

Commercial Loans

Application for Company/Trust borrowers



Email to: pcm@ing.com.au

Important note

- Use this form for unregulated loans only. For personal borrowers or regulated loans, please use the Individual and Regulated Loan Application Form.
- Please ensure your application form provides the necessary information as per the checklist in **Step 2**.
- Information on fees & charges, and additional forms, are located at introducer.ing.com.au

Step 1: Introducer details

Introducer number (mandatory)	Introducer name		
<input type="text"/>	<input type="text"/>		
Introducer company name	Telephone number		
<input type="text"/>	<input type="text"/>		
Email	Finance date (DD/MM/YY)	Estimated settlement date (DD/MM/YY)	
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	

Step 2: Checklist

Attach the following documents and information relating to your loan requirements. Please note, missing information or supporting documents may cause a delay in the assessment of your customers' loan application. A reminder to ensure all Tax File Numbers are removed.

All applications

- Broker's submission notes
- Serviceability calculation
- Applicant/Guarantor Identification form (include a copy of the identification documents)
- Provide a completed fee authority and advise your customer of all relevant fees
- Rates notice for all properties being refinanced
- Ownership and Income flow structure (for complex structures)
- Commercial Lease Agreement and/or evidence that lease option has been exercised
- Where applicable, residential rental statements (less than one month old)

PAYG Applicants/Guarantors - Income verification

- 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 Applicants - Income verification

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

New purchase applications

- Front page of the Contract of Sale/Contract Note and any Special Conditions (must show purchase price and settlement date)

Refinance applications

- Last 6 months statements of loans being refinanced or of trading account (if loan statements do not confirm (interest payable and repayments as interest from the loan account is offset to a trading account please include trading account statements for the same period).

Trusts

- Trust Deed - must be provided with application to confirm beneficiaries, trust name and trustee

Joint Residential & Commercial application

- Residential application to be submitted first (submission address is located on the residential application form). You will be provided with a deal number that should be provided on the commercial application form & submission

Residential deal number(s)

Deal amount(s) \$

Introducer's acknowledgment that required supporting documentation is attached to the completed application, with all references to Tax File Numbers removed.

Introducer signature

Step 3: Purpose of loan

SUMMARY - Explain loan purpose and needs (please provide more detail in your submission)

TOTAL REQUIREMENT \$ - APPLICANT CONTRIBUTION \$ = TOTAL FINANCE REQUIRED \$

Funding Summary

Net proceeds from pending sale of real estate	<input type="text"/>	Existing equity	<input type="text"/>
Deposit already paid	<input type="text"/>	Gift	<input type="text"/>
Cash/Savings	<input type="text"/>	Other loans/funds (specify source)	<input type="text"/>

Step 4: Product and payment type

Select the loan which the applicant wishes to apply for. If the applicant wants a combined loan or more than one loan, complete the relevant sections. Minimum total loan amount is \$500,000, with each split a minimum of \$50,000.

Split 1 - Commercial loan	Split 2 - Commercial loan	Split 3 - Commercial loan
Select product (Choose one product only per loan) <input type="checkbox"/> Commercial variable rate <input type="checkbox"/> Commercial fixed rate If selecting a fixed rate please indicate a term of 1-5 (years) <input type="text"/>	Select product (Choose one product only per loan) <input type="checkbox"/> Commercial variable rate <input type="checkbox"/> Commercial fixed rate If selecting a fixed rate please indicate a term of 1-5 (years) <input type="text"/>	Select product (Choose one product only per loan) <input type="checkbox"/> Commercial variable rate <input type="checkbox"/> Commercial fixed rate If selecting a fixed rate please indicate a term of 1-5 (years) <input type="text"/>

WARNING: If the applicant selects a fixed rate loan, break costs may be payable if at anytime before the fixed term expires, the applicant pays out their loan or make additional payments of \$20,000 or more in an anniversary year, or ask us to change loan type or fixed interest period. Break costs may be substantial, in some circumstances tens of thousands of dollars. If the applicant has a fixed rate loan, they should contact us for an estimate, or the amount of break costs if they are considering making a payment or asking us to change their loan type, or fixed interest period. Any additional payments or advanced funds are not available for redraw during the fixed term. Please refer to the Terms and Conditions for further details.

Total loan amount	Loan term*	Total loan amount	Loan term*	Total loan amount	Loan term*
\$ <input type="text"/>	<input type="text"/> Years	\$ <input type="text"/>	<input type="text"/> Years	\$ <input type="text"/>	<input type="text"/> Years
Repayment method The applicant wishes to pay; <input type="checkbox"/> P&I <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Interest only^ <input type="checkbox"/> Monthly If selecting Interest Only please indicate a term of 1-5 (years) <input type="text"/>		Repayment method The applicant wishes to pay; <input type="checkbox"/> P&I <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Interest only^ <input type="checkbox"/> Monthly If selecting Interest Only please indicate a term of 1-5 (years) <input type="text"/>		Repayment method The applicant wishes to pay; <input type="checkbox"/> P&I <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Interest only^ <input type="checkbox"/> Monthly If selecting Interest Only please indicate a term of 1-5 (years) <input type="text"/>	

* Maximum loan term is 20 years, inclusive of any interest only period.

^ For interest only loans, monthly repayments are required on the 1st day of each month.

Step 5: Security and lease agreements

Security to be offered in support of this business application (include security to be offered in respect of loans to be financed by ING). If more than two security properties are being proposed, please print this page twice.

Security 1

Property address State Postcode Owner

Type and Use (lettable area min 50m2) Estimated value
\$

Contact details for valuation

Company name Telephone number Mobile number

Contact name Email address

Please provide any additional instructions or information we need to know about the security property

Security 2

Property address State Postcode Owner

Type and Use (lettable area min 50m2) Estimated value
\$

Contact details for valuation

Company name Telephone number Mobile number

Contact name Email address

Please provide any additional instructions or information we need to know about the security property

Step 6: Borrower details

Borrower summary

Full name of Borrower (Company/Trustee)

Type of business entity

Trust Limited Pty Ltd Special Purpose Vehicle (SPV) Other

ABN or ACN of Company/Trustee Country of establishment

Registered business name or trading name (if applicable)

Address of principal place of business (if any)

Unit number Street number Street name

Suburb State Postcode

Company/Trustee registered address (leave blank if same as above)

Unit number Street number Street name

Suburb State Postcode

Years of management experience of director/key decision maker?

Date commenced trading

 / /

Number of full-time employees

Provide the proprietors/partners/directors/shareholders/beneficiaries

	Name	Position title	Share/% Owned
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.	<input type="text"/>	<input type="text"/>	<input type="text"/>

Industry classification

Australian & New Zealand Standard Industrial Classification (ANZSIC)

Please provide the ANZSIC Class code most applicable to the entity, as published by the Australian Bureau of Statistics. The ANZSIC Class code and name for popular industries are provided in the table below. To search through the full list of ANZSIC Class codes available, visit www.abs.gov.au and select Statistics > Classifications > ANZSIC - Industry Classifications > Search ANZSIC. Further information is also available on our website under the ANZSIC FAQs at ing.com.au

Class (4 digit code) Name

Popular Industries

ANZSIC Class Name	Class Code	ANZSIC Class Name	Class Code
Superannuation Funds	6330	Computer System Design and Related Services	7000
Financial Asset Investing	6240	Religious Services	9540
Other Social Assistance Services	8790	Other Professional, Scientific and Technical Services n.e.c.	6999
Accounting Services	6932	Other Construction Services n.e.c.	3299
Management Advice and Related Consulting Services	6962	Residential Property Operators	6711
Other Health Care Services n.e.c.	8599	Engineering Design and Engineering Consulting Services	6923
Other Interest Group Services n.e.c.	9559	Non-Residential Property Operators	6712

If applicable, please select any of the below industries that the entity operates in:

- | | | |
|----------------------------------------------------------------------|-------------------------------------------------------|----------------------------------------------------------|
| <input type="checkbox"/> Armament services | <input type="checkbox"/> Remittance | <input type="checkbox"/> Registered online gambling |
| <input type="checkbox"/> Unlicensed gambling | <input type="checkbox"/> Pornographic activities | <input type="checkbox"/> Non-profit organisations |
| <input type="checkbox"/> Non-regulated/unlicensed financial services | <input type="checkbox"/> Weapons | <input type="checkbox"/> Thermal coal-fired power plants |
| <input type="checkbox"/> Mountain top removal mining | <input type="checkbox"/> Shell or correspondent banks | |

Source of funds (please select one main source of funds)

- | | | |
|------------------------------------------------------------|---------------------------------------------------------|----------------------------------------------------------|
| <input type="checkbox"/> Dividends or income from business | <input type="checkbox"/> Insurance /Settlement proceeds | <input type="checkbox"/> Sale of property or investments |
| <input type="checkbox"/> Donation/Gift | <input type="checkbox"/> Investment income | Other (please specify) |
| <input type="checkbox"/> Grant/Subsidy | <input type="checkbox"/> Royalties | <input type="text"/> |

For Trusts only

Full name of Company/Trustee

Full name of Trust

Full name of Settlor of Trust

Nature and Purpose of the Trust

Type of Trust
 Unit Discretionary Other

Existence of Trust

Is the Trust still in existence?

- Yes, the Trust is still in existence and I will inform ING immediately in case of any changes
- No, the Trust is no longer in existence

Complete this section if any of the below statements apply to you:

1. For corporate entities and trustees, where the beneficiary/ies have 25% or more ownership or have the ability to exercise 25% or more of voting rights.
2. All beneficiaries of a trust (for example family or discretionary trust).
3. For Unit trusts, a certified copy of the Unit Holder Register must be provided to ING.

Associated Party 1

Title	First name	
<input type="text"/>	<input type="text"/>	
Middle name	Surname	
<input type="text"/>	<input type="text"/>	
<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder <input type="checkbox"/> Beneficiary	
Residential address		
Unit No.	Street No.	Street name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Nationality	Date of birth	
<input type="text"/>	<input type="text"/>	<input type="text"/>
Country and place of birth		
<input type="text"/>		

Associated Party 2

Title	First name	
<input type="text"/>	<input type="text"/>	
Middle name	Surname	
<input type="text"/>	<input type="text"/>	
<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder <input type="checkbox"/> Beneficiary	
Residential address		
Unit No.	Street No.	Street name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Nationality	Date of birth	
<input type="text"/>	<input type="text"/>	<input type="text"/>
Country and place of birth		
<input type="text"/>		

Associated Party 3

Title First name

Middle name Surname

Director Shareholder Beneficiary

Residential address

Unit No. Street No. Street name

Suburb State Postcode

Nationality Date of birth / /

Country and place of birth

Associated Party 4

Title First name

Middle name Surname

Director Shareholder Beneficiary

Residential address

Unit No. Street No. Street name

Suburb State Postcode

Nationality Date of birth / /

Country and place of birth

Please complete source of wealth and funds for beneficiaries where the beneficiary/ies have 25% or more ownership

Please select your main source of wealth (i.e assets and property) **AND** funds from the table below (you must select one from each column).

Beneficiary Name								
	Source of wealth	Source of funds	Source of wealth	Source of funds	Source of wealth	Source of funds	Source of wealth	Source of funds
Salary/Wages	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dividends or income from business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Divorce settlement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Family trust/inheritance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Donation/Gift	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Grant/Subsidy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Insurance/Settlement proceeds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lottery/Gambling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pension/Social benefits payment(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Royalties	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sale of property or investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spouse/Partner	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>								

Step 7: Company/Trust Guarantor

Only complete this step if company or trust guarantee is being provided. If more than one guarantor is being provided, please print this page twice.

Company/Trust Guarantor

Registered name

ABN or ACN

Address of principal place of business (if any)

Unit number

Street number

Street name

Suburb

State

Postcode

Company registered address (leave blank if same as above)

Unit number

Street number

Street name

Suburb

State

Postcode

Provide shareholder/beneficiary details

	Name	Shareholder %
1.	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>
4.	<input type="text"/>	<input type="text"/>

Complete this section if any of the below statements apply to you:

- For corporate entities and trustees, where the beneficiary/ies have 25% or more ownership or have the ability to exercise 25% or more of voting rights.
- All beneficiaries of a trust (for example family or discretionary trust).
- For Unit trusts, a certified copy of the Unit Holder Register must be provided to ING.

Associated Party 1

Title First name

Middle name Surname

Director Shareholder Beneficiary

Residential address

Unit No. Street No. Street name

Suburb State Postcode

Nationality Date of birth / /

Country and place of birth

Associated Party 2

Title First name

Middle name Surname

Director Shareholder Beneficiary

Residential address

Unit No. Street No. Street name

Suburb State Postcode

Nationality Date of birth / /

Country and place of birth

Associated Party 3

Title First name

Middle name Surname

Director Shareholder Beneficiary

Residential address

Unit No. Street No. Street name

Suburb State Postcode

Nationality Date of birth / /

Country and place of birth

Associated Party 4

Title First name

Middle name Surname

Director Shareholder Beneficiary

Residential address

Unit No. Street No. Street name

Suburb State Postcode

Nationality Date of birth / /

Country and place of birth

Source of funds - Please complete your main source of funds for the company/trust guarantors.

Dividends or income from business

Insurance /Settlement proceeds

Sale of property or investments

Donation/Gift

Investment income

Other (please specify)

Grant/Subsidy

Royalties

Step 8: Individual Guarantor details

Guarantor

Existing ING customer Client number

Self-employed PAYG

Mr Mrs Ms Miss Other

Surname

First name

Middle name

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

Partner/Spouse name

Driver licence number No of dependants Age of dependants

The following details are the same as provided in Step 6 of this application

Date of birth (DD/MM/YYYY) / /

Nationality

Country and place of birth

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

Mailing address after settlement (if different to residential address)

Unit number Street number

Street name

Suburb

State Postcode

Guarantor

Existing ING customer Client number

Self-employed PAYG

Mr Mrs Ms Miss Other

Surname

First name

Middle name

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

Partner/Spouse name

Driver licence number No of dependants Age of dependants

The following details are the same as provided in Step 6 of this application

Date of birth (DD/MM/YYYY) / /

Nationality

Country and place of birth

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

Mailing address after settlement (if different to residential address)

Unit number Street number

Street name

Suburb

State Postcode

Is guarantor an Australian Citizen/Permanent Resident? Yes No

Is the guarantor a US citizen or US tax resident? Yes No

Has guarantor been bankrupt, had any credit defaults, or had a credit judgement? Yes No

Have you provided all relevant financial information? 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

Is the guarantor receiving unemployment benefits or worker's compensation? Yes No

Former name(s)*

*Please attach details to this application

Is guarantor an Australian Citizen/Permanent Resident? Yes No

Is the guarantor a US citizen or US tax resident? Yes No

Has guarantor been bankrupt, had any credit defaults, or had a credit judgement? Yes No

Have you provided all relevant financial information? 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

Is the guarantor receiving unemployment benefits or worker's compensation? Yes No

Former name(s)*

*Please attach details to this application

Step 9: Employment details

Applicant 1/Guarantor 1

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

Current employment status
 PAYG Self-employed If self-employed, years of management experience Years
 Other - please specify

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
 PAYG Self-employed If self-employed, years of management experience Years
 Other - please specify

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

Applicant 2/Guarantor 2

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

Current employment status
 PAYG Self-employed If self-employed, years of management experience Years
 Other - please specify

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
 PAYG Self-employed If self-employed, years of management experience Years
 Other - please specify

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

Step 10: Income and expenses

Tip! Only complete for genuine PAYG earnings.

Personal income

Applicant 1/Guarantor 1

PAYG	Gross monthly income* (\$)
Base income (including salary paid to you by your own company)	<input type="text"/>
Regular overtime	<input type="text"/>
Second job income	<input type="text"/>
Other income	<input type="text"/>
TOTAL INCOME	<input type="text"/>

Applicant 2/Guarantor 2

PAYG	Gross monthly income* (\$)
Base income (including salary paid to you by your own company)	<input type="text"/>
Regular overtime	<input type="text"/>
Second job income	<input type="text"/>
Other income	<input type="text"/>
TOTAL INCOME	<input type="text"/>

* 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.

Step 11: Assets and liabilities - for individual guarantors

Tip! Please complete a separate assets and liabilities schedule for applicants residing at a different address.

Guarantor name

Assets

	Suburb	Postcode	Indicate if property type is residential	Value	Monthly Investment Income*
Existing property (home)	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>	
Investment property 1	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>	\$ <input type="text"/>
Investment property 2	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>	\$ <input type="text"/>
Investment property 3	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>	\$ <input type="text"/>
Investment property 4	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>	\$ <input type="text"/>
Motor vehicle(s)				\$ <input type="text"/>	
Other assets e.g. furniture, personal effects, collectables, boat, etc.				\$ <input type="text"/>	
Savings with (name of institution):	<input type="text"/>			\$ <input type="text"/>	\$ <input type="text"/>
	<input type="text"/>			\$ <input type="text"/>	\$ <input type="text"/>
Deposit already paid on new property				\$ <input type="text"/>	
Investments:	Superannuation			\$ <input type="text"/>	\$ <input type="text"/>
	Shares			\$ <input type="text"/>	\$ <input type="text"/>
TOTAL ASSETS				\$ <input type="text"/>	\$ <input type="text"/>

Liabilities

	Amount owing (incl. available redraw)	Facility limit	Monthly payment	Financier	Repayment type (P/I or I/O)	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"/>
Existing mortgage (investment property 3)	\$	\$	\$			<input type="checkbox"/>
Existing mortgage (investment property 4)	\$	\$	\$			<input type="checkbox"/>
Personal loans	\$	\$	\$			<input type="checkbox"/>
Car lease/hire purchase	\$		\$			<input type="checkbox"/>
Other debts (store account/s, HECS, etc.)	\$		\$			<input type="checkbox"/>
Contingent liability (e.g. guaranteed debt)		\$	\$			<input type="checkbox"/>
Credit card(s)	\$	\$				<input type="checkbox"/>
TOTAL LIABILITIES	\$	\$	\$			

Expenses

	Monthly (\$)
General living expenses (to include groceries, utilities, phone, clothes, home maintenance, pets etc.)	\$
Rent/board paid	\$
Cars and transport	\$
Personal and general insurance	\$
Education and childcare expenses	\$
Child maintenance	\$
Entertainment and leisure expenses	\$
Other expenses	\$
TOTAL EXPENSES	\$

Step 12: Fee authorisation

Tip! The assessment process will not commence unless this section is completed and signed.

Note: Payment by cheque, Corporate cards, American Express or, Debit Cards are **not** accepted.

Payment by Credit Card

Please charge the Commitment fee and/or valuation fee to the credit card below. The Commitment fee will be charged upon application. The valuation fee will be charged separately at the time the valuation is ordered. ING will notify you of the valuation fee amount prior to the valuation being ordered.

Name on card

Please debit my Visa MasterCard for the following fee/s*: \$ Valuation fee** \$

Card number Expiry date (MM/YY) /

Signature

Valuation fee: I authorise ING to use the same credit card details for the Valuation fee.

Important points to note:

* The Commitment fee is refundable if the loan is declined.

** Valuation Fee to be advised to your Broker before valuation is ordered. The fee is non-refundable.

Step 13: Declarations

Consent by Applicant/s and Guarantor/s

ING is a business name of ING Bank (Australia) Limited ABN 24 000 893 292

Applicant full name

Guarantor full name

Guarantor full name

Guarantor full name

Guarantor full name

Privacy notification

At ING 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 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 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 under 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 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 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 Collection of overdue payments

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

iii 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.

iv 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.

v 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, and the amount and type of credit.

vi 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.

vii Provide information to guarantors

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

viii 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.

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 ing.com.au/privacy.htm, or in hard copy by calling 133 464.

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 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 ing.com.au or request a copy by either calling or writing to us.

This privacy statement applies to ING, a business name of ING Bank (Australia) Limited.

Declaration - this section must be completed

'I / we' are references to the applicant.

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

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

Despite any representations which may be made to us by any person, I/we understand and acknowledge that ING is not bound to approve this loan application, and is not to be treated as having approved this loan application until I/we receive a Letter of Offer/Loan Variation Confirmation from ING 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 applicant 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 applicant 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 loan application is executed below in accordance with the constitution of the company by two directors/a director and the secretary/the sole director and sole company secretary (as applicable) of the company.

Where the applicant is a trust, I/we are the sole trustees of the trust and have the full trust power and authority to operate the loan account as if I/we were the applicant.

I/We understand that ING 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. The amount of this valuation fee (if any) is set out under the Funding Summary section. The valuation fee will be paid in accordance with my/our nominated payment method in the fee authority section.

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 including any annexure is true and correct.

By signing below, you:

- agree to your personal information being collected, used and disclosed in the manner and for the purposes set out in the privacy statement; and
- confirm the above declarations are correct.

Signed for the **Applicant** by **Director/Trustee**

Date (DD/MM/YY)

 / /

Signed for the **Applicant** by **Director/Trustee**

Date (DD/MM/YY)

 / /

Signed by **Director/Guarantor 1**

Date (DD/MM/YY)

 / /

Signed by **Director/Guarantor 2**

Date (DD/MM/YY)

 / /

Signed by **Director/Guarantor 3**

Date (DD/MM/YY)

 / /

Signed by **Director/Guarantor 4**

Date (DD/MM/YY)

 / /

Distribution of Loan documents

If this application is approved by ING, by selecting the below I consent to my Introducer, as specified in this form to provide me with the precontractual loan documents (where applicable) on behalf of ING.

By selecting the below, I acknowledge that:

- These are each important documents which I should read and retain for future reference; and
- ING is not liable for any delays in the delivery of these documents from my Introducer.

Documents to be posted to my Introducer

Introducer delivery address

My Introducer to collect documents from ING's solicitors