

## HOME LOAN APPLICATION

At Woolworths Team Bank, we take Responsible Lending seriously, meaning that we are very careful in making sure that our customers have the capacity to repay a proposed loan.

If you are a first time borrower, or have not obtained credit in a few years, then it is essential to have an understanding of the information that we will need from you to progress your loan application in a timely and responsible manner.

Please take the time to read and familiarise yourself with the information contained below prior to attending or submitting your loan application.

### We will need to understand and verify your income

- If you receive a PAYG salary or wage, then we will need to see your last two payslips, PLUS your bank statements for the past three months that show matching salary credits.
- If you receive other types of income, such as rental income from an investment property, company dividends, or receive regular overtime or bonus income on top of your PAYG salary, then a copy of your most recent tax return will also be helpful.

### We will need to understand your current liabilities

- We will need to know about all your existing debts, even small ones such as those provided for interest free purchases through services like Zip-Pay or Afterpay.
- Verifying these debts may involve having to provide a current statement.

### We need to understand the level of your household expenditure

- We will also be asking you some detailed questions about your household expenditure, such as the cost of your regular grocery shop, your utility bills, your entertainment and transportation expenses, etc.

### We will need to know about any pending changes that could affect your capacity to repay your loan in the future

- Examples of such changes could be maternity leave, a pending pay increase or promotion, or that you intend to sell property where those sale proceeds would be used to reduce or clear existing debt.
- If you are aged 55 plus, and your requested loan term will extend out beyond the normal retirement age of 67, then we would also require details of your existing superannuation balances to enable us to assess your capacity to repay post retirement.

## YOUR REQUIREMENTS AND OBJECTIVES

This is not an offer document in terms of the National Credit Code

New Loan Amount

Existing WTB Bank Loan  
(for increases only)

Total Loan Amount

Loan Term  
(maximum 30 years)

Loan Purpose

☐

Purchase

☐

Refinance

☐

Construction

☐

Other, if other please specify

Are you eligible for the First Home Owners Grant

☐

Yes

☐

No

Do you regard this loan to be for a business purpose (other than residential property?)

☐

Yes

☐

No

Repayment Frequency

☐

W

☐

F

☐

M

## Personal Details

### Applicant 1

Are you an WTB Member? ☐ Yes ☐ No

Membership Number

Title

Surname

Given Names

Date of Birth  /  /

#### Marital Status

☐ Married ☐ Defacto ☐ Divorced

☐ Single ☐ Widowed

#### Gender

☐ Male ☐ Female

#### Driver's Licence No

State of Issue  Expiry Date  /  /

No. of Dependent Children  Ages

#### Residential Address

State  Postcode

#### Current Residential Status

☐ Own Home ☐ Rent/Board

☐ Home has mortgage ☐ Live with parents/relatives

Period at current address  Years  Months

#### Previous Address (if under 3 years)

State  Postcode

#### Previous Residential Status

☐ Own Home ☐ Rent/Board

☐ Home has mortgage ☐ Live with parents/relatives

Indicate preferred contact number by ticking box

☐ Home  (  )

☐ Work  (  )

☐ Mobile

Email

### Applicant 2

Are you an WTB Member? ☐ Yes ☐ No

Membership Number

Title

Surname

Given Names

Date of Birth  /  /

#### Marital Status

☐ Married ☐ Defacto ☐ Divorced

☐ Single ☐ Widowed

#### Gender

☐ Male ☐ Female

#### Driver's Licence No

State of Issue  Expiry Date  /  /

No. of Dependent Children  Ages

#### Residential Address

State  Postcode

#### Current Residential Status

☐ Own Home ☐ Rent/Board

☐ Home has mortgage ☐ Live with parents/relatives

Period at current address  Years  Months

#### Previous Address (if under 3 years)

State  Postcode

#### Previous Residential Status

☐ Own Home ☐ Rent/Board

☐ Home has mortgage ☐ Live with parents/relatives

Indicate preferred contact number by ticking box

☐ Home  (  )

☐ Work  (  )

☐ Mobile

Email

## Employment Details

### Applicant 1

Occupation

Employment Status (Please tick one only)

<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Contract
<input type="checkbox"/> Casual	<input type="checkbox"/> Retired	<input type="checkbox"/> Home Duties
<input type="checkbox"/> Student	<input type="checkbox"/> Self-employed	<input type="checkbox"/> Unemployed

Duration  Years  Months

Employer's Name (if applicable)

Employer's Contact No

**If you have been with this employer for LESS THAN 3 YEARS please provide previous employment details below**

Previous Occupation

Employment Status (Please tick one only)

<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Contract
<input type="checkbox"/> Casual	<input type="checkbox"/> Retired	<input type="checkbox"/> Home Duties
<input type="checkbox"/> Student	<input type="checkbox"/> Self-employed	<input type="checkbox"/> Unemployed

Duration  Years  Months

Employer's Name

Employer's Contact No

**Only complete this section if you have a second job**

Employer's Name

Second Job Occupation

Second Job Employment Type Duration

<input type="checkbox"/> Part Time	<input type="checkbox"/> Casual/Temp	<input type="text"/> Years	<input type="text"/> Months
------------------------------------	--------------------------------------	----------------------------	-----------------------------

### Applicant 2

Occupation

Employment Status (Please tick one only)

<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Contract
<input type="checkbox"/> Casual	<input type="checkbox"/> Retired	<input type="checkbox"/> Home Duties
<input type="checkbox"/> Student	<input type="checkbox"/> Self-employed	<input type="checkbox"/> Unemployed

Duration  Years  Months

Employer's Name (if applicable)

Employer's Contact No

**If you have been with this employer for LESS THAN 3 YEARS please provide previous employment details below**

Previous Occupation

Employment Status (Please tick one only)

<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Contract
<input type="checkbox"/> Casual	<input type="checkbox"/> Retired	<input type="checkbox"/> Home Duties
<input type="checkbox"/> Student	<input type="checkbox"/> Self-employed	<input type="checkbox"/> Unemployed

Duration  Years  Months

Employer's Name

Employer's Contact No

**Only complete this section if you have a second job**

Employer's Name

Second Job Occupation

Second Job Employment Type Duration

<input type="checkbox"/> Part Time	<input type="checkbox"/> Casual/Temp	<input type="text"/> Years	<input type="text"/> Months
------------------------------------	--------------------------------------	----------------------------	-----------------------------

## Income details

Supply supporting evidence eg. pay slips or if self-employed 2 years tax returns.

### Applicant 1

Gross Income (Please tick one only)

<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly	\$ <input type="text"/>
---------------------------------	--------------------------------------	----------------------------------	-------------------------

Other Income (eg. Centrelink Child Support)

<input type="text"/>	\$ <input type="text"/>
----------------------	-------------------------

Total Income

\$ <input type="text"/>
-------------------------

Are you an Australian citizen/permanent resident?

<input type="checkbox"/> Yes	<input type="checkbox"/> No
------------------------------	-----------------------------

Are you receiving unemployment benefits or workers' compensation?

<input type="checkbox"/> Yes	<input type="checkbox"/> No
------------------------------	-----------------------------

### Applicant 2

Gross Income (Please tick one only)

<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly	\$ <input type="text"/>
---------------------------------	--------------------------------------	----------------------------------	-------------------------

Other Income (eg. Centrelink Child Support)

<input type="text"/>	\$ <input type="text"/>
----------------------	-------------------------

Total Income

\$ <input type="text"/>
-------------------------

Are you an Australian citizen/permanent resident?

<input type="checkbox"/> Yes	<input type="checkbox"/> No
------------------------------	-----------------------------

Are you receiving unemployment benefits or workers' compensation?

<input type="checkbox"/> Yes	<input type="checkbox"/> No
------------------------------	-----------------------------

## Financial Position

If this loan application is approved please indicate which liabilities will cease (be paid out).

### Real Estate

#### Existing Mortgages

<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	Address					
	Value	\$	Lender's Name		Amount Owing	\$
			Frequency W/F/M	Rental Income (if applicable)	Frequency W/F/M	To be paid out
	Repayment	\$		\$		<input type="checkbox"/>

  

<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	Address					
	Value	\$	Lender's Name		Amount Owing	\$
			Frequency W/F/M	Rental Income (if applicable)	Frequency W/F/M	To be paid out
	Repayment	\$		\$		<input type="checkbox"/>

  

<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	Address					
	Value	\$	Lender's Name		Amount Owing	\$
			Frequency W/F/M	Rental Income (if applicable)	Frequency W/F/M	To be paid out
	Repayment	\$		\$		<input type="checkbox"/>

### Motor Vehicles/ Boats/ Motor Cycles etc

	Description (make, model, year)	Value	Lender's Name	Amount Owing	Payment	Frequency W/F/M	To Cease
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint		\$		\$	\$		<input type="checkbox"/>
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint		\$		\$	\$		<input type="checkbox"/>
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint		\$		\$	\$		<input type="checkbox"/>

<b>Furniture and Household Effects</b>	Insurer		Value	\$
--	---------	--	-------	----

### Savings or Deposit Accounts

<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	Name of Institution		Balance	\$
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	Name of Institution		Balance	\$
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	Name of Institution		Balance	\$

If purchasing a property please specify the amount that has been paid as a deposit \$

### Other Assets (eg. Shares and Collectables)

<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	Description		Value	\$
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	Description		Value	\$
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	Description		Value	\$

### Superannuation Accounts

<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	Description		Value	\$
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	Description		Value	\$
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	Description		Value	\$

## Financial Position (continued)

### Fixed expenses (not including loans or credit cards)

		Actual expense	Frequency	
Rent/board	Paid to:	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
Childcare costs	Paid to:	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
Private school fees	Paid to:	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
Child support/maintenance	Paid to:	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
Other contracted expenses	Paid to:	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
Rates (including body corporate)		<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
Insurance (including home, contents, car, life, health, boat, pet)		<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
Vehicle registration		<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
Phone/internet (including home, mobile, internet)		<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease

### Variable expenses

	Actual expense	Frequency	
Utilities (including electricity, gas, water and other utility expenses)	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
Food and Groceries (including supermarket, butcher, bakery etc)	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
Motor vehicle and transport (including fuel, public transport, parking, toll roads, tyres, maintenance)	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
Medical (including medicines, doctor, vet)	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
Other variable expenses	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease

### Discretionary expenses

	Actual expense	Frequency	
Entertainment (including pay tv, spotify, netflix, movie tickets, magazine subscriptions)	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
Dining out (including take away, coffee, restaurants, bars, clubs)	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
Alcohol and tobacco (cigarettes, bottleshops)	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
Schooling (including books, uniforms, incidentals, not including private school fees)	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
Clothing and footwear (including jewellery, hand bags)	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
Personal (including grooming, personal care, toiletries, cosmetics, haircuts)	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
Sports and recreation (including hobbies, kid's sport, gym membership, personal training, yoga)	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
Other discretionary expenses (including holidays, celebrations, charity donations, lottery tickets)	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
<b>Total per month</b>	<input type="text"/>		

### Overdraft/Credit/Store Cards (Business and Personal)

	Credit Provider	Limit	Balance Owing	
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease

### Other Loans (Business and Personal) including margin loans, guarantees, leases, hire purchase etc.

	Credit Provider	Purpose	Amount Owing	Payment	Frequency	
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> To Cease
				<input type="text"/>		

### Total per month

Are there any foreseeable changes to your financial situation in the next 12 months? ☐ Yes ☐ No

If yes please comment

## Bankruptcy, debt agreements, judgments, other action

Have any of the borrowers ever been subject to the following:

- assets controlled by a trustee (eg: Bankruptcy) ☐ Yes ☐ No
- an arrangement with creditors ☐ Yes ☐ No
- a Part IX and Part X Debt Agreement ☐ Yes ☐ No
- court judgments ☐ Yes ☐ No
- defaults listed on a credit reference report ☐ Yes ☐ No

If yes, please explain:

(please note further information may be required):

---

---

---

---

---

## Privacy Notification

### Outline

This Privacy Notification sets out:

- why we collect and use your information
- how we collect and use your information
- what happens if you do not wish to provide us with information
- whether we provide your information to other entities
- the availability of our Privacy Policy

- when we can disclose certain information to a credit reporting body
- how a credit reporting body may use your information
- whether we disclose your information overseas and if so, where
- how you can contact us.

### Collection & use of your information

We collect and use your information to:

- provide you with membership benefits, financial services and products or information about those benefits, services and products
- provide you with information about financial services and products from 3rd parties we have arrangements with
- conduct market and demographic research in relation to the products and services you and other members acquire from us
- establish your eligibility for a loan
- establish your capacity to repay a loan.

The law also requires us to collect and hold your information:

- for our register of members under the Corporations Act
- to verify your identity under the AML/CTF Act
- to assess your capacity to pay a loan under the National Consumer Credit Protection Act.

### How we collect your information

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

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

### How you can access your information

You can request access to your information at any time.

### What if you do not wish to provide us with information?

If you do not give us the information we require, we may not be able to admit you to membership or provide you with the financial service or product you have applied for.

### Providing your information to credit reporting bodies

The credit reporting body we disclose information to is Equifax.

If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Equifax. Any information we provide to Equifax will be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask Equifax not to use your information for pre-screening of direct marketing by a credit provider.

You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud.

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

Phone - 138 332

## Providing your information to other entities

We disclose your information to other entities. We can disclose your information to:

- entities that verify identity
- providers of payment and card services, when you make a transaction using a payment service or a card
- entities that help identify illegal activities and prevent fraud
- lawyers, conveyancers, accountants, brokers and agents who represent you
- contractors for statement printing and mail out, card and cheque production, market research or direct marketing
- affiliated product and service suppliers to provide information to you about their services and products
- credit reporting bodies and other financial institutions that have previously lent to you

- persons you use as referees
- for property loans – property valuers and insurers
- mortgage documentation service
- trustee and manager of securitised loan programs
- any guarantor or proposed guarantor of a loan
- debt collection agencies, lawyers, process servers
- our auditors.

We may disclose your personal information to a lenders mortgage insurer – Genworth or QBE if we decide to insure the loan. The mortgage insurer's Privacy Notifications are available on their respective websites. We will also disclose your information to law enforcement and government agencies as required by law.

## Our Privacy Policy

Our Privacy Policy is available at [www.woolworthsteambank.com.au/privacy-policy/](http://www.woolworthsteambank.com.au/privacy-policy/). The Policy contains information about:

- how you can access your information
- how you can seek correction of your information

- how you make a complaint and how we will deal with it
- in what overseas countries we are likely to disclose your information
- how we manage your credit-related personal information.

## Disclosure to overseas recipients

We do not currently disclose your information to overseas recipients.

## How to contact us

If you have any questions, wish to request a correction of the personal information we hold about you, or wish to make a complaint, you can contact us at:

Address - 522-550 Wellington Road, Mulgrave, VIC 3170

Phone - 1300 665 553

Email – [rramanathan@woolworthsteambank.com.au](mailto:rramanathan@woolworthsteambank.com.au)

## Customer Declaration

I/ We are not aware of any circumstances which may impact my/ our capacity to repay this loan

I/ We authorise Woolworths Team Bank to contact my/ our employer to verify the employment information provided by me/ us.

I/ We do not see any foreseeable changes to my financial situation in the next 12 months.

---

Signature of First Borrower

---

Signature of Second Borrower

Date        /        /

Date        /        /

**Send to**

loans@woolworthsteambank.com.au

**Phone Contact**

1300 665 553

Woolworths Team Bank  
522-550 Wellington Road  
Mulgrave VIC 3170

Fax 03 9263 2866

Woolworths Team Bank  
1 Woolworths Way  
Bella Vista NSW 0337

Fax 02 8885 0337

Woolworths Team Bank  
Private Bag 10  
Mulgrave North VIC 3170

