

Home loan top up form



Return your completed form and supporting documents:

by mail: ING DIRECT
Variation Credit Assessment Team
GPO Box 4094
Sydney NSW 2001

or email: mortgage.assessment@ingdirect.com.au

▲ In order for us to process your top up as soon as possible please provide the following supporting documents:

PAYG Clients

- Payslip less than 1 month old (if payslip does not contain ABN, evidence of salary crediting must be provided) AND
- Latest Group Certificate or Taxation Return

Additional Income

- i.e. rental income statements
- PART A and PART B family and tax benefits

Self Employed Applicants

- Last 2 years full Business/Company Taxation Returns and Financials AND
- Last 2 years full Personal Taxation Returns

Section A: Borrower details

Important note: If the loan(s) is/are in a company or trust name, please complete a Company and Trust Appendix and forward with this application. The Appendix can be found on our website.

Borrower details		Borrower 1/Guarantor 1	Borrower 2/Guarantor 2
Surname		<input type="text"/>	<input type="text"/>
First name and middle name		<input type="text"/>	<input type="text"/>
Date of birth (DD/MM/YYYY)		<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Nationality		<input type="text"/>	<input type="text"/>
Driver Licence Number		<input type="text"/>	<input type="text"/>
Mother's Maiden Name	(mother's original surname/family name)	<input type="text"/>	<input type="text"/>
No. of dependants		<input type="text"/>	<input type="text"/>
Age of dependants		<input type="text"/>	<input type="text"/>
Residential address Street/Suburb/State/Postcode		<input type="text"/>	<input type="text"/>
Time at current address		<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Residential status	(e.g. Buying, mortgaged, renting, boarding, living with parents, etc)	<input type="text"/>	<input type="text"/>
Previous address Suburb/State/Postcode	(if less than 2 years at current address)	<input type="text"/>	<input type="text"/>
Email address		<input type="text"/>	<input type="text"/>
Best contact number		<input type="text"/>	<input type="text"/>

Section B: Home loan top up request

Increase borrowings

Account number	Increase by (top up amount)
<input type="text"/>	\$ <input type="text"/>

The increase in funds will be (tick a box): Retained in my/our loan account or Sent to my/our nominated bank account

Account name	BSB number	Account number
<input type="text"/>	<input type="text"/>	<input type="text"/>

Important Note: The nominated account details you have provided above must be one of your nominated account(s) you have already linked to your loan for the purpose of redraw.

1. The purpose of my home loan top-up is to

<input type="checkbox"/> Consolidate debt	<input type="checkbox"/> Renovate/home improvements	<input type="checkbox"/> Purchase/refinance a residential property
<input type="checkbox"/> Travel	<input type="checkbox"/> Vehicle	<input type="checkbox"/> Personal circumstances
<input type="checkbox"/> Other <input type="text"/>		

2. Do the features of your existing home loan still meet your needs and objective?

Yes No

Financial circumstances

3. Are you aware of anything that may adversely affect your ability to meet current and future obligations?

Yes No

If 'Yes' -

(a) Please specify details

(b) Which one of these applies, if any?

Temporary decrease in income Permanent decrease in income Anticipated large expenditure

Temporary increase in income Permanent increase in income

Other - Please specify

(c) How will you meet your obligations under the credit contract when the change occurs?

Securing additional income Using savings My application reflects these changes Reducing expenditure Sale of assets

4. Have you applied for hardship with your existing lender?

Yes No

If you selected 'Yes' to the above, please specify details below of the hardship relief you expected below

Section C: Financial details

Assets

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

Liabilities

	Amount owing (incl. available redraw) (\$)	Facility limit (\$)	Monthly payment (\$)
Existing mortgage (home)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Existing mortgage (investment property 1)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Existing mortgage (investment property 2)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Existing mortgage (investment property 3)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Personal loans or hire purchase	<input type="text"/>	<input type="text"/>	<input type="text"/>
Car lease	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other debts (store account/s, HECS, etc.)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Contingent liability (e.g. guaranteed debt)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rent/board paid (if applicable)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Child maintenance	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit card(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>
TOTAL LIABILITIES	<input type="text"/>	<input type="text"/>	<input type="text"/>

Expenses

	Weekly (\$)	Fortnightly (\$)	Monthly (\$)	Annual (\$)
General living expenses (to include groceries, utilities, phone, clothes, home maintenance, pets etc.)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Cars and transport	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Personal and general insurance	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Education and childcare expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Entertainment and leisure expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Employment details

Name of current employer	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>
Date commenced (DD/MM/YY)	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Address of current employer Street/Suburb/State/Postcode	<input type="text"/>	<input type="text"/>
Employer's telephone number	<input type="text"/>	<input type="text"/>
No. of employers in last 4 years	<input type="text"/>	<input type="text"/>
Name of previous employer	<input type="text"/>	<input type="text"/>
Previous occupation	<input type="text"/>	<input type="text"/>
Employer's telephone number	<input type="text"/>	<input type="text"/>
Date commenced/ended (DD/MM/YY)	<input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/>
Second job employer name	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>
Date commenced (DD/MM/YY)	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Employer's telephone number	<input type="text"/>	<input type="text"/>

Personal income

Borrower 1/Guarantor 1

PAYG

Base income (including salary paid to you by your own company)

Gross monthly income* (\$)

Regular overtime

Second job income

Car allowance^

Fully maintained car^^

Other income

Bonus

Family Tax Benefits (Part A+B)

Child Maintenance (must be court ordered)

Investment income (including dividends paid to you by your own company)

Existing rental income

Proposed rental income

Other income (e.g. commission)

TOTAL INCOME

Borrower 2/Guarantor 2

PAYG

Base income (including salary paid to you by your own company)

Gross monthly income* (\$)

Regular overtime

Second job income

Car allowance^

Fully maintained car^^

Other income

Bonus

Family Tax Benefits (Part A+B)

Child Maintenance (must be court ordered)

Investment income (including dividends paid to you by your own company)

Existing rental income

Proposed rental income

Other income (e.g. commission)

TOTAL INCOME

* How to convert to gross monthly amounts (before tax). Weekly - multiply by 52 then divide by 12. Fortnightly - multiply by 26 then divide by 12. Yearly - divide by 12.
 ^ Paid to you by your employer to cover vehicle running costs.
 ^^ Only tick this box if your employer is providing you a fully maintained car which is in addition to your salary.

Business income (sole trader/company/partnership/trust applicant/guarantor)

	Last financial year (\$)	Previous financial year (\$)
Profit from business distributed to all Borrowers/Guarantors (if sole trader/partnership/trust)	<input type="text"/>	<input type="text"/>
Net Profit Before Tax (if company) - excluding dividends paid	<input type="text"/>	<input type="text"/>
Add back depreciation on fixed assets (Land and Building only)	<input type="text"/>	<input type="text"/>
Add back interest on debts refinanced/repaid	<input type="text"/>	<input type="text"/>
Other Add back(s) (e.g. non recurring expenses)		
Description		
<input type="text"/>	<input type="text"/>	<input type="text"/>
TOTAL INCOME	<input type="text"/>	<input type="text"/>

REMINDER! To help us process your loan variation request without delay, don't forget to provide your supporting documents:

PAYG Clients

- Payslip less than 1 month old (if payslip does not contain ABN, evidence of salary crediting must be provided)
- Latest Group Certificate or Taxation Return
- Contract of Sale (if selling or buying a property)

Self Employed Applicants

- Last 2 years full Business/Company Taxation Returns and Financials, PLUS
- Last 2 years full Personal Taxation Returns
- Contract of Sale (if selling or buying a property)

Consent by Applicant/s and Guarantor/s

ING DIRECT is a division of ING Bank (Australia) Limited ABN 24 000 893 292

Name of Applicant 1

Guarantor(s)

Name of Applicant 2

Guarantor(s)

At ING DIRECT we recognise that privacy and security of personal information is important to our customers.

We respect the confidentiality and security of your personal information and we are committed to protecting it at all times.

1. Collection and use of your personal information

ING DIRECT collects personal information to provide you with information about a financial product or service; to assess your application and eligibility for a financial product or service; to provide you with the financial products and services that you've requested; to manage your account(s) and otherwise administer our relationship with you; and to communicate with you about ING DIRECT and the products and services we offer, and then only when its necessary for or related to these purposes. We also collect any personal information necessary for the purposes of complying with our legal and regulatory obligations, including the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

By completing and signing this form you consent to our collection, use and disclosure of your personal information as outlined in this privacy statement. If you do not provide your personal information, we may be unable to provide you with ING DIRECT products or services.

2. Disclosure of your personal information

You consent to us disclosing your personal information to

i Other financial institutions

- Other financial institutions, such as banks, credit unions, building societies and payment services such as VISA, in order to set up and manage your account and to process banking transactions.

ii Other organisations

ING Group entities and/or third parties, such as:

- ING Group companies in order to service other ING products you may have within the Group and portfolio analysis;
- ING Group entities located in the Netherlands and Singapore for account administration, regulatory and security purposes or to comply with Australian and global regulatory requirements that apply to us or the ING Group;
- Any third party product and service supplier that we have an arrangement with (so that either us or they may provide you with the product or service you have requested or in which you have expressed an interest);
- Organisations undertaking reviews of the integrity of our operations, including the completeness of our information;
- Authorised organisations providing services or functions on our behalf (including mailing services, document storage services, direct marketing, data verification services, information technology support and printing our standard documents and correspondence);
- Our solicitors, valuers and insurers (for loan products);
- Credit reporting or information verification bodies (or their affiliated entities) in order to obtain and provide details about your credit history or status, to verify other information about you including your identity, to carry out your request to correct your credit information or to resolve your complaint about the handling, use or disclosure of your credit information; and
- Any person acting on your behalf including mortgage intermediaries, your financial adviser, power of attorney, solicitor or accountant.

Any example used above to indicate when we might disclose personal information may not be limited to those examples (or examples of a similar kind).

Personal information will only be disclosed to third parties other than those listed above if you have consented; if you would reasonably expect us to disclose information of that kind to those third parties; if we are authorised or required to do so by law; or it is necessary to assist with law enforcement.

3. Collection, use and disclosure of your credit information

By making this application, you agree that subject to the Privacy Act ING DIRECT and any other financier who at any time provides or has an interest in the credit, can do any of the following at any time:

i Commercial credit information

Collect any commercial credit information from a business that provides commercial credit worthiness information and use that information to assess an application for consumer credit or commercial credit.

ii Consumer credit information

Collect any consumer credit information from credit reporting bodies and use that information to assess an application for consumer credit or commercial credit.

iii Collection of overdue payments

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

iv Provide information to mortgage insurer

Disclose information to a mortgage insurer to assess the risk of providing mortgage insurance; to assess the risk of default; to assess the risk of a guarantor being unable to meet a liability arising under a guarantee; to administer and vary the insurance cover including for securitisation and hardship applications; to verify information that we collect about you; to deal with claims and recovery of proceeds including, among other things, to enforce a loan in place of a lender if the mortgage insurer pays out an insurance claim on your loan; for a mortgage insurance purpose relating to you; and for any other purpose under the insurance policy issued to us relating to your loan, as well as for other management and risk purposes.

v Exchange of information between credit providers

Collect, use or disclose to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity.

vi Exchange of information with introducers

Collect any consumer or commercial credit information from, or disclose that information to, any introducer, financial consultant, accountant, lawyer, or intermediary (including any introducer mentioned on the front page of this application form) acting in connection with any financing provided.

vii Provide information to credit reporting bodies

Disclose to credit reporting body personal or commercial credit-related information. The information may include identity particulars; the fact that credit has been applied for, the amount and type of credit and the applicable terms and conditions; repayment history information; the fact that the lender is a current credit provider; in specified circumstances payments which become overdue more than 60 days, and for which action has been commenced; advice that payments are no longer overdue; in specified circumstances our opinion that there has been a serious credit infringement; and the credit provided has been paid or otherwise discharged and the date on which this occurs.

viii Provide information for securitisation

Disclose any report or personal information to another person in connection with funding financial accommodation by means of an arrangement involving securitisation.

ix Provide information to guarantors

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

x Provide information in relation to disputes and enquiries

Disclose consumer credit information, commercial credit information, and personal information to any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan.

xi Authority in relation to a mortgage insurer

You also agree that this authority applies to any mortgage insurer, who may have to use, hold and disclose to third parties (including third parties located overseas) any personal information they collect about you from us in order to assess whether to insure the risk of providing mortgage insurance; to assess the risk of default; to assess the risk of a guarantor being unable to meet a liability arising under a guarantee; to administer and vary the insurance cover including for securitisation and hardship applications; to verify information that we collect about you; to deal with claims and recovery of proceeds including, among other things, to enforce a loan in place of a lender if the mortgage insurer pays out an insurance claim on your loan; for a mortgage insurance purpose relating to you; and for any other purpose under the insurance policy issued to us relating to your loan, as well as for other as well as for other management and risk purposes.

Our website includes information about credit reporting, including details of the credit reporting bodies that we deal with, what information we provide to credit reporting bodies (including if you fail to meet your payment obligations or commit a serious credit infringement) and what information credit reporting bodies provide to other credit providers, your right to request credit reporting bodies not to use your credit reporting information for the purposes of direct marketing and information about your right to initiate a 'ban period' in cases of actual or suspected identity fraud. You can access this information at <http://www.ingdirect.com.au/privacy.htm>.

4. Access, correction and complaints

Our Privacy Policy contains information about how you:

- can access your personal information that we hold and seek the correction of that information; and

- may complain about a breach of the Australian Privacy Principles, Part IIIA of the Privacy Act, or the Credit Reporting Privacy Code, and how we will deal with such a complaint.

5. Marketing

We, or other ING Group entities, may provide you with further information about ING Group products and services unless you tell us not to. You may elect not to receive further information about us or ING Group products and services by contacting us online, calling or writing to us. If you have provided an email address to us, we may contact you using that email address, including to provide you with information about ING DIRECT or our products.

Our privacy statement may be updated from time to time, as we strive to improve the standard of service we provide to you. If you would like further information regarding privacy, you can review our current Privacy Policy online at www.ingdirect.com.au or request a copy by either calling or writing to us.

This privacy statement applies to ING DIRECT, a division of ING Bank (Australia) Limited.

Signed by Applicant 1/Guarantor 1/Director 1	Date (DD/MM/YY)
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Signed by Applicant 2/Guarantor 2/Director 2	Date (DD/MM/YY)
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Section E: Declaration and authority

Declaration

I/We have completed or arranged for completion of and read and understood the particulars set out in this form and declare them to be true and complete. The representations have been made to ING DIRECT to enable it to determine whether or not to approve my/our loan variation request and I/we understand and acknowledge that ING DIRECT is relying on the information provided by me/us in this form in determining whether to approve my/our loan variation request.

I/We hereby authorise ING DIRECT to make any other enquiries relative to this loan variation, which it considers necessary. I/We also understand that this form does not in any way constitute an offer to lend or vary my/our loan contract.

Despite any representations which may be made to us by any person, I/we understand and acknowledge that ING DIRECT is not bound to approve this loan variation request, and is not to be treated as having approved this loan variation until I/we receive a Letter of Offer/Loan Variation Confirmation from ING DIRECT confirming approval of the loan and listing the approval conditions, if any. I/We understand that no loan can settle until those conditions have been met.

Where the borrower is a company, it authorises each director of the company named as an authorised signatory on the "Authority to Operate" form to operate its loan account in all respects as if they were a borrower under the loan. This authority does not extend to the authorised signatory amending or revoking this authority or authorising other persons to operate the loan account (in which case all authorised signatories must agree). This variation request is executed below in accordance with the constitution of the company by two directors/a director and the secretary/the sole director and sole company secretary (as applicable) of the company.

I/We understand that ING DIRECT does not express an opinion as to the viability of any investment that may be the subject of this loan and does not accept any liability in respect of any loss or damage I/we may sustain as a consequence of:

- a) the failure of the investment to perform as expected or,
- b) a change in my/our circumstances.

To the best of my/our knowledge and belief, all the information given in this form is true and correct.

Borrower 1/ Guarantor 1 full name	<input type="text"/>
Borrower 1/Guarantor 1 address	<input type="text"/>
Signed by Borrower 1/Guarantor 1	Date (DD/MM/YY)
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Borrower 2/ Guarantor 2 Full Name	<input type="text"/>
Borrower 2/Guarantor 2 address	<input type="text"/>
Signed by Borrower 2/Guarantor 2	Date (DD/MM/YY)
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>