



# Home Loan Application Form

We'll set up an appointment for you with one of our lending staff to discuss your needs, your loan options, and how we can help you with your banking and finances in general. Once you've completed the form, read and sign the consent and declaration section. Return the form to any BOQ branch or bring it to your appointment.

## What to bring to your appointment

### Identification

**Are you a BOQ customer?** Just bring one item of photo ID such as your driver's licence.

**New to BOQ?** Please bring *both*:

- ☐ photo ID such as driver's licence or passport, and
- ☐ a birth certificate, debit or credit card or Medicare.

### Evidence of your income

**Does your employer pay you a salary?**

*Either*

- ☐ two most recent payslips (paper or electronic), or
- ☐ non-BOQ bank statements or a combination of both bank statements and transaction listing from three consecutive months, showing regular salary credits and your employer's name.

**Are you self-employed?**

- ☐ last two years' individual tax returns and tax assessment notices

If you earn an income from a partnership, company, or trust, please also bring *both*:

- ☐ one set of business financial statements (*accountant prepared Profit and Loss Statement and Balance Sheet*) from the most recent financial year, showing the last two consecutive years' profit and loss, and
- ☐ most recent business tax return.

*After 1 March each year, tax returns/financials provided must cover the two financial years ending the June prior. If you don't have them, speak to us.*

**Do you receive rental income?**

Any *one* of these:

- ☐ a current signed lease agreement, or
- ☐ the latest monthly real estate or managing agents tax statements within 90 days, or
- ☐ non-BOQ bank statements or a combination of both bank statements and transaction listing for the last three consecutive months showing regular rental credits and the name of the managing agent.

### Savings, expenses and other debts

- ☐ we'll need up to three months' of non-BOQ bank account and credit card statements or a combination of both bank statement and transaction listing. Speak to us to find out how many statements are needed for your application.

*Statements must show your full name, account number and bank details. The most recent statement must be dated within the last 45 days.*

- ☐ if you have any other debts or expenses (including other loans that are not being refinanced, or an ATO payment arrangement for a tax debt), bring along the statement, agreement or letter to support this.

### Superannuation

- ☐ your most recent superannuation statement.

**Are you refinancing other loans?**

If this loan is to repay other loans/debts, please bring *all*:

- ☐ non-BOQ loan statements or a combination of both loan statements and transaction listing you're paying off, showing six consecutive months' repayment history (three months for credit cards). The most recent statement must be dated within the last three calendar months, and
- ☐ details of all costs and fees to pay out the loans and release any securities, and
- ☐ a certificate of currency for your home insurance policy.

**Are you buying a property?**

*All of these:*

- ☐ a copy of the signed 'Contract of Sale', and
- ☐ details of your Solicitor/Conveyancer, and
- ☐ proof of deposit.

**Are you building, renovating or extending?**

*Copies of all of these:*

- ☐ the signed 'Building Contract', and
- ☐ the council-approved plans and building specifications or builder's quote, and
- ☐ the builder's insurance coverage certificate of currency.

**Are you a First Home Owner?**

- ☐ bring identification and other documents specific to that application. The requirements vary by state, so please look this up online.

### When completing this form

- Enter all amounts to the nearest dollar.
- If you don't have enough room, attach a photocopy of the section or attach a separate page.



# Home Loan Application Form

Application Date

## Applicant 1

Title  Surname

Given Name(s)

Date of Birth  Driver's Licence Number

Mother's Maiden Name  Number of Dependants  Age of Dependants

Marital Status  
☐ Married ☐ Single ☐ Defacto ☐ Other

Are you an Australian Citizen?  
☐ Yes ☐ No ☐ Less than 5 yrs

I hold an Australian Permanent Resident Visa  
☐ Yes ☐ No ☐ Less than 5 yrs

I hold an Australian Temporary Resident Visa  
☐ Yes ☐ No ☐ Less than 5 yrs

Residential Status  
☐ Own ☐ Rent ☐ Buying ☐ Live with parents  
☐ Other - please specify

First Home Buyer (including for investment purposes) ☐ Yes ☐ No

Current Address  Date moved in   
Post Code

Postal Address  ☐ Same as above  
Post Code

Previous Address *If less than 2 yrs at current address*  Date moved in   
Post Code

Preferred Contact Method - please tick  
Phone - Home ☐   
Phone - Mobile ☐   
Phone - Work ☐   
Email ☐

Branch

## Applicant 2

Title  Surname

Given Name(s)

Date of Birth  Driver's Licence Number

Mother's Maiden Name  Number of Dependants  Age of Dependants

Marital Status  
☐ Married ☐ Single ☐ Defacto ☐ Other

Are you an Australian Citizen?  
☐ Yes ☐ No ☐ Less than 5 yrs

I hold an Australian Permanent Resident Visa  
☐ Yes ☐ No ☐ Less than 5 yrs

I hold an Australian Temporary Resident Visa  
☐ Yes ☐ No ☐ Less than 5 yrs

Residential Status  
☐ Own ☐ Rent ☐ Buying ☐ Live with parents  
☐ Other - please specify

First Home Buyer (including for investment purposes) ☐ Yes ☐ No

Current Address  Date moved in   
Post Code

Postal Address  ☐ Same as above  
Post Code

Previous Address *If less than 2 yrs at current address*  Date moved in   
Post Code

Preferred Contact Method - please tick  
Phone - Home ☐   
Phone - Mobile ☐   
Phone - Work ☐   
Email ☐

## Employment Details Applicant 1

### Occupation

### Industry

### Employment Status

☐ Full Time    ☐ Casual    ☐ Self-Employed

☐ Part Time    ☐ Other

### Employer Name

### Contact Name

### Contact Phone

### Email Address

### Address

### Date started

### Post Code

If you are self-employed, please provide:

### Accountant's Trading Name

### Accountant's Contact Name

### Contact Phone

### Email Address

### Accountant's Address

### Post Code

### Previous Employment Details *(if less than 2 yrs in current position)*

### Occupation

### Start Date

### Finish Date

### Employment Status

☐ Full Time    ☐ Casual    ☐ Self-Employed

☐ Part Time    ☐ Other

### Employer Name

### Contact Name

### Contact Phone

### Email Address

### Address

### Post Code

## Employment Details Applicant 2

### Occupation

### Industry

### Employment Status

☐ Full Time    ☐ Casual    ☐ Self-Employed

☐ Part Time    ☐ Other

### Employer Name

### Contact Name

### Contact Phone

### Email Address

### Address

### Date started

### Post Code

If you are self-employed, please provide:

### Accountant's Trading Name

### Accountant's Contact Name

### Contact Phone

### Email Address

### Accountant's Address

### Post Code

### Previous Employment Details *(if less than 2 yrs in current position)*

### Occupation

### Start Date

### Finish Date

### Employment Status

☐ Full Time    ☐ Casual    ☐ Self-Employed

☐ Part Time    ☐ Other

### Employer Name

### Contact Name

### Contact Phone

### Email Address

### Address

### Post Code

## ASSETS AND LIABILITIES

**Assets** (Where the asset is jointly owned, tick the box)

Real Estate	Address	Amount	Joint Own
Property 1	<input style="width: 90%;" type="text"/>	\$ <input style="width: 10%;" type="text"/>	<input type="checkbox"/>
Property 2	<input style="width: 90%;" type="text"/>	\$ <input style="width: 10%;" type="text"/>	<input type="checkbox"/>
Property 3	<input style="width: 90%;" type="text"/>	\$ <input style="width: 10%;" type="text"/>	<input type="checkbox"/>
Property 4	<input style="width: 90%;" type="text"/>	\$ <input style="width: 10%;" type="text"/>	<input type="checkbox"/>
Property 5	<input style="width: 90%;" type="text"/>	\$ <input style="width: 10%;" type="text"/>	<input type="checkbox"/>

### Motor Vehicle

Make	<input style="width: 90%;" type="text"/>	Model	<input style="width: 90%;" type="text"/>	Year	<input style="width: 90%;" type="text"/>	\$	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
Make	<input style="width: 90%;" type="text"/>	Model	<input style="width: 90%;" type="text"/>	Year	<input style="width: 90%;" type="text"/>	\$	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>

### Investments / Shares

Description	<input style="width: 90%;" type="text"/>	\$	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
Description	<input style="width: 90%;" type="text"/>	\$	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>

### Other Assets

Furniture/Effects (insured value)	\$	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
Jewellery (insured value)	\$	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
Superannuation	\$	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
Life Insurance	\$	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
<input style="width: 90%;" type="text"/>	\$	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
<input style="width: 90%;" type="text"/>	\$	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
<input style="width: 90%;" type="text"/>	\$	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>

### Bank Accounts

Institution	<input style="width: 90%;" type="text"/>	\$	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
Institution	<input style="width: 90%;" type="text"/>	\$	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>
Institution	<input style="width: 90%;" type="text"/>	\$	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>

### TOTAL VALUE OF ASSETS

\$

## Liabilities (Where the liability is jointly owned, tick the Joint Debt box)

Lender / Store <small>(inc. ZipPay, Flexirent)</small>	Loan Type	Joint Debt	Remaining Term	Current Interest Rate <small>(only for mortgage loans)</small>	Current Limit	Amount Owning	Debt repaid with this loan
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N
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<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input type="checkbox"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input type="checkbox"/> Y <input type="checkbox"/> N

### TOTAL VALUE OF LIABILITIES

\$

I/We warrant that the information above includes a true and complete list of all security interests granted by me/us in favour of secured parties other than BOQ.

## INCOME

Income - Please provide income details

### Gross Income (salary - before Income Tax, excluding company superannuation)

Employer Name	<input type="text"/>	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$	<input type="text"/>
Employer Name	<input type="text"/>	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$	<input type="text"/>
Employer Name	<input type="text"/>	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$	<input type="text"/>

### Dividends

Company Name	<input type="text"/>	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$	<input type="text"/>
Company Name	<input type="text"/>	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$	<input type="text"/>
Company Name	<input type="text"/>	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$	<input type="text"/>

### Rental Income (Gross - before agents fees)

Address	<input type="text"/>	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$	<input type="text"/>
Address	<input type="text"/>	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$	<input type="text"/>
Address	<input type="text"/>	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$	<input type="text"/>

### CentreLink or Government Benefit

Type	<input type="text"/>	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$	<input type="text"/>
Type	<input type="text"/>	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$	<input type="text"/>

### Other Income (e.g. bonuses, ongoing allowances)

Description	<input type="text"/>	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$	<input type="text"/>
Description	<input type="text"/>	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$	<input type="text"/>

## Ongoing Commitments

Mortgage		Monthly Repayment / Amount
Provider	<input type="text"/>	\$ <input type="text"/> <input type="checkbox"/>
Provider	<input type="text"/>	\$ <input type="text"/> <input type="checkbox"/>
Provider	<input type="text"/>	\$ <input type="text"/> <input type="checkbox"/>
<b>Other Loans (inc. Leases/HP/HECS/ATO Tax Debt)</b>		
Provider	<input type="text"/>	\$ <input type="text"/> <input type="checkbox"/>
Provider	<input type="text"/>	\$ <input type="text"/> <input type="checkbox"/>
HECS/HELP	<input type="text"/> Total \$ <input type="text"/>	\$ <input type="text"/> <input type="checkbox"/>
Buy Now Pay Later	<input type="text"/>	\$ <input type="text"/> <input type="checkbox"/>
<b>TOTAL ONGOING COMMITMENTS</b>		\$ <input type="text"/>

## Declared Living Expenses

### Frequency

### Amount

This section requires you to provide amounts associated with your property ownership costs and regular ongoing living expenses. This information will be used by the Bank to assist us in assessing your loan application.

### General Living Expenses

<b>Groceries</b> -Typical supermarket shop for groceries including food and toiletries (excluding alcohol and tobacco).	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$ <input type="text"/>
<b>Clothing and Personal Care</b> - Clothing, footwear, cosmetics, and personal care.	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$ <input type="text"/>
<b>Primary Residence Costs (excluding insurance)</b> - Housing and property expenses associated with the applicant's primary residence, either owned or rented. Includes rates, levies, body corporate and strata fees, repairs and maintenance, all other utilities and other household costs for fixtures and fittings (excluding land tax, telephone, internet, pay TV and insurances).	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$ <input type="text"/>
<b>Telephone, Internet, Pay TV and Media Streaming Subscriptions</b> - Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify).	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$ <input type="text"/>
<b>Transport</b> - Public transport, motor vehicle running costs including fuel, servicing, registration, parking and tolls (excluding motor vehicle insurance which is categorised under insurance).	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$ <input type="text"/>
<b>Medical and Health (excluding health insurance)</b> - Medical and health costs including doctor, dental, optical and pharmaceutical etc. (excluding health insurance which is categorised under Personal Insurance (Life, Health, Sickness and Personal Accident)	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$ <input type="text"/>
<b>General Insurance (including Home and Contents on Primary O/Occ Residence)</b> - Insurance costs such as personal belongings, travel and ambulance insurance, home and contents, building, as well as any compulsory insurance of motor vehicles (combined insurance and registration) other than recreation vehicles.	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$ <input type="text"/>
<b>Public or Government Primary and Secondary Education</b> - education fees, books, uniforms and associated costs for public schooling (preschool, primary or secondary)	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$ <input type="text"/>
<b>Higher Education and Vocational Training (excluding HECS/HELP)</b> - Fees, accommodation, books and associated costs for higher education (tertiary) and vocational training e.g. university, TAFE, business college, drama, music, dance (excluding HECS)	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$ <input type="text"/>
<b>Childcare</b> - Childcare including nannies.	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$ <input type="text"/>
<b>Recreation and Entertainment</b> - Recreation and entertainment costs including alcohol, tobaccos, gambling, restaurants, membership fees and holidays.	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$ <input type="text"/>
<b>Pet Care</b> - Expenses related to pet care	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly	\$ <input type="text"/>

Additional Living Expenses	Frequency	Amount
<b>Land Tax</b> - Land tax on owner-occupied principal place of residence (excluding investment properties, secondary residences, and properties maintained for other purposes such as holiday properties or residences maintained for parents or children)	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly \$	<input type="text"/>
<b>Investment property costs (including Insurance)</b> - All costs associated with an Investment Property including building/contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance.	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly \$	<input type="text"/>
<b>Private and Non-Government Education</b> - Tuition fees, school fees, sports fees, books, uniforms and associated costs for private schooling, including independent schools, private tuition and compulsory age kindergarten/pre-primary/prep/reception.	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly \$	<input type="text"/>
<b>Personal Insurance</b> (Life, Health, Sickness and Personal Accident) - Hospital, medical and dental health insurance, sickness and personal accident insurance, life insurance.	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly \$	<input type="text"/>
<b>Other Insurances</b> - Insurance of recreational vehicles such as motorcycle, caravan, trailer, boat and aircraft including combined insurance and registration	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly \$	<input type="text"/>
<b>Child and Spouse Maintenance</b> - Child and or spousal maintenance payments.	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly \$	<input type="text"/>
<b>Secondary Residence and Holiday Home Costs (including insurance)</b> - Costs associated with any secondary residences, either rented or owned for non-investment purposes, such as a holiday property that is not rented to generate income, or a property that family members (parents or children) are allowed to live in rent-free. Includes building/contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance.	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly \$	<input type="text"/>
<b>Rent</b> - Ongoing rent commitments that will continue to be paid after settlement	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly \$	<input type="text"/>
<b>Board</b> - Ongoing board commitments that will continue to be paid after settlement	<input type="checkbox"/> Wk <input type="checkbox"/> F/N <input type="checkbox"/> Mth <input type="checkbox"/> Yrly \$	<input type="text"/>
<b>Other regular or recurring expenses</b>		

Have you had or are there any significant upcoming changes (e.g. parental or extended leave) to your financial circumstances (including any changes to your employment circumstances, income levels or living costs) that could affect your ability to meet your repayments?

☐ No ☐ Yes If yes, please provide details

If you are self-employed, do you have any taxation arrears or payment arrangements in place?

☐ No ☐ Yes If yes, please provide details

**PURCHASE DETAILS (Real Property Only)**

Property Address			
Buyers Name			
Purchase Price	\$		
<b>Your Contribution</b>	First Home Owner Grant	\$	
	Your Savings	\$	
	Estimated costs including Legals and Government Duties/Levies	\$	
<b>Key Dates</b>	Unconditional Finance Date		Settlement Date

**Solicitor/Conveyancer Details**

Name			
Phone		Fax	

**LOAN APPLICATION DETAILS - LOAN 1**

Purpose			
Amount Requested	\$	Loan Term Required	
If Refinancing	<input type="checkbox"/> Break Cost	\$	<input type="checkbox"/> Exit Fees
		\$	<input type="checkbox"/> Other Cost
Loan Type	<input type="checkbox"/> Home Loan		
Security being offered	<input type="checkbox"/> Real Property	<input type="checkbox"/> Guarantee	<input type="checkbox"/> Term Deposit

**Security Details #1**

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

**Security Details #2**

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

Interest Rate	<input type="checkbox"/> Variable	<input type="checkbox"/> Fixed:	<input type="checkbox"/> 2 years	<input type="checkbox"/> 3 years	<input type="checkbox"/> 4 years	<input type="checkbox"/> 5 years
Rate Lock Required	<input type="checkbox"/> Yes	<input type="checkbox"/> No				
Fixed Rate (current as at request date):		Rate Lock Request Date :				
<input type="checkbox"/> Principal and Interest	<input type="checkbox"/> Interest Only	<input type="checkbox"/> 1 year	<input type="checkbox"/> 2 years	<input type="checkbox"/> 3 years	<input type="checkbox"/> 4 years	<input type="checkbox"/> 5 years

(Fixed 1 year interest only is not available)

**Note:** Interest Only and Fixed Rate Term must match when selected

**Interest Only**

An Interest Only Loan may have a higher interest rate than a principal and interest loan, and making interest only payments will not reduce the loan principal. After the interest only period has finished, this may result in the loan having an increased principal and interest scheduled monthly repayment. An interest only loan may not be suitable for you in some circumstances. The eligibility of an Interest Only loan is subject to the Bank's Product and Credit Lending criteria and formal acceptance by the Bank.

Select the most appropriate reason/s for selecting an Interest Only repayment on your loan:

<input type="checkbox"/> Maximise cash flow for other commitments	<input type="checkbox"/> Plan to convert to investment property	<input type="checkbox"/> Create funds for investment purposes
<input type="checkbox"/> Principal reductions in an offset facility	<input type="checkbox"/> Taxation, financial or accounting reasons	<input type="checkbox"/> Large non-recurring expenses
<input type="checkbox"/> Parent leave (maternity or paternity)	<input type="checkbox"/> Temporary reduction in income	<input type="checkbox"/> Variable Income
<input type="checkbox"/> Other		

Details for "Other"

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## LOAN APPLICATION DETAILS - LOAN 2

Purpose			
Amount Requested \$		Loan Term Required	
If Refinancing	<input type="checkbox"/> Break Cost \$	<input type="checkbox"/> Exit Fees \$	<input type="checkbox"/> Other Cost \$
Loan Type	<input type="checkbox"/> Home Loan		
Security being offered	<input type="checkbox"/> Real Property	<input type="checkbox"/> Guarantee	<input type="checkbox"/> Term Deposit

### Security Details #1

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

### Security Details #2

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

Interest Rate	<input type="checkbox"/> Variable	<input type="checkbox"/> Fixed:	<input type="checkbox"/> 2 years	<input type="checkbox"/> 3 years	<input type="checkbox"/> 4 years	<input type="checkbox"/> 5 years
Rate Lock Required	<input type="checkbox"/> Yes	<input type="checkbox"/> No				
Fixed Rate (current as at request date):			Rate Lock Request Date :			
<input type="checkbox"/> Principal and Interest	<input type="checkbox"/> Interest Only	<input type="checkbox"/> 1 year	<input type="checkbox"/> 2 years	<input type="checkbox"/> 3 years	<input type="checkbox"/> 4 years	<input type="checkbox"/> 5 years

(Fixed 1 year interest only is not available)

**Note:** Interest Only and Fixed Rate Term must match when selected

### Interest Only

*An Interest Only Loan may have a higher interest rate than a principal and interest loan, and making interest only payments will not reduce the loan principal. After the interest only period has finished, this may result in the loan having an increased principal and interest scheduled monthly repayment. An interest only loan may not be suitable for you in some circumstances. The eligibility of an Interest Only loan is subject to the Bank's Product and Credit Lending criteria and formal acceptance by the Bank.*

Select the most appropriate reason/s for selecting an Interest Only repayment on your loan:

<input type="checkbox"/> Maximise cash flow for other commitments	<input type="checkbox"/> Plan to convert to investment property	<input type="checkbox"/> Create funds for investment purposes	
<input type="checkbox"/> Principal reductions in an offset facility	<input type="checkbox"/> Taxation, financial or accounting reasons	<input type="checkbox"/> Large non-recurring expenses	
<input type="checkbox"/> Parent leave (maternity or paternity)	<input type="checkbox"/> Temporary reduction in income	<input type="checkbox"/> Variable Income	<input type="checkbox"/> Other

Details for "Other"

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CREDIT CARD (Each applicant to complete) - Credit Cards are a flexible credit product allowing general purchases

- Each applicant will be responsible for managing their individual credit card and limit.
- When requesting a credit limit, please consider how changes to your financial situation could affect your ability to make repayments.
- Enter an amount below for your preferred credit limit. If you're not eligible, NAB may offer you a lower limit.
- If you do not wish to request a credit limit, you will be assigned the maximum approved limit based on your information provided and NAB's credit assessment.
- For Low Rate cards, the credit limit range is from \$2,000 (min) to \$30,000 (max).
- For Blue cards, the credit limit range is from \$2,000 (min) to \$50,000 (max).
- For Platinum Visa cards the credit limit range is from \$6,000 (min) to \$100,000 (max).

Applicant 1

Card Limit Requested

Card Type ☐ Blue Visa ☐ Low Rate Visa ☐ Platinum Visa

Nationality

Additional Card (card holder must be older than 16 yrs of age)

- ☐ I do not require an additional cardholder
- ☐ I require Applicant 2 to be the additional cardholder to my account
- ☐ I require an additional cardholder - application form attached

Q Rewards

- ☐ I wish to exclude the additional cardholder from redeeming my Q Rewards

In order to complete the credit card application, we require more detailed information about your financial position

Your share of general monthly living expenses (e.g. groceries, utilities, petrol, etc.) \$

Your share of other expenses (monthly) (e.g. alimony/maintenance, private school fees, land tax etc.) \$

Your share of monthly rent (if applicable or \$0 if not renting) \$

Total credit card limits \$

Do you have any other loans? (If yes, fill in your share of below)

Type	Outstanding Balance	Your share of Monthly Repayments
Mortgage	\$ <input type="text"/>	\$ <input type="text"/>
Business Loans	\$ <input type="text"/>	\$ <input type="text"/>
Leasing/Hire Purchase	\$ <input type="text"/>	\$ <input type="text"/>
Buy Now Pay Later	\$ <input type="text"/>	\$ <input type="text"/>
Personal Loans	\$ <input type="text"/>	\$ <input type="text"/>
Other commitments	\$ <input type="text"/>	\$ <input type="text"/>

Balance Transfers

- ☐ I require a balance transfer - details below
- ☐ I do not require a balance transfer

Institution	BSB	Amount	Credit Card Number	Name

Are there any significant foreseeable upcoming changes to your financial circumstances, which may impact your earnings or ability to make repayments (e.g. employment changes)

Applicant 1 ☐ Yes ☐ No      Applicant 2 ☐ Yes ☐ No

If yes, by how much do you anticipate your monthly net disposable income to decrease?

Applicant 1       Applicant 2

Bank of Queensland Credit Cards ("Credit Cards") are issued by National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") and distributed by Bank of Queensland Limited ABN 32 009 656 740 ("BOQ"). NAB has acquired the business relating to the Credit Cards from Citigroup Pty Ltd (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the Credit Cards. Our/us/we means NAB unless the context otherwise requires it.

## Key facts about these credit cards

Correct as at: 31 October 2024

National Australia Bank Limited, Credit Licence No: 230686

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*.

### Description of credit card

Product Name	Platinum Visa	Blue Visa	Low Rate Visa
Minimum credit limit	\$6,000	\$2,000	\$2,000
Minimum payment due	You must pay the minimum payment due by the payment due date each month as advised in your statement. The minimum payment due is: <ol style="list-style-type: none"> <li>the greater of:               <ol style="list-style-type: none"> <li>\$25; or if the card balance is less than \$25, the card balance; or</li> <li>2.00% of Card Balance as at the end of the statement period (rounded up to the nearest dollar);</li> </ol> </li> <li>plus any monthly installment, initial interest charge, fixed payment option fee or related interest on any of them, that is part of a fixed payment option for that month.</li> </ol>		
Interest on purchases*	20.99% p.a.	20.99% p.a.	13.99% p.a.
Interest-free period*	Up to 44 days	Up to 44 days	Up to 55 days
	For Retail Purchases together with any related fees and charges, and any interest or fees that are not related to a specific balance type. For example, this interest free period does not apply to Cash Advances, Balance Transfers, Special Promotions, and any interest or fees related to these balance types. Whilst you have a Balance Transfer, you will also not be eligible for any interest free days for Retail Purchases, interest, fees or charges.		
Interest on cash advances*	21.99% p.a.	21.99% p.a.	21.99% p.a.
Balance transfer interest rate*	For each product, please refer to the interest rate, term and balance transfer fee (if applicable) set out in the offer details viewed by you.		
Annual Fee*	\$149	\$89	\$65
Late Payment Fee	\$30 each time we do not receive the Minimum Payment Due and any Overdue Amount by the payment due date, debited to your Account after the payment due date. The Minimum Payment Due, any Overdue Amount, and payment due date are detailed on your statement of account.		

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from [www.boq.com.au/creditcardfeesandcharges](http://www.boq.com.au/creditcardfeesandcharges).

For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://www.moneysmart.gov.au). The terms on which this credit card is offered can change over time. You can check if any changes have been made by contacting us on **1300 55 72 72**.

\*Promotional offers may apply.

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### Credit Cards only - Balance Transfer Terms and Conditions

If at the end of the Balance Transfer ('BT') period any portion of the BT amount is still owing, the amount will attract interest at the prevailing Annual Percentage Rate for cash advances.

We may refuse to accept and process a BT request where it is less than \$500, where it is to certain other NAB issued BOQ credit cards, where it is to a foreign currency account, where it is to an offshore account or where it is to an account that is not in the name of the Primary Account holder.

We will process the BTs specified by you, in the order you have nominated, in full or part, as determined by us and your available Credit Limit. We may limit BTs to a percentage of your Credit Limit. Once your account is activated, BT requests can take up to 10 business days to be received at the other financial institution. We are not responsible for any delays whether by us or any other institution. You should continue to make repayments to your nominated accounts as any remaining balances will be your responsibility. You should continue to make repayments to your nominated accounts as any remaining balances will be your responsibility, except to the extent such loss is caused by our fraud, negligence or misconduct. If the ePayments Code applies then you may have rights under that code and we will comply with our obligations under the ePayments Code.

BTs do not earn Reward Points. You will not get the benefit or be eligible for any interest free days on purchases until the closing balance shown on your statement of account, including any Balance Transfer Balance, (excluding any Fixed Payment Option balance which isn't due for payment by the relevant payment due date) has been paid by the payment due date shown on that statement.

### Privacy

This Privacy Notice applies to all individual borrowers and guarantors and provides summary information about how we collect, use and disclose your personal information.

To view full version of our Privacy Collection and Credit Reporting Notice, type this link in your web browser:

<https://www.boq.com.au/content/dam/boq/files/about-us/corporate-governance/privacy-collection-credit-reporting-notice.pdf>.

Please let us know if you would like us to print you a copy.

### Collection

By submitting any application to us, you are providing your personal information to us for the primary purpose of:

- assessing and processing your application;
- verifying your identity; and
- if your application is approved, establishing and administering your loan and related loan accounts.

Without this information, we may not be able to consider or approve your application or provide our services.

We may also collect personal information (including credit information and credit eligibility information) about you for this primary purpose from third parties such as other credit providers or financial institutions, your representatives such as brokers, financial advisers or accountants, your insurers, publicly available sources (e.g. telephone directories), referrers or other intermediaries, our corporate partners or agents, government agencies (e.g. Centrelink) and credit reporting bodies.

You must only give us personal information about any other person with their permission and only if you have told them about this privacy statement.

### Disclosure

We may disclose your personal information (including, as permitted by law or industry requirements, information derived from a credit report) to:

- our related bodies corporate, the Mortgage Insurer, other insurers, service providers, agents (including debt collection agencies), contractors or external advisers to help us provide banking and related services to you (including lawyers and auditors)
- if you are a borrower, any person who has, or is considering, guaranteeing or providing property as security for the repayment of credit provided to you
- if we suspect you have acted fraudulently in connection with a credit application, we may disclose this to credit reporting bodies and other credit providers
- any person acting on your behalf, including your broker or other intermediary (if applicable), legal and financial advisers
- other applicants as party to this application (i.e. co-applicants)
- our alliance partners or your referees, including your employer (to confirm details about you) and payment system operators.

Our third party service providers may store or access your personal information overseas. Refer to our Privacy Policy for a list of countries our service providers may store or access your personal information from.

### Credit Reporting

Our Privacy Collection and Credit Reporting Notice provides further information about credit reporting and Credit Reporting Bodies (CRB) we use. It also contains important information about:

- Information that is shared with CRBs under the credit reporting framework and how this impacts you
- How CRBs and credit providers use your credit-related information, along with your rights to request your credit reporting information to not be used in a certain way
- Your rights in relation to credit-related information, which amongst other things includes accessing and correcting your information, and making a complaint
- Our rights for disclosing credit-related information
- Contact information for the CRBs we likely disclose your credit information to and enable you to access their privacy and credit reporting policies.

### Important information for co-borrowers and guarantors

**Co-borrowers:** As a co-borrower, you share equal responsibility for repaying the loan. If the other borrower(s) cannot or do not repay, you are responsible for the remaining loan balance. Please note, your ability to repay the loan may impact your credit score.

**Guarantors:** A guarantor provides a guarantee, which is a promise to repay the borrower's debt if they are unable to do so. Certain legal protections may apply to a guarantor that would not otherwise apply to a co-borrower. If you are a guarantor in relation to an application for credit, we can only collect your credit reporting information with your consent. By proceeding with this application, you consent to us collecting your credit information.

### Further information about privacy

For more details about how we handle your personal information and credit reporting, refer to our Privacy Policy at

<https://www.boq.com.au/important-information/privacy>. Our Privacy Policy contains information about:

- how you may exercise your right to access the personal information we hold about you (including your credit eligibility information)
- how you may seek correction of the personal information we hold about you (including your credit information or credit eligibility information), and
- how you can complain if you think we have breached the Privacy Act, the Australian Privacy Principles or the Credit Reporting Code and how we will deal with a complaint.
- Alternatively, you can contact us on **1300 55 72 72** or email [privacy@boq.com.au](mailto:privacy@boq.com.au).

**By signing below you acknowledge that:**

- You agree to the collection, use and sharing of your information as outlined here and in the Privacy Policy.
- You agree to us obtaining a credit report about you from Credit Reporting Bodies which may include:
  - credit information (a "consumer credit report"); or
  - information concerning your commercial credit activities or commercial creditworthiness (a "commercial credit report").
- If you apply for a credit card, then in respect of that credit card application you
  - confirm that you have read, consent and agree to your personal information being collected, held, used and disclosed in the Privacy Consent available at [www.boq.com.au](http://www.boq.com.au); and
  - acknowledge that by consenting to the disclosure of your personal information to overseas recipients, those recipients may not be subject to obligations similar to the Australian Privacy Principles.
- You agree fees payable in relation to this application (including application fees, valuation fees and search fees) may still be payable if the application does not proceed.
- If you are a co-borrower entering into a loan, you understand the risks associated with this and you understand the difference between being a co-borrower and a guarantor.
- If you provide us with documentation which includes personal information about a person who is not a borrower to the application (for example, a statement of a joint account), you confirm that you have obtained their consent to provide this information to us.
- All the information you have provided to us is complete and correct and that we may rely on this information for the purpose of assessing this application.
- Where there are changes to your personal details, you agree to notify us as soon as possible.

Please tick this box if you do not wish to receive any marketing material from Bank of Queensland Limited or its related companies and corporate partners.

This form is not an offer or acceptance of credit.

Signature	<div></div>	Signature	<div></div>
Name	<div></div>	Name	<div></div>
Date	<div></div>	Date	<div></div>

# BOQ Credit Guide

1 March 2023

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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:

- Home Loans;
- Residential property investment loans; and
- Some lines of credit; and
- Personal loans.

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 National Australia Bank Limited ABN 12 004 044 937, Australian Credit Licence 230686. 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 (NAB Credit Cards).

## 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; and
- 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 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 7 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); or
- within 21 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).

We are not required to provide you with a copy of the assessment if the application for credit or an increase in credit has been declined.

## **If you have a problem, complaint or dispute**

### **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.

### **How to contact us**

If you have a complaint, there are a number of ways to contact us:

- Contact your local branch manager or Business Banker.
- Call us on 1300 55 7272. Visit [www.boq.com.au/contact-us](http://www.boq.com.au/contact-us) for our operating hours.
- Complete the online complaints form at [www.boq.com.au/feedback-and-complaints](http://www.boq.com.au/feedback-and-complaints)
- Contact our Customer Relations Department via:

Email: [customer.relations@boq.com.au](mailto:customer.relations@boq.com.au)

Call: 1800 663 080

Write to: Customer Relations,  
Reply Paid 2258  
Brisbane QLD 4001

### **How will your complaint be handled?**

If we cannot solve your problem on the spot, we will let you know who is handling your complaint and how long it is likely to take for it to be resolved.

For further information about how we handle complaints, ask our friendly staff for a copy of our Complaint Guide or alternatively download a copy available on our website.

### **What to do if you feel your complaint has not been resolved**

If you're unhappy with our response you can approach the Australian Financial Complaints Authority (AFCA). AFCA provides a free and independent complaint resolution service for financial services. To contact them you can:

Call: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

Online: [www.afca.org.au](http://www.afca.org.au)

Write to: GPO Box 3  
Melbourne VIC 3001

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

## **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. Visit [www.boq.com.au/contact-us](http://www.boq.com.au/contact-us) for our operating hours.
- e-mailing us via the "contact us" page on our website – [www.boq.com.au](http://www.boq.com.au)
- writing to us at GPO Box 898, Brisbane QLD 4001
- visiting your local branch