

Basic Home Loan Application Form



Basic Home Loan Application Form

Please complete your details and return to BOQ Specialist.
GPO Box 2539, Sydney, NSW, 2001 or fax to 1300 131 400



Products and services are provided by BOQ Specialist - a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian credit licence No. 244616. ("BOQ Specialist").

Please use **BLOCK LETTERS**

Consultant name

SECTION 1 INDIVIDUAL DETAILS

Client 1 Borrower Guarantor

Title

Given names (including middle names)

Last name

Previous names (if applicable)

Date of birth

 / /

Gender

 Male Female

Marital status

Number of dependents

Ages

Residency status

 Australian Citizen Australian Permanent Resident
 Non Resident Australian Temporary Resident

Do you have a Tax File Number (TFN)?

 Yes, insert TFN No, state Exemption Category

Are you a resident of any foreign jurisdictions for tax purposes?

 Yes No

If yes, please complete the Foreign Tax Self Certification Form

Client 2 Borrower Guarantor

Title

Given names (including middle names)

Last name

Previous names (if applicable)

Date of birth

 / /

Gender

 Male Female

Marital status

Number of dependents

Ages

Residency status

 Australian Citizen Australian Permanent Resident
 Non Resident Australian Temporary Resident

Do you have a Tax File Number (TFN)?

 Yes, insert TFN No, state Exemption Category

Are you a resident of any foreign jurisdictions for tax purposes?

 Yes No

If yes, please complete the Foreign Tax Self Certification Form

Provision of a TFN for your One Account/Offset Account is not mandatory. If you do not quote your TFN or claim an exemption, tax may be deducted from the interest paid to you at the highest tax rate plus the Medicare Levy. Please see Terms and Conditions for more information.

Residential address (PO BOX is not acceptable)

Suburb

State

Postcode

Time at current address

 Years Months

Residential status (current)

 Own home Mortgaged Renting Boarding Living with family Other

Residential address (PO BOX is not acceptable)

Suburb

State

Postcode

Time at current address

 Years Months

Residential status (current)

 Own home Mortgaged Renting Boarding Living with family Other

Previous residential address (if under 3 years)

Suburb State Postcode

Time at previous address
 Years Months

Mailing address (if different to residential address)

Suburb State Postcode

Telephone work Preferred contact number

()

Telephone home

()

Mobile number

Email address

Please provide copies of and details for at least two (2) of the following identification documents

(1) Drivers licence number State of issue

Expiry date / /

(2) Medicare card number

Individual reference number

Expiry date / /

(3) Passport Number

Country of issue

Country of Birth

Have you ever been declared bankrupt? Yes No

Have you ever been insolvent or assigned your estate for the benefit of your creditors? Yes No

Have you had a default or judgement in reference to credit provided? Yes No

If yes is selected for any questions above, please provide details separately.

Security Questions

Your mother's maiden name

Previous residential address (if under 3 years)

Suburb State Postcode

Time at previous address
 Years Months

Mailing address (if different to residential address)

Suburb State Postcode

Telephone work Preferred contact number

()

Telephone home

()

Mobile number

Email address

Please provide copies of and details for at least two (2) of the following identification documents

(1) Drivers licence number State of issue

Expiry date / /

(2) Medicare card number

Individual reference number

Expiry date / /

(3) Passport Number

Country of issue

Country of Birth

Have you ever been declared bankrupt? Yes No

Have you ever been insolvent or assigned your estate for the benefit of your creditors? Yes No

Have you had a default or judgement in reference to credit provided? Yes No

Your mother's maiden name

SECTION 2 EMPLOYMENT DETAILS

Client 1

Medical, Dental and other Professional Associations

AMA ADA CA AVA RCGP

Employment Status

PAYG employee Self employed Not employed

Full time Part time Casual

Other

Employment sector or nature of business

Occupation / Qualification / Specialisation

Employer/Company name

Employer/Company address

Suburb State Postcode

Employer telephone number

()

Time at current employment

Years Months

Average hours per week (if casual or part time)

Secondary employment (if applicable)

Secondary employment status

Secondary employer/company name

Time at secondary employment

Years Months

Previous employment (if current is less than 2 years)

Previous employment status

Previous employer/company name

Time at previous employment

Years Months

Client 2

Medical, Dental and other Professional Associations

AMA ADA CA AVA RCGP

Employment Status

PAYG employee Self employed Not employed

Full time Part time Casual

Other

Employment sector or nature of business

Occupation / Qualification / Specialisation

Employer/Company name

Employer/Company address

Suburb State Postcode

Employer telephone number

()

Time at current employment

Years Months

Average hours per week (if casual or part time)

Secondary employment (if applicable)

Secondary employment status

Secondary employer/company name

Time at secondary employment

Years Months

Previous employment (if current is less than 2 years)

Previous employment status

Previous employer/company name

Time at previous employment

Years Months

SECTION 3 ASSETS AND LIABILITIES

Properties

	Property (full Address)	Use (Home / Investment)	Value	Rent (Per Week)	Ownership %	
					Client 1	Client 2
1			\$	\$		
2			\$	\$		
3			\$	\$		
4			\$	\$		
5			\$	\$		
6			\$	\$		

Property Loans

	Current Lender	Balance Owing				Refinance Y / N	Ownership %	
		/Limit	Monthly Payment	Interest Rate	Remaining Loan Term		Remaining Interest only	Client 1
1		\$	\$					
2		\$	\$					
3		\$	\$					
4		\$	\$					
5		\$	\$					
6		\$	\$					

	Motor vehicles/Personal Loans/ Managed Funds/Hire purchase etc	Value	Balance Owing	Monthly Payment	Current Lender	Refinance Y / N	Ownership %	
							Client 1	Client 2
		\$	\$	\$				
		\$	\$	\$				
		\$	\$	\$				
		\$	\$	\$				
		\$	\$	\$				

	Credit Cards/Store cards (financial institution)	Limit	Balance Owing	Refinance Y / N	Ownership %	
					Client 1	Client 2
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			

	Savings (financial institution)	Value	Rent / Maintenance		Monthly Payment
		\$			\$
		\$			\$
		\$			\$

	Superannuation	Value	HECS / Other		Balance
		\$			\$
		\$			\$

	Contents	Value	Outstanding Tax Liability		Balance
		\$			\$
		\$			\$

SECTION 4 INCOME AND EXPENSES

Client 1 - Income

	Annual gross
Base income/salary	\$
Overtime/Allowances/Bonuses	\$
Rental income	\$
Investment income	\$
Other	\$
Total	\$0.00

Client 2 - Income

	Annual gross
Base income/salary	\$
Overtime/Allowances/Bonuses	\$
Rental income	\$
Investment income	\$
Other	\$
Total	\$0.00

Monthly living expenses (do not include loan repayments) per month

	Client 1 <input type="checkbox"/> Joint (if client 1 & 2 are a couple)	Client 2 <input type="checkbox"/> Separate (if client 1 & 2 are in separate households)
Food/housekeeping (phone, Internet)	\$	\$
Insurance (house/contents, life, health, car, income etc)	\$	\$
Utilities and Rates	\$	\$
Transport (registration, maintenance)	\$	\$
Recreation and Entertainment (memberships, Pay TV etc)	\$	\$
Education/Childcare	\$	\$
Other	\$	\$
Total	\$0.00	\$0.00

Client 1

Do you expect any significant change to your financial situation over the next 3 years that would ADVERSELY impact your ability to meet your loan repayment? Yes No

If yes, what is the nature of the expected change, please provided details:

Client 2

Do you expect any significant change to your financial situation over the next 3 years that would ADVERSELY impact your ability to meet your loan repayment? Yes No

If yes, what is the nature of the expected change, please provided details:

SECTION 5 ACCOUNTANT DETAILS

Accountant firm

Email address

Contact name

Telephone
 ()

SECTION 6 SOLICITOR DETAILS

Solicitor company

Contact name

Email address

Telephone

()

SECTION 7 LOAN DETAILS

Loan 1

Purpose of Funds

Purchase Refinance/debt consolidation Build Home improvements

Other (Provide details) _____

Usage

Owner occupied Investment

Loan amount

Loan term (years)

Loan type (eg. fixed or variable)

Fixed Period

Interest only period

\$ _____

Loan 2

Purpose of Funds

Purchase Refinance/debt consolidation Build Home improvements

Other (Provide details) _____

Usage

Owner occupied Investment

Loan amount

Loan term (years)

Loan type (eg. fixed or variable)

Fixed Period

Interest only period

\$ _____

SECTION 8 SECURITY DETAILS

Security 1

To be advised Purchase Existing property

Address

Value of Property

_____ \$ _____

Owner(s)

Type of Property

House Unit

Security 2

To be advised Purchase Existing property

Address

Value of Property

_____ \$ _____

Owner(s)

Type of Property

House Unit

Note: Each individual Basic Home Loan may have a limit of 1 security attached.

SECTION 9 BASIC HOME LOAN

IMPORTANT: For more information regarding fees and charges applicable to the Basic Home Loan, please see the fees and charges schedule attached to this application.

9.1 AUTHORITY TO DEBIT VALUATION COST(S), LEGAL FEES AND OTHER EXPENSES

IMPORTANT: By supplying account details below I/we authorise that if my/our home loan application does not proceed (ie I/we do not accept a BOQ Specialist offer of finance or my/our application is declined), any actual valuation, reasonable legal fees and/or other expenses (eg. quantity surveyor costs) are to be debited from my/our account (as indicated below).

I/we understand that:

- these fees and charges may apply to the Basic Home Loan.
- all valuation fees will be collected from settlement proceeds.
- legal fees will be included in the Details section of the Loan agreement and are payable by me/us.
- the valuation report is addressed to BOQ Specialist in confidence. It is not an independent valuation to determine market value and BOQ Specialist is unable to provide me/us with a copy of the valuation.

BOQ Specialist Account:

Account holder(s) name

BSB -

Account number

Non-BOQ Specialist Account:

Please speak to your banker and complete a Direct Debit Authority.

Continue to Section 12 Basic home Loan - Warranties and Declarations

SECTION 10 ONLINE SERVICES

Do you wish to receive your statements online?

Yes - You will need to activate Online Banking* No - You will receive paper based statements

* To activate online banking please contact Client Service Centre on 1300 160 160.

SECTION 11 TRANSACTIONAL ACCOUNT (OPTIONAL)

Please select as applicable:

- Existing BOQ Specialist Transactional Account
- New BOQ Specialist transactional account ► **Please complete Section 11.1 to 11.3**

11.1 NEW ACCOUNT OPENING INSTRUCTIONS

Client 1

Would you like a debit card to be issued in conjunction with your transactional account? Yes No

Client 2

Would you like a debit card to be issued in conjunction with your transactional account? Yes No

Name to appear on card

11.2 SOURCE OF FUNDS (MANDATORY)

Please indicate where the source of funds used to open this account and provide a brief description (for example salary, savings or investment income, sale of asset or superannuation savings.)

11.3 SIGNING INSTRUCTIONS

Please indicate the signing instructions for your Transactional Account/s and Home Loan Account/s

Any one signatory Any two of the signatories All the signatories

Other instructions

If you would like to set up alternative signing instructions please complete an Amendment to Account Signatories Form available by calling 1300 160 160.

ALL APPLICANT(S) AND GUARANTOR(S)

12.1 General Declarations

Unless the context requires otherwise, "application" is a reference to the Basic Home Loan at BOQ Specialist Transactional Account (One Account) each separately or together and where applicable as selected as part of the Basic Home Loan.

By signing this application:

- I/we the Applicant(s) and Guarantor(s):
 - request BOQ Specialist to make an assessment of my/our credit worthiness to provide a credit facility on terms and conditions;
 - declare that all information provided to BOQ Specialist is true and correct and not misleading in any respect;
 - confirm that I/we have read and agree to the Privacy Declaration in Section 13;
 - confirm receipt of the credit guide in Section 14;
 - warrant that in opening a credit facility I/we have complied with all relevant legislation;
 - acknowledge that BOQ Specialist will rely on this information and any information obtained from a credit reporting agency to make a decision as to whether to offer me/us a Credit
 - warrant that I/we are not an undischarged bankrupt or have not been bankrupt in the last five (5) years and that there are no outstanding judgement(s) or claim(s) against me or any of us.
 - I/we confirm that my/our current financial position will enable me/ us to meet the minimum repayment on any requested credit limit.
 - I/we have read and understand the Terms and Conditions of the credit facility.

12.2 Electronic Communications Consent

I/we consent to receiving by electronic communication any pre-contractual information, notices and other documents relating to the banking and lending products that BOQ Specialist are required to give me/us. BOQ Specialist will rely on this consent to communicate with me/us by electronic mail ("e-mail") to the e-mail address that I/we have notified to BOQ Specialist. By giving this consent, I/we acknowledge that BOQ Specialist is no longer required to send you pre-contractual information, notices and other documents relating to the banking and lending products in paper form.

I/we understand that we must ensure that we check our email regularly for pre-contractual information, notices and other documents from BOQ Specialist and notify BOQ Specialist of any changes to our email address. Ensure that emails from BOQ Specialist to our email address are not blocked. I/we may withdraw this consent at any time and change to receiving the paper document to our nominated mail address, by notifying BOQ Specialist through email.

12.3 Home Loan Declarations

I/we the Applicant(s) and the Guarantor(s):

1. declare that to the best of my/our knowledge and belief, the facts, information and statements set out in this application is an accurate summary of my/our objectives and requirements for finance, and that no information
2. which might affect the decision of the Credit Provider has been withheld;

3. understand all that was discussed at this interview;
 - a. declare that I/we understand each of the terms and concepts used in this document and the questions I/we have been asked to answer;
 - b. undertake to supply to the Credit Provider any information or facts relevant to this application which may become available or arise after the completion of this application;
4. understand and acknowledge that approval of this application may be withdrawn should any false or misleading information have been supplied by me/us in this application;
5. understand and acknowledge that:
 - a. I/we may not rely upon any report obtained by the Credit Provider, whether such report is disclosed to the Applicant(s) or the Guarantor(s);
 - b. I/we should not assume any report is based upon a detailed inspection of the security offered;
 - c. any such report is not to be taken as implying that there are no defects other than those mentioned or, where the report relates to building works, that the works have been completed to a particular standard;
 - d. the Credit Provider does not accept any liability for the contents or accuracy of any report;
 - e. this is an application only and does not imply that credit will be offered to the Applicant(s);
 - f. the Credit Provider recommends that we seek independent legal and financial advice prior to entering into any credit contract or any related guarantee;
 - g. BOQ Specialist has not relied on any warranty or representation in relation to this product;
 - h. any approval of this application will be on such terms and conditions (including conditions as to interest rate) as the Credit Provider shall choose.
 - i. if this application is for an amortising line of credit product then the account is required to be fully drawn at settlement.
6. accept that if the loan does not proceed the applicant is liable for valuation and or legal fees incurred by BOQS.

12.4 One Account Declaration

I/we the Applicant(s) and the Guarantor(s):

- agree that the Terms and Conditions for the Transactional Account, your application form, the Direct Debit Request-Service Agreement if applicable, Special Terms and Conditions and Debit Card Conditions of Use (if applicable) ("Transactional Disclosure Documents"), shall form the basis of your deposit;
- declare I/we have received, read and understood the Transactional Disclosure Documents and agree to be bound thereby as well as any further or other conditions formulated from time to time;
- acknowledge that where a debit card is issued, my/our activation of a debit card, and/or first use of the debit card constitutes my/our acceptance of the Debit Cards Conditions of Use.
- warrant that in opening my/our account I/we have complied with all relevant legislations;
- confirm that I/we will update BOQ Specialist of any change in circumstances which affects the tax residency declared in this application form. I/we further confirm that I/we will
- provide BOQ Specialist with an updated self-certification and declaration of this change in circumstances.

SPECIFICALLY FOR APPLICANTS AND GUARANTORS

12.5 Authority to provide information and verify information with third party

I/we authorise BOQ Specialist to speak with and confirm details provided by me/us in this application form with my/our legal or financial adviser, accountant, conveyancer, land agent or builder, introducer or broker, employer, insurance company or broker and anyone else who may reasonably be expected to confirm such details in your application form.

I/we authorise BOQ Specialist to provide information about the progress and result of this application to any of those third parties as appropriate.

SIGNATURES

By signing below I/we confirm that all the information provided above is correct and I/we give the various consents contained in this document.

Client 1

Signature of Client 1

X Sign Here

Name of Client 1

Date

/ /

Client 2

Signature of Client 2

X Sign mHere

Name of Client 2

Date

/ /

Guarantor 1

Signature of Guarantor 1

X Sign Here

Name of Guarantor 1

Date

/ /

Guarantor 2

Signature of Guarantor 2

X Sign mHere

Name of Guarantor 2

Date

/ /

This Privacy Declaration explains how we collect, use and disclose your personal information, including credit information. By signing and submitting this application, you agree that we may handle your personal information as detailed in this Privacy Declaration.

Collection

BOQ Specialist collects, uses and discloses your personal information:

- to enable it to assess the application for a Credit Facility, or your eligibility to be a guarantor in relation to a Credit Facility, including in assessing your credit worthiness;
- to review the Credit Facility on a periodic basis or in connection with changes (e.g. credit limit), as though assessing a new application at that time;
- to verify your identity and carry out other checks as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and the National Consumer Credit Protection Act 2009 (Cth);
- if your application is successful, for the subsequent administration of the Credit Facility (including portfolio analysis, security, risk management, collecting overdue repayments and complying with BOQ Specialist's obligations at law);
- to enable it to undertake planning, product development, data mining or research;
- to produce its own assessments and ratings in respect of your credit worthiness;
- in connection with any potential or actual acquisition of an interest in BOQ Specialist and its related entities;
- for the investigation and prevention of crime, fraud and illegal conduct;
- to assist you in managing your debts and collect overdue payments; and
- to provide you with information about other products and services in which you may be interested.

In certain circumstances, BOQ Specialist may also be required to collect sensitive information about you, for example, when you make an application for assistance during periods of financial hardship caused by illness or injury. BOQ Specialist may collect this information from third parties, for example, a doctor or hospital.

You acknowledge that not providing the personal information may result in your application being rejected.

If you provide personal information about any other person, you will need to inform any third parties that their information is being collected by us and by signing this Application, you agree to give that person a copy of this Privacy Declaration.

Exchange generally

You understand and agree that we may exchange your personal information, including credit information, to the extent permitted by law, with:

- persons with whom you make a joint application or another person (if any) authorised to operate any Credit Facility;
- other financial institutions and credit providers for purposes including (i) assessing your application(s) for credit; (ii) notifying other credit providers of defaults; (iii) exchanging information about your credit status where you are in default with BOQ Specialist or another credit provider; (iv) assessing your credit worthiness at any time during or after the life of your credit arrangement; and (v) any other purpose authorised by law;
- BOQ Specialist's subsidiaries, related bodies corporate and other members of BOQ and its related bodies corporate;
- its agents, credit managers and related service providers who assist BOQ Specialist in the management and administration of your application and the Credit Facility;
- its other agents and service providers (including, without limitations to organisations providing debt collection, mailing house, legal, accounting, business and financial consulting, loan management, archival, auditing, banking, marketing, advertising, delivery, recruitment, customer contact, information technology, research, utility, valuation, insurance (including lenders' mortgage insurance), data processing, data analysis, investigation or security services);

- your agents and representatives (including, without limitations to referees, brokers, guarantors and prospective guarantors, executors, administrators, trustees, guardians, attorneys or financial or legal advisors);
- anyone who introduces you to BOQ Specialist (such as a mortgage broker);
- partner organisations, including professional associations, organisations providing benefits to BOQ Specialist clients (e.g. Qantas, Priority Pass etc.) and suppliers of products or services requested by you but not provided by BOQ Specialist;
- Experien Insurance Services and its subsidiaries for the purpose of contacting you about their insurance services, unless you advise your banker that you do not want to be contacted by Experien Insurance Services;
- other entities to whom BOQ Specialist is, by law, required or permitted to provide information about you, including law enforcement authorities, government authorities, regulatory bodies, courts, external dispute resolution schemes and government registries, such as the Personal Property Securities Register;
- any guarantor or potential guarantor for the Credit Facility, in order for them to consider whether or not to act as guarantor or provide security and
- other entities that are authorised by you.

Some of the parties with which we exchange your personal information may be located outside Australia, in countries including South Africa, the United Kingdom, New Zealand, Philippines, India, Singapore, Canada, Mongolia and the United States of America and other countries. By signing and submitting this application, you consent to overseas disclosures on this basis.

If I/we have selected the Qantas Frequent Flyer program or Velocity Frequent Flyer program, I/we further acknowledge and authorise Qantas Airways Limited (ABN 16 009 661 901) ("Qantas") or Velocity Frequent Flyer Pty Ltd (ACN 601 408 824) ("Velocity") and BOQ Specialist to exchange my personal information (including my name, address, email address, date of birth and Frequent Flyer membership number). I acknowledge that the exchange of this information is necessary and will be limited to the extent required to ensure that I can earn Qantas or Velocity Points under and subject to these terms and conditions and the Qantas Frequent Flyer Program terms and conditions (available at qantas.com/frequentflyer) or Velocity Frequent Flyer Program terms and conditions (available at velocityfrequentflyer.com/termsandconditions) and that I can be provided with the benefits of the Frequent Flyer Program including information on it and available rewards.

Exchange - credit reporting bodies

BOQ Specialist may exchange your personal information with credit reporting bodies (CRBs) in order to, for example, obtain a credit report about you for the purposes of assessing an application for consumer or commercial credit, disclose any failure by you to meet your payment obligations in relation to any Credit Facility, the fact that you have committed fraud or other serious credit infringement, and considering whether or not to accept you as a guarantor or security provider.

CRBs may include information that BOQ Specialist has provided them to other credit providers to assist them to assess your creditworthiness. You can ask a CRB not to disclose the credit information that it holds about you without your consent for a "ban period" of 21 days if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud. If a ban period is active at the time you submit your application, or any time during the life of your account, you consent to BOQ Specialist accessing your credit information from a CRB.

CRBs may use your credit information to respond to requests from credit providers to "pre-screen" you for marketing. You can ask a CRB not to do this, although BOQ Specialist may still (unless you request otherwise) provide you with direct marketing.

The credit reporting bodies BOQ Specialist uses may include:

- Equifax Information Services, whose privacy policy and contact details are available at www.equifax.com.au/contact
- Dun & Bradstreet, whose privacy policy and contact details are available at www.dnb.com.au

- Experian, whose privacy policy and contact details are available at www.experian.com.au
- Tasmanian Collection Service, whose privacy policy and contact details are available at www.tascol.com.au

Marketing

Unless you opt out, you consent to BOQ Specialist using and sharing information about you with its related corporations to contact you on an ongoing basis by any means including telephone, email and other electronic message, to provide you information about BOQ Specialist's other products and services which BOQ Specialist thinks might be of interest to you. You acknowledge that you have the option to call BOQ Specialist at any time if you no longer want to receive such information.

Notifications

You also acknowledge that BOQ Specialist may send you Short Messaging Service (SMS) for any purpose related to your application or facility, if approved. You acknowledge that BOQ Specialist will send these SMSs to any mobile phone number it has on record for you and that you need to contact BOQ Specialist if you want to nominate a different mobile number to be used.

Recording

You acknowledge that BOQ Specialist may keep records of communications including emails and telephone calls for purposes including training and verification.

Further information

If you have any questions, concerns or feedback about privacy, you may contact BOQ Specialist's Privacy Officer at GPO Box 2539, Sydney NSW 2001; privacy@boqspecialist.com.au; or by calling 1300 160 160. Where you raise any concerns that BOQ Specialist has interfered with your privacy, BOQ Specialist will respond to let you know who will be handling your matter and when you can expect a further response.

You understand that you can access BOQ Specialist's Privacy Policy via www.boqspecialist.com.au or on request. The Privacy Policy contains further details about how BOQ Specialist handles personal information and credit reporting information, and matters such as website privacy, credit reporting bodies used and your access, correction and complaint rights in relation to BOQ Specialist and those credit reporting bodies.

SECTION 14 CREDIT GUIDE

BOQ Specialist - a division of Bank of Queensland Limited GPO Box 2539, Sydney, NSW, 2001 ABN 32 009 656 740

BOQ Specialist is a division of the credit provider Bank of Queensland Limited ABN 32 009 656 740 (Australian Credit Licence Number 244616) (we or us).

We provide in this Credit Guide information relevant to credit provided by us and credit assistance provided by us in connection with credit contracts with third party financiers.

Credit provided by us

The following types of credit are provided by us to one or more individuals or strata title corporations:

- loans, lines of credit, credit cards, overdrafts and lease facilities provided for personal, domestic or household purposes;
- loans and lines of credit provided so that the customer can purchase, renovate or improve residential property for investment purposes (or to refinance such a loan or line of credit), except where the loan or line of credit is provided for the purpose of investment in multiple residences and the amount of credit provided exceeds \$5 million.

These types of credit provided by us are referred to below as **Relevant Products. Inquiries, verification and assessments**

Prior to providing to you any Relevant Product (or a credit limit increase for a Relevant Product) we will:

- make inquiries about your requirements and objectives in relation to the Relevant Product (or the credit limit increase) and your financial situation;
- take steps to verify the information you provide regarding your financial situation; and
- make an assessment on whether the Relevant Product (or credit limit increase) is not unsuitable for you.

The Relevant Product (or credit limit increase) will be assessed as unsuitable for you if:

- it will not meet your requirements or objectives;
- it is likely you will not be able to comply with the resulting financial obligations; or
- it is likely you would only be able to comply with the resulting financial obligations with substantial hardship.

We are prohibited by law from providing a Relevant Product (or credit limit increase) if it is assessed to be unsuitable for you.

It is therefore important that all the information you provide is complete and accurate. If you request a copy of the assessment made in relation a Relevant Product (or credit limit increase) which you have applied for or which has been provided to you, we are required by law to provide that copy without charge:

- prior to entering into the contract with you for the Relevant Product (or increasing the credit limit), if the copy is requested prior to the contract being entered into (or the credit limit increased);
- within 7 business days, if the copy is requested within 2 years of

the day on which the contract for the Relevant Product is made (or the credit limit increased); or

- within 21 business days, if the copy is requested more than 2 years, but within 7 years, of the day on which the contract for the Relevant Product is made (or the credit limit increased).

We are not required to provide you with a copy of the assessment if the application for credit (or an increase in credit) or lease facility has been declined, or if the credit contract or lease facility your request relates to was entered into before 1st January 2011.

Credit assistance provided by us

We source finance from a panel of financiers (Panel).

Our current Panel comprises of the financiers listed below:

- Adelaide Bank.
- St George Bank, Bank of Melbourne and Bank SA.
- National Australia Bank.
- Commonwealth Bank of Australia.

St George Bank, Bank of Melbourne and Bank SA are divisions of Westpac. The lender of record for these loans (i.e. the name which will appear on your credit contract and your mortgage) is Westpac Banking Corporation.

We market Adelaide Bank (ABL) loans. These loans are structured and managed by us. The lender of record for ABL loans is Bendigo and Adelaide Bank Ltd.

We will help you choose finance which is suitable for your purposes.

Responsible lending conduct for our credit assistance services

We have obligations under our credit assistance relationship.

Prior to providing credit assistance by suggesting that you apply (or assisting you to apply) for a credit contract (or an increase in a credit limit of a credit contract) or lease facility we will:

- make inquiries about your requirements and objectives in relation to the credit contract (or the credit limit increase) or lease facility and your financial situation;
- take steps to verify the information you provide regarding your financial situation; and
- make a preliminary assessment on whether the credit contract (or credit limit increase) or lease facility is not unsuitable for you.

The credit contract (or credit limit increase) or lease facility will be assessed as unsuitable for you if:

- it will not meet your requirements or objectives;
- it is likely you will not be able to comply with the resulting financial obligations; or
- it is likely you would only be able to comply with the resulting financial obligations with substantial hardship.

We are prohibited by law from providing credit assistance by suggesting that you apply (or assisting you to apply) for a credit contract (or an increase in a credit limit of a credit contract) or lease facility where the contract is unsuitable for you.

It is therefore important that all the information you provide is complete and accurate.

If you request a copy of the preliminary assessment made in relation to the credit assistance you have applied for or which has been provided to you, we are required by law to provide that copy without charge:

- prior to you entering into the credit contract (or increasing the credit limit) or lease facility, if the copy is requested prior to the credit contract or lease facility being entered into (or the credit limit increased);
- within 7 business days, if the copy is requested within 2 years of the day on which the credit contract or lease facility is made (or the credit limit increased); or
- within 21 business days, if the copy is requested more than 2 years, but within 7 years, of the day on which the credit contract or lease facility is made (or the credit limit increased).

Fees Payable By You in connection with our credit assistance services

In Panel finance transactions we do not charge you for our services because we are paid commission by the Panel financier. However a Panel financier may require you to pay an application fee, valuation fee, and/or other fees.

Commissions Received By Us in connection with our credit assistance services

We may receive commissions from Panel financiers who provide a loan or lease facility to you as our customers. These are not fees payable by you. You can obtain from us information about a reasonable estimate of the commissions likely to be received, directly or indirectly, by us and how the commission is worked out.

Commissions Payable By Us in connection with our credit assistance services

From time to time we may pay a fee for the referral of business to us by third parties such as industry associations and/or third party brokers. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you. You may, on request, obtain details of any fees that we may pay and how the amount was calculated.

Things You Should Know about our credit assistance services

- If we arrange a loan for you to purchase or refinance real estate, remember you must make your own enquiries about the value of the real estate and its potential for future growth. Although we may obtain a valuation, that is for our own use and you should not rely on it.
- We don't make any promises about the value of any property you finance with us or its future prospects. You should always rely on your own enquiries.
- We don't provide legal or financial advice. It is important you understand your legal obligations under the loan or lease facility, and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter any finance contract.

If you have a problem or dispute

Our service commitment

- At BOQ Specialist we are committed to providing our customers with innovative banking solutions and the best customer service experience. Resolution of problems is a priority for us. If at any time our service does not meet your expectations we would like you to let us know.

How to contact us about a problem or dispute

Contact our Complaints Department via:

E-mail: complaints@boqspecialist.com.au
Telephone: 1300 160 160

Mail: Complaints Officer
BOQ Specialist

GPO Box 2539
Sydney, NSW, 2001

How will your complaint be handled?

If we cannot solve your problem on the spot, we will let you know within 48 hours who is handling your complaint and how long it is likely to take for it to be resolved. We aim to resolve all complaints within 5 business days. If this is not possible we will keep you informed of our progress.

Please note we comply with the ePayments Code complaint investigation and resolution procedures in connection with electronic transactions to which that Code applies.

If your complaint cannot be resolved promptly, our Complaints Officer will take responsibility and work with you to resolve the matter.

What to do if you feel your complaint has not been resolved

If you remain dissatisfied with the outcome and you would like an independent review of the complaint and the result, you can refer your complaint to the Australian Financial Complaints Authority (AFOC) (FOS)

Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

<http://forms.afca.org.au/OnlineDispute>

The Australian Securities and Investments Commission (ASIC) also has an information line: 1300 300 630. You can use this number to make a complaint and obtain further information about your rights.

Further information

- For further information on solving problems and disputes please visit our website www.boqspecialist.com.au

How can you contact us?

You can contact us by:

- calling us on 1300 160 160
- e-mailing us on client.services@boqspecialist.com.au
- writing to us at BOQ Specialist, GPO Box 2539, Sydney, NSW, 2001

CHECKLIST SUPPORTING DOCUMENTS

Please note that failure to provide the required information may result in delays.

Income for PAYG applicants (require two of the following)

- Two (2) current payslips no more than sixty (60) days old
- A written contract or letter from the employer on company letterhead
- Group certificates (most recent)
- Tax assessment notice (most recent) also to be provided if applicable
- Current statement of benefit from relevant government department as evidence of pension benefit allowance, entitlement
- Copy of tax return prepared by an accredited accountant and tax assessment notice (most recent)
- Three consecutive months' bank account statements showing regular salary credits, with the employer name evident.

Income for self employed applicants (all required)

- Last two (2) year's business taxation returns
- Last two (2) year's financial statements (profit & loss & balance sheet)
- Last two (2) year's personal taxation returns
- Last two (2) year's personal taxation assessment notices
- Income Tax Lodgment Status Portal & Integrated Client Account Portal

Note: Please ensure TFN's are removed

Proof of rental income (one of the following)

New Rental

- Signed current lease agreement
- A market appraisal from a registered real estate agent

Existing Rental

- Current executed lease agreement; or
- Rental statement(s) issued by the managing agent dated within 90 days
- The most recent personal tax returns
- Last three months bank statements showing regular rental credits with the managing agents name evident

Purchases

- Contract of sale
- Evidence of funds to complete

Refinances

- Last three months loan statements for loan(s) being refinanced
- Last three months credit card(s) statements for cards being refinanced

Additional information required

- Last three months bank statements showing salary credits and regular living expenses
- Recent statement for any all mortgages and personal loans
- Statutory declaration for gifted funds
- Copy of title/rates notice for unencumbered property

Identification documents (two of the following)

- Copy of Australian Drivers Licence
- Copy of Passport
- Medicare Card

The Basic Home Loan – Fees and Charges

The below fees and charges may apply in relation to the Basic Home Loan. The Fees applicable to the One Account are attached to the One account Terms and conditions which can be found at <https://www.boqspecialist.com.au/personal-banking/bank-accounts/one-account>.

The Fees are current as at the date of this document and may change in accordance with the terms of each products. To the extent that there are inconsistencies between the Fee Schedule and each product Terms and Conditions, then the product Terms and Conditions prevail.

Fee name	Description	Charge amount
Application fee	An initial fee charged to client for processing an application.	\$300
Home Loan Fee	Payable on each loan that is drawn on this facility. However, this fee is not payable if you conduct or authorise online banking transactions (including loan payments) to and from the home loan via a BOQ Specialist One Account.	\$10 per month
Valuation fee	Charged for external property valuation costs relating to the loan (being the amount above the 1 standard valuation fee of \$375.00 which is payable by BOQ Specialist).	External Costs ¹
Legal Fees (including settlement and agent fees)	Charged at each settlement of a home loan.	External Costs ¹
Deed of Priority	Cost associated with any requirement for a deed of priority with another financier.	External Costs ¹
Settlement Processing Fee	Charged at settlement for each property that BOQ Specialist takes security over	\$175
Additional Loan Fee	Additional loan fee when a facility comprises of more than one loan.	\$150 per extra loan
Bank Cheque Fees	Charged for each cheque drawn at settlement of the home loan.	External Costs ¹
Government, Search Fees and Duties	Charged in relation to any registration or search fees to facilitate settlement of the home loan.	External Costs ¹
PEXA Fee	Charged by Property Exchange Australia Limited (PEXA) if the loan is settled or a security is registered over the PEXA platform.	External Costs ¹
Direct debit processing fee	Payable each time a direct debit is made from or received into the loan from a third party bank account.	\$1.99 per transaction
Application Reassessment Fee	Payable if BOQ Specialist are required to reassess the lending because of delay caused by a client.	\$250
Settlement Cancellation Fee*	Payable if a booked settlement does not proceed for any reason.	\$150 per cancellation
Additional Valuation Fee*	Payable if an additional valuation is commissioned by BOQ Specialist if for any reason we consider it necessary to have the property re-valued.	External Costs ¹
Standard Variation Fee	Payable for a simple product variation (for example, interest rate and repayment method switches, a request to split one loan into multiple loans, a further advance without additional security or conversion to another home loan product (that is not a Basic Home Loan) provided by BOQ Specialist).	\$300
Complex Variation Fee	Payable to BOQ Specialist each time a client requests a complex variation (for example, adding or removing a borrower, or changing to interest in advance terms, the production of the title for any reason, consent to a subsequent mortgage, variation or substitution of security).	\$450.00 plus External Costs ¹
Payment Dishonour Fee	Payable each time a payment made from or received into a client account is dishonoured.	\$45.00 for each dishonoured payment
Arrears management and administration Fee	Payable at the end of each month in which a client is in default.	\$140 per hour per staff required to attend
Information Fee	Payable each time a client requests BOQ Specialist to provide information about the facility including preparing copies of statements, calculation of payout figures, retrieving documents from safe storage and tracing the movement of funds for the facility.	\$80.00 per staff hour required to attend
Redraw Fee	Payable if with BOQ Specialist written consent the client redraw all or part of any repayments made in advance when a fixed rate applies to the facility - for the first redraw made in any one month; - for each redraw (if any) that month after the first redraw. Redraw fees are not payable when a variable rate applies to the facility, and the redraw transaction is made via online banking.	\$50 per redraw
Discharge Fee*	Payable each time a security is discharged.	\$350 per property
Fixed Rate Break Costs	Payable if a client repays an amount at a time when a fixed rate applies to the facility – calculated in accordance with the definition of break costs in clause 47 of the Home Loan Agreement Terms and Conditions. Payable if a client repays their fixed rate contract (in part or in full) prior to the end of the fixed rate period, to cover the economic break costs.	See terms and conditions of the Basic home Loan
Administration fee for break costs	Payable in addition to break costs if a client repays a fixed rate contract (in part or in full).	\$50
Statement Fee	Payable each time BOQ Specialist provide at the request of a client, a statement that BOQ Specialist have already given a client under this facility.	\$5 per statement
Offset Facility Fee	Only if offset facility available, payable on each loan that is linked to the offset account.	\$20 per month

*Additional external costs may also apply in these circumstances.

¹ External Costs represent the cost incurred by BOQ Specialist with a third party and passed onto the client.

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