

Form G

Combination variations



Sections to complete (please tick all that apply)

New loan request or increase to loan amount

Complete sections A,B,E,F and G.

Change loan product or loan term

Complete sections B and G.

Change repayment type

Complete Sections A2, B, E and G.

Change to Security

Complete sections C, E and G.

Remove or change borrower(s)/guarantor name

Complete sections A, D, E and G.

IMPORTANT: All borrowers and guarantors need to supply the following information when completing Section E.

PAYG clients

- Payslip less than 1 month old (if payslip does not contain ABN, evidence of salary crediting must be provided)
- Latest Group Certificate or Taxation Return
- Contract of Sale (if selling or buying a property)

Self employed applicants

- Last 2 years full Business/Company Taxation Returns and Financials
- Last 2 years full Personal Taxation Returns
- Contract of Sale (if selling or buying a property)

Once you have completed the relevant sections, please send to us at:

or email: mortgage.assessment@ingdirect.com.au

ING DIRECT
Variation Credit Assessment Team
GPO Box 4094
SYDNEY NSW 2001

Account details

Account name (in full)

Account number

Home telephone

Work telephone

Mobile

Fax

Email address

Please complete if loan is held by a company trust:

Contact name

Position (e.g. director, secretary)

Fee guide

This is a guide to fees that may apply to your variation request:

Variation Fee (not applicable for Orange Advantage account holders)	\$250
Valuation Fee (see point 3 below)	\$225
Orange Advantage Annual Fee	\$199

1. Additional legal costs/government charges may be payable for loan variation requests.
2. Unless we tell you otherwise, fees are due on or prior to settlement and are non refundable. The valuation fee is payable even if the variation does not proceed.
3. A valuation fee, usually \$225 per property (incl. GST) may apply, subject to the date of previous valuation and overall loan-to-value ratio. A higher fee may apply dependent on the value and location of the property. This fee is non refundable and payable even if the variation does not proceed (ING DIRECT will waive the first valuation fee where a customer applies for or holds an Orange Advantage loan for variation requests).
4. There may be other fees associated with your loan variation, such as Lenders Mortgage Insurance. These fees will be payable on or prior to settlement.
5. The first annual fee on your Orange Advantage, payable in advance, will be debited as per Section G of this form. The second and subsequent annual fee will be debited from your linked Orange Everyday on each anniversary of the settlement date of your Orange Advantage.
6. If you repay a portion or all of your fixed rate loan early, break costs may apply. Break costs may be substantial. 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 rate period.

Section A: Responsible lending

1. The purpose of my/our loan is to

- | | |
|---|---|
| <input type="checkbox"/> Purchase home (owner occupied) | <input type="checkbox"/> Refinance home/personal loan (owner occupied)* |
| <input type="checkbox"/> Purchase investment property | <input type="checkbox"/> Refinance investment loan* |
| <input type="checkbox"/> Other owner occupied - must specify | <input type="checkbox"/> Other investments - must specify |

*Additional Information – Reasons for refinance (only if loan purpose includes refinance)

- | | | | |
|---|---|--|---|
| <input type="checkbox"/> Consolidation or restructure of finances | <input type="checkbox"/> Customer service | <input type="checkbox"/> Products and features | <input type="checkbox"/> Pricing (interest rates) |
|---|---|--|---|

Other (please specify)

If refinancing an existing loan with Interest Only repayments, please explain why you want to refinance to another loan with Interest Only repayments (**mandatory field**)

What is important to me in a home loan?

2. I/we have the following requirements (tick the options that apply to your application):

- | | | |
|--|--|--|
| <input type="checkbox"/> Variable Rate Loan | <input type="checkbox"/> Fixed Rate Loan | <input type="checkbox"/> Principal & Interest repayments |
| <input type="checkbox"/> Interest Only repayments (up to 5 years only) – If selected please set out why you would like Interest Only repayments (mandatory field) | | |

3. My/our objectives are (tick the options that apply to your application):

- | | | | |
|--|---|---|---|
| <input type="checkbox"/> Reduce the loan amount as quickly as possible | <input type="checkbox"/> Minimise the loan repayments | <input type="checkbox"/> Have certainty of knowing what the repayments will be for a set period | <input type="checkbox"/> I don't have any specific repayment requirements |
|--|---|---|---|

WARNING: If you have a Fixed Rate Loan you may be charged break costs if, before the expiry of the fixed interest period:

- you make an additional payment of \$10,000 or more, or make additional payments totalling \$10,000 or more in any one-year period (with the first one-year period starting on the first day of the fixed interest period); or
- you pay out that fixed rate loan or an amount becomes due and payable; or
- we agree to change your loan type or fixed interest period that applies to your loan. For example, if we agree to a request from you to switch from a 5 year fixed rate loan to a 2 year fixed rate loan or to a variable rate loan.

Break costs could be substantial if interest rates fall during the fixed interest period. You should take break costs into consideration when deciding whether you want to fix your interest rate. Any additional payments or advanced funds are not available for redraw during the fixed interest period. Refer to the Home Loan Terms and Conditions and FAQs available at ingdirect.com.au which set out when break costs may apply on fixed rate loans.

4. If you selected a fixed rate loan, for how long would you like to fix your interest rate? years.

5. I/We want to fix the rate for (tick the relevant box)

- | | |
|---|---|
| <input type="checkbox"/> The entire loan amount | <input type="checkbox"/> A portion of the loan – amount to be fixed \$ <input type="text"/> |
|---|---|

6. I/We want to (only tick if the statement applies to you)

- | | |
|--|---|
| <input type="checkbox"/> Have access to an offset facility (only available for Orange Advantage) | |
| <input type="checkbox"/> Access any available funds (redraw, offset, available limit) via: | |
| <input type="checkbox"/> Card (Orange Advantage only) | <input type="checkbox"/> Online and Phone Banking |

7. If you have any requirements or objectives for your loan that have not been covered in the previous questions, you **must** outline these below:

What are my financial circumstances?

8. Are you aware of anything that may adversely effect your ability to meet current and future obligations during the term of the loan?

Yes No

If 'Yes', what kind of change are you expecting?

(b) Which one of these applies, if any?

- Temporary decrease in income Permanent decrease in income Anticipated large expenditure
 Temporary increase in expenses Permanent increase in expenses Anticipated retirement
 Other (please specify details below)

(c) How will you meet your obligations under the credit contract when/and if the change occurs?

- Securing additional income Using savings My application reflects these changes Reducing expenditure Sale of asset
 Downsize Use of superannuation
 Other (please specify details below)

Section B: Changing my loan

What option should I complete?

- If you would like to increase your existing variable rate loan, complete Option 1.
- If you hold a Fixed Rate Loan, your increase will be set up as a separate account. If you have a Fixed Rate Loan or if you wish to have your increase set up as a separate account, please complete Option 2.

Option 1 - Increase my borrowings

Account number	Increase by	Account number	Increase by
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>

The increase in funds will be (tick a box):
 Retained in my/our loan account or
 Sent to my/our nominated bank account

Account name BSB number Account number

Important Note: The nominated account details you have provided above must be one of your nominated account(s) you have already linked to your loan for the purpose of redraw.

Option 2 - Change my loan/new loan request

Account number

Select my loan product

Orange Advantage^v Mortgage Simplifier
 Fixed Rate Loan

If selecting a fixed rate please indicate term (years)
 1 2 3 4 5

^v Existing Orange Everyday account number

WARNING: Break costs may be payable if before the fixed term expires, you pay out your loan, or you make additional payments totalling \$10,000 or more in any one-year period (with the first one-year period starting on the first day of the fixed interest period), or you ask us to change your loan type or fixed interest period.

Loan amount (if you wish to switch only a portion of your existing loan, require a separate account or increasing your fixed rate loan, please specify the amount)
\$

Loan term
 Years

Change my repayment type

Fortnightly Principal & Interest Monthly Principal & Interest
 Monthly Interest Only Interest in advance (max 1 year)

If Interest only, please indicate term (years)
 1 2 3 4 5

Account number

Select my loan product

Orange Advantage^v Mortgage Simplifier
 Fixed Rate Loan

If selecting a fixed rate please indicate term (years)
 1 2 3 4 5

^v Existing Orange Everyday account number

WARNING: Break costs may be payable if before the fixed term expires, you pay out your loan, or you make additional payments totalling \$10,000 or more in any one-year period (with the first one-year period starting on the first day of the fixed interest period), or you ask us to change your loan type or fixed interest period.

Loan amount (if you wish to switch only a portion of your existing loan, require a separate account or increasing your fixed rate loan, please specify the amount)
\$

Loan term
 Years

Change my repayment type

Fortnightly Principal & Interest Monthly Principal & Interest
 Monthly Interest Only Interest in advance (max 1 year)

If Interest only, please indicate term (years)
 1 2 3 4 5

Fixed Rate Loans Only - Please complete if you are transferring the entire loan amount for the above specified account number(s) to a Fixed Rate Loan. If you are currently in advance or will be making additional payments during the fixed interest period, these funds will not be available for redraw until the fixed term expires. Please specify if you would like the current advanced funds (redraw amount) to be:

Retained in your loan account (not available during the fixed interest period); OR Sent to my/our nominated bank account

Account name BSB number Account number

Important Note: The nominated account details you have provided above must be one of your nominated account(s) you have already linked to your loan for the purpose of redraw.

^v If you apply for an Orange Advantage and do not currently hold an Orange Everyday you will need to apply for an Orange Everyday online at ingdirect.com.au prior to sending this application. Your Orange Everyday must be in the same name(s) as the Orange Advantage.

Section C: Changing my loan security

Please release the existing security on:

Street address Suburb State Postcode

Proposed settlement date (DD/MM/YY) / /

Please substitute the existing security with the following property located at:

Street address Suburb State Postcode

Is this property being purchased? Yes No

Purchase price/value \$ Proposed settlement date (DD/MM/YY) / /

Please supply copies of the contract of sale, purchase contracts or anticipated sale price. Please also supply your solicitor's (or representative's) details below, if they are not shown on the contracts.

My post settlement address (if changed)

Street address Suburb State Postcode

Solicitor or Representatives details

Solicitor's firm Contact name Phone number

Street address Suburb State Postcode

If property was sold, proceeds of sale to be disbursed to ING DIRECT loans as follows (where applicable):

Loan account number	Remain unchanged	Repay in full and close	Reduce balance and limit	Amount to be paid to the account
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>

Section D: Remove or change Borrower/Guarantor

Please specify account number(s) this change is applicable to:

Please remove/change the borrowers or guarantors as per the following:

Borrower/Guarantor to be removed (delete as applicable)

Borrower/Guarantor to be added (delete as applicable)

If adding a new borrower/guarantor we must verify your identity:

If you are an existing ING DIRECT customer please provide your Client Number

To enable us to verify your identity, you must complete the following form and return it to us with your variation request. The form(s) can be found on our website. If you are a:

Broker: Complete the 'Identification Form'

Customer: Complete the 'Verifying your Identity Form'

Are the registered owners of any security property to change? Yes No

If yes, specify property address and reason for change

Security address

Name(s) of new registered owner(s)

Section E: My details

Important note: If the loan(s) is/are in a company or trust name, please complete a Company and Trust Appendix and forward with this application. The Appendix can be found on our website.

Borrower details

	Borrower 1/Guarantor 1	Borrower 2/Guarantor 2
Surname	<input type="text"/>	<input type="text"/>
First name and middle name	<input type="text"/>	<input type="text"/>
Date of birth (DD/MM/YYYY)	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
Driver Licence Number	<input type="text"/>	<input type="text"/>
Mother's Maiden Name <small>(mother's original surname/family name)</small>	<input type="text"/>	<input type="text"/>
No. of dependants	<input type="text"/>	<input type="text"/>
Age of dependants	<input type="text"/>	<input type="text"/>
Residential address Street/Suburb/State/Postcode	<input type="text"/>	<input type="text"/>
Time at current address	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Residential status <small>(e.g. Buying, mortgaged, renting, boarding, living with parents, etc)</small>	<input type="text"/>	<input type="text"/>
Previous address Street/Suburb/State/Postcode <small>(If less than 2 years at current address)</small>	<input type="text"/>	<input type="text"/>
Employment details		
Name of current employer <small>(If self employed your trading name)</small>	<input type="text"/>	<input type="text"/>
Occupation <small>(If self employed the nature of your business)</small>	<input type="text"/>	<input type="text"/>
Date commenced (DD/MM/YY)	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Address of current employer Street/Suburb/State/Postcode	<input type="text"/>	<input type="text"/>
Employer's telephone number	<input type="text"/>	<input type="text"/>
No. of employers in last 4 years	<input type="text"/>	<input type="text"/>
Name of previous employer	<input type="text"/>	<input type="text"/>
Previous occupation	<input type="text"/>	<input type="text"/>
Employer's telephone number <small>(If less than 2 years at current employer)</small>	<input type="text"/>	<input type="text"/>
Date commenced/ended (DD/MM/YY)	<input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/>
Second job employer name	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>
Date commenced (DD/MM/YY)	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Employer's telephone number	<input type="text"/>	<input type="text"/>

My assets

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

My 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="text"/>	<input type="checkbox"/>
Other debts (store account/s, HECS, etc.)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
			<input type="text"/>		
			<input type="text"/>		
Rent/board paid (if applicable)	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="checkbox"/>
Child maintenance	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="checkbox"/>
Credit card(s)	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="checkbox"/>
TOTAL LIABILITIES	<input type="text"/>	<input type="text"/>	<input type="text"/>		

Your expenses

	Weekly (\$)	Fortnightly (\$)	Monthly (\$)	Annual (\$)
General living expenses (to include groceries, utilities, phone, clothes, home maintenance, pets etc.)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Cars and transport	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Personal and general insurance	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Education and childcare expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Entertainment and leisure expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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)

	Last financial year (\$)	Previous financial year (\$)
Profit from business distributed to all Borrowers/Guarantors (if sole trader/partnership/trust)	<input type="text"/>	<input type="text"/>
Net Profit Before Tax (if company) - excluding dividends paid	<input type="text"/>	<input type="text"/>
TOTAL INCOME	<input type="text"/>	<input type="text"/>

REMINDER! To help us process your loan variation request without delay, don't forget to provide your supporting documents:

PAYG Clients

- Payslip less than 1 month old (if payslip does not contain ABN, evidence of salary crediting must be provided)
- Latest Group Certificate or Taxation Return
- Contract of Sale (if selling or buying a property)

Self Employed Applicants

- Last 2 years full Business/Company Taxation Returns and Financials
- Last 2 years full Personal Taxation Returns
- Contract of Sale (if selling or buying a property)

Section F: Notice schedule

Address for notice schedule

Note: This section should 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. Each joint debtor/mortgagor is entitled to receive a copy of any notice or other document under the National Credit Code.

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

I/We nominate:

Mr Mrs Ms Miss Other Contact name Name of firm (if applicable)

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:

Unit number Street number Street name
Suburb State Postcode Phone number

Signature of Borrower 1/ Guarantor 1

Date (DD/MM/YY)

/ /

Signature of Borrower 2/ Guarantor 2

Date (DD/MM/YY)

/ /

Section G: Declarations

Privacy notification

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 and use of your personal information

ING DIRECT collects personal information to provide you with information about a financial product or service; to assess your application and eligibility for a financial product or service; to provide you with the financial products and services that you've requested; to manage your account(s) and otherwise administer our relationship with you; and to communicate with you about ING DIRECT and the products and services we offer, and then only when its necessary for or related to these purposes. We also collect any personal information necessary for the purposes of complying with our legal and regulatory obligations, including the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

By completing and signing this form you consent to our collection, 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 ING DIRECT products or services.

2. 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 in the Netherlands and Singapore for account administration, regulatory and security purposes or to comply with Australian and global regulatory requirements that apply to us or the ING Group;
- Any third party product and service supplier that we have an arrangement with (so that either us or they may provide you with the product or service you have requested or in which you have expressed an interest);
- Organisations undertaking reviews of the integrity of our operations, including the completeness of our information;
- Authorised organisations providing services or functions on our behalf (including mailing services, document storage services, direct marketing, data verification services, information technology support and printing our standard documents and correspondence);
- Our solicitors, valuers and insurers (for loan products);
- Credit reporting or information verification bodies (or their affiliated entities) in order to obtain and provide details about your credit history or status, to verify other information about you including your identity, to carry out your request to correct your credit information or to resolve your complaint about the handling, use or disclosure of your credit information; and
- Any person acting on your behalf including mortgage intermediaries, your financial adviser, power of attorney, solicitor or accountant.

Any example used above to indicate when we might disclose personal information may not be limited to those examples (or examples of a similar kind).

Personal information will only be disclosed to third parties other than those listed above if you have consented; if you would reasonably expect us to disclose information of that kind to those third parties; if we are authorised or required to do so by law; or it is necessary to assist with law enforcement.

3. Collection, use and disclosure of your credit information

By making this application, you agree that subject to the Privacy Act 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 any commercial credit information from a business that provides commercial credit worthiness information and use that information to assess an application for consumer credit or commercial credit.

ii Consumer credit information

Collect any consumer credit information from credit reporting bodies and use that 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 body to collect overdue payments.

iv Provide information to mortgage insurer

Disclose information to a mortgage insurer to assess the risk of providing mortgage insurance; to assess the risk of default; to assess the risk of a guarantor being unable to meet a liability arising under a guarantee; to administer and vary the insurance cover including for securitisation and hardship applications; to verify information that we collect about you; to deal with claims and recovery of proceeds including, among other things, to enforce a loan in place of a lender if the mortgage insurer pays out an insurance claim on your loan; for a mortgage insurance purpose relating to you; and for any other purpose under the insurance policy issued to us relating to your loan, as well as for other management and risk purposes.

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 bodies

Disclose to credit reporting body personal or commercial credit-related information. The information may include identity particulars; the fact that credit has been applied for, the amount and type of credit and the applicable terms and conditions; repayment history information; the fact that the lender is a current credit provider; in specified circumstances payments which become overdue more than 60 days, and for which action has been commenced; advice that payments are no longer overdue; in specified circumstances our opinion that there has been a serious credit infringement; and the credit provided has been paid or otherwise discharged and the date on which this occurs.

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, hold and disclose to third parties (including third parties located overseas) any personal information they collect about you from us in order to assess whether to insure the risk of providing mortgage insurance; to assess the risk of default; to assess the risk of a guarantor being unable to meet a liability arising under a guarantee; to administer and vary the insurance cover including for securitisation and hardship applications; to verify information that we collect about you; to deal with claims and recovery of proceeds including, among other things, to enforce a loan in place of a lender if the mortgage insurer pays

out an insurance claim on your loan; for a mortgage insurance purpose relating to you; and for any other purpose under the insurance policy issued to us relating to your loan, as well as for other as well as for other management and risk purposes.

parties located overseas) any personal information they collect about you from us in order to assess whether to insure the risk of providing mortgage insurance; to assess the risk of default; to assess the risk of a guarantor being unable to meet a liability arising under a guarantee; to administer and vary the insurance cover including for securitisation and hardship applications; to verify information that we collect about you; to deal with claims and recovery of proceeds including, among other things, to enforce a loan in place of a lender if the mortgage insurer pays out an insurance claim on your loan; for a mortgage insurance purpose relating to you; and for any other purpose under the insurance policy issued to us relating to your loan, as well as for other as well as for other management and risk purposes.

Our website includes information about credit reporting, including details of the credit reporting bodies that we deal with, what information we provide to credit reporting bodies (including if you fail to meet your payment obligations or commit a serious credit infringement) and what information credit reporting bodies provide to other credit providers, your right to request credit reporting bodies not to use your credit reporting information for the purposes of direct marketing and information about your right to initiate a 'ban period' in cases of actual or suspected identity fraud. You can access this information at <http://www.ingdirect.com.au/privacy.htm>.

4. Access, correction and complaints

Our Privacy Policy contains information about how you:

- can access your personal information that we hold and seek the correction of that information; and
- may complain about a breach of the Australian Privacy Principles, Part IIIA of the Privacy Act, or the Credit Reporting Privacy Code, and how we will deal with such a complaint.

5. Marketing

We, or other ING Group entities, may provide you with further information about ING Group products and services unless you tell us not to. 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.

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.

Declaration

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 approve my/our loan variation request 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 approve my/our loan variation request.

I/We hereby authorise ING DIRECT to make any other enquiries relative to this loan variation, which it considers necessary. I/We also understand that this form does not in any way constitute an offer to lend or vary my/our loan contract.

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 loan variation request, and is not to be treated as having approved this loan variation until I/we receive a Letter of Offer/Loan Variation Confirmation 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 variation request 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:

- a) the failure of the investment to perform as expected or,
- b) 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, 2 and 3 under section G.

I/We understand that fees and charges will apply (these fees and when they are payable will be set out in any Loan Offer/Loan Variation Confirmation 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.

Borrower 1/ Guarantor 1/ Director 1 (Full Name)

Borrower 1/Guarantor 1/Director 1 (Address)

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

Borrower 2/ Guarantor 2/ Director 2 (Full Name)

Borrower 2/ Guarantor 2/ Director 2 (Address)

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