



loan application form

Important note

- Complete additional application forms where different borrowers and/or guarantors with different security properties are required.
- Forms and calculators mentioned in this check list can be located on our website.
- Printouts of online transaction histories are not acceptable unless accompanied with an original bank statement.

Step 1 Checklist

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

All applications

- Applicant/Guarantor Identification Form (include copies of identification)
- Any applicable up-front fee (e.g. valuation, fixed rate lock in). Step 14 is to be completed.
- Rates Notice for all properties owned
- Serviceability calculation print out
- Reduced Equity Fee or LMI premium calculation (if applicable)
- Fixed Rate Lock-in form (if applicable)
- Company and Trust Appendix (if applicable)

PAYG applications

- Payslip less than 1 month old (if payslip does not contain ABN, evidence of salary crediting must be provided), PLUS
- Latest Group Certificate or Taxation Return for all applicants who have been in their current job for 12 months or more. (Last 2 years Group Certificate or Tax Returns required if less than 12 months in current job)

Self-employed applications

- Last two years full business/company Taxation Returns and financials, PLUS
- Last two years full personal Taxation Returns

New purchase applications

- Front page of the Contract for Sale/Contract Note (must show purchase price, finance date and settlement date)
- Evidence of funds to complete the purchase of the property
- ING DIRECT Statutory Declaration stating that funds being gifted are non-refundable (if applicable) including a statement confirming the funds are available
- Last 3 months bank statements confirming genuine savings (loans involving Lenders Mortgage Insurance/REF)
- Completed application for First Home Owners Grant (if applicable). Refer to our website for instructions applicable to each state.

Refinance applications

- Last 6 months statements of loans being refinanced
- Last 3 months statements for credit/store cards being refinanced

Investment property applications

- Letter/statement from Real Estate Agent confirming proposed/existing rental income or lease agreement
- Description of property e.g. warehouse, office, factory, studio apartment (if not residential house/unit)

Trusts

- Trust Deed, PLUS
- Last two years full Taxation Returns of the Trustee
- Company and Trust Appendix

Construction loan applications

- Fixed price building contract/quote/tender, PLUS
- Proposed building plans and specifications

Commercial loan applications

- Completed PCM Application and Summary Checklist

Introducer's acknowledgment that required supporting documentation is attached to the completed application.

Introducer signature

Step 2 Introducer details

Introducer number

Introducer telephone number

Introducer name

Introducer fax number

Introducer company name

Application date

 / /
(DD/MM/YY)

Estimated settlement date

 / /
(DD/MM/YY)

Step 3 Purpose of the loan

Please indicate the intended purpose of the loan

Purchase home (owner occupied)

Split 1

Split 2

Split 3

Refinance home/personal loan (owner occupied)

Construct home (owner occupied)

Other owner occupied (e.g. home improvements, personal use)

Purchase investment property

Refinance investment loan

Construct investment property

Other investments (e.g. purchase of shares)

Commercial loan

Existing account numbers (if applicable)

Include your Orange Everyday account number if you are applying for an Orange Advantage and would like this account linked for Offset purposes. The Orange Everyday must be in the same name(s) as the Orange Advantage.

SmartPack Discount:

If borrowing \$300,000 or more in aggregate, do you want to apply for SmartPack (a fee applies)*

Y

N

* Aggregation excludes Commercial products. A discount is available on Mortgage Simplifier and Smart Home loan products. Further details available at www.ingdirect.com.au.

Step 4 Funding summary

The following is a guide only. There may be other costs associated with your transaction that may affect how much you need to borrow.

Your cost of purchase or refinance (\$)

Price / Estimated Value of property

Home Loan Refinance amount

Other debts being refinanced

Other costs

Cost of construction/home improvements

Application Fee

Reduce Equity Fee or Lender's Mortgage Insurance (estimate)

Other costs including legal and other professional charges

Government Stamp Duty on mortgage

Government Stamp Duty on transfer of property

Government registration fee

Valuation fee (if applicable)

Other fees and charges associated with your loan (our standard fees and charges are available on request)

Fees and charges imposed by your outgoing lender (for example, any mortgage discharge fee)

ESTIMATED COST

Your contribution to purchase or refinance (\$)

Net proceeds from pending sale of real estate

Deposit already paid

Cash/Savings

Existing equity

Gift

Other loans (specify source)

Other funds (specify source e.g. First Home Owners Grant)

TOTAL APPLICANT(S) CONTRIBUTION

ESTIMATED LOAN AMOUNT REQUESTED (\$) (difference between Estimated Cost and Total Applicant(s) Contribution)

Step 5 Loan details

Select the loan for which you wish to apply. If you want a combined loan or more than one loan, complete the relevant sections. Minimum \$50,000 for any loan type in a combination loan.

| Split 1 Purpose of loan <input type="checkbox"/> Residential home loan <input type="checkbox"/> Residential investment loan <input type="checkbox"/> Commercial loan Are you applying for a First Home Owners Grant? <input type="checkbox"/> Yes <input type="checkbox"/> No | Split 2 Purpose of loan <input type="checkbox"/> Residential home loan <input type="checkbox"/> Residential investment loan <input type="checkbox"/> Commercial loan Are you applying for a First Home Owners Grant? <input type="checkbox"/> Yes <input type="checkbox"/> No | Split 3 Purpose of loan <input type="checkbox"/> Residential home loan <input type="checkbox"/> Residential investment loan <input type="checkbox"/> Commercial loan Are you applying for a First Home Owners Grant? <input type="checkbox"/> Yes <input type="checkbox"/> No |
|---|---|---|
| Select Product (Choose one product only per loan) <input type="checkbox"/> Orange Advantage <input type="checkbox"/> Action Equity Loan <input type="checkbox"/> Fixed Rate Loan <input type="checkbox"/> Mortgage Simplifier <input type="checkbox"/> Smart Home Loan <input type="checkbox"/> Construction Loan <input type="checkbox"/> Commercial Equity Loan <input type="checkbox"/> Commercial Fixed Rate <input type="checkbox"/> Commercial Variable Rate If selecting a fixed rate please indicate term (years) <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 Do you require a Fixed Rate Lock-in? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, complete and submit Fixed Rate Lock-in form | Select Product (Choose one product only per loan) <input type="checkbox"/> Orange Advantage <input type="checkbox"/> Action Equity Loan <input type="checkbox"/> Fixed Rate Loan <input type="checkbox"/> Mortgage Simplifier <input type="checkbox"/> Smart Home Loan <input type="checkbox"/> Construction Loan <input type="checkbox"/> Commercial Equity Loan <input type="checkbox"/> Commercial Fixed Rate <input type="checkbox"/> Commercial Variable Rate If selecting a fixed rate please indicate term (years) <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 Do you require a Fixed Rate Lock-in? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, complete and submit Fixed Rate Lock-in form | Select Product (Choose one product only per loan) <input type="checkbox"/> Orange Advantage <input type="checkbox"/> Action Equity Loan <input type="checkbox"/> Fixed Rate Loan <input type="checkbox"/> Mortgage Simplifier <input type="checkbox"/> Smart Home Loan <input type="checkbox"/> Construction Loan <input type="checkbox"/> Commercial Equity Loan <input type="checkbox"/> Commercial Fixed Rate <input type="checkbox"/> Commercial Variable Rate If selecting a fixed rate please indicate term (years) <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 Do you require a Fixed Rate Lock-in? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, complete and submit Fixed Rate Lock-in form |
| WARNING: If you select a fixed rate loan, break costs may be payable if at anytime before the fixed term expires, you pay out your loan or you make additional payments of \$10,000 or more in an anniversary year, or you ask us to change your loan type or fixed interest period. Break costs may be substantial. If you have a fixed rate loan, you should contact us for an estimate, or the amount, of break costs if you are considering making a payment or asking us to change your loan type, or fixed interest period. Any additional payments or advanced funds are not available for redraw during the fixed term. Please refer to your Terms and Conditions for further details. | | |
| Loan amount (excluding LMI premium or Reduced Equity Fee) \$ <input type="text"/> LMI premium or Reduced Equity Fee (to be capitalised)* \$ <input type="text"/> NIVA amount** \$ <input type="text"/> Total amount <input type="text"/> Loan term*** <input type="text"/> Years <input type="checkbox"/> LMI <input type="checkbox"/> REF | Loan amount (excluding LMI premium or Reduced Equity Fee) \$ <input type="text"/> LMI premium or Reduced Equity Fee (to be capitalised)* \$ <input type="text"/> NIVA amount** \$ <input type="text"/> Total amount <input type="text"/> Loan term*** <input type="text"/> Years <input type="checkbox"/> LMI <input type="checkbox"/> REF | Loan amount (excluding LMI premium or Reduced Equity Fee) \$ <input type="text"/> LMI premium or Reduced Equity Fee (to be capitalised)* \$ <input type="text"/> NIVA amount** \$ <input type="text"/> Total amount <input type="text"/> Loan term*** <input type="text"/> Years <input type="checkbox"/> LMI <input type="checkbox"/> REF |
| Repayment method <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly I wish to pay <input type="checkbox"/> Principal and interest <input type="checkbox"/> Interest only^ <input type="checkbox"/> Interest in advance (max 1 year) If Interest only, please indicate term (years) <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 | Repayment method <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly I wish to pay <input type="checkbox"/> Principal and interest <input type="checkbox"/> Interest only^ <input type="checkbox"/> Interest in advance (max 1 year) If Interest only, please indicate term (years) <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 | Repayment method <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly I wish to pay <input type="checkbox"/> Principal and interest <input type="checkbox"/> Interest only^ <input type="checkbox"/> Interest in advance (max 1 year) If Interest only, please indicate term (years) <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 |

* Mortgage insurance calculation to be included with application

** NIVA is only available with a Smart Home Loan. NIVA limit is the lower of 3% of the total limit, or \$10,000. Please note: NIVA funds are not available for draw down at settlement.

*** Do not complete for Action Equity Loan, Smart Home Loan and Commercial Equity Loan. Maximum 15 years for Commercial Loans

^ Interest Only loans, including Construction Loans, monthly repayments are required on the 1st of each month.

Step 6 Borrower details

Applicant 1 Guarantor 1 Director 1

Existing ING DIRECT borrower Client Number

New borrower Self-employed PAYG

Mr Mrs Ms Miss Other

Surname

First name

Middle name

Date of birth (DD/MM/YYYY)

Sex

/ /

Male Female

Mother's maiden name (mother's original surname / family name)

Spouse's name

Driver's licence number

No of dependants

Age of dependants

Contact number

Phone number – Home

Phone number – Work

Mobile number

Email address

Current residential address

Unit number

Street number

Street name

Suburb

State

Postcode

Time at current address

Years Months

Current residential status

Owner

Renting

Boarding

Paying mortgage

Living with parents

Other (if other, please specify below)

Residential/mailling address after settlement

If same as current residential address, please cross the box

Unit number

Street number

Street name

Suburb

State

Postcode

Applicant 2 Guarantor 2 Director 2

Existing ING DIRECT borrower Client Number

New borrower Self-employed PAYG

Mr Mrs Ms Miss Other

Surname

First name

Middle name

Date of birth (DD/MM/YYYY)

Sex

/ /

Male Female

Mother's maiden name (mother's original surname / family name)

Spouse's name

Driver's licence number

No of dependants

Age of dependants

Contact number

Phone number – Home

Phone number – Work

Mobile number

Email address

Current residential address

Unit number

Street number

Street name

Suburb

State

Postcode

Time at current address

Years Months

Current residential status

Owner

Renting

Boarding

Paying mortgage

Living with parents

Other (if other, please specify below)

Residential/mailling address after settlement

If same as current residential address, please cross the box

Unit number

Street number

Street name

Suburb

State

Postcode

Employment details

Applicant 1/Guarantor 1/Director 1

Name of current employer (if self-employed, your trading name)

Current employment status

Salaried Self-employed Social benefits Retired
 Student Home duties Unemployed

Current employment type

Full-time Part-time Casual/Temp Contract

Occupation (if self-employed, type of business/industry)

Date commenced (DD/MM/YY)

 / /

No of employers in last four years

Address of current employer (if self-employed, your business address)

Unit number

Street number

Street name

Suburb

State

Postcode

Applicant 2/Guarantor 2/Director 2

Name of current employer (if self-employed, your trading name)

Current employment status

Salaried Self-employed Social benefits Retired
 Student Home duties Unemployed

Current employment type

Full-time Part-time Casual/Temp Contract

Occupation (if self-employed, type of business/industry)

Date commenced (DD/MM/YY)

 / /

No of employers in last four years

Address of current employer (if self-employed, your business address)

Unit number

Street number

Street name

Suburb

State

Postcode

ONLY complete this section if less than two years with current employer

Name of previous employer

Previous employment status

Salaried Self-employed Social benefits Retired
 Student Home duties Unemployed

Previous employment type

Full-time Part-time Casual/Temp Contract

Previous occupation (if self-employed, type of business/industry)

Time with previous employer

 Years Months

Name of previous employer

Previous employment status

Salaried Self-employed Social benefits Retired
 Student Home duties Unemployed

Previous employment type

Full-time Part-time Casual/Temp Contract

Previous occupation (if self-employed, type of business/industry)

Time with previous employer

 Years Months

ONLY complete this section if you have a second job

Name of employer

Second job occupation

Second job employment type

Part-time Casual/Temp Contract

Phone number of employer

Date commenced (DD/MM/YY)

 / /

Name of employer

Second job occupation

Second job employment type

Part-time Casual/Temp Contract

Phone number of employer

Date commenced (DD/MM/YY)

 / /

Step 7 Additional information

Applicant 1/Guarantor 1/Director 1

Is applicant an Australian Citizen/Permanent Resident?

Yes No

Has applicant ever been bankrupt, had any credit defaults, or had a judgement credit?*

Yes No

Is applicant receiving unemployment benefits or worker's compensation?*

Yes No

Has the loan applicant/guarantor/director ever been known by any other name in the last 7 years? e.g., maiden name, previous married name?*

Yes No

Former Name(s)* Applicant 1/ Guarantor 1/Director 1

*Please attach details to this application

Applicant 2/Guarantor 2/Director 2

Is applicant an Australian Citizen/Permanent Resident?

Yes No

Has applicant ever been bankrupt, had any credit defaults, or had a judgement credit?*

Yes No

Is applicant receiving unemployment benefits or worker's compensation?*

Yes No

Has the loan applicant/guarantor/director ever been known by any other name in the last 7 years? e.g., maiden name, previous married name?*

Yes No

Former Name(s)* Applicant 2/ Guarantor 2/Director 2

*Please attach details to this application

Step 8 Company details

ONLY complete if company applicant/guarantor i.e. if borrowing/guaranteeing under a company name. If completing this section you will need to complete the Company and Trust Appendix and forward with this application. The Appendix is located on our website.

Applicant 1/Guarantor 1/Director 1

Company Name

ACN

ABN

Mailing Address

Unit number

Street number

Street name

Suburb

State

Postcode

Trading Address

Unit number

Street number

Street name

Suburb

State

Postcode

Industry

Date Established (DD/MM/YY)

 / /

Applicant 2/Guarantor 2/Director 2

Company Name

ACN

ABN

Mailing Address

Unit number

Street number

Street name

Suburb

State

Postcode

Trading Address

Unit number

Street number

Street name

Suburb

State

Postcode

Industry

Date Established (DD/MM/YY)

 / /

Step 9 Your assets and liabilities

Your assets

| | Suburb | Post code | Value (\$) | Monthly Investment Income* (\$) |
|---|----------------------|----------------------|----------------------|---------------------------------|
| Existing property (home) | <input type="text"/> | <input type="text"/> | <input type="text"/> | |
| Investment property 1 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Investment property 2 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Motor vehicle 1 | | | <input type="text"/> | |
| Motor vehicle 2 | | | <input type="text"/> | |
| Other assets e.g. furniture, personal effects, collectables, boat, etc. | | | <input type="text"/> | |
| Savings with (name of institution): | <input type="text"/> | | <input type="text"/> | <input type="text"/> |
| | <input type="text"/> | | <input type="text"/> | <input type="text"/> |
| Deposit already paid on new home or investment property | | | <input type="text"/> | |
| Investments: | Superannuation | | <input type="text"/> | <input type="text"/> |
| | Shares | | <input type="text"/> | <input type="text"/> |
| TOTAL ASSETS | | | <input type="text"/> | <input type="text"/> |

*How to convert to monthly amounts: Weekly income – multiply by 52 then divide by 12. Fortnightly income – multiply by 26 then divide by 12. Yearly income – divide by 12.

Your liabilities

| | Amount owing (incl. available redraw) (\$) | Facility limit (\$) | Monthly payment (\$) | Financier | Indicate if debts to be repaid prior to or on settlement |
|--|---|------------------------|-------------------------|----------------------|--|
| Existing mortgage (home) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Existing mortgage (investment property 1) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Existing mortgage (investment property 2) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Personal loans or hire purchase | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Car lease | <input type="text"/> | | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Other debts (store account/s, HECS, etc.) | <input type="text"/> | | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Contingent liability (e.g. guaranteed debt) | | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Rent/board paid (if applicable) | | | <input type="text"/> | | |
| Child maintenance | | | <input type="text"/> | | |
| Credit card(s) | <input type="text"/> | <input type="text"/> | | <input type="text"/> | <input type="checkbox"/> |
| | <input type="text"/> | <input type="text"/> | | <input type="text"/> | <input type="checkbox"/> |
| | <input type="text"/> | <input type="text"/> | | <input type="text"/> | <input type="checkbox"/> |
| TOTAL LIABILITIES | <input type="text"/> | <input type="text"/> | <input type="text"/> | | |

Step 10 Your assets and liabilities

Personal Income

Borrower 1/Guarantor 1

PAYG

Base income
(including salary paid to you by your own company)

Gross monthly income* (\$)

Regular overtime

Second job income

Car allowance^

Fully maintained car^^

Other Income

Family Tax Benefits (Part A+B)

Child Maintenance
(must be court ordered)

Investment income
(including dividends paid to you by your own company)

Existing rental income

Proposed rental income

Other income (e.g. commission/bonus)

TOTAL INCOME

Borrower 2/Guarantor 2

PAYG

Base income
(including salary paid to you by your own company)

Gross monthly income* (\$)

Regular overtime

Second job income

Car allowance^

Fully maintained car^^

Other Income

Family Tax Benefits (Part A+B)

Child Maintenance
(must be court ordered)

Investment income
(including dividends paid to you by your own company)

Existing rental income

Proposed rental income

Other income (e.g. commission/bonus)

TOTAL INCOME

* How to convert to gross monthly amounts (before tax). Weekly – multiply by 52 then divide by 12. Fortnightly – multiply by 26 then divide by 12. Yearly – divide by 12.

^ Paid to you by your employer to cover vehicle running costs.

^^ Only tick this box if your employer is providing you a fully maintained car which is in addition to your salary.

Business Income (sole trader/company/partnership/trust applicant/guarantor)

Profit from business distributed to
all Borrowers/Guarantors (if sole trader/partnership/trust)

Last financial year (\$)

Previous financial year (\$)

Net Profit Before Tax (if company) - excluding dividends paid

Add back depreciation on fixed assets (Land and Building only)

Add back interest on debts refinanced/repaid

Other Add back(s) (e.g. non recurring expenses)

Description

TOTAL INCOME

Step 1 Security property details

All security properties listed will secure all loans/splits on this application form. **Important note:** Where more than one property is listed, an additional valuation fee will apply. This fee is non-refundable and is payable at the time of your application.

Property 1

| | | | |
|---|---|--|--|
| Unit number <input type="text"/> | Street number <input type="text"/> | Is property unencumbered? <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| Street name <input type="text"/> | | Source of estimated value (e.g. purchase price, customer estimate) <input type="text"/> | |
| Suburb <input type="text"/> | | Estimated LVR % <input type="text"/> | LMI/REF <input type="checkbox"/> Yes <input type="checkbox"/> No |
| State <input type="text"/> | Postcode <input type="text"/> | Number of bedrooms <input type="text"/> | Registered Owners |
| Estimated value \$ <input type="text"/> | Residential <input type="checkbox"/> | Commercial <input type="checkbox"/> | Name(s) to appear on Certificate of Title after settlement <input type="text"/> |
| Type of Security <input type="checkbox"/> House <input type="checkbox"/> Villa/Townhouse <input type="checkbox"/> Unit | <input type="checkbox"/> Vacant Land <input type="checkbox"/> Rural | Name(s) to appear on Certificate of Title after settlement <input type="text"/> | |
| Type of Purchase <input type="checkbox"/> Established Home <input type="checkbox"/> Off the plan | <input type="checkbox"/> Newly constructed home <input type="checkbox"/> Favourable (not arms length) | Contact for access (for valuation) <input type="text"/> | |
| | | Phone number <input type="text"/> | <input type="text"/> |

Property 2

| | | | |
|---|---|--|--|
| Unit number <input type="text"/> | Street number <input type="text"/> | Is property unencumbered? <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| Street name <input type="text"/> | | Source of estimated value (e.g. purchase price, customer estimate) <input type="text"/> | |
| Suburb <input type="text"/> | | Estimated LVR % <input type="text"/> | LMI/REF <input type="checkbox"/> Yes <input type="checkbox"/> No |
| State <input type="text"/> | Postcode <input type="text"/> | Number of bedrooms <input type="text"/> | Registered Owners |
| Estimated value \$ <input type="text"/> | Residential <input type="checkbox"/> | Commercial <input type="checkbox"/> | Name(s) to appear on Certificate of Title after settlement <input type="text"/> |
| Type of Security <input type="checkbox"/> House <input type="checkbox"/> Villa/Townhouse <input type="checkbox"/> Unit | <input type="checkbox"/> Vacant Land <input type="checkbox"/> Rural | Name(s) to appear on Certificate of Title after settlement <input type="text"/> | |
| Type of Purchase <input type="checkbox"/> Established Home <input type="checkbox"/> Off the plan | <input type="checkbox"/> Newly constructed home <input type="checkbox"/> Favourable (not arms length) | Contact for access (for valuation) <input type="text"/> | |
| | | Phone number <input type="text"/> | <input type="text"/> |

Property 3

| | | | |
|---|---|--|--|
| Unit number <input type="text"/> | Street number <input type="text"/> | Is property unencumbered? <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| Street name <input type="text"/> | | Source of estimated value (e.g. purchase price, customer estimate) <input type="text"/> | |
| Suburb <input type="text"/> | | Estimated LVR % <input type="text"/> | LMI/REF <input type="checkbox"/> Yes <input type="checkbox"/> No |
| State <input type="text"/> | Postcode <input type="text"/> | Number of bedrooms <input type="text"/> | Registered Owners |
| Estimated value \$ <input type="text"/> | Residential <input type="checkbox"/> | Commercial <input type="checkbox"/> | Name(s) to appear on Certificate of Title after settlement <input type="text"/> |
| Type of Security <input type="checkbox"/> House <input type="checkbox"/> Villa/Townhouse <input type="checkbox"/> Unit | <input type="checkbox"/> Vacant Land <input type="checkbox"/> Rural | Name(s) to appear on Certificate of Title after settlement <input type="text"/> | |
| Type of Purchase <input type="checkbox"/> Established Home <input type="checkbox"/> Off the plan | <input type="checkbox"/> Newly constructed home <input type="checkbox"/> Favourable (not arms length) | Contact for access (for valuation) <input type="text"/> | |
| | | Phone number <input type="text"/> | <input type="text"/> |

Step 12 Solicitor and Accountant details

Solicitor's or Representative's details

Name of firm

Contact name

Phone number

Email address

Unit number

Street number

Street name

Suburb

State

Postcode

Accountant's details

Name of firm

Contact name

Phone number

Email address

Unit number

Street number

Street name

Suburb

State

Postcode

Step 13 Declarations

Address for notice schedule

Note: This section may be completed where joint Applicants reside at the same address and do not wish to receive individual copies of notices and other documents under the National Credit Code, if the lending facility is for personal purposes, i.e. NOT for business or investment purposes.

Each joint debtor/mortgagor is entitled to receive a copy of any notice or other document under the National Credit Code. You may, however, nominate that one person receive all notices on your behalf.

By signing the following nomination you are giving up the right to be provided with information directly from ING DIRECT. You can, however, at any time advise ING DIRECT in writing that you would like to cancel your nomination and accordingly would like to receive directly a copy of any notice or other document under the National Credit Code.

I/We nominate:

Mr Mrs Ms Miss Other

Surname

First name

Middle name

to receive notices and other documents under the National Credit Code on behalf of me/all of us. The notices and documents are to be sent to the following address:

Contact name

Phone number

Unit number

Street number

Street name

Suburb

State

Postcode

Signature of Applicant 1

Date (DD/MM/YY)

Signature of Applicant 2

Date (DD/MM/YY)

Step B Declarations (continued)

Consent by Applicant/s and Guarantor/s

ING DIRECT is a division of ING Bank (Australia) Limited ABN 24 000 893 292

Name of Applicant 1

Guarantor(s)

Name of Applicant 2

Guarantor(s)

At ING DIRECT we recognise that privacy and security of personal information is important to our customers.

We respect the confidentiality and security of your personal information and we are committed to protecting it at all times.

1. Collection of your personal information

ING DIRECT only collects such personal information as is necessary to manage your account and to communicate with you about ING DIRECT and the products and services we offer. We also collect any personal information necessary for the purposes of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

By completing this form you consent to our use and disclosure of your personal information as outlined in this privacy statement. If you do not provide your personal information, we may be unable to provide you with an appropriate level of service.

2. Use and disclosure of your personal information

You consent to us disclosing your personal information to

i Other financial institutions

- Other financial institutions, such as banks, credit unions, building societies and payment services such as VISA, in order to set up and manage your account and to process banking transactions

ii Other organisations

ING Group entities and/or third parties, such as:

- ING Group companies in order to service other ING products you may have within the Group and portfolio analysis;
- ING Group entities located overseas for account administration and security purposes;
- ING Group entities for marketing purposes;
- Organisations undertaking reviews of the accuracy and completeness of our information;
- Authorised organisations providing confidential mailing services, maintenance of our information technology systems, printing of our standard documents and correspondence and document storage companies;
- Organisations providing analysis and research to ING DIRECT regarding our products, services and customer relationships;
- Our solicitors, valuers and insurers for our loan products;
- Credit reporting or information verification agencies in order to obtain and provide details of credit history or status or to verify other information about you including your identity
- Mortgage intermediaries, your financial adviser, your power of attorney, or your appointed solicitor.

3. Access to your personal information

You may request access to the personal information that we hold about you, your account/s and any other ING products or services by contacting us directly or by contacting the ING DIRECT Privacy Officer at GPO Box 4094, Sydney, NSW, 2001. Requests for access to your personal information may only be made by you.

4. Receipt of further ING Group information

We, or other ING Group entities, may provide you with further information about ING Group products and services. You may elect not to receive further information about us or ING Group products and services by contacting us online, calling or writing to us. If you have provided an email address to us, we may contact you using that email address, including to provide you with information about ING DIRECT or our products.

5. Collection, use and disclosure of your credit information

By signing this application, you agree that ING DIRECT and any other financier who at any time provides or has an interest in the credit, can do any of the following at any time:

i Commercial credit information

Collect and use commercial credit information to assess an application for consumer credit or commercial credit.

ii Consumer credit information

Collect and use consumer credit information to assess an application for consumer credit or commercial credit.

iii Collection of overdue payments

Collect and use a credit report provided by a credit reporting agency to collect overdue payments.

iv Provide information to mortgage insurer

Disclose information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default.

v Exchange of information between credit providers

Collect, use or disclose to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity.

vi Exchange of information with introducers

Collect any consumer or commercial credit information from, or disclose that information to, any introducer, financial consultant, accountant, lawyer, or intermediary (including any introducer mentioned on the front page of this application form) acting in connection with any financing provided.

vii Provide information to credit reporting agencies

Disclose to a credit reporting agency personal or commercial information. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that the lender is a current credit provider; payments which become overdue more than 60 days, and for which action is commenced; advice that payments are no longer overdue; advice that cheques drawn have been dishonoured more than once; in specified circumstances that in the opinion of the lender there has been a serious credit infringement; and the credit provided has been paid or otherwise discharged.

viii Provide information for securitisation

Disclose any report or personal information to another person in connection with funding financial accommodation by means of an arrangement involving securitisation.

ix Provide information to guarantors

Disclose information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.

x Provide information in relation to disputes and enquiries

Disclose consumer credit information, commercial credit information, and personal information to any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan.

xi Authority in relation to a mortgage insurer

You also agree that this authority applies to any mortgage insurer, who may have to use any personal information they collect in order to assess whether to insure the risk of providing mortgage insurance or to assess the risk of default, as well as for other internal management and risk purposes.

Our privacy statement may be updated from time to time, as we strive to improve the standard of service we provide to you. If you would like further information regarding privacy, you can review our current Privacy Policy online at www.ingdirect.com.au or request a copy by either calling or writing to us.

This privacy statement applies to ING DIRECT, a division of ING Bank (Australia) Limited.

Signed by Applicant 1/Guarantor 1/Director 1 Date (DD/MM/YY)

 / /

Signed by Applicant 2/Guarantor 2/Director 2 Date (DD/MM/YY)

 / /

Step B Declarations (continued)

Declaration – this section must be completed

I/We have completed or arranged for completion of and read and understood the particulars set out in this form and declare them to be true and complete.

The representations have been made to ING DIRECT to enable it to determine whether or not to offer a loan to me/us and I/we understand and acknowledge that ING DIRECT is relying on the information provided by me/us in this form in determining whether to offer the loan.

I/We hereby authorise ING DIRECT to make any other enquiries relative to this application, which it considers necessary. I/We also understand that this form does not in any way constitute an offer to lend or an acceptance of a loan offer.

Despite any representations which may be made to us by any person, I/we understand and acknowledge that ING DIRECT is not bound to approve this application, and is not to be treated as having approved this application until I/we receive a letter of offer from ING DIRECT confirming approval of the loan and listing the approval conditions, if any. I/We understand that no loan can settle until those conditions have been met.

Where the borrower is a company, it authorises each director of the company named as an authorised signatory on the "Authority to Operate" form to operate its loan account in all respects as if they were a borrower under the loan. This authority does not extend to the authorised signatory amending or revoking this authority or authorising other persons to operate the loan account (in which case all authorised signatories must agree). This application is executed below in accordance with the constitution of the company by two directors/a director and the secretary/the sole director and sole company secretary (as applicable) of the company.

I/We understand that ING DIRECT does not express an opinion as to the viability of any investment that may be the subject of this loan and does not accept any liability in respect of any loss or damage, I/we may sustain as a consequence of:

- the failure of the investment to perform as expected or,
- a change in my/our circumstances.

I/We understand that I/we may be required to pay a non-refundable valuation fee at the time of my/our application using the payment method set out in Options 1 or 2 under the heading 'Additional Fees'. The amount of this valuation fee (if any) is set out under the 'Funding Summary'.

I/We understand that an application fee may also be payable (and if so, the amount of that fee and when it is payable will be set out in any loan offer that you give me/us).

To the best of my/our knowledge and belief, all the information given in this form is true and correct.

Reduced Equity Fee Request.

I/we understand and agree that:

- The Reduced Equity Fee has been clearly explained to my/our satisfaction;
- I/we understand the nature and effect of the Reduced Equity Fee;
- The Reduced Equity Fee will be deducted from the total loan amount at settlement and is non refundable.
- If my/our application for a Reduced Equity Fee is unsuccessful, ING DIRECT may take out Lenders Mortgage Insurance. The amount of the Lenders Mortgage Insurance premium is included in either the Letter of Offer or, if/we are applying to vary my/our loan, the Loan Variation Confirmation;
- ING DIRECT reserves the right not to offer the Reduced Equity Fee, in its absolute discretion.

Signed by Applicant 1/Guarantor 1

Name

Date (DD/MM/YY)

 / /

Signed by Applicant 2/Guarantor 2

Name

Date (DD/MM/YY)

 / /

Step 14 Additional fees – please complete where applicable

Note that application fees are taken out at settlement (excluding Commercial loans). This section is for payment of all other fees (except the Fixed Rate Lock-In fee – please complete the Fixed Rate Lock-In Request form.)

Option 1 – Payment by Credit Card

Received from

Mr Mrs Ms Miss Other

First name

Middle name

Surname

Please debit the following card

Visa MasterCard

For the amount of

\$

Card number

Expiry date

 /

Signature

Option 2 – Payment by Cheque

Cheques should be made payable to "ING DIRECT"

Payment by you will only be credited when actually received by ING DIRECT. ING DIRECT is not liable for any cheque given to the Introducer or any money to be deposited until it is actually received and cleared by ING DIRECT.

ING DIRECT will hold the cheque until the Loan Offer is dispatched.

Attached is a cheque for the sum of

\$