

Home Loan Application

Business & Private Bank



Home Loan applicationBusiness & Private Bank

| Please use blue or black pen and write in BLOCK LETTERS | | | | |
|---|---|--|--|--|
| Date of application | | | | |
| Section 1 Applicant Details - Individuals | | | | |
| Applicant 1 | Applicant 2 | | | |
| ☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other | ☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other | | | |
| Surname | Surname | | | |
| | | | | |
| Given name/s | Given name/s | | | |
| Date of birth | Date of birth | | | |
| / / | / / | | | |
| Drivers Licence Number State of issue | Drivers Licence Number State of issue | | | |
| | | | | |
| Marital status | Marital status | | | |
| ☐ Married ☐ De facto ☐ Single ☐ Other | ☐ Married ☐ De facto ☐ Single ☐ Other | | | |
| Number of dependants | Number of dependants | | | |
| Email address | Email address | | | |
| | | | | |
| Home telephone number Work telephone number | Home telephone number Work telephone number | | | |
| () | () | | | |
| Mobile number | Mobile number | | | |
| | | | | |
| Current address | Current address | | | |
| | | | | |
| State Postcode | State Postcode | | | |
| When did you move to the above address? | When did you move to the above address? | | | |
| | / / | | | |
| Current Residential Status: | Current Residential Status: | | | |
| Own Home Mortgaged Living with family | ☐ Own Home ☐ Mortgaged ☐ Living with family | | | |
| ☐ Boarding ☐ Other ☐ | ☐ Boarding ☐ Other | | | |
| Renting (Please provide Landlord details) | Renting (Please provide Landlord details) | | | |
| Landlord's/Agent Name Contact number | Landlord's/Agent Name Contact number | | | |
| | | | | |
| If under 3 years at current address, please provide previous address: Previous address | If under 3 years at current address, please provide previous address: Previous address | | | |
| rievious address | Frevious address | | | |
| State Postcode | State Postcode | | | |
| James 1 osteode | State Tostcoac | | | |
| Lived there for: Years Months | Lived there for: Years Months | | | |
| Permanent Australian resident? Yes No | Permanent Australian resident? Yes No | | | |
| Are you a U.S. citizen or U.S. resident for tax purposes? Yes No | Are you a U.S. citizen or U.S. resident for tax purposes? Yes No | | | |
| | ➤ Please continue onto the next page | | | |

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| If yes, please provide your Taxpayer Identification Nu | Taxpayer Identification Nun | nber (TIN) | | rovide your Taxpayer Ider ification Number | ntification Number (TIN) | |
|---|---|--------------------------|---|--|---|--|
| | | | | | | |
| Are you a resident of any o | other country for tax purpose | es? | Are you a resident of any other country for tax purposes? Yes No | | | |
| If yes, please provide the na | me of each country, a Taxpaye try or the reason why you're n | | If yes, please pro Number (TIN) fo | ovide the name of each cou | intry, a Taxpayer Identification on why you're not providing a TIN, | |
| Country | TIN | | Country | TII | • | |
| | | | | | | |
| Reason if no TIN E | xplanation if reason code B i | is selected | Reason if no TII | N Explanation if r | eason code B is selected | |
| | | | | | | |
| A – This country does not i B – I do not hold a TIN (ple C – It is not mandatory for | | nis country | B – I do not hol | y does not issue TINs d a TIN (please explain w ndatory for me to disclose | | |
| What is the purpos | | | | | | |
| | cupied Property as your Prir | | | | | |
| Purchase an Owner Oc | cupied Property that is not y | our Principal place o | f Residence | | | |
| Purchase a Residential | Investment Property | | | | | |
| Have you or the other Bor | rowers/Applicants of this Pro | perty ever owned a F | Property before? | Yes No | | |
| Are you eligible for the Firs | st Home Owners Grant? Yes | s No No | | | | |
| What is the age of the dw | velling on the property you | are purchasing? | | | | |
| ☐ More than 12 months | Less than 12 months (ir | ncluding off the plan) | ☐ House to be | constructed 🔲 No dwe | elling (eg. Vacant Land) | |
| Purchase Price | Est. cost of legal fees stamp duty etc.* | Total cost | Р | ersonal contribution | Total Amount of loan | |
| \$ | + \$ | = \$ | - | \$ | = \$ | |
| * You can calculate the Stamp D | uty and other costs of buying your | home by using the financ | cial calculators availab | le at www.nab.com.au | | |
| ☐ To Refinance * from when the control of the con | nich financial institution? | | | | | |
| Financial Institution | | | | | Current Balance/Limit | |
| * Please ensure you have consid | lered the costs, risks and benefits o | of refinancing. | | | | |
| ☐ To increase my existing | ng NAB Home loan Account | No. | | | | |
| Account No. | | | | | by \$ | |
| ☐ Consolidation | | | | | [| |
| Other | | | | | | |
| Please specify type | | | | | Amount s | |
| What are your financial ob | jectives for seeking credit? | | | | L* | |
| Loan type | | | | Term | Amount/Credit Limit | |
| | | | | | \$ | |
| | | | | | \$ | |
| | | | | | | |

➤ Please continue onto the next page

| Financ | ial History (comp | lete each questi | on with details, if applicab | le) | | |
|-------------------------|---|----------------------|---------------------------------|--------------------------------|---------------------|---------------------------|
| Q.1 Has there | e ever been or are | there now any fi | nancial judgments, bankru | ptcy notices, attachments or l | egal proceeding | gs against any applicant? |
| Applicant 1 | Yes – give de | tails, if no continu | ue to next question | Applicant 2 Yes 🗌 – giv | ve details, if no | continue to next question |
| Q.2 Have you | had any difficult | ies in making you | ır loan repayments in the p | ast 2 years? | | |
| Applicant 1 | Yes – give de | tails, if no continu | ue to next question | Applicant 2 Yes 🗌 – giv | ve details, if no | continue to next question |
| Q.3 Do you fo | oresee any change | es to financial situ | uation in the next 12 month | is? | | |
| Applicant 1 | Yes – give de | tails, if no continu | ue to next question | Applicant 2 Yes 🗌 – giv | ve details, if no | continue to next question |
| Section 2 | Financial Positi | on – Assets & Li | abilities | | | |
| Assets | – What you own | | | | | |
| Please includ | le all assets that y | ou own individua | ally, jointly (ie. Both applica | ants) | | |
| | tment Propertie | s | | | | |
| Owner(s) Applicant 1 | Applicant 2 | Address | | | Offered as security | Market value |
| | | | | | | \$ |
| | | | | | | \$ |
| | | | | | | \$ |
| | | | | | | \$ |
| Accounts (Ba | nk, Credit Union, | , Building Soc., et | c.) | | | |
| Owner(s) Applicant 1 | Applicant 2 | Financial Institu | ution name | | | Balance |
| | | | | | | \$ |
| | | | | | | \$ |
| | | | | | | \$ |
| | | | | | | \$ |
| Motor vehicl | e/s | | | All other assets (Shares, | Managed Inves | tments etc.) |
| Make | | | Value | Description | | Value |
| | | | \$ | | | \$ |
| | | | \$ | | | \$ |
| | | | \$ | | | \$ |
| | | | \$ | | | \$ |
| Sundry asse | te | | | | | |
| Description | | | Value | | | |
| | nts (insured value |) | \$ | | | |
| | ion (estimated cu | | \$ | | | |
| · | ousiness (estimate | | | | | |
| | , | / | \$ | | | |

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| | Liabi | uties – wr | iat you owe, Rental & M | ontnly Exp | enses | | | | | | | | |
|----|-------------------------|----------------|-------------------------------|-------------------|---------------------|------------------------------------|------------------------|-----------------------------|------------|------------------|-------------------|-----------------------|------------------------|
| | orrower(s | | roperty loans | | | Comment | | Intere | | | | | |
| | Applicant 1 | Applicant 2 | Financial Institution name | Principal home | Investment property | Current Interest Rate (p.a.) | Loan Term Remaining | only p remaii (if app | | Curren limit* | t Amount owing | | Post loan Repayment |
| | | | | | | | Y Y M M | Y Y | ′ M M | | | | |
| 1 | | | | | | % | YMMM | Υ | / M M | \$ | \$ | \$ | \$ |
| 2 | | | | | | % | YMM | Υ | M | \$ | \$ | \$ | \$ |
| 3 | | | | | | % | YMM | Υ | / M M | \$ | \$ | \$ | \$ |
| 4 | | | | | | % | YMM | Υ | MM | \$ | \$ | \$ | \$ |
| 5 | | | | | | % | Y Y M M | Υ | M | \$ | \$ | \$ | \$ |
| 6 | | | | | | % | YMM | Υ | M | \$ | \$ | \$ | \$ |
| *(| Current lim | it is the am | ount owing plus any availa | ble redraw | | | | | | | | | |
| P | ersonal L | oans & Bu | ısiness Loans (Finance | co.,other | bank, leasi | ng, margin | lending) othe | r deb | ts & liab | ilities | | | |
| | Owner(s) Applicant 1 | . Applican | t 2 Financial Institution nam | ie | | Purpose | | | Current li | mit / | Amount owing | Pre Loan Repayment | Post loan Repayment |
| 1 | | | | | | | | | \$ | 9 | \$ | \$ | \$ |
| 2 | | | | | | | | | \$ | | \$ | \$ | \$ |
| 3 | | | | | | | | | \$ | | \$ | \$ | \$ |
| 4 | | | | | | | | | \$ | | \$ | \$ | \$ |
| c | redit/Sto | re card/s | | | | | | | | | | | |
| | Owner(s) | | | | | | | | | | | | |
| | Applicant 1 | . Applican | t 2 Financial Institution nam | ie | | | | | Limit | | Amount owing | | |
| 1 | | | | | | | | | \$ | | \$ | | • |
| 2 | | | | | | | | | \$ | | \$ | <u></u> | • |
| 3 | | | | | | , . | | | \$ | | \$ | | |
| 4 | | | | | | | | | \$ | | \$ | | |
| M | Ionthly R | ental Expe | enses | | | | | | | | | | |
| | - | • | | | | | | | | | | Pre Loan | Post loan |
| M | Ionthly Re | ntal Exper | nses | | | | | | | | | \$ | \$ |

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Monthly Living Expenses

| Expense Category | Description | Pre Loan | Post Loan |
|---|---|----------|-----------|
| Strata Fees / Body Corporate Fees | For owner occupied/ Primary residence and should not include Investment Property expense. | \$ | \$ |
| Private/non-government school fees | Tuition fees, school fees and sports fees for private schooling, including independent schools (Catholic or non-Catholic) and private tuition. | \$ | \$ |
| Child support/maintenance payments | Financial support paid by one parent to the other, to help with the costs of a child aged under 18. | \$ | \$ |
| ife/accident/illness insurance excluding insurances held in Superannuation) | Exclude all insurances already captured under general living expenses and any insurances held in superannuation. | \$ | \$ |
| Primary Residence | Includes Home maintenance and repairs, electricity, gas, water, garden maintenance, council rates, housekeeper, other. | \$ | \$ |
| nvestment Property expenses | Includes home maintenance and repairs, land tax/body corporate/ strata fees, building/home/contents insurance, garden maintenance, property management, landlord insurance, council rates, housekeeper, investment, utilities, other. | \$ | \$ |
| Phone, Internet and Media | Includes landline, internet, mobile phone, subscription services (Foxtel, Netflix, Stan, Spotify), other. | \$ | \$ |
| ransport | Includes vehicle registration, fuel, vehicle maintenance, roadside assist, parking & tolls, public transport, taxi/ ride-sharing services, vehicle rentals/car-sharing services, other. | \$ | \$ |
| Food & Groceries | Includes grocery shopping including cigarettes/alcohol, restaurants and cafes, takeaway/delivery, other. | \$ | \$ |
| lothing & Personal Care | Includes clothes & shoes, hair & beauty, other. | \$ | \$ |
| ecreation & Holidays | Includes lifestyle and culture, newspapers/magazines/books, sports, hobbies, memberships (gym, fitness courses), gifts, holidays & airfares, donations, other. | \$ | \$ |
| Public education/childcare & dependants | Includes all education levels (primary, secondary and tertiary education) for all borrowers and dependants on the application. For all private/non-government school fees only please refer to the 'Private/non-government school fees' category. | \$ | \$ |
| Medical & Health | Includes doctor, pharmacy, dentist, optical, physio/remedial/chiro/alternative therapies, other. | \$ | \$ |
| nsurance | Includes income protection insurance, business insurance, building/home/contentsinsurance, vehicle insurance, travel insurance, ambulance cover, health insurance, other | \$ | \$ |
| Other | | \$ | \$ |

Section 3 Your income & employment

Your monthly income

| (a) Salary* | Gross | Net |
|------------------------------------|-------|-----|
| Applicant 1 income | \$ | \$ |
| Applicant 2 income (if joint loan) | \$ | \$ |
| Overtime | \$ | \$ |
| | | • |

(b) Other income* (Bonus income, Commission income, Study assistance, Family allowance, Part-time work, Dividends, Interest, etc.)

| Income type | Applicant 1 | Applicant 2 | Gross | Net |
|-------------|----------------|----------------|-------|-----|
| | | | \$ | \$ |
| | | | \$ | \$ |
| | | | \$ | \$ |
| | | | \$ | \$ |
| | | | | |

| | Gross | Net |
|------------------------|-------|-----|
| Existing rental income | \$ | \$ |
| Proposed rental income | \$ | \$ |
| | | |

(c) Self employed applicants*Previous fin. year Net Profit

| Applicant 1 income | 20 | \$ \$ |
|--------------------|----|----------|
| Applicant 2 income | 20 | \$ \$ |
| | | |

After tax profit

(d) Employment package* do not add into total income

Package includes (eg. salary sacrifice, car etc.)

*Note: Please produce evidence of income, for example, two (2) recent payslips, or for self-employed applicant, copies of the last two (2) years financial statements.

Please continue onto the next page

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| Where you work | | | | | |
|--|---------------------------------------|--|------------------------------------|--|--|
| Applicant 1 - Employment | | Applicant 2 – Employment | | | |
| ☐ Full-time ☐ Part-time ☐ Self € | employed | ☐ Full-time ☐ Part-time ☐ Self | employed | | |
| Other (please specify) | | Other (please specify) | | | |
| | | | | | |
| Employer's name | | Employer's name | | | |
| Employer's telephone number | | Employer's telephone number | | | |
| | | | | | |
| Occupation/Job title | | Occupation/Job title | | | |
| | | | | | |
| When did you commence work with this employer? | Type of industry | When did you commence work with this employer? | Type of industry | | |
| 1 1 | | 1 1 | | | |
| Previous employment - if under three | e (3) years with present employer | Previous employment - if under thre | ee (3) years with present employer | | |
| ☐ Full-time ☐ Part-time ☐ Self e | employed | ☐ Full-time ☐ Part-time ☐ Self | employed | | |
| Other (please specify) | | Other (please specify) | | | |
| Employer's name | | Employer's name | | | |
| | | | | | |
| Employer's telephone number | Worked there | Employer's telephone number | Worked there | | |
| () | years months | () | years months | | |
| Occupation/Job title | | Occupation/Job title | | | |
| | | | | | |
| | | | | | |
| Section 4 Other NAB products (Cr | redit Card and Transaction account |) | | | |
| Transaction Account | | | | | |
| Would you like a NAB Transaction Acco | unt? | | | | |
| Applicant 1 Yes No | | | | | |
| Applicant 2 Yes No | | | | | |
| What debit card would you like? (Answ | er, only if you answered Yes to a NAB | Transaction Account) | | | |
| Applicant 1 🔲 Black (NAB Visa Debit | card) Pink (NAB Visa Debit Ca | ard) 🔲 NAB Debit card 🔲 No ca | rd | | |
| Applicant 2 🔲 Black (NAB Visa Debit | card) Pink (NAB Visa Debit Ca | ard) NAB Debit card No ca | rd | | |
| Request to apply for a NAB Cred | lit Card account | | | | |

You may be eligible for one of a range of NAB Credit Cards as part of your Home Loan application. If you wish to apply for a NAB Credit Card please complete the application form on page 8.

➤ Please continue onto the next page

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Section 5 Privacy Notification

Sharing and handling your personal information

If you go ahead with this application, we may exchange your personal information with credit reporting bodies and others and get information about you from them to help us assess your credit worthiness. If you open a credit account with us, we may disclose information about this to the credit reporting bodies, including: the date the account is opened (and closed), the account type and credit limit, your repayment history, any temporary or permanent hardship arrangements; and any defaults or serious credit infringements. When we give your information to a credit reporting body, it may be included in reports that the credit reporting body gives other organisations (such as other lenders) to help them assess your credit worthiness.

There is more information about how we collect, use, share and handle your personal information in our Privacy Policy and our Privacy Notification. This includes how you can:

- · access and correct your information;
- make a complaint about how we manage your information; and
- contact the credit reporting bodies we deal with if you have queries about the information they hold.

Our Privacy Policy is at **www.nab.com.au/privacy** and our Privacy Notification is at **www.nab.com.au/privacynotification**. You can also request copies of these documents from us at any time. We'll also provide you with a copy of the Privacy Notification.

Information you give NAB about other people

If you give NAB or any intermediary information about another individual (e.g. your employer, spouse, referee or solicitor), you will let them know that their personal information:

- has been collected by NAB for purposes of assessing the Application, managing and administering the products or services and protecting against fraud;
- may be disclosed to organisations involved in the management or administration of any credit contract and as set out in NAB's Privacy Notification:
- may be accessed or corrected by contacting NAB or the intermediary.

Please let them know that they are able to access a copy of NAB's Privacy Notification at **www.nab.com.au/privacynotification** or Privacy Policy at **www.nab.com.au/privacy**. Copies may also be requested by contacting NAB on 13 22 65.

Application for a Credit Card account: NAB may collect and use the information in your application and do any of the things set out in this section of the application form, to assess any credit card application (including any additional cards) made by you or any other person named in this application form.

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| Additio | nal forms | | | | | | | |
|------------------|---|---|--|---|--|--|--|--|
| Credit Card | Application | | | | | | | |
| You may be e | ligible for one of a | a range of NAB Credit Cards as p | art of your Home | Loan application. | | | | |
| | | | | dit Card account in conjunction with tonal information for that purpose. | heir home loan application and | | | |
| I wish to app | ly for a NAB Cred | dit Card account: | | | | | | |
| Yes [(Pleas | e complete the fo | llowing application) No 🗌 | | | | | | |
| Select your | redit card | | | | | | | |
| Use our easy | credit card selecto | or tool to help find the right NAE | 3 credit card. Cho | oose & compare using features most ir | nportant to you. | | | |
| Compare NA | 3 credit cards with | other cards at www.nab.com. | au/keyfactsheet | t · | | | | |
| Visit https:// | www.nab.com.au | ı/personal/credit-cards/calcul | ators-and-tools | product-selector | | | | |
| ☐ NAB Low | NAB Low Rate NAB Rewards Signature NAB Qantas Rewards Premium | | | | | | | |
| NAB Strai | ghtUp Card | ☐ NAB Low Fee | NAB Qantas | s Rewards Signature | | | | |
| ☐ NAB Rewa | ards Platinum | ☐ NAB Low Fee Platinum | | | | | | |
| Credit Limit | | | | | | | | |
| Would you lik | e to apply for the | maximum credit limit available | to you based on | your application details? | | | | |
| - | | equest a credit limit) | , | , ,, | | | | |
| New credit ca | ird limit requested | , , , , , , , , , , , , , , , , , , , | | | | | | |
| \$ | | | | | | | | |
| , | | | | | | | | |
| | | | | pply for the card. These credit limits a com.au/personal/credit-cards/nab-st | | | | |
| Name of app | licant Only one I | Home Loan applicant can apply. | Speak to your B | anker to ensure that you are eligible. | | | | |
| Title | Surname | | | Given Names | | | | |
| | | | | | | | | |
| A d d'u' 1 C | | Paralla alle a ellaboratione de | | | Liles All Leaves of the control of the | | | |
| the additional C | ard Holder Addit Il card/s will be th | cional card/s available at no extr e responsibility of the primary c | a charge. Additio ardholder. Additi | onal cardholders must be 16 years or c ional cardholders will have access to a | account information. | | | |
| Title | Surname | | | Given Names | Date of Birth | | | |
| | | | | | | | | |
| | | | | | 1 1 | | | |
| NAB Qantas | Credit Cards only | (not applicable to NAB Reward | s Credit Cards) | | | | | |
| Qantas Frequ | ent Flyer Member | rship Number | | | | | | |
| | | | | | | | | |
| Membership | and points are sul | | ns of the progran | program and have provided NAB with n. For more information about Qantas olies). | | | | |
| Linking | an existing credi | it card to your package | | | | | | |
| For Home Lo | an package custor | mers, your existing NAB credit ca | ard account may | be eligible for a waiver of its annual c | ard fee. | | | |
| | ot already done so card number belo | | redit card accou | nt to your home loan package and rec | eive the fee waiver please provide | | | |
| Card number | | | | | | | | |
| | | | | | | | | |
| another eligil | ole existing credit | | m or otherwise) | conjunction with your home loan app we will link your new credit card acco | | | | |