbox"/>                |
| Financial accounts <input type="checkbox"/>           | Financial accounts <input type="checkbox"/>           | Financial accounts <input type="checkbox"/>           | Financial accounts <input type="checkbox"/>           |
| Latest statement of account <input type="checkbox"/>  | Latest statement of account <input type="checkbox"/>  | Latest statement of account <input type="checkbox"/>  | Latest statement of account <input type="checkbox"/>  |
| Unsatisfied notice of demand <input type="checkbox"/> | Unsatisfied notice of demand <input type="checkbox"/> | Unsatisfied notice of demand <input type="checkbox"/> | Unsatisfied notice of demand <input type="checkbox"/> |

### Financial Limit

Please indicate how you would like to limit the amount or nature of the liabilities under your Guarantee.

| Guarantor 1  | Guarantor 2  | Guarantor 3  | Guarantor 4  |
|--|--|--|--|
| Please limit my guarantee to the loan amount <input type="checkbox"/>  | Please limit my guarantee to the loan amount <input type="checkbox"/>  | Please limit my guarantee to the loan amount <input type="checkbox"/>  | Please limit my guarantee to the loan amount <input type="checkbox"/>  |
| Please limit my guarantee to a specific amount \$ <input type="text"/> | Please limit my guarantee to a specific amount \$ <input type="text"/> | Please limit my guarantee to a specific amount \$ <input type="text"/> | Please limit my guarantee to a specific amount \$ <input type="text"/> |

## Section 8. Personal Financial Details

### Asset, Liabilities and Expenses

**Instructions:** This section must be completed separately for each Applicant / Guarantor / Company Director / Trustee.  
Documents / Relevant details to be provided for verification e.g. proof of ownership, current and historical statements, pay slips, tax returns.

**Duplicate this page where there are multiple applicants/owners/directors/guarantors/households..**

Name

#### Assets

| Real Estate (Address) | Insured With | Present Value \$ | Applicant Ownership % |
|-----------------------|--------------|------------------|-----------------------|
| 1.                    |              |                  |                       |
| 2.                    |              |                  |                       |
| 3.                    |              |                  |                       |
| 4.                    |              |                  |                       |
| 5.                    |              |                  |                       |
| 6.                    |              |                  |                       |
| 7.                    |              |                  |                       |
| 8.                    |              |                  |                       |

| Savings or Deposit Accounts | Balance \$ | Applicant Ownership % |
|-----------------------------|------------|-----------------------|
| Name of institution         |            |                       |
|                             |            |                       |
|                             |            |                       |
|                             |            |                       |
|                             |            |                       |

| Superannuation (Name of Fund) | Balance \$ | Applicant Ownership % |
|-------------------------------|------------|-----------------------|
|                               |            |                       |
|                               |            |                       |

| Motor Vehicles (Make, Model, Year & Registration) | Balance Owing \$ | Applicant Ownership % |
|---|------------------|-----------------------|
|   |                  |                       |
|   |                  |                       |
|   |                  |                       |
|   |                  |                       |

| Other Assets (Shares, Life Insurance) | Balance \$ | Applicant Ownership % |
|---------------------------------------|------------|-----------------------|
|                                       |            |                       |
|                                       |            |                       |
|                                       |            |                       |
|                                       |            |                       |

#### Liabilities and Expenses

| Existing Mortgages (Name of Institution) | Linked to Asset No | Balance Owing \$ | Monthly Payments \$ | Current Interest Rate % | Remaining P&I Term (Months) | Fixed (F) or Variable (V) | Applicant Ownership % |
|--|--------------------|------------------|---------------------|-------------------------|-----------------------------|---------------------------|-----------------------|
|  |                    |                  |                     |                         |                             |                           |                       |
|  |                    |                  |                     |                         |                             |                           |                       |
|  |                    |                  |                     |                         |                             |                           |                       |
|  |                    |                  |                     |                         |                             |                           |                       |
|  |                    |                  |                     |                         |                             |                           |                       |
|  |                    |                  |                     |                         |                             |                           |                       |

| Personal Loans (Name of Institution & Purpose) | Balance Owing \$ | Monthly Payments \$ | Current Interest Rate % | Remaining P&I Term (Months) | Fixed (F) or Variable (V) | Sec (S) or Unsec (U) | Applicant Ownership % |
|--|------------------|---------------------|-------------------------|-----------------------------|---------------------------|----------------------|-----------------------|
|  |                  |                     |                         |                             |                           |                      |                       |
|  |                  |                     |                         |                             |                           |                      |                       |
|  |                  |                     |                         |                             |                           |                      |                       |
|  |                  |                     |                         |                             |                           |                      |                       |

| Credit Cards (CC), Store Accounts (SA) & Overdrafts (OD) |         |          |                  |                     |                       |
|--|---------|----------|------------------|---------------------|-----------------------|
| Type   | Company | Limit \$ | Balance Owing \$ | Monthly Payments \$ | Applicant Ownership % |
|  |         |          |                  |                     |                       |
|  |         |          |                  |                     |                       |
|  |         |          |                  |                     |                       |
|  |         |          |                  |                     |                       |

| Exit/Break Costs (if a Refinance) |           |
|-----------------------------------|-----------|
| Lender & Loan Account             | Amount \$ |
|                                   |           |
|                                   |           |
|                                   |           |

Taxation (Due Date)

#### Other Liabilities and Expenses (Margin Loans, Guarantees, Leases, Family Loans, Private Health Fees, Child Care Fees)

| Lender | Balance Owing \$ | Monthly Payments \$ | Applicant Ownership % |
|--------|------------------|---------------------|-----------------------|
|        |                  |                     |                       |
|        |                  |                     |                       |
|        |                  |                     |                       |
|        |                  |                     |                       |
|        |                  |                     |                       |

|   |    |
|---|----|
| <b>Total Assets (A)</b>                           | \$ |
| <b>Total Liabilities (B)</b>                      | \$ |
| <b>Total Repayments</b>                           | \$ |
| <b>Please calculate your Net Assets (A) - (B)</b> | \$ |

## Section 8. Personal Financial Details continued

### Variable Living Expenses

| Actual Monthly Living Costs | Household 1 |             | Actual Monthly Living Costs  | Household 1 |             |
|-----------------------------|-------------|-------------|------------------------------|-------------|-------------|
|                             | Applicant 1 | Applicant 2 |                              | Applicant 1 | Applicant 2 |
| Clothing and Personal Care  |             |             | Recreation and Entertainment |             |             |
| Groceries                   |             |             | Telephone and Internet       |             |             |
| Insurance                   |             |             | Transport                    |             |             |
| Medical and Health          |             |             | Utilities and Rate           |             |             |
| Public Education            |             |             | Other                        |             |             |
| <b>Household 1 Total \$</b> |             |             |                              |             |             |

Note: The total will be used for the household. Definition of living expenses is available below.

Actual living expenses will vary from household to depending on a number of factors. For example number of adults and dependants, number of vehicles, lifestyle choices, use of electricity. Living expenses do not include the following: Ongoing rent, mortgage or loan repayments, private Health, private school fees, child support or maintenance – these are called fixed costs and are captured in your application. Expenses covered under living expenses: Electricity, gas and water costs, Rates (for current or future properties), telephone and internet costs, body corporate (unit owners or buyers), motor vehicle costs – services, registration, petrol, transport (bus / ferry / train), entertainment Foxtel, clothing/shoes, personal effects, groceries, medical costs, public school fees and personal entertainment – alcohol, cigarettes, clubs and movies. If unable to calculate living expenses refer to Suncorp Budget Planner [www.suncorp.com.au/banking/budget-planner-calculator](http://www.suncorp.com.au/banking/budget-planner-calculator).

### Significant Changes

Will the applicant have changes in circumstance in the future which may affect their ability to meet contracted payments?  Yes  No

If yes, what changes is the applicant expecting?

Temporary decrease in disposable income  Permanent decrease in disposable income  Anticipated large expenditure

If yes, does the applicant have adequate plans for continuing to make contracted repayments?  Yes  No

If yes, what are the plans?  Secure additional income  Use of savings  Reducing expenditure  
 Sales of Assets  The Application reflects the change in circumstances

## Section 9. Broker Authority

I/we authorise the Broker noted in Section 1 page 1 whilst they continue to be authorised by the nominated Broker Group and remain accredited by Suncorp Bank to obtain and exchange information with Suncorp Bank about this application. This authorisation exists for the duration of time it takes to process this loan application and for a further 3 months after the loan settlement date or the first construction progress draw down.

### Option to Extend the Broker Authority

By ticking the box below, I/we agree to:

extend the Broker Authority until the expiry of the loan agreement/s that are established as an outcome of this application or until the Broker ceases to be authorised by the Broker Group or the Broker is no longer accredited by Suncorp Bank, whichever event occurs first. This extended Broker Authority enables the Broker to:

- facilitate a request to vary a loan agreement;
- facilitate a request for a further application for finance;
- facilitate a Direct Debit Request for a loan;
- enquire on the progress of loan disbursements for construction loans; and
- request information about my/our loan/s and any associated accounts that may be required to complete the variation request. This request for information does not include borrower or guarantor contact details.

The borrower/s acknowledges that by signing Section 10, page 14 of the application form:

- Suncorp Bank may disclose any personal information that it holds, which may be necessary to facilitate the Broker's request under this Broker Authority;
- any requests that require signed authority will still be required to be executed by all borrowers and guarantors (where applicable) prior to being processed;
- the Broker Authority does not extend to the Broker updating contact details;
- Suncorp Bank can cancel or refuse to accept instructions from a Broker appointed by this Broker Authority at any time where it is necessary to comply with the law or any applicable Code or to protect our Legitimate Interests or if we reasonably suspect the Broker is not acting or may not act in your best interests;
- I/we can cancel this authorisation by notice in writing to the Suncorp Bank at any time by completing the Broker Authority form.



**Privacy Statement**

**Privacy is important...**

...especially when you consider the number of ways we communicate and interact these days. That’s why we’ve put together this statement. It explains how we collect, hold, use and disclose your personal information and who we share it with.

And because it’s guided by privacy laws, you can be sure it takes your rights seriously.

Above all, this statement is your assurance that we never take your privacy for granted and always take the utmost care in protecting your personal information.

Suncorp-Metway Ltd ABN 66 010 831 722 and SME Management Pty Ltd ABN 21 084 490 166 (‘we’ or ‘us’) are members of the Suncorp Group, which we’ll refer to simply as “the Group”.

**Why do we collect personal information?**

Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable. We collect personal information so that we can:

- identify you and conduct appropriate checks;
- understand your requirements and provide you with a product or service;
- set up, administer and manage our products and services;
- gather and aggregate information for statistical, prudential, actuarial, reporting and research purposes;
- perform tasks in connection with purchasing or funding products provided to borrowers;
- manage, train and develop our employees and representatives;
- manage complaints and disputes, and report to dispute resolution bodies; and
- get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research, development and business strategy including managing the delivery of our services and products via the ways we communicate with you.

**What happens if we can’t collect your personal information?**

If we can’t collect your personal information from you (or from other people or organisations in some cases) we may not be able to provide you with any, some, or all of the features of our products or services.

**How we handle your personal information**

We collect your personal information directly from you and, in some cases, from other people or organisations.

We also provide your personal information to other related companies in the Group, and they may disclose or use your personal information for the purposes described in ‘Why do we collect personal information?’ in relation to products and services they may provide to you.

We will use and disclose your personal information for the purposes we collected it as well as for related purposes, where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

- other companies within the Group;
- any of our Group joint ventures where authorised or required;
- customer, product, business or strategic research and development organisations;
- data warehouse, strategic learning organisations, data partners, analytic consultants;
- social media and other virtual communities and networks where people create, share or exchange information;
- publicly available sources of information;
- clubs, associations, member loyalty or rewards programs and other industry relevant organisations;
- a third party that we’ve contracted to provide financial services, financial products or administrative services – for example: information technology providers, administration or business management services, consultancy firms, auditors and business management consultants, marketing agencies and other marketing service providers, and print/

- mail/digital service/imaging/document management providers;
- your or our advisers, agents, representatives or consultants;
- government, statutory or regulatory bodies and enforcement bodies;
- the Financial Ombudsman Service or any other external dispute resolution body;
- credit reporting bodies;
- other credit providers, including for reference and collection purposes;
- any insurer relating to your facility including lending mortgage insurers and consumer credit insurers;
- investors, advisers, trustees, trust managers or any other organisation that performs tasks in connection with purchasing, funding or managing products provided to you;
- any organisation that assists us to gather or aggregate information for statistical, prudential, actuarial, reporting or research purposes;
- debt collection agencies, your guarantors, organisations involved in valuing, surveying or registering a security property, or which otherwise have an interest in such property, purchasers of debt portfolios;
- manufacturers for plastic card production (e.g. debit cards); and
- any other organisation or person, where you’ve asked them to provide your personal information to us or asked us to obtain personal information from them, e.g. your mother.

We’ll use a variety of methods to collect your personal information from, and disclose your personal information to, these persons and organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

We may also collect or disclose personal information about you from or to any entity where that collection or disclosure is required or authorised by law. For example, under the following Australian laws we may be authorised or required to collect your personal information: Anti-Money Laundering and Counter-Terrorism Financing Act; Income Tax Assessment Acts, Tax Administration Act and A New Tax System (Goods and Services Tax) Act; National Consumer Credit Protection Act; Personal Properties Securities Act, and any regulations made under those Acts.

**Disclosure of credit information to credit reporting bodies**

We may disclose your credit information to credit reporting bodies where the Privacy Act permits us to do so. For example, we may disclose your repayment history information which includes whether you have made payments when due or if you have failed to meet your repayment obligations in relation to consumer credit provided by us, and information on whether in our opinion you have committed a serious credit infringement.

For more information on credit information and how we collect, hold and disclose such information, please refer to the Suncorp Credit Reporting Policy.

Credit reporting bodies may include information provided by us in reports provided to other credit providers to assist them to assess your credit worthiness.

We may disclose credit information to the following credit reporting bodies. Their contact details as at the date of publication of this policy are:

|  |  |   |
|--|--|---|
| Equifax<br>PO Box 964,<br>North Sydney<br>NSW 2059<br>Ph: 13 83 32<br><a href="http://www.equifax.com.au">www.equifax.com.au</a> | Illion<br>PO Box 7405<br>Melbourne<br>VIC 3004<br>Ph: 13 23 33<br><a href="http://www.illion.com.au">www.illion.com.au</a> | Experian<br>PO Box 1969<br>North Sydney<br>NSW 2060<br>Ph: 1300 784 134<br><a href="http://www.experian.com.au">www.experian.com.au</a> |
|--|--|---|

The list of credit reporting bodies we usually disclose credit information to or their contact details may change from time to time. To obtain a current list of credit reporting bodies we usually disclose credit information to, including their current contact details, please go to [www.suncorp.com.au/privacy](http://www.suncorp.com.au/privacy) or call 13 11 55 to obtain a hard copy of the list.

You may obtain a copy of each credit reporting body’s policy about their management of credit reporting information. To do so, please contact them or visit their website.

### Opting out of direct marketing pre-screenings

A credit reporting body may use your credit reporting information to assist a credit provider to exclude you from direct marketing by that credit provider, on the basis that you may be an adverse credit risk. This process is known as a “pre-screening”. If you do not want a credit reporting body to use your information for the purpose of pre-screening, you have the right under the Privacy Act to contact them and request (at no cost to you) that they do not use your information for pre-screening purposes.

### If you are a victim of fraud (including identity fraud)

Under the Privacy Act you can make a request that a credit reporting body (at no cost to you) that they do not use or disclose credit reporting information they hold about you in circumstances where you reasonably believe that you have been or are likely to be a victim of fraud, including identity fraud. The period while this applies is called a “ban period”. The credit reporting body will explain to you in more detail the effect and duration of a ban period when you contact them to make a request.

### Overseas Disclosure

Sometimes, we need to provide your personal information to – or get personal information about you from – persons located overseas, for the same purposes as in ‘Why do we collect personal information?’.

The list of countries Suncorp usually discloses personal information to is in our Suncorp Group Privacy Policy. Please go to [www.suncorp.com.au/privacy](http://www.suncorp.com.au/privacy) to see our Suncorp Group Privacy Policy or call 13 11 55 to obtain a list of countries Suncorp usually discloses personal information to.

From time to time, we may need to disclose your personal information to, and collect your personal information from, other countries not on this list. Nevertheless, we will always disclose and collect your personal information in accordance with privacy laws.

### Your personal information and our marketing practices

Every now and then, we and any related companies that use the Suncorp brand might let you know – including via mail, SMS, email, telephone or online – about news, special offers, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. You can contact us to update your marketing preferences at any time.

In order to carry out our direct marketing we collect your personal information from and disclose it to others that provide us with specialised data matching, trending or analytical services, as well as general marketing services. We may use online targeted marketing, data and audience matching and market segmentation to improve advertising relevance to you.

We may also collect your personal information for marketing through competitions and by purchasing contact lists.

We, and other people who provide us with services, may combine the personal information collected from you or others, with the information we, or companies in our Group, or our service providers already hold about you.

### Changes and getting a copy of the Policies

You can obtain a copy of the Suncorp Group Privacy Policy and Suncorp Credit Reporting Policy. Please use the contact details in Contact Us if you wish to do so.

We encourage you to review and check our websites regularly for any updates to our Policies. By continuing to deal with us, you accept our Policies as they apply from time to time.

### How to access and correct your personal information or make a complaint

You have the right to access and seek correction of your personal information (including credit information and credit eligibility information) held by us and you can find information about how to do this in the Suncorp Group Privacy Policy and Suncorp Credit Reporting Policy.

These policies also include information about how you can complain if you believe we have not complied with the Privacy Act (including the credit reporting provisions in Part IIIA and the Credit Reporting Code) and how we'll deal with such a complaint.

### Contact us

For more information about our privacy practices including overseas disclosure or to tell us about your marketing preferences you can visit: [www.suncorp.com.au/privacy](http://www.suncorp.com.au/privacy).

Alternatively, you can get in touch directly by contacting us on:

Phone: 13 11 55

Email: [privacyaccessrequests@suncorp.com.au](mailto:privacyaccessrequests@suncorp.com.au)

Mail: Suncorp Bank GPO Box 1453, Brisbane QLD 4001

Or by visiting a Suncorp Bank Store

### Authority To Obtain And Disclose Credit Related Information

References to ‘SUNCORP’, ‘we’ or ‘us’ in this Authority shall be a reference to Suncorp Metway Advances Corporation Pty Ltd ABN 89 100 845 127 (in relation to Equipment Finance arrangements) and Suncorp-Metway Ltd ABN 66 010 831 722 and SME Management Pty Ltd ABN 21 084 490 166 (in relation to other lending arrangements).

I/We understand that by signing this application, consent is given to Suncorp to:

- Obtain from a credit reporting body credit reporting information for the purposes of:
  - (i) assessing an application for consumer credit or commercial credit made by me;
  - (ii) collecting any payments that are overdue on any consumer credit or commercial credit Suncorp provides or has provided to me;
  - (iii) assessing whether to accept me as a guarantor in relation to credit provided by Suncorp to another person or applied for by another person;
  - (iv) assisting me to avoid defaulting on my obligations in relation to consumer credit provided to me by Suncorp.
- Disclose to and obtain from any credit provider(s) named in this application and credit provider(s) that may be named in credit reporting information obtained from a credit reporting body, information about my credit arrangements (including credit eligibility information) for the purposes of assessing an application for credit, to assist me to avoid defaulting on my credit obligation or in relation to any default by me on my credit obligations;
- Give to any guarantor or security provider, or any person considering whether to offer to act as guarantor or security provider, in relation to credit provided to me, or applied for by me, from Suncorp, information about me including, but not limited to:
  - (i) any credit contract, offer of credit or security contract I/we have or had with Suncorp;
  - (ii) application information including any financial statement or statement of financial position given to Suncorp within the last 2 years;
  - (iii) any credit reporting information obtained from a credit reporting agency;
  - (iv) a copy of any related credit insurance contract;
  - (v) any default notices, demands, statements of account or dishonour notices on this or any facility I/we have or had with Suncorp;
  - (vi) any credit eligibility information Suncorp holds about me; and
  - (vii) any other information Suncorp have that they may reasonably request.
- Confirm my employment details from my employer, accountant or tax agent named in this application.
- Confirm my income received from any investment property of mine from any nominated real estate agent.
- Otherwise collect, hold, use and disclose my credit information and credit eligibility information as set out in the Suncorp Credit Reporting Policy and/or as otherwise permitted by law.

**Lenders Mortgage Insurance (LMI)**

Suncorp collects your personal information when you apply for a loan. When LMI is required on your loan, Suncorp will submit an application to the Insurer. Information about you is collected by the Insurer for the purposes of securing and administering such insurance including dealing with claims and recovery of proceeds.

The information collected by the Insurer is required under the Insurance Contracts Act 1984 (Cth) and is necessary for the Insurer to undertake its business. If you do not provide any of the information requested of you then the Insurer will not be able to issue the insurance. As a result, Suncorp may not be able to provide the mortgage to you.

The Insurer uses your information to:

- access the risk of:
  - insuring Suncorp in respect of the loan;
  - you defaulting on your obligations to Suncorp;
  - you being unable to meet a liability that might arise under a guarantee in respect of mortgage finance given (or to be given) by Suncorp to you or another person;
- comply with legislative requirements or use for any other purpose in connection with the LMI contract between Suncorp and the Insurer as may be permitted by the Privacy Act 1988;
- administer or vary any lenders mortgage insurance cover provided, including dealing with claims, recovery of proceeds and enforcing the mortgage in the place of Suncorp; and
- conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis reporting, fraud prevention and claim recovery

I/We understand:

- the Insurer will collect and use my information for the purpose of assessing Suncorp's insurance application, for any other assessment or administration purposes, for purposes connected with the LMI contract between the Insurer and Suncorp (including any variation to or claim under the policy or enforcing the mortgage relating to the loan) and for the Insurer's internal management, risk assessment, fraud detection and prevention and other compliance purposes;
- the Insurer may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this consent and the Insurer's Privacy Policy apply to its collection, use and disclosure of that information.
- the Insurer may need to obtain and use commercial credit information, consumer information or collection of overdue payments information from a credit reporting body (concerning my/our credit worthiness or history) for the assessment purposes;
- the Insurer may also need to exchange information between credit providers and advisors. If necessary the Insurer will share my/our information with a credit reporting body;
- the Insurer may disclose my/our personal information as permitted by the Privacy Act 1988 to its related companies whether in Australia or overseas, specifically in the Philippines, Suncorp, a guarantor or potential guarantor, reinsurers, credit reporting bodies, its service providers, its agents, contractors and external advisors, my referees (including my employer and my legal and financial advisers), mercantile agents (if I default on the loan), third parties for the purposes of fraud prevention and detection, government and other regulatory bodies, rating agencies, payment systems operators and other financial institutions, securitisers and credit providers;
- The Insurer's Privacy Policy is available at [www.qbelmi.com](http://www.qbelmi.com). It contains information about the following:
  - how I can access and correct information about me/us that the Insurer holds;
  - how I can make a complaint about a breach by the Insurer of the Privacy Act 1988 (including any applicable privacy principles) or any registered privacy code that binds the Insurer in respect of my information; and
  - how the Insurer will deal with such a complaint.

- I/We may access my/our information collected by the Insurer by contacting the Insurer by telephone on 1 300 367 764.

I/We authorise the Insurer to collect, use and disclose my information in this way.

**Insurer details:**

QBE Lenders' Mortgage Insurance Limited  
 ABN 70 000 511 071  
 Level 5, 2 Park St, Sydney NSW 2000  
 Email: [compliance.manager@qbe.com](mailto:compliance.manager@qbe.com)

**Fixed Rate Loans (See Section 6 - Guaranteed Rate Fee)**

All Suncorp Bank loans, including Fixed rates, can change prior to a loan being funded (Settlement) after which time the rate will be fixed for the Fixed Interest Period.

This settlement process means that the interest rate quoted at the time of application can change at any time prior to settlement of the loan, depending on market forces. To secure a fixed rate for 90 days following your application, a Guaranteed Rate Fee is payable (must be capitalised to the loan). The fee is calculated as a percentage of the amount borrowed (excluding other fees which are financed by the loan). Refer to Lending Fees and Charges brochure.

**Guarantee and Indemnity (See Section 7 - Guarantee and Indemnity)**

As a Guarantor to this Loan we may be required by the Code of Banking Practice 2013 ('The Code') to provide you with certain financial information and documentation of the Applicant contained in the Disclosures Table. The information we are required to provide you with depends on the capacity within which you provide your Guarantee:

**1. Individual Guarantors**

You are an Individual Guarantor if you are providing the Guarantee and Indemnity in your personal capacity. The Code requires us to provide you with copies of all the documents listed in the Disclosures Table as well as other information detailed in the Code. We will provide you with all of this information and unless you have obtained independent legal advice after receiving the information, we will not ask you to sign the Guarantee and Indemnity documents unless we have allowed you until the next day to consider the information.

**2. Director Guarantors**

You are a Director Guarantor if you are providing a Guarantee and Indemnity and the Applicant for this loan is a Company of which you are a Director, but NOT if you are the sole director. The Code provides that you have the right to receive a copy of any of the documents listed in the Disclosures Table. These documents contain important financial information in relation to the Applicant. You may choose not to receive some or all of this information. We ask you to consider the documents listed and advise us as to which documents you would like to receive by ticking the relevant tick boxes, or discussing this matter with your Lender and advising the Lender as to which documents you would like to receive. We will provide you with all of the information you request to the address you have indicated, upon receipt of your request. We will not ask you to sign the Guarantee and Indemnity documents unless we have allowed you until the next day to consider the information except where you:

- have obtained independent legal advice after receiving the information; or
- tell us that you do not require until the next day to consider this information.

**3. Sole Director and Company Guarantors**

You are a Sole Director Guarantor if you are providing a Guarantee and Indemnity and the Applicant for this loan is a Company of which you are the only Director. A Company Guarantor exists when a company provides a guarantee for the purposes of securing any financial accommodation or facility provided by us to another person.

The Code does not require us to provide you with any documents listed in the Disclosures Table.

**Important Information for Company and Trustee Borrowers (See Section 5 - Transacting/Information Access)**

Please note where a Borrower noted on this application is a Company or two or more Trustees all Directors of the Borrower (in the case of a Company) or all Trustees (in the case of two or more Trustees as Borrower), will be considered authorised for the purpose of transacting on the account unless otherwise stated in writing.

**Transaction Access**

By authorising a Director or Trustee to have Transaction Access on this Application we agree the authorised person can:

- Apply for electronic access to the nominated accounts/loans including the use of electronic terminals, which is governed by the Bank's "Terms and Conditions for Continuing Credit";
- Without giving prior notice to any other authorised person on the account, solely and at their own discretion, withdraw the entire amount of funds available in our account/loan, unless we have provided in writing, specific number to sign instructions on the account/loan. The Bank's terms and conditions for term loans require all Borrowers to sign in order to perform cashback;
- Obtain account/loan balances, details of transactions, statements of loan/account, even where a fee may be applicable;
- The ability to transact on our loan is dependant upon the Terms and Conditions for our loan type as stated in our loan contract and any variations to it;
- The Bank may, in future vary the methods for operating on Loans and at its discretion may refuse to act on this authority;
- Any request to increase the loan amount beyond that which was originally agreed, or to vary the loan contract in any way will require the written consent of all borrowers.

**Everyday Options Account (See Section 6 - Product/Facility Details)**

This section contains a summary of the Fees and Charges for the Suncorp Bank Everyday Options account which is a mandatory component of the Home Package Plus. For more information please refer to the Product Information Document that relates to this product found at [www.suncorp.com.au/banking/help-support/documents-forms](http://www.suncorp.com.au/banking/help-support/documents-forms).

**Account Fees**

Monthly account keeping fee \$5. Suncorp Bank Transaction Fees (Staff assisted withdrawals, Electronic withdrawals, Personal cheque withdrawals): Free. Deposits and Direct Credits: Free. Non Suncorp Bank ATM withdrawals & enquiries (all states and territories): ATM Operator Fee. rediATM network ATMs withdrawals and enquiries: Free. Bank@Post withdrawals within Queensland: Free.

**Suncorp Bank Transactions**

- staff assisted withdrawals include withdrawals, transfers and BPAY® undertaken with the assistance of a staff member at a Suncorp Bank branch.
- electronic withdrawals include withdrawals and transfers completed using automated Telephone Banking, Mobile Phone Banking, Internet Banking, Suncorp Bank ATMs, direct debit, BPAY®, EFTPOS.
- personal cheque withdrawals.

**How fees are charged**

Account keeping fees and transaction fees are debited to your account on the monthly anniversary of the opening date of your account.

**Special Requests, Replacements and Other Event Fee**

Fees apply for additional products and services and for international services and foreign currency transactions. Please refer to pages 32 – 35 of the Suncorp Bank Personal Deposit Account Product Information Document for more information.

**Suncorp Bank Package Offers**

Home Package Plus Fees. If you ask us at any time to include your Everyday Options Account in a Home Package Plus. You will not be charged the Everyday Options Account account keeping fee. Participation in the package is optional and you can cancel your package at any time by telling us. If you cancel your package, standard charges will apply from the following month. Terms and conditions specified in the Suncorp Bank Your Home Loan Guide brochure apply.

**Business Everyday Account (See Section 6 - Product/Facility Details)**

This section contains a summary of the Fees and Charges for the Suncorp Business Everyday Account. For more information, please refer to the Product Information Document and the Terms and Conditions for Suncorp Bank Accounts and Continuing Credit Accounts that relate to this product found at [www.suncorp.com.au/banking/help-support/documents-forms](http://www.suncorp.com.au/banking/help-support/documents-forms). The Business Everyday Account is a transaction account that can be used as an everyday transaction account with a choice of access options.

**Account Keeping Fees**

Monthly account keeping fee: \$5 (Waived if an average monthly balance of \$2,000 is maintained or the account (if opened after 11/08/2012) is attached to an Overdraft Facility)

**Suncorp Bank Transactions**

The account also offers up to 30 fee free withdrawal transactions each month. If the fee free transaction limit is exceeded, a \$1.00 fee for staff assisted withdrawals and cheque withdrawals applies while a \$2.00 fee applies for external transfers\*. Deposits, cash or cheque at any Suncorp branch, and Electronic Transactions (excluding external transfers) are free transactions on the account. Business Payment Credits incur a fee per transaction – for 0-200 transactions \$0.20c, for 201-500 transactions \$0.15c, for 501 and over transactions \$0.10c. Withdrawals and enquiries at other Financial Institutions ATMs will incur the ATM Operator Fee charged immediately to your account at the time of transaction by the Financial Institution who owns the ATM.

External transfers include funds transfer, immediate or future dates (internet or staff assisted) from a Suncorp account to an account at another financial institution that participates in the Bulk Electronic Clearing System.

**How fees are charged**

Account keeping fees and transaction fees are debited to your account on the monthly anniversary of the opening date of your account.

**Special Requests, Replacements and Other Event Fee**

Fees apply for additional products and services and for international services and foreign currency transactions. Please refer to the Suncorp Bank Business Deposit Account Product Information Document for more information.

**Both Everyday Options and Business Everyday Accounts****Government Charges**

In the future, various governments may impose taxes, fees, charges and duties on accounts and transactions to accounts. If this occurs, your account statement will show government taxes, fees, duties and charges as a separate item.

**Financial Claims Scheme**

The Financial Claims Scheme (FCS) under the Banking Act 1959 applies to the deposit accounts you have with us. You may be entitled to a payment under the Financial Claims Scheme in some circumstances. Payments under the Financial Claims Scheme are subject to a limit for each customer. Information about the Financial Claim Scheme can be obtained from the FCS website at <http://www.fcs.gov.au>

**Section 10. Acknowledgements, Declarations and Signatures continued**

**Global Tax Requirements**

Do any of the following circumstances apply:

Yes  No

- Any applicant is a U.S. citizen, resident, partnership, corporation or trust, or otherwise governed by U.S. tax laws; or
- Any applicant is a resident of another foreign country for the purpose of the tax laws of that foreign country; or
- Any applicant has no residence for tax purposes; or
- A U.S. citizen, U.S. resident or a resident of another foreign country for tax purposes exercises control over any account holder or applicant.

If 'Yes' is ticked:

For Non-Personal applicants, please complete the Foreign Tax Liability Self Certification Declaration - Entities Form. For Personal applicants, please complete the below:

| Applicant Name       | Country/Jurisdiction of Tax Residence | Taxpayer Identification Number (TIN) or Equivalent | If no TIN available enter Reason A, B or C |
|----------------------|---------------------------------------|--|--|
| <input type="text"/> | <input type="text"/>                  | <input type="text"/>                               | <input type="text"/>                       |

If a TIN is not available, please provide the appropriate reason A, B or C where indicated above:

Reason A - The country/jurisdiction does not issue TINs to its residents.

Reason B - The Account Holder is otherwise unable to obtain a TIN or equivalent.

Reason C - No TIN is required, Relevant jurisdiction does not require the TIN to be disclosed.

For frequently asked questions regarding the above, please visit the Foreign Tax Liability or FATCA sections of our website.

Are all applicants existing Suncorp customers?

Yes  No

**Declaration for Bankruptcy – Applicants/Guarantors**

- Have you ever been or are you currently bankrupt or insolvent or is bankruptcy pending against you, or have you ever assigned your estate or entered into any compromise for the benefit of creditors?  Yes  No
- Is there an unsatisfied judgement entered, or a judgement likely to be entered, in any court against you, or any company of which you are, or were, a shareholder or officer?  Yes  No

**If you have answered 'Yes' to any of the above, please give details.**

|                      |
|----------------------|
| <input type="text"/> |
| <input type="text"/> |
| <input type="text"/> |
| <input type="text"/> |

**APPLICANT/DIRECTOR/TRUSTEE/GUARANTOR SIGNATURES**

**By signing this form, I/we agree that I/we,**

- have read and understood this application;
- declare that all information provided in this application is true and correct;
- authorise Suncorp to make any enquiries it considers necessary to verify the information provided in this application and in support of this application including with your accountant or solicitor;
- agree to Suncorp collecting, using and disclosing my/our personal information, including sensitive and health information if applicable, in accordance with the Privacy Statement included in this document and the Suncorp Group Privacy Policy and I/we will ensure that the Privacy Statement is provided to any individual I/we have provided personal information about in this form. This includes any Beneficial Owner(s) who I/we have identified;
- consent to the disclosures set out in the Authority to Obtain Credit Information;
- agree to Suncorp transmitting my/our personal information by electronic means as well as contacting me by SMS Messaging and/or email regarding my loan where I have included my mobile telephone number and or email address as part of this loan application. I accept that there is a risk that information and documents may come into the possession of another person not entitled to receive it and acknowledge that while Suncorp will take all reasonable steps to protect my privacy it accepts no liability for breach of confidentiality or damages for loss I might suffer provided Suncorp can show it communicated to me at the electronic address or number provided by me;
- Company and Trustee Borrowers – have read and understood "Important Information for Company and Trustee Borrowers";
- For Broker introduced loans – where a package box is ticked, I request Suncorp to contact me;

- consent to the collection, disclosure and use of my/our information as set out in the "Lenders Mortgage Insurance" section of this application if LMI is required on my/our loan;
  - For Broker introduced loans – where this application includes a request for a business offset facility, I/We acknowledge and agree to Suncorp Metway Ltd opening a Business Everyday Account in the manner described in this application form and attaching it as a business offset facility to my/our loan account. I/We also acknowledge and agree that I/we have read and understood "Fees and Charges for the Suncorp Business Everyday Account.
  - will update Suncorp Bank immediately if my/our foreign tax liability status to change in the future.
  - By providing an email address in Section 3 page 1, I request and authorise Suncorp Bank to send all notices and documents relating to my application and the establishment of the loan by email. I acknowledge that other notices, including statements, may be posted to the mailing address held on the bank's records. I understand that I can change this authorisation at any time by notice to Suncorp Bank.
- If I am a Guarantor and share household expenses and liabilities with the Applicant, by signing below I also agree that I,
- understand that the financial information I have provided may be used by Suncorp Bank to make an assessment for a loan application where I share joint household expenses and liabilities with the Applicant;
  - am willing to utilise my income towards joint household expenses and liabilities shared with the Applicant;
  - will notify the Applicant of any changes in my situation that would prevent me from contributing to joint household expenses and liabilities shared with the Applicant.

**Section 10. Acknowledgements, Declarations and Signatures continued**

Duplicate this page where there are multiple applicant entities or businesses.

**Declaration of Purposes for which Credit is provided (Small Business only)**

I/We declare that the credit to be provided to me/us by Suncorp for each Small Business loan is to be applied wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property

If the above cannot be provided for any small business loans, please give details:

[Empty text box for details]

**IMPORTANT**

You should **only** sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

By signing this declaration you may **lose** your protection under the National Credit Code.

**For Small Business Lending**

**Applicant/Director/Trustee/Guarantor 1**

Do not send me product/marketing material or special offers from Suncorp

Signature [Text Box]  
 Date [DD / MM / YYYY]  
 Name [Text Box]

**Applicant/Director/Trustee/Guarantor 2**

Do not send me product/marketing material or special offers from Suncorp

Signature [Text Box]  
 Date [DD / MM / YYYY]  
 Name [Text Box]

**Applicant/Director/Trustee/Guarantor 3**

Do not send me product/marketing material or special offers from Suncorp

Signature [Text Box]  
 Date [DD / MM / YYYY]  
 Name [Text Box]

**Applicant/Director/Trustee/Guarantor 4**

Do not send me product/marketing material or special offers from Suncorp

Signature [Text Box]  
 Date [DD / MM / YYYY]  
 Name [Text Box]

**Applicant/Director/Trustee/Guarantor 5**

Do not send me product/marketing material or special offers from Suncorp

Signature [Text Box]  
 Date [DD / MM / YYYY]  
 Name [Text Box]

**Applicant/Director/Trustee/Guarantor 6**

Do not send me product/marketing material or special offers from Suncorp

Signature [Text Box]  
 Date [DD / MM / YYYY]  
 Name [Text Box]

**For Retail Lending**

**Applicant/Director/Trustee/Guarantor 1**

Do not send me product/marketing material or special offers from Suncorp

Signature [Text Box]  
 Date [DD / MM / YYYY]  
 Name [Text Box]

**Applicant/Director/Trustee/Guarantor 2**

Do not send me product/marketing material or special offers from Suncorp

Signature [Text Box]  
 Date [DD / MM / YYYY]  
 Name [Text Box]

**Applicant/Director/Trustee/Guarantor 3**

Do not send me product/marketing material or special offers from Suncorp

Signature [Text Box]  
 Date [DD / MM / YYYY]  
 Name [Text Box]

**Applicant/Director/Trustee/Guarantor 4**

Do not send me product/marketing material or special offers from Suncorp

Signature [Text Box]  
 Date [DD / MM / YYYY]  
 Name [Text Box]

**Applicant/Director/Trustee/Guarantor 5**

Do not send me product/marketing material or special offers from Suncorp

Signature [Text Box]  
 Date [DD / MM / YYYY]  
 Name [Text Box]

**Applicant/Director/Trustee/Guarantor 6**

Do not send me product/marketing material or special offers from Suncorp

Signature [Text Box]  
 Date [DD / MM / YYYY]  
 Name [Text Box]

**Interviewer/Broker**

Name (please print in block letters)

Signature

Date

[Text Box]

[Text Box]

[DD / MM / YYYY]

## Section 11. Identification Documents

Duplicate this page where there are multiple applicants/owners/directors/guarantors.

### Verification of ID conducted by:

Verification name  User ID / Accreditation code

Verifier's organisation

(Broker/agent only)  Verification date

### Identification Documents Details - Companies

| Companies                  | Company 1  | Company 2  |
|----------------------------|--|--|
| Date of ASIC search        | DD / MM / YYYY   | DD / MM / YYYY   |
| Company search provided by | <input type="checkbox"/> Customer <input type="checkbox"/> Suncorp | <input type="checkbox"/> Customer <input type="checkbox"/> Suncorp |
| Collection date            | DD / MM / YYYY   | DD / MM / YYYY   |

### Identification Documents Details - Trusts

| Trusts          | Trust 1   | Trust 2   |
|-----------------|---|---|
| Verified from   | <input type="checkbox"/> Original <input type="checkbox"/> Certified copy <input type="checkbox"/> Existing (Bank use only) | <input type="checkbox"/> Original <input type="checkbox"/> Certified copy <input type="checkbox"/> Existing (Bank use only) |
| Document type   |   |   |
| Issued date     |   |   |
| Collection date |   |   |

### Identification Documents Details - Individual

| Individual 1             | Document 1  | Document 2  |
|--------------------------|---|---|
| Verified from            | <input type="checkbox"/> Original <input type="checkbox"/> Certified copy | <input type="checkbox"/> Original <input type="checkbox"/> Certified copy |
| Document type            |   |   |
| Issuer                   |   |   |
| State of issue           |   |   |
| Issue date (if any)      |   |   |
| Expiry date (if any)     |   |   |
| Document number (if any) |   |   |
| Collection date          |   |   |

| Individual 2             | Document 1  | Document 2  |
|--------------------------|---|---|
| Verified from            | <input type="checkbox"/> Original <input type="checkbox"/> Certified copy | <input type="checkbox"/> Original <input type="checkbox"/> Certified copy |
| Document type            |   |   |
| Issuer                   |   |   |
| State of issue           |   |   |
| Issue date (if any)      |   |   |
| Expiry date (if any)     |   |   |
| Document number (if any) |   |   |
| Collection date          |   |   |

### Identification requirements

It is a requirement that the identity of all applicants, guarantors (personal or non-personal) and beneficial owners is verified under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and associated Rules.

Where we verify your identity the documentation:

- must be the originals or certified copies (not photocopies);
- must be current (except for an Australian passport, which can be expired up to 2 years);

Suncorp reserves the right to request additional information to satisfy the opening of an account.

#### Individual

If you have Primary Photographic ID (as per PART A below) – One (1) Document from PART A

If you DO NOT have Primary Photographic ID (as per PART A below) – Two (2) Documents

At least One (1) Item from Part B + One (1) Item from Part C

Full Name, Address and Date of Birth, if shown on the identification documents, must be in English.

#### Part A – Primary Photographic Identification Documents

- A current driver's licence

- A current Australian passport (or one which has expired within the last two years)
- A current Proof of Age Card issued by an Australian State/Territory (including 18+ Cards)
- A current foreign passport or similar travel document issued by a government, the UN or agency of the UN.(containing your signature)
- A National Identity Card issued by a foreign government, the UN or agency of the UN (containing your signature)

#### Part B – Primary Non Photographic Identification Documents

- A current drivers licence (without photograph)
- An Australian birth certificate/extract
- A citizenship certificate
- A foreign birth certificate issued by a foreign government, the UN, or agency of the UN
- A current Centrelink Pension Card

#### Part C – Secondary Identification Documents

- Australian Government Card/Notice showing entitlement to financial benefits (issued within the last 12 months)
- Income Tax Assessment Notice (issued by ATO within the last 12 months)
- Council Rates Notice or Utilities Bill (e.g. gas, phone, electricity) (issued within the last 3 months)

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## Section 12. Application Requirements (Broker and lender use only)

### GENERAL INSTRUCTIONS

Please submit your completed and signed application and all supporting documents outlined in the 'Document Checklist' below to:

**For brokers:** BrokerServicesCentre@suncorp.com.au. **For others:** SuncorpLendingAsse@suncorp.com.au

Additional Loan comments can be provided with this Application. **Caution:** Submitting an incomplete application may delay assessment.

### DOCUMENT CHECKLIST

Please attach the following documents and information relating to income, loan requirements and employment status.

#### MANDATORY

- Completed and signed Small Business Loan Application
- Completed CTR (Serviceability Calculator)
- Credit/Store Accounts – Minimum of three (3) continuous months
- Primary Transaction Accounts – Minimum of three (3) continuous months
- Business Transaction Accounts – Minimum of three (3) continuous months
- All Liabilities – Minimum of three (3) continuous months

#### PROOF OF INCOME

##### Self-Employed/Small Business

- Financial statements (profit and loss statements, balance sheets) for all borrowers, guarantors and related entities as applicable for the last two consecutive years
- Tax Returns for all borrowers, guarantors and related entities as applicable for the last two consecutive years
- The ATO Notice of Assessment relevant to the period is also required where:
  - Financial statements have not been signed by the applicant; OR
  - Tax returns have not been prepared by a qualified accountant or registered tax agent

##### PAYG Applicants/Guarantors (one of the following)

- Payslips (most recent, no less than 1 month old, computer-generated) for a minimum 3 month period with year to date income and/or annual salary showing
- Bank statements confirming payments from the employer over at least 3 months
- Where either of the above are not available, two of the following documents may be considered:
  - Most recent computer generated tax return prepared by an accountant or tax agent; OR
  - ATO Notice of Assessment; OR
  - Computer generated Payment Summary/Group Certificate; OR
  - Current employment contract

##### Rental Income

- Copy of any registered lease(s) over commercial property owned
- For residential property owned, ONE of the following:
  - Most recent property management's statement
  - Most recent bank statements covering a minimum of 3 months, confirming regular credits from property manager
  - Copy of current rental agency agreement
- Where either of the above are not available, two of the following documents may be considered:
  - Last two year's tax returns
  - ATO Notice of Assessment

#### Supplementary/Other Income

- Evidence of income from:
  - Child support payments
  - Term Deposit Interest and Share Dividend
  - Allowances, regular Overtime, Commission, Casual or Non arms length (Family)
  - Salary Sacrifice arrangements
  - Superannuation income
  - Other investment Income

#### LOAN PURPOSE

##### Purchase Property

- Copy of any current registered lease(s) over property to be purchased
- Copy of the fully completed, dated and signed Contract of Sale (pro forma copy for NSW & ACT acceptable)

##### Building Construction or Improvement

- Copy of a fully completed and signed Building Contract or signed Tender, Building plans and specifications

Note: A copy of the Council Approved building plans will be required prior to first progress payment to builder

##### Secured Loans

- Rates notice for all properties offered as security

##### Purchase Business

- Copy of the fully completed, dated and signed Contract of Sale
- Business plan including Cashflow projection and pro forma Balance sheet prepared by a qualified accountant or CPA

#### IDENTIFICATION

##### Individual (one of the following)

- One document from PART A (Primary Photographic ID)
- One documents from PART B (Primary Non Photographic ID) and one from PART C (Secondary ID)
- Copy of Visa for foreign resident applicants

##### Company

- An ASIC company search dated within the last 7 days (Suncorp can perform the search at a cost, if requested)

##### Trust

- Trust Deed and all Trust variations

#### APPLICATION CONTRIBUTION

- Home loan applications > 90%: Most recent 3 month statements confirming deposit or contribution
- Home loan applications <= 90%: Evidence or a recent statement confirming deposit or contribution
- Gifts/Inheritances/Bequests
- FHOG Proceeds

I confirm all applicable requirements have been satisfied and the supporting documents are enclosed and meet the ADR definitions requirements.

Lender/Broker Signature

U Or A Code

Date

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