



commercial loan application form

FAX TO: 1800 352 922

POST TO: GPO Box 4094 Sydney 2001 – Attention: Priority Commercial Mortgages

EMAIL TO: rmg.commercial@ingdirect.com.au

Introducer Number:

Borrower Name:

Important note

- Complete additional application forms where different borrowers and/or guarantors with different security properties are required.
- Forms, fees & charges and calculators mentioned below are located on Introducer Online at **introducer.ingdirect.com.au**
- Printouts of online transaction histories are not acceptable unless accompanied with an original bank statement.

Step 1 Checklist & Summary Notes

All applications

- Fully completed Loan Application Form
- Applicant/Guarantor Identification Form (include copies of identification)
- Any applicable up-front fee (e.g. valuation, commitment fee). Step 14 of the application form is to be completed.
- Have you advised your client the commitment fee becomes non-refundable upon issuance of the formal Letter of Offer?
- Rates Notice for all properties owned
- Serviceability calculation print out (mandatory)
- Business Purpose Declaration Form
- Company and Trust Appendix (if applicable)

Lease Doc

- Lease Agreements (min 2 years to go and 3 year option)

Note: Financial & Tax returns not required

PAYG applications / Guarantors

- 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 of Sale/Contract Note (must show purchase price 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

Refinance applications

- Last 6 months statements of loans being refinanced
- Last 6 months statements of trading account, (if interest from loan account is offset to trading account)
- Signed discharge authority (fax & post original to ING DIRECT's solicitor following formal approval)

Investment property applications

- Letter/statement from Real Estate Agent confirming proposed/existing rental income or lease agreement

Trusts

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

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



commercial loan application form

Security Property Details (To be completed in Full)

(Please refer to PCM Credit Policy Section 24 "Specialised Security Property")

Property (1)

Location:

Address:

Comments:

(Comments on location and surrounding developments)

Description - Site Area, Lettable Area (min 50m2):

Comments:

(Eg: Strata titled factory unit, situated in a complex of 6 factories. Ground floor has warehouse storage with an office on the mezzanine level. The general locality comprises of small to large factories. Ground floor warehouse: 300sqm. Mezzanine office: 50sqm)

Lease Agreements / Tenancy Schedules (if applicable)

Tenant:

Term:

Start Date:

Expiry Date:

Option Period:

Outgoings:

Initial Annual Rent:

Current Annual Rent:

Current/Permitted Use:

Background/History of Tenant:

Property (2)

Location:

Address:

Comments:

(Comments on location and surrounding developments)

Description - Site Area, Lettable Area (min 50m2):

Comments:

(Eg: Strata titled factory unit, situated in a complex of 6 factories. Ground floor has warehouse storage with an office on the mezzanine level. The general locality comprises of small to large factories. Ground floor warehouse: 300sqm. Mezzanine office: 50sqm)

Lease Agreements / Tenancy Schedules (if applicable)

Tenant:

Term:

Start Date:

Expiry Date:

Option Period:

Outgoings:

Initial Annual Rent:

Current Annual Rent:

Current/Permitted Use:

Background/History of Tenant:



commercial loan application form

Summary Notes

Loan Purpose

Describe briefly all relevant information relating to the proposal for which finance is sought (e.g. Purchase price, equity, contracts).

Industry background

Describe briefly:

- The nature of the business operation
- The background of the applicant
- Borrowing structure
- Background of other directorships and trading status

Financials

Please provide brief commentary on any variations in sales, profits and/or expenditure, assets, liabilities and / or retained earnings greater than 20%.



commercial loan application form

Summary Notes (continued)

Servicing Comments (please attach servicing sheet)

Describe briefly any comments in relation to capacity to service or any add backs used in servicing.

General Comments

Please detail any other general comments that relate to this application for finance (including if the applicant(s) is an existing ING DIRECT customer).

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.

If borrowing \$250,000 or more in aggregate, do you want to apply for SmartPack?^^

^^ A discount is available on Mortgage Simplifier and Smart Home Loan only. Further details available at ingdirect.com.au

Yes

No

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.

<p>Split 1 Purpose of loan</p> <p><input type="checkbox"/> Residential home loan <input type="checkbox"/> Residential investment loan <input type="checkbox"/> Commercial loan</p> <p>Are you applying for a First Home Owners Grant? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Split 2 Purpose of loan</p> <p><input type="checkbox"/> Residential home loan <input type="checkbox"/> Residential investment loan <input type="checkbox"/> Commercial loan</p> <p>Are you applying for a First Home Owners Grant? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Split 3 Purpose of loan</p> <p><input type="checkbox"/> Residential home loan <input type="checkbox"/> Residential investment loan <input type="checkbox"/> Commercial loan</p> <p>Are you applying for a First Home Owners Grant? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>Select Product (Choose one product only per loan)</p> <p><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</p> <p>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</p> <p>Do you require a Fixed Rate Lock-in? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, complete and submit Fixed Rate Lock-in form</p>	<p>Select Product (Choose one product only per loan)</p> <p><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</p> <p>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</p> <p>Do you require a Fixed Rate Lock-in? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, complete and submit Fixed Rate Lock-in form</p>	<p>Select Product (Choose one product only per loan)</p> <p><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</p> <p>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</p> <p>Do you require a Fixed Rate Lock-in? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, complete and submit Fixed Rate Lock-in form</p>
<p>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, in some circumstances tens of thousands of dollars. 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.</p>		
<p>Loan amount (excluding LMI premium or Reduced Equity Fee)</p> <p>\$ <input type="text"/></p> <p>LMI premium or Reduced Equity Fee (to be capitalised)*</p> <p>\$ <input type="text"/></p> <p>NIVA amount**</p> <p>\$ <input type="text"/></p> <p>Total amount Loan term***</p> <p>\$ <input type="text"/> <input type="text"/> Years</p> <p><input type="checkbox"/> LMI <input type="checkbox"/> REF</p>	<p>Loan amount (excluding LMI premium or Reduced Equity Fee)</p> <p>\$ <input type="text"/></p> <p>LMI premium or Reduced Equity Fee (to be capitalised)*</p> <p>\$ <input type="text"/></p> <p>NIVA amount**</p> <p>\$ <input type="text"/></p> <p>Total amount Loan term***</p> <p>\$ <input type="text"/> <input type="text"/> Years</p> <p><input type="checkbox"/> LMI <input type="checkbox"/> REF</p>	<p>Loan amount (excluding LMI premium or Reduced Equity Fee)</p> <p>\$ <input type="text"/></p> <p>LMI premium or Reduced Equity Fee (to be capitalised)*</p> <p>\$ <input type="text"/></p> <p>NIVA amount**</p> <p>\$ <input type="text"/></p> <p>Total amount Loan term***</p> <p>\$ <input type="text"/> <input type="text"/> Years</p> <p><input type="checkbox"/> LMI <input type="checkbox"/> REF</p>
<p>Repayment method</p> <p><input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly</p> <p>I wish to pay</p> <p><input type="checkbox"/> Principal and interest <input type="checkbox"/> Interest only^ <input type="checkbox"/> Interest in advance (max 1 year)</p> <p>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</p>	<p>Repayment method</p> <p><input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly</p> <p>I wish to pay</p> <p><input type="checkbox"/> Principal and interest <input type="checkbox"/> Interest only^ <input type="checkbox"/> Interest in advance (max 1 year)</p> <p>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</p>	<p>Repayment method</p> <p><input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly</p> <p>I wish to pay</p> <p><input type="checkbox"/> Principal and interest <input type="checkbox"/> Interest only^ <input type="checkbox"/> Interest in advance (max 1 year)</p> <p>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</p>

* 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**

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) / / Gender 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**

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) / / Gender 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

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

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

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

*Please attach details to this application

Applicant 2/Guarantor 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

*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

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

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	Postcode	Value (\$)	Monthly Investment Income* (\$)
Existing property (home)				
Investment property 1				
Investment property 2				
Motor vehicle 1				
Motor vehicle 2				
Other assets e.g. furniture, personal effects, collectables, boat, etc.				
Savings with (name of institution):				
Deposit already paid on new home or investment property				
Investments:	Superannuation			
	Shares			
TOTAL ASSETS				

*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="checkbox"/>
Existing mortgage (investment property 1)					<input type="checkbox"/>
Existing mortgage (investment property 2)					<input type="checkbox"/>
Personal loans or hire purchase					<input type="checkbox"/>
Car lease					<input type="checkbox"/>
Other debts (store account/s, HECS, etc.)					<input type="checkbox"/>
					<input type="checkbox"/>
Contingent liability (e.g. guaranteed debt)					<input type="checkbox"/>
					<input type="checkbox"/>
Rent/board paid (if applicable)					<input type="checkbox"/>
Child maintenance					<input type="checkbox"/>
Credit card(s)					<input type="checkbox"/>
TOTAL 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 11 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 <input type="text"/>
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"/> Unit <input type="checkbox"/> Vacant Land <input type="checkbox"/> Rural	<input type="checkbox"/> Villa/Townhouse		Contact for access (for valuation) <input type="text"/>
Type of Purchase <input type="checkbox"/> Established Home <input type="checkbox"/> Newly constructed home	<input type="checkbox"/> Off the plan <input type="checkbox"/> Favourable (not arms length)		Phone number <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 <input type="text"/>
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"/> Unit <input type="checkbox"/> Vacant Land <input type="checkbox"/> Rural	<input type="checkbox"/> Villa/Townhouse		Contact for access (for valuation) <input type="text"/>
Type of Purchase <input type="checkbox"/> Established Home <input type="checkbox"/> Newly constructed home	<input type="checkbox"/> Off the plan <input type="checkbox"/> Favourable (not arms length)		Phone number <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 <input type="text"/>
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"/> Unit <input type="checkbox"/> Vacant Land <input type="checkbox"/> Rural	<input type="checkbox"/> Villa/Townhouse		Contact for access (for valuation) <input type="text"/>
Type of Purchase <input type="checkbox"/> Established Home <input type="checkbox"/> Newly constructed home	<input type="checkbox"/> Off the plan <input type="checkbox"/> Favourable (not arms length)		Phone number <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)
 / /

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 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

Step 13 Declarations (continued)

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

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 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.

- 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.

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

/ /

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

/ /

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 provide the Reduced Equity Fee, in its absolute discretion.

Borrower 1/ Guarantor 1 Full Name

Borrower 1/Guarantor 1 Address

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

/ /

Borrower 2/ Guarantor 2 Full Name

Borrower 2/Guarantor 2 Address

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

/ /

Step 14 Additional fees – please complete where applicable

Note that application fees are taken out at settlement. 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 Workplace Home Loan Specialist 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 \$

Company and Trust Appendix

This form is to be completed by all company and trust borrowers.

Applicant(s)

Section 1 Registered Address of Company Borrower/Trustee/Guaran-

Unit number Street number Street name
Suburb State Postcode

Section 2 Trust Information

To be completed for all trust accounts.

Full Name of Trustee

Full Name of Trust

Type of Trust:

Unit Discretionary Other (specify)

ABN of Trustee (if any): Country of Establishment:

Full Business Name (if any):

Address of Principal Place of Business (if any):

Unit number Street number Street name
Suburb State Postcode

Section 3 Director / Shareholder / Beneficiary Information

To be completed by all private and proprietary companies and trusts.

Please complete with: - Full Name of each Director
- Full Name and address of Shareholder (if shareholding is 25% or more)
- Full Name of Beneficiary (address is not required)

Title First Name Surname
 Director Shareholder Beneficiary

Residential address

Unit No. Street No. Street Name
Suburb State Postcode

Title First Name Surname
 Director Shareholder Beneficiary

Residential address

Unit No. Street No. Street Name
Suburb State Postcode

Title First Name Surname

Director Shareholder Beneficiary

Residential address

Unit No. Street No. Street Name

Suburb State Postcode

Title First Name Surname

Director Shareholder Beneficiary

Residential address

Unit No. Street No. Street Name

Suburb State Postcode

Title First Name Surname

Director Shareholder Beneficiary

Residential address

Unit No. Street No. Street Name

Suburb State Postcode

Title First Name Surname

Director Shareholder Beneficiary

Residential address

Unit No. Street No. Street Name

Suburb State Postcode

Title First Name Surname

Director Shareholder Beneficiary

Residential address

Unit No. Street No. Street Name

Suburb State Postcode

Title First Name Surname

Director Shareholder Beneficiary

Residential address

Unit No. Street No. Street Name

Suburb State Postcode

Title First Name Surname

Director Shareholder Beneficiary

Residential address

Unit No. Street No. Street Name

Suburb State Postcode

Title First Name Surname

Director Shareholder Beneficiary

Residential address

Unit No. Street No. Street Name

Suburb State Postcode

If you have more beneficiaries, directors or shareholders that you need to list here, please mark this box and use a separate sheet of paper listing additional names.

Section 4 Declaration

To the best of my knowledge and belief, all information given in this form, including any annexure, is true and correct.

Full Name (Print) Signature Date (DD/MM/YY) / /

Position (Director, Trustee)

Note: It is an offence under the Anti-Money Laundering / Counter-Terrorism Financing Act 2006 to provide a false or misleading statement, produce a false or misleading document, to receive an ING DIRECT product in a false name or to fail to disclose any other name or names you are commonly known by.