

OZWAY LOAN APPLICATION FORM

Part 1 Personal Details					
Q/N		Applicant 1		Applicant 2	
1	Title* (Mr/Mrs/Miss/Ms/Other)				
2	Surname*				
3	Middle Name				
4	Given Name*				
5	Date of Birth*				
6	Driver's License – Number and State*				
7	Marital Status* (Single/Married/Defacto/Divorced)				
8	Australian Citizen*	Yes	No	Yes	No
9	If "NO" above, Australia Permanent Residency Status*	Yes	No	Yes	No
10	If "NO" above, Please state Nationality*				
11	No. of Dependents/Children*				
12	Age of Dependents/Children*				
13	Current Address*				
14	Time at Current Address*	From:	To:	From:	To:
15	Please List Three Previous Addressess (MM/YY)*	1. From:	To:	1. From:	To:
		2. From:	To:	2. From:	To:
		3. From:	To:	4. From:	To:
16	Residence (Own/Mortgage/Rent/Living with Parents/Other)*				
17	Home Phone				
18	Work Phone				
19	Mobile*				
20	Email*				
21	Current Company Details*				
22	Position*				
23	Mode of Employment (FT/PT/Casual/Contract/Other)*				
24	Manager Name*				
25	Occupation				
26	Current Employer/Manager Contact Details*	Phone:		Phone:	
		Email:		Email:	
27	Length of Service (MM/YY)*	From:	To:	From:	To:
28	Provide Duration of Last 3 Employments (MM/YY)*	1. From:	To:	1. From:	To:
		2. From:	To:	2. From:	To:
		3. From:	To:	3. From:	To:
29	Previous Employer Addresses*	1.		1.	
		2.		2.	
		3.		3.	
30	Previous Employer Contact Numbers*	1.		1.	
		2.		2.	
		3.		3.	

Part 2 Financial Position					
Q/N				Applicant 1	Applicant 2
	Assets				
31	Property Address	Property Value (\$)	Annual Rental Income (\$)		
	1.				
	2.				
	3.				
32	Bank Accounts (Institution & Account Description)	Balance (\$)			
	1.				
	2.				
	3.				
	4.				
	5.				
	Other Assets	Value (Estimate)			
33	Superannuation (Name of Fund)				
34	Gift				
35	Home & Contents				
36	Motor Vehicle (Year/Make/Model)				
37	Share Investments				
38	Others				

Liabilities				Applicant 1	Applicant 2
39	Existing Home Loans/Personal Loans/Leases/Hire Purchases				
	Financial Institution	Loan Value	Monthly Repayment		
	1.				
	2.				
	3.				
	Credit Cards	Financial Institution	Limit (\$)		
40	Card Type (Visa/MasterCard/Amex)				
	1.				
	2.				
	3.				

Credit History		Applicant 1	Applicant 2
41	Have you previously been credit impaired or bankrupted? (Yes/No)		
42	Are you in arrears with respect to current debt? (Yes/No)		
43	If Yes to any of the above, please provide details		

Part 3 Monthly Income & Expenditure			
Q/N	Income (Gross)	Applicant 1	Applicant 2
44	Base Income	\$	\$
45	Overtime	\$	\$
46	Commission/Bonuses	\$	\$
47	Existing Rental Income	\$	\$
48	Proposed Rental Income	\$	\$
49	Motor Vehicle Allowance	\$	\$
50	Government Allowances/Centrelink	\$	\$
51	Maintenance	\$	\$
52	Others	\$	\$
53	Total Gross Income	\$	\$
54	Total Net Income	\$	\$
55	Combined Net Income	\$	

	Expenditure	Combined Pre-settlement	Combined Post-settlement
56	Rent	\$	\$
57	Existing Home Loan	\$	\$
58	Existing Investment Loan	\$	\$
59	Car/Personal Loan	\$	\$
60	Credit/Store/Interest Free Card	\$	\$
61	Child Support	\$	\$
62	Living Expenses (Food, Power, Water, Rates, Petrol etc.)	\$	\$
63	Others	\$	\$
64	Total Expenditure	\$	\$
65	Monthly Net Income	\$	
66	Monthly Net Expenditure Post Settlement	\$	
67	Less New Proposed Loan Repayments	\$	
68	Net Surplus/Deficit	\$	

Part 4 Loan Objectives and Loan Details			
Q/N	Loan Details		
69	Purpose of this Finance	Purchase Owner Occupied	Investment
		Refinance	Debt Consolidation
		Other (describe)	
70	Estimated Loan Amount Required		
	Term of Loan Required		
	Repayments (Including Any Fees) of upto		
71	A Fixed or Variable Interest Rate^ of upto		
	Are you a First Home Buyer?	Yes No	Yes No
	Approximate Purchase Price/Property Value	\$	
72	Address (if known)		
	Contract Date (estimate)		
	If Investment Purpose, what is the Expected Rental (\$/Week)	\$	
^A higher interest rate may apply if the loan is in default. If there is a general increase in market interest rates, the rate will be correspondingly increased.			

Security to be Provided by You	
73	A first/second mortgage by (Name of Mortgagors/Borrowers)
74	Over (Property Address)
75	Guarantee by (Guarantor's Name and Address)

REFINANCE ONLY			
76	Amount required to repay existing loans and related transaction	Payout figure approximately	\$
		Costs approximately	\$
		Total	\$
77	Specify the benefit of the borrower refinancing	Reduced rates	
		Reduced monthly repayments	
		Top up for	
		Others	

Declaration and Acknowledgement

- You confirm that all information in this document has been recorded correctly.
- You can confirm that you have been provided with a Credit Guide.
- You agree that we may collect and use your personal information as specified in Part 4.
- You acknowledge that you have been informed about your risk insurance options.

Applicant 1	Applicant 2
Print Name	Print Name
Signature	Signature
Date	Date