



Branch/Broker Group: \_\_\_\_\_

Personal Banker/Broker Name: \_\_\_\_\_

Broker Number: \_\_\_\_\_

Application Number: \_\_\_\_\_

Existing Member Number(s) (if applicable): \_\_\_\_\_

# home loan application

## ➤ 1. Loan details

Tell us which loan product you're after:

Total Loan Amount \$ \_\_\_\_\_ Loan Term \_\_\_\_\_ years

Low Cost Home Loan     Qantas Points Home Loan (QFF Membership Number) \_\_\_\_\_

No Frill Home Loan     Fixed Rate Home Loan     Construction Loan

Bridging Home Loan     Home Access Loan     Low Cost Home Loan (Value Package)\*

Split Home Loan (Please Specify) \_\_\_\_\_

Tell us the purpose of the loan:

Purchase a owner occupied home

Purchase an investment home

Refinance an investment home loan

Refinance an owner occupied home loan

Construct an owner occupied home

Construct an investment home

Home Loan Top Up

Other (please specify) \_\_\_\_\_

Tell us which features you would like:

### Interest Type

Variable

Fixed with a fixed rate term of \_\_\_\_ (1 - 5 years)

### Repayment Type

Principal & Interest

Interest Only with an interest only term of \_\_\_\_ (1 - 5 years)

If 'Interest Only' selected, please record why you would like interest only repayment (interest only repayments for owner occupied loans are subject to approval): \_\_\_\_\_

### Other options

100% Mortgage Offset

Credit card with a requested credit limit of: \$ \_\_\_\_\_

Mortgage Secured Overdraft with a requested credit limit of: \$ \_\_\_\_\_

\*Annual fees apply. See Value Package Application form for details.

## ➤ 2. Property offered as security (if known)

First Security Purchase Price/Estimated Market Value: \$ \_\_\_\_\_ Property ownership: \_\_\_\_\_

Address: \_\_\_\_\_

Contact Name for Valuer Access: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Second Security Purchase Price/Estimated Market Value: \$ \_\_\_\_\_ Property ownership: \_\_\_\_\_

Address: \_\_\_\_\_

Contact Name for Valuer Access: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

### Your Solicitor's details (if known)

Company Name: \_\_\_\_\_ Contact Person: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

## ➤ 3. Primary applicant details

This is the MAIN borrower, who will receive Qantas Points where a Qantas Points product has been selected.

Title: \_\_\_\_\_ First name: \_\_\_\_\_ Middle name: \_\_\_\_\_

Surname: \_\_\_\_\_

Date of birth: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ Marital status: \_\_\_\_\_

Number of dependents: \_\_\_\_\_ Age(s): \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Current residential address: \_\_\_\_\_

How long have you lived at this address? Years: \_\_\_\_\_ Months: \_\_\_\_\_

At this address, are you:

Own  Buying  Renting  Boarding  Living with parent(s)  Rent free accommodation

Your previous residential address (if at current address less than 3 years): \_\_\_\_\_

### Current employment details

Employer: \_\_\_\_\_ Position: \_\_\_\_\_ Occupation: \_\_\_\_\_

Full time  Part-time  Casual  Self-employed  Other (please specify) \_\_\_\_\_

Date employment commenced: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

### Previous employment (if current is less than 2 years)

Employer: \_\_\_\_\_ Position: \_\_\_\_\_ Occupation: \_\_\_\_\_

Full time  Part-time  Casual  Self-employed  Other (please specify) \_\_\_\_\_

Date employment commenced: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ Date employment ceased: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**Income**

Your salary/income: \_\_\_\_\_ Frequency: \_\_\_ Weekly \_\_\_ Fortnightly \_\_\_ Monthly \_\_\_ Annually

Is this before or after tax: \_\_\_ Before \_\_\_ After

Other Income (Please specify): \_\_\_\_\_

**4. Joint applicants details**

Are you the partner/spouse of the primary applicant: \_\_\_ Yes \_\_\_ No

Title: \_\_\_\_\_ First name: \_\_\_\_\_ Middle name: \_\_\_\_\_

Surname: \_\_\_\_\_

Date of birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Marital Status: \_\_\_\_\_

Number of dependents: \_\_\_\_\_ Age(s): \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Current residential address: \_\_\_\_\_

How long have you lived at this address? Years: \_\_\_\_\_ Months: \_\_\_\_\_

At this address, are you:

\_\_\_ Own \_\_\_ Buying \_\_\_ Renting \_\_\_ Boarding \_\_\_ Living with parent(s) \_\_\_ Rent free accommodation

Your previous residential address if less than 3 years: \_\_\_\_\_

**Current employment details**

Employer: \_\_\_\_\_ Position: \_\_\_\_\_ Occupation: \_\_\_\_\_

\_\_\_ Full time \_\_\_ Part-time \_\_\_ Casual \_\_\_ Self-employed \_\_\_ Other (please specify) \_\_\_\_\_

Date Employment commenced: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Previous employment (if current is less than 2 years)**

Employer: \_\_\_\_\_ Position: \_\_\_\_\_ Occupation: \_\_\_\_\_

\_\_\_ Full time \_\_\_ Part-time \_\_\_ Casual \_\_\_ Self-employed \_\_\_ Other (please specify) \_\_\_\_\_

Date employment commenced: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Date employment ceased: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Income**

Your salary/income: \_\_\_\_\_ Frequency: \_\_\_ Weekly \_\_\_ Fortnightly \_\_\_ Monthly \_\_\_ Annual

Is this before or after tax: \_\_\_ Before \_\_\_ After

Other Income (Please specify): \_\_\_\_\_

## ➤ 5. Assets and liabilities

### Assets

Description	Details	Estimated Value
Property		\$
Property		\$
Property		\$
Motor vehicle		\$
Motor vehicle		\$
Personal Effects/Contents		\$
Savings Account		\$
Savings Account		\$
Savings Account		\$
Superannuation		\$
Superannuation		\$
Other Investments/Shares		\$

### Liabilities

Description	Monthly Payments	Facility Limit	Outstanding Balance	Where is the account held?
Home loan	\$	\$	\$	
Home loan	\$	\$	\$	
Home loan	\$	\$	\$	
Personal loan	\$	\$	\$	
Personal loan	\$	\$	\$	
Car Loan/Lease/Hire Purchase	\$	\$	\$	
Credit card	\$	\$	\$	
Credit card	\$	\$	\$	
Credit card	\$	\$	\$	
Overdraft	\$	\$	\$	
Other (Specify)	\$	\$	\$	
Other (Specify)	\$	\$	\$	

## General Expenses

Description	Monthly Payments
Basic Living Expenses (Food & groceries, clothing, general household expenses)	\$
Rates/Strata Fees	\$
Utilities (Gas, electricity, water)	\$
Travel Costs (Train, bus, petrol)	\$
Car Costs (Insurance, rego, services, green slip)	\$
House Insurance	\$
Health Insurance	\$
HELP (formally HECS)	\$
Communication Costs (Mobile Phone, Internet)	\$
Entertainment	\$
Child Support	\$
Child Care Fees	\$
Private School Fees	\$
Other (Specify) _____	\$
Other (Specify) _____	\$

Do you expect any significant changes to your financial situation in the next 12-24 months?

No

Yes (please provide details) \_\_\_\_\_

## » Loan protection insurance

We can provide you with information on or a quote for loan protection insurance that will help protect your loan repayments in the event of sickness, accident, unemployment or death. The disability and unemployment covers of this insurance are provided by Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFSL 234 708 and the death cover is provided by Allianz Australia Life Insurance Limited (Allianz Life) ABN 27 076 033 782 AFSL 296 559. It is not compulsory to take out loan protection insurance and you may be able to obtain this type of insurance from another insurer. You should obtain and read the relevant product disclosure statement (PDS) and policy wording to decide whether to take out loan protection insurance. A PDS incorporating the policy wording can be obtained by calling 1300 747 747.

Please tick:

Yes, please provide me with a quote for loan protection insurance

Yes, please provide me with more information on loan protection insurance

No, I do not want loan protection insurance

## » Service nomination

This notice is required from joint borrowers living at the same address. It enables Qudos Bank to issue one statement or notice to the nominee's home or business instead of two statements or notices to the same address.

### To nominate one Joint Applicant, or a person generally

I/We nominate (full name) \_\_\_\_\_

To receive notices and other documents under the Credit Code on behalf of me/all of us.

OR

### For Joint Applicants at the same address

We consent to notices and other documents under the National Credit Code to us being sent jointly to us at (Mailing address)

\_\_\_\_\_

Important notice – Each of the persons signing this nomination is, nevertheless, entitled to receive a copy of any notice or other documents under the National Credit Code. By signing this form, you are giving up a right to be provided with information direct/separately from us.

Any of the persons who have signed this form can advise us at any time in writing that they wish to cancel their nomination and accordingly wish to receive direct/separately a copy of any notice or other documents under the National Credit Code.

Qudos Bank is helping the environment by providing Disclosure Documents electronically by making them available on our website quodosbank.com.au. Disclosure Documents are our Financial Services Guide (FSG), our Terms and Conditions for Savings Accounts and Payment Services, Interest Rate Brochure and Fees and Charges Brochure. By submitting this application you consent to Qudos Bank giving you the Disclosure Documents by making them available on our website. You can obtain paper Disclosure Documents at any of our branches or by calling 1300 747 747.

## » Fee Charge Account Nomination

### Application Fee

I/We authorise Qudos Bank to charge my nominated credit card or Qudos Bank savings account for the application fee where the application fee is applicable.

### Valuation Fee

I/We authorise Qudos Bank to charge my nominated credit card or Qudos Bank savings account for the valuation costs prior to ordering the valuation where the primary security valuation costs are greater than \$300.00, the application has multiple securities, is for a Home Loan Top Up, Construction Loan or Bridging Loan.

Where the valuations costs do not need to be paid upfront, and/or if my application does not proceed to settlement, I/we authorise Qudos Bank to charge my nominated account for the full valuation costs incurred at the time the valuation is ordered.

Qudos Bank Savings Account: \_\_\_\_\_

Name on Credit Card: \_\_\_\_\_

Credit Card Number: \_\_\_\_\_ Expiry date: \_\_\_\_\_ / \_\_\_\_\_

## » Declaration

I / We have not been bankrupt in the past 3 years.

I / We have not had any court judgements, garnishees or legal proceedings.

I / We are permanent residents of Australia.

I / We acknowledge I/we have read and accept the Privacy Notice and consent to Qudos Bank obtaining a credit report on all applicants.

If not already a Member, I/we apply for Membership of Qudos Bank and a General Savings Account. I / We agree to be bound by the Qudos Bank Constitution and acknowledge that I / We have read and received the Qudos Bank Financial Services Guide, Terms and Conditions for Savings Accounts and Payment Services available at quodosbank.com.au.

If applicable, I/we acknowledge that we have read and received the Qantas Point Banking Rewards Programs Terms and Conditions (for Qantas Points Home Loan) and/or the Value Package Terms and Conditions (for Value Package Home Loan), available at quodosbank.com.au.

I / We declare and warrant that the details of my financial position disclosed in this application are true, complete and accurate in all respects. I/We acknowledge that Qudos Bank is basing its decision on whether or not to grant the loan on the details disclosed and is relying on my declaration and warranty. I / We acknowledge that a breach of this declaration and warranty may result in either civil or criminal liability.

I / We understand that Qudos Bank may ask for verification of information given by me in support of the loan and undertake to supply that information on request and that the loan agreement will not be accepted until I / we have complied with those requests and all information to be found to be accurate by Qudos Bank.

I / We acknowledge that if my home loan application is approved but I choose not to proceed to funding I will reimburse Qudos Bank for any valuation or legal costs incurred by them in processing my application.

By submitting this application you consent to Qudos Bank giving you the Disclosure Documents by making them available at quodosbank.com.au. You can obtain paper Disclosure Documents at any of your branches or by calling 1300 747 747. You can also obtain our Constitution and Annual Reports at quodosbank.com.au.

### Primary applicant

Name: \_\_\_\_\_ Signed: \_\_\_\_\_ Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

### Joint applicant (if applicable)

Name: \_\_\_\_\_ Signed: \_\_\_\_\_ Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

## » Home Loan checklist

Thank you for your application. To help us to process your application as quickly as possible, please include the following documents for all borrowers with your completed form.

### Income

- Wages > 3 most recent payslips, together with your transaction account showing salary credits.
- Self employed: > last 2 tax returns (personal & business), together with ATO notice of assessments
- Retired: > Centrelink or Superannuation income statement
- Rental income > Rental Statement

### Assets

- House/Land > most recent rates notice
- Savings > if not with Qudos Bank, most recent statement of account

### Liabilities

- Loans/credit cards > last 3 months statements for Credit Cards and 6 months statements for Home Loans and Personal Loans, confirming satisfactory conduct

### Other

- Construction > builder's contract/quote, Council development approval, plans, builder's insurance

Please note: Additional information may be required during the application process.

Send your application and documents to Locked Bag 5020 Mascot NSW 1460, fax to **02 9582 3309** or visit your nearest branch. If you need any help or have any questions, call **1300 747 747** or email us at [lending@quodosbank.com.au](mailto:lending@quodosbank.com.au)

## » Privacy notice

This Privacy Notice sets out:

- › why we collect and use your information
- › how we collect and use your information
- › what happens if you do not wish to provide us with information
- › whether we provide your information to other entities
- › the availability of our Privacy Policy
- › when we can disclose certain information to a credit reporting body
- › how a credit reporting body may use your information
- › whether we disclose your information overseas and if so, where
- › how you can contact us.

### Collection & use of your information

We collect and use your information to:

- › provide you with membership benefits, financial services and products or information about those benefits, services and products
- › provide you with information about financial services and products from 3rd parties we have arrangements with
- › conduct market and demographic research in relation to the products and services you and other members acquire from us
- › establish your eligibility for a loan
- › establish your capacity to repay a loan. The law also requires us to collect and hold your information:
  - for our register of members under the Corporations Act
  - to verify your identity under the AML/CTF Act
  - to assess your capacity to pay a loan under the National Consumer Credit Protection Act.

### How we collect information

We will collect information about you and your financial position from you directly.

When you apply for a loan, we will collect information about your credit history from a credit reporting body.

If you give us personal information about someone else (e.g. a joint borrower or guarantor), please show them a copy of this notice so they may understand how their personal information may be used or disclosed by us in connection with your dealings with us.

### What happens if you don't wish to provide all of your personal information?

If we're unable to collect all or some of your personal information, we will be unable to provide you with the financial products and services you applied for.

### How you can access your information

You can request access to your information at any time. If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Equifax Australia (Equifax). Any information we provide to Equifax will be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask Equifax Australia not to use your information for pre-screening of direct marketing by a credit provider. You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud.

Equifax's policy on the management of information is available at [www.equifax.com.au](http://www.equifax.com.au).

You can contact Equifax Australia by:

Phone – 1300 762 207

Mail – Level 15/100 Arthur Street, North Sydney NSW 2060

### Providing your information to other entities

We disclose your information to other entities. We only disclose your information as needed and as required by law. We can disclose your information to:

- › entities that verify identity
- › lawyers, conveyancers, accountants, brokers and agents who represent you
- › contractors for statement printing and mail out, card and cheque production, market research or direct marketing
- › affiliated product and service suppliers to provide information to you about their services and products
- › credit reporting bodies and other financial institutions that have previously lent to you
- › persons you use as referees
- › any person who introduces you to us
- › your employer
- › your joint borrower(s), account holder(s) or signatories
- › for property loans – property valuers, insurers and online property exchange networks for electronic conveyancing (PEXA)
- › mortgage documentation service
- › trustee and manager of securitised loan programs
- › any proposed guarantor of a loan
- › debt collection agencies, lawyers, process servers  
our auditors
- › Qantas Airways Limited for awarding Qantas Points.

We will also disclose your information to law enforcement and government agencies as required by law.

Where you are applying for or hold a loan, we may also disclose personal information, including information about your other credit liabilities, repayments and defaults, to credit reporting bodies. We may also collect this information from credit reporting bodies. Information about credit reporting, including the name and contact details of these credit reporting bodies, when we may disclose your personal information to them to include in a report about your credit worthiness, and how you can request credit reporting bodies not to use your information in certain circumstances, is available at in our Privacy Policy.



## Our Privacy Policy

Our Privacy Policy is available at [quodosbank.com.au](http://quodosbank.com.au).

The Policy contains information about:

- > how you can access your information
- > how you can seek correction of your information
- > how you make a complaint and how we will deal with it
- > in what overseas countries we are likely to disclose your information.

### Disclosure to overseas recipients

We may disclose your personal information to the United Kingdom if you make online purchases using a Visa debit or credit card as part of the Verified by Visa service.

We may also disclose your personal information overseas if you request us to arrange an international funds transfer (more information will be provided when you make such a request).

However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

### How to contact us

To request access or seek correction of your information, make a complaint or for any other privacy inquiry, please contact us:

- > in person at one of our branches
- > by calling us on 1300 747 747
- > by email at [privacy@quodosbank.com.au](mailto:privacy@quodosbank.com.au)
- > in writing to Qudos Bank Privacy Officer  
Locked Bag 5020 Mascot NSW 1460.

**1300 747 747 | [quodosbank.com.au](http://quodosbank.com.au)**