



NON PERSONAL LENDING APPLICATION

Bank of Queensland Limited
ABN 32 009 656 740
GPO Box 898, Brisbane 4001
Telephone 1300 55 72 72
www.boq.com.au
AFSL and ACL No 244616

For Residential Lending

Please complete your details on the attached application form, sign the consent and declaration section as applicable and return the form to any BOQ branch. Enter all amounts to the nearest dollar. If there is insufficient space, attach a photocopy of the relevant section or attach a separate page with the applicable details.

An appointment with one of our lending staff will be arranged for you to discuss the various loan options available, the most suitable option for your individual needs, and discuss how we may be able to assist with your financial and banking needs.

What information is required for your appointment with us?

1. Personal Identification (new customers only):

- Photo Identification (i.e. Driver's Licence, passport); and
- Credit Cards, Medicare Card, Store Cards; or
- Birth Certificate

2. Income Verification: (not applicable for Low Doc Loans)

Self-Employed/Non-Personal Applicants

- Last two years' tax returns with the most recent return being no more than 18 months old

Rental Income

- Bank statements showing six months of rental deposits; or
- Signed lease agreement; or
- Real estate agent's statements; or
- Tax returns showing rental income

3. Financial Information

- Signed and dated Statement of Position and Personal Tax Returns for Directors and Guarantors
- Last 2 years Profit and Loss and Balance Sheet for borrower and related entities
- Details of any current taxation liabilities including confirmation that all taxes and statutory obligations are paid and up to date

4. Savings and Transaction Account History: (not applicable for Low Doc Loans)

- Three months' statements confirming your transactional history, including credit cards

5. If you are refinancing:

- Statements of the existing account/s being refinanced from another financial institution showing at least six months' repayment history
- Details of all costs and fees relating to paying out your existing loans and releasing of securities

6. If you are purchasing a property:

- Full copy of the signed 'Contract of Sale'
- Details of your Solicitor/Conveyancer

7. If you are building, renovating or extending:

- Copy of the signed 'Building Contract'
- Details of the building costs and plans
- Copy of builder's insurance coverage

8. Low Doc Loans Only

- Most recent 12 months' BAS statements including receipt from the ATO
- 6 months statements' confirming your transaction history including credit cards

9. Other Information

- Trust Deed and any amendments

BOQ Credit Guide

6 March 2012

Bank of Queensland Limited (**BOQ, we or us**) provides in this Credit Guide information relevant to the following types of credit provided by BOQ to one or more individuals or strata title corporations:

- loans, lines of credit and overdrafts provided for personal, domestic or household purposes;
- loans and lines of credit provided so that the customer can purchase, renovate or improve residential property for investment purposes (or to refinance such a loan or line of credit), except where the loan or line of credit is provided for the purpose of investment in multiple residences and the amount of credit provided exceeds \$5 million.

These types of credit are referred to below as **Relevant BOQ Products**.

If you apply for a credit card through BOQ, that credit card will be issued by Citigroup Pty Limited ABN 88 004 325, Australian Credit Licence Number 238098. BOQ is not the issuer of the credit card even though BOQ's name and logo may appear on the card, any related correspondence and statements, and even though information regarding the card account can be accessed through BOQ internet banking. For further information, please ask us for a copy of the BOQ Credit Guide (Citibank).

Inquiries, verification and assessments

Prior to providing to you any Relevant BOQ Product (or a credit limit increase for a Relevant BOQ Product) BOQ will:

- make inquiries about your requirements and objectives in relation to the Relevant BOQ Product (or the credit limit increase) and your financial situation;
- take steps to verify the information you provide regarding your financial situation;
- make an assessment on whether the Relevant BOQ Product (or credit limit increase) is not unsuitable for you.

The Relevant BOQ Product (or credit limit increase) will be assessed as unsuitable for you if:

- it will not meet your requirements or objectives;
- it is likely you will not be able to comply with the resulting financial obligations; or
- it is likely you would only be able to comply with the resulting financial obligations with substantial hardship.

BOQ is prohibited by law from providing a Relevant BOQ Product (or credit limit increase) if it is assessed to be unsuitable for you.

It is therefore important that all the information you provide is complete and accurate.

If you request a copy of the assessment made in relation a Relevant BOQ Product (or a credit limit increase) which you have applied for or which has been provided to you, BOQ is required by law to provide that copy without charge:

- prior to entering into the contract with you for the Relevant BOQ Product (or increasing the credit limit), if the copy is requested prior to the contract being entered into (or the credit limit increased);
- within 15 business days, if the copy is requested within 2 years of the day on which the contract for the Relevant BOQ Product is made (or the credit limit increased);
- within 25 business days, if the copy is requested more than 2 years, but within 7 years, of the day on which the contract for the Relevant BOQ Product is made (or the credit limit increased).

If you have a problem or dispute

(a) Our service commitment

At BOQ we are committed to providing our customers with innovative banking solutions and the best customer service experience. Resolution of problems is a priority for us. If at any time our service does not meet your expectations we would like you to let us know.

(b) How to contact us about a problem or dispute

There are a number of ways to contact us:

- Contact your local branch manager. Our managers are always willing to listen to your suggestions about our products and services and they will do their best to address any concerns immediately.
- Our Customer Contact Centre can be contacted on 1300 55 72 72 from 7.00 a.m. to 7.00 p.m., 7 days a week.
- Contact our Customer Relations Department via:

E-mail: customer.relations@boq.com.au
Telephone: 1800 663 080
Fax: (07) 3212 3286
Mail: Customer Relations
Reply Paid 2258
Brisbane QLD 4001

(c) How will your complaint be handled?

If we cannot solve your problem on the spot, we will let you know within 48 hours who is handling your complaint and how long it is likely to take for it to be resolved. We aim to resolve all complaints within 5 business days. If this is not possible we will keep you informed on our progress.

Please note we comply with the EFT Code of Conduct complaint investigation and resolution procedures in connection with electronic transactions to which that Code applies.

If your complaint cannot be resolved promptly, our Customer Relations Department will take responsibility and work with you to resolve the matter.

(d) What to do if you feel your complaint has not been resolved

If you remain dissatisfied with the outcome and you would like an independent review of the complaint and the result, you can refer your complaint to:

Financial Ombudsman Service (FOS)
Telephone: 1300 780 808
Fax: (03) 9613 6399
Internet: www.fos.org.au
Mail: GPO Box 3
Melbourne VIC 3001

The Australian Securities and Investments Commission (ASIC) also has an information line: 1300 300 630. You can use this number to make a complaint and obtain further information about your rights.

(e) Further information

For further information on solving problems and disputes please ask at any branch for our "We would like to know" brochure.

Credit representatives

A number of BOQ's branches are operated by franchisees appointed under agency agreements with BOQ. Those franchisees and the staff of those franchisees engaged in credit activities have been appointed as credit representatives of BOQ. As required by law, BOQ takes responsibility for all credit activities related to BOQ's business in which those credit representatives engage.

How can you contact us?

You can contact us by:

- calling our Customer Contact Centre on 1300 55 72 72
- e-mailing us via the "contact us" page on our website – www.boq.com.au
- writing to us at GPO Box 898, Brisbane QLD 4001
- visiting your local branch

BOQ Credit Guide (Citibank)

6 March 2012

Bank of Queensland Limited (**BOQ, we or us**) provides in this Credit Guide information relevant to any credit assistance it provides in connection with credit cards issued by Citigroup Pty Limited ABN 88 004 325, Australian Credit Licence Number 238098 (**Citi**).

Credit cards

(a) Card issuer

If you apply for a credit card through BOQ, that credit card will be issued by Citi. BOQ is not the issuer of the credit card even though BOQ's name and logo may appear on the card, any related correspondence and statements, and even though information regarding the card account can be accessed through BOQ internet banking.

(b) Inquiries, verification and assessments

Prior to approving a credit card application (or an application for a credit card limit increase) Citi is required by law to undertake certain inquiries, take steps to verify information and make an assessment as to whether the credit card (or the limit increase) is unsuitable for you. Copies of assessments as to unsuitability made in relation to credit card applications (and applications for credit card limit increases) can be obtained from Citi.

(c) No fees or charges for BOQ assistance with credit cards

While Citi may charge interest, fees and other amounts in connection with credit cards it issues, BOQ does not impose any fees or charges for providing any assistance or other services in relation to credit cards, such as assisting with credit card applications or applications for credit card limit increases.

(d) No payments to third parties

BOQ does not pay commission to any third parties for the introduction of credit card business.

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Commissions and volume bonus arrangements

(a) Payable by Citi to BOQ

Citi pay us monetary incentives for approved credit cards applied for through us.

These incentives are comprised of a maximum initial commission of \$75.00 on opening of the credit card account (depending on how you opened the account) and additional ongoing commission based on such factors as:

- whether a balance transfer occurs on the credit card account;
- whether a credit limit increase occurs on the credit card account; and
- the size and performance of the BOQ credit card portfolio as a whole.

There is a volume bonus arrangement in place with Citi and BOQ under which BOQ may receive additional commission from Citi depending on the total volume of business that BOQ arranges with Citi.

(b) Payable by BOQ to staff and credit representatives

BOQ shares a portion of the commissions received from Citi with its franchisees.

BOQ and/or Citi may offer non-monetary incentives to BOQ staff and credit representatives for achieving performance targets. These targets are aimed at attracting and retaining customers, are not linked to individual transactions or customers, and are discretionary.

Non-monetary incentives can include prizes and awards, or events in recognition of customer service, banking excellence and innovation. These incentives are based on achievement of individual Key Performance Indicators (**KPIs**). KPIs may include:

- customer service orientation;
- coaching;
- teamwork;
- sales ability;
- initiative; and/or
- compliance.

There is also a volume bonus arrangement in place with BOQ and its staff and credit representatives under which they may receive additional commission from BOQ depending on the total volume of business that they arrange.

How can you contact us?

You can contact us by:

- calling our Customer Contact Centre on 1300 55 72 72
- e-mailing us via the "contact us" page on our website – www.boq.com.au
- writing to us at GPO Box 898, Brisbane QLD 4001
- visiting your local branch



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Application Date _____

Branch _____

Non-Personal Applicant - for trust or company applicants

Applicant Name			
ABN	ACN/ARBN	Date Started Business	/ /
Current Address: (Trading)			
Date moved in / /			
Previous address (trading): (if less than 2 yrs at current address)			
Postal Address: (if different to above)			
Trust details: (if applicable)			
Business Ownership (Proprietors, Shareholders, Beneficiaries)	Full Name	Position	Ownership %
Are you a Strata Corporation?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, do the company shares give a shareholder a right to occupy land?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Nature of Business			
Business phone no:		Mobile phone no:	
After hours contact phone no:		Business fax no:	
Accountant's trading name:			
Accountant's contact name:		Contact phone no:	
Accountant's address:			
Balance Sheet Date / /		Annual Income Date / /	

Business Owner / Director - Number 1

Title:	Full Name:		
Date of Birth: / /	Drivers Licence Number:	Age of Dependant/s:	
Residential Details: <input type="checkbox"/> Owing <input type="checkbox"/> Buying <input type="checkbox"/> Renting <input type="checkbox"/> Living with parents <input type="checkbox"/> Other:			
Address:			Date moved in:
Home Phone:	Work Phone:		
Mobile Phone:	Email Address:		
Employment Details (only complete if not employed by the business)			
Occupation:	Industry:		
Employer's Name and address			
Date started with this employer:			

Business Owner / Director - Number 2

Title:	Full Name:		
Date of Birth: / /	Drivers Licence Number:	Age of Dependant/s:	
Residential Details: <input type="checkbox"/> Owing <input type="checkbox"/> Buying <input type="checkbox"/> Renting <input type="checkbox"/> Living with parents <input type="checkbox"/> Other:			
Address:			Date moved in:
Home Phone:	Work Phone:		
Mobile Phone:	Email Address:		
Employment Details (only complete if not employed by the business)			
Occupation:	Industry:		
Employer's Name and address			
Date started with this employer:			

Purchase Details (Real Property Only)

Property Address	
Buyer Name/s	
Purchase price	\$
Your Contribution	\$

Estimated Costs including Legals and Government Duties/Levies	\$
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Key Dates	Unconditional Finance Date	Settlement Date
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Your Solicitor/Conveyancer's Details

Name			
Phone		Fax	

Loan Application Details - Loan 1

Amount requested	\$	Loan Term Required	
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Purpose	
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If refinancing	<input type="checkbox"/> Break Cost \$	<input type="checkbox"/> Exit Fees \$	<input type="checkbox"/> Other Cost \$
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Loan Type	<input type="checkbox"/> Home Loan	<input type="checkbox"/> Line of Credit	<input type="checkbox"/> Overdraft
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Security being offered	<input type="checkbox"/> Real Property	<input type="checkbox"/> Guarantee	<input type="checkbox"/> Term Deposit	<input type="checkbox"/> Other	<input type="checkbox"/> Unsecured
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Security Details	Address:
	Owner:

	<input type="checkbox"/> Principal place of residence	<input type="checkbox"/> Investment Property
--	---	--

Security Details	Address:
	Owner:

	<input type="checkbox"/> Principal place of residence	<input type="checkbox"/> Investment Property
--	---	--

Package Details	<input type="checkbox"/> Home Loan Privileges	<input type="checkbox"/> Shareholder Benefits	<input type="checkbox"/> Other:
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Interest Rate	<input type="checkbox"/> Variable	<input type="checkbox"/> Fixed
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Rate Lock Required	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Fixed rate (<i>current as at request date</i>):	Rate Lock Request Date: / /
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Loan Application Details - Loan 2

Amount requested	\$	Loan Term Required	
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Purpose	
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If refinancing	<input type="checkbox"/> Break Cost \$	<input type="checkbox"/> Exit Fees \$	<input type="checkbox"/> Other Cost \$
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Loan Type	<input type="checkbox"/> Home Loan	<input type="checkbox"/> Line of Credit	<input type="checkbox"/> Overdraft
-----------	------------------------------------	---	------------------------------------

Security being offered	<input type="checkbox"/> Real Property	<input type="checkbox"/> Guarantee	<input type="checkbox"/> Term Deposit	<input type="checkbox"/> Other	<input type="checkbox"/> Unsecured
------------------------	--	------------------------------------	---------------------------------------	--------------------------------	------------------------------------

Security Details	Address:
	Owner:

	<input type="checkbox"/> Principal place of residence	<input type="checkbox"/> Investment Property
--	---	--

Security Details	Address:
	Owner:

	<input type="checkbox"/> Principal place of residence	<input type="checkbox"/> Investment Property
--	---	--

Package Details	<input type="checkbox"/> Home Loan Privileges	<input type="checkbox"/> Shareholder Benefits	<input type="checkbox"/> Other:
-----------------	---	---	---------------------------------

Interest Rate	<input type="checkbox"/> Variable	<input type="checkbox"/> Fixed
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Rate Lock Required	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Fixed rate (<i>current as at request date</i>):	Rate Lock Request Date: / /
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Loan Application Details - Loan 3			
Amount requested	\$	Loan Term Required	
Purpose			
If refinancing	<input type="checkbox"/> Break Cost \$	<input type="checkbox"/> Exit Fees \$	<input type="checkbox"/> Other Cost \$
Loan Type	<input type="checkbox"/> Home Loan <input type="checkbox"/> Line of Credit <input type="checkbox"/> Overdraft		
Security being offered	<input type="checkbox"/> Real Property <input type="checkbox"/> Guarantee <input type="checkbox"/> Term Deposit <input type="checkbox"/> Other <input type="checkbox"/> Unsecured		
Security Details	Address:		
	Owner:		
	<input type="checkbox"/> Principal place of residence <input type="checkbox"/> Investment Property		
Security Details	Address:		
	Owner:		
	<input type="checkbox"/> Principal place of residence <input type="checkbox"/> Investment Property		
Package Details	<input type="checkbox"/> Home Loan Privileges <input type="checkbox"/> Shareholder Benefits <input type="checkbox"/> Other:		
Interest Rate	<input type="checkbox"/> Variable <input type="checkbox"/> Fixed		
Rate Lock Required	<input type="checkbox"/> Yes <input type="checkbox"/> No	Fixed rate (<i>current as at request date</i>):	Rate Lock Request Date: / /

Security - Guarantee

Guarantor 1		Guarantor 2	
Name		Name	
Address		Address	

Security - Term Deposit

Account Number		Amount to be held as security	\$
Account holder			
Account holder's address (<i>if not an applicant</i>)			

Security - Other

Description of Security	
Name of security provider	
Security Provider's address (<i>if not an applicant</i>)	

Non-Personal Applicants Financial Budget

ANNUAL INCOME			
Sales Income	\$	Addbacks	\$
Gross Profit	\$		
Net Income before Tax	\$		
Related Loans	\$		
ASSETS		LIABILITIES	
Cash	\$	Long Term Liabilities	\$
Investments (<i>Shares etc</i>)	\$	Current Liabilities	\$
Inventory on Hand	\$	Other Liabilities	\$
Accounts receivable	\$	Related Loans	\$
Total Current Assets	\$	Total Liabilities	\$
Fixed Assets	\$		
Other Assets (<i>Intangible-Goodwill/ Patents etc</i>)	\$		
Total Assets	\$	Total Shareholder Equity	\$

DISCLOSURE OF EXISTING SECURITY INTERESTS

Security Interests *(Including charges, mortgages, contractual liens, pledges)*

Details of Security Interest	Chargor/Secured Party	Date
1.		
2.		
3.		
4.		

Leases or Hire Purchase Arrangements

Details of leases or hire purchase arrangements	Lessor/Hirer (Secured party)	Date
1.		
2.		
3.		
4.		

I/We warrant that this is a true and complete list of all security interests granted by me/us in favour of secured parties other than the Bank.

FINANCIAL DETAILS

Personal Applicants Financial Budget

Monthly Income			Monthly Expenditure	
			<i>Where an expense will cease as part of this application, tick the box</i>	
Income			Mortgages	
Name	Before tax	and /or After tax	Organisation	Repayment
	\$	\$		\$ <input type="checkbox"/>
	\$	\$		\$ <input type="checkbox"/>
	\$	\$		\$ <input type="checkbox"/>
	\$	\$		\$ <input type="checkbox"/>
Dividends			Other Loans/debts	Repayment
Name of Company		Amount		\$ <input type="checkbox"/>
		\$		\$ <input type="checkbox"/>
		\$		\$ <input type="checkbox"/>
		\$		\$ <input type="checkbox"/>
Rental Income				\$ <input type="checkbox"/>
Address		Gross Weekly Rental Amount	Credit/Store card/s	Repayment
		\$		\$ <input type="checkbox"/>
		\$		\$ <input type="checkbox"/>
		\$		\$ <input type="checkbox"/>
		\$		\$ <input type="checkbox"/>
Other Income		Other Expenses		Total
Centrelink/Government Benefits:			Rent	\$ <input type="checkbox"/>
Benefit Type		\$	General Insurance(s)	\$
		\$	Child Support	\$
		\$	Other regular expenses:	\$
		\$		\$
		\$		\$
Total monthly income		\$	Total monthly commitments	\$

FINANCIAL POSITION						
Assets - the things you own			Liabilities - the money you owe			
<i>Where an asset is owned jointly, tick the box</i>			<i>Where a debt is to be repaid as part of this application, tick the box</i> <i>Where a debt is a joint debt, tick the box</i>			
Real estate assets			Mortgages			
Address	Value		Organisation	Joint Debt	Current Limit	Amount owing
<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="checkbox"/>
<input type="checkbox"/>	\$			<input type="checkbox"/>	\$	\$ <input type="checkbox"/>
Total of real estate	\$		Total of mortgages			\$
Motor Vehicle/s		Value	Other Loans			
<input type="checkbox"/>	\$		Organisation	Joint Debt	Loan type	Original Limit
<input type="checkbox"/>	\$			<input type="checkbox"/>		\$
<input type="checkbox"/>	\$			<input type="checkbox"/>		\$
<input type="checkbox"/>	\$			<input type="checkbox"/>		\$
Total of motor vehicle/s	\$			<input type="checkbox"/>		\$
Investments / Shares		Value		<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="checkbox"/>		\$
Total of investments / shares	\$		Total of other loans			\$
Other assets		Value	Other debts		Total	
Furniture/effects (insured value)	\$		Description		Joint Debt	Amount owing
Jewellery (insured value)	\$				<input type="checkbox"/>	\$ <input type="checkbox"/>
Superannuation	\$				<input type="checkbox"/>	\$ <input type="checkbox"/>
Life Insurance	\$				<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="checkbox"/>	\$				<input type="checkbox"/>	\$ <input type="checkbox"/>
<input type="checkbox"/>	\$		Tax Liability		<input type="checkbox"/>	\$ <input type="checkbox"/>
Total of other assets	\$		Total of other debts		<input type="checkbox"/>	\$
Accounts			Credit / Store card/s			
Organisation	Value		Organisation	Credit limit	Amount owing	
<input type="checkbox"/>	\$			\$	\$	<input type="checkbox"/>
<input type="checkbox"/>	\$			\$	\$	<input type="checkbox"/>
<input type="checkbox"/>	\$			\$	\$	<input type="checkbox"/>
<input type="checkbox"/>	\$			\$	\$	<input type="checkbox"/>
Total of accounts	\$		Total of credit/store cards			\$
Total value of assets		\$	Total value of liabilities			\$
Net Position		\$				

Customer Consent (Privacy Protection of Information)

Before you read this document, please note the following important information:

This application may be provided to different credit providers depending on the type of credit product for which I am/we are applying. For the purposes of this application:

- (a) Bank of Queensland Limited (ABN 32 009 656 740 AFSL and ACL No 244616) ("BOQ") is the credit provider of all credit products except credit cards
and
- (b) Citigroup Pty Limited (ABN 88 004 325 080 ACL No 238098) ("Citigroup") is the credit provider and issuer of credit cards.

If your application is for:

- (a) any credit product except credit cards, "Bank" means BOQ; and/or
- (b) credit cards, "Bank" means Citigroup.

Collection and use of your personal information

- I/We authorise the Bank to collect and use my/our personal information for (a) regulatory purposes (b) assessing my/our application for credit (c) enabling the Bank to establish and administer my/our account(s) and/or other banking facilities which I/we hold with the Bank (d) assisting me/us in avoiding defaults under any credit obligations (e) informing me/us of other services provided by the Bank and products and services by other organisations with which the Bank has an alliance or other arrangements.
- I/We acknowledge that the Bank may not be able to assess my/our application or provide or administer the products or services I am/we are seeking if I/we do not provide the Bank with the information sought or the information provided is wrong or incomplete.
- I/We understand that the Bank may need to disclose certain information about me/us to regulatory and government bodies, your agents, contractors and professional advisors who assist the Bank, organisations that carry out functions on the Bank's behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Australia and other financial institutions (e.g. for use of that institution's facilities such as automatic teller machines). In the case of credit cards, Citigroup may disclose certain information to Citigroup affiliates some of which may be located outside Australia.

Authority for the Bank to disclose personal information outside Australia

- I/We authorise the Bank to disclose personal information to organisations that carry out functions on the Bank's behalf outside Australia.

Gaining access to my personal information and privacy policies

- I/We understand I/we can gain access to personal information about me/us which is held by the Bank and I/we can gain access to that information either by contacting the Bank on 1300 55 72 72 or by attending any BOQ branch. I/We can view the Privacy Policy on the Bank's website located at www.boq.com.au.

Acknowledgement and authority that credit information may be given to a credit reporting agency

- I/We understand that the Bank may give a credit reporting agency personal information about me/us including identity particulars, the fact that I/we have applied for credit and the amount, the fact that the Bank is providing credit to me/us, payments which become overdue more than 60 days and for which debt collection action has started, advice that payments are no longer overdue, details of cheques drawn by me/us in excess of \$100.00 which the Bank has dishonoured more than once, in specified circumstances that in the opinion of the Bank I/we have committed a serious credit infringement, and that the credit provided to me/us by the Bank has since been discharged.

Authority for the Bank to obtain credit information

- I/We authorise the Bank to obtain consumer or commercial credit information about me/us to enable the Bank to assess my/our application for credit or to review any existing credit provided by the Bank. The Bank will also conduct periodic reviews of my/our credit card facility by obtaining credit reports from credit reporting agencies in relation to my/our credit worthiness.

Authority to exchange information with other credit providers

- I/We authorise the Bank to give to and get from other credit providers (including any other credit provider who has loaned money to me/us), a credit report about me/us and information about my/our credit arrangements, credit worthiness, credit standing, credit history or credit capacity.

Information to mortgage and trade insurers

- I/We consent to a mortgage or trade insurer (Insurer) obtaining my/our credit report containing personal or commercial credit information from a credit reporting agency, and to the Bank disclosing a credit report or personal or commercial information about my/our credit worthiness, credit standing, credit history or credit capacity to an Insurer. The Bank and the Insurer may exchange information about me/us and the Insurer may collect and use information about me/us for the purposes of enabling the Insurer to decide whether to insure the Bank, to assess the risk of insuring the Bank in respect of the loan (including the risk of default by me/us on the loan), and for any purpose in connection with the insurance contract between the Bank and the Insurer. I/We understand that if my/our information is not provided to the Insurer, the Bank may not be in a position to provide the loan. The Insurer may disclose my/our information to related companies, service providers, agents (including mercantile agents), the Bank, my/our referees, reinsurers, credit reporting and ratings agencies, government and regulatory bodies, payment systems operators, securitisers and other credit providers. I/We may access my/our information collected by the Insurer and the Bank will provide me/us with contact details should I/we wish to do so

Authority for the Bank to give information to guarantor/s

- I/We agree to the Bank disclosing any credit report or any credit information (including any loan agreement), any financial particulars relating to my/our accounts/facilities with the Bank and any financial information within the knowledge of the Bank in relation to my/our affairs to a guarantor or prospective guarantor of any consumer credit or commercial credit to be provided to me/us.

Authority for Bank to confirm application details

- I/We authorise the Bank to contact my/our current or past employers, my/our accountants and/or solicitors to verify the details contained in this application form. Where I/we provide personal information about another person (i.e. spouse/partner, relative, additional cardholder) I/we confirm I/we have or will immediately make the person aware of the fact.

Customer Consent (Privacy Protection of Information) cont'd

Authority to exchange information with agents

- I/We authorise the Bank to exchange information concerning my/our financial affairs with any person acting on my/our behalf including my/our agent, accountant, solicitor or broker, provided that if the information relates to my/our personal credit worthiness (including a credit report), the Bank will only give information to a person authorised in writing by me/us to seek access to that information.

Authority to provide information to Introducers

- I/We authorise the Bank to provide information about the application, particulars and the conduct of the facility to an Introducer or assignee for the purposes of calculating and tracking commissions.

Continuation of Consent

- Subject to the Privacy Act, my/our consent continues until any credit provided to me/us is repaid and for up to twelve months after the closure of all accounts I/we hold with the Bank.

Privacy Preferences

- I/We acknowledge that BOQ, any of its related bodies corporate and their partners may use my/our information to keep me/us informed about other products, services and offers which may be of interest to me/us. I/We can notify BOQ by telephoning 1300 55 72 72 or by visiting any BOQ branch if I/we do not wish to receive these communications.
- I/We acknowledge that, where I/we have made an application for a credit card which has been approved, Citigroup, Citigroup affiliated companies and their partners may use my/our information to keep me/us informed about other products, services and offers which may be of interest to me/us. If I/we do not wish these communications to be made I/we may notify Citigroup in writing or telephone 1300 55 72 72.
- I/We consent to the Bank using any information which I/we provide in this application form and supporting documents for the purposes of assessing any future application for credit made by me/us.

Customer Acknowledgement

- I/We warrant that all the facts and information provided to the Bank in this application are true and correct and I/we hereby acknowledge that the Bank in accepting the application has relied upon the truth and correctness of such facts.
- I/We authorise the Bank to make enquiries with my/our employer/s, in order for the Bank to confirm the accuracy of information provided by me/us in this application.
- I/We acknowledge that the fees (including application fees, valuation fees and search fees) applicable to this application for finance are payable by me/us to the Bank, regardless of whether my/our application is accepted by the Bank.
- I/We acknowledge the Bank will determine the rate of interest from time to time.
- I am not/No one of us is an undisclosed bankrupt neither have I/has any one of us assigned my estate/any of our estates for the benefit of creditors.
- It is acknowledged that prime cost items, plant, fittings in the nature of fixtures, form a part of the premises to be mortgaged and no such item shall be removed or replaced without the prior written consent of the Lender.
- I/We remain liable, regardless of any lenders mortgage insurance, for any shortfall if any secured property is sold and the proceeds do not cover what is owed to the Bank.
- I/We acknowledge that the introducer has not provided me/us with any advice on the Bank's deposit accounts that may be linked to my/our loan facility.
- I/We acknowledge that in the case of selecting a fixed rate loan, the rate applicable will be the rate applying as at the lending date unless I/we elect to pay a rate lock fee. If I/we request to rate lock and pay the rate lock fee and the Bank agrees, the current rate for the selected fixed rate period will be held for 100 days after the date that I/we requested to rate lock. If this period is exceeded or the fixed rate applicable as at the lending date is lower than the locked rate, the rate as at the lending date will apply.

Loans with Lender/s Mortgage Insurance Only

- I/We agree that lenders mortgage insurance may be payable by me/us in respect of my/our loan.
- I/We understand that lenders mortgage insurance protects the Bank and not me/us
- I/We agree that the Bank can choose the mortgage Insurer

Personal Loans Only

I/We understand that the Bank may if it chooses, take out insurance for the life of applicant for the amount of the loan. If insurance is taken out I/we acknowledge that:

- The Bank is the owner of the insurance policy and I/we are not responsible for payment of premiums on that insurance;
and
- The Bank will apply the proceeds of the policy to repay the loan and I/we have no claim to any of the proceeds of the insurance.

Credit Cards Only - Balance Transfers

I/We agree and acknowledge that:

- Each Balance Transfer (BT) must be for at least \$500. Foreign currency BTs and BTs to offshore accounts are excluded.
- The Lender will transfer the BTs specified by me/us, in the order I/we have nominated, in full or part, as determined by the Lender and my available Credit Limit.
- The Lender reserves the right to refuse any request for a BT for the full or part amount.
- BTs are repaid first before other transactions (subject to any other Special Promotion).
- Interest rates on other transactions are at the prevailing applicable rate.
- At the expiry of the BT promotional period, the interest rate applicable to any remaining outstanding balances with this Balance Transfer will revert to the Annual Percentage Rate for Cash Advances.
- Only BTs requested on this form will be processed with this application.
- BTs will not be processed until I have activated my Account.
- The Lender will not be responsible for any overdue balance on any of my nominated accounts due to delays in processing the BT.
- Any such balance on my nominated accounts after the BT is processed will be my responsibility.
- BTs will only be processed in the name of the Primary Account holder.

Valuation/s of security

I/We agree and acknowledge that:

- Bank of Queensland (the Bank) may appoint a valuer or consultant of its choice who is an independant contractor;
- The Bank is not responsible for any representation, action or inaction taken by valuer or consultant; and
- Any report the Bank obtains from the valuer or consultant is for Bank use only, and I/we will not require a copy to be provided to me/us by the Bank.
- The Bank may conduct a valuation on my/our security property (if provided) and this cost is solely my/our responsibility to pay, even if the loan application is not progressed or approved.

Low Doc Loans Only

Where this application pertains to a Low Doc facility, I/we declare that:

- The assets and liabilities and other information stated in my/our application are true and correct. I/We have requested Bank of Queensland ("Bank") and any lender's mortgage insurer to which my/our application is referred ("Lender's Mortgage Insurer") not to require production of any documentary evidence to verify my/our income and assets. I/We understand that the Bank and the Lender's Mortgage Insurer may choose to independently verify the information in my/our application and request additional information from me/us if required.
- I/We have carefully considered my/our financial position and have sought and obtained such financial and other advice as I/we consider appropriate in relation to the proposed finance.
- I am/We are satisfied that I am/we are able to meet the repayments on the proposed finance, as well as all of my/our other obligations, including living expenses, without hardship.
- I/We acknowledge that the Bank and the Lender's Mortgage Insurer may choose to rely solely upon some or all of the assets and liabilities and other information contained in my/our application to make a decision about whether I/we can meet the repayment obligations on the proposed finance.
- I/we understand that the Bank and the Lender's Mortgage Insurer will rely on these declarations in considering my/our finance and if approved in providing me/us with credit under any resulting finance facility.

Credit Protection Insurance and/or Risk Insurance Advice Referral

I/We acknowledge that the Bank of Queensland representative has:

- discussed with me the benefits of Credit Protection Insurance; and/or
- advised that I am able to be referred to a licensed wealth advisor to receive wealth protection advice.

Can we help you with credit protection insurance or wealth advice?

- I/We would like to take out a credit protection insurance policy Yes No
- I/We would like to be referred to a licensed wealth advisor Yes No

I/We confirm that if I am/we are unable to meet my/our financial contract obligations due to accident, sickness, injury or unemployment, then I am/we are ultimately responsible for meeting this financial obligation and in the event of my/our death, I/we also acknowledge that it will be my/our estate's responsibility to repay the loan.

Personal Property Securities Authorisations

I/We authorise the Bank to conduct a search of the Personal Property Securities Register to establish:

- i) whether to provide any credit product or any credit card to me/us; or
- ii) whether any of my/our personal property is described in a registration on the Personal Property Securities Register; or
- iii) to disclose any registration on the Personal Property Securities Register in which I/we is registered as a grantor or secured party.

I/We appoint the Bank as my/our authorised representative to request information relating to any security interest granted by me/us from other secured parties.

ACKNOWLEDGEMENT

Please tick the relevant sections below prior to signing this application for finance

- I/We have read and understand all of the above terms and conditions and certify that all of the information I/we have provided in this application for finance is true and correct.
- I/We confirm that I/we agree and understand my/our intentions as indicated above with respect to Consumer Credit Protection.
- I/We understand my obligation as stated above regarding Low Doc Loans.
- I/We understand that the Bank may conduct a valuation on my/our security property (if provided) and this cost is solely my/our responsibility to pay, even if the loan application is not progressed or approved.
- I was/We were provided with the Credit Guide prior to the commencement of this application.

Primary Applicant

Additional Applicant/Cardholder

x
Name _____ / /

x
Name _____ / /