

# Loan application - Direct



## Step 1: Home loan specialist details

Introducer number (mandatory)	Home loan specialist name	
<input type="text"/>	<input type="text"/>	
Telephone number	Fax number	
<input type="text"/>	<input type="text"/>	
Email	Application date (DD/MM/YY)	Estimated settlement date (DD/MM/YY)
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

## Step 2: What is important to me in a loan?

I/we have the following requirements (tick the options that apply to your application):

- |   |  |
|---|--|
| <input type="checkbox"/> Variable Rate Loan   | <input type="checkbox"/> Fixed Rate Loan                 |
| <input type="checkbox"/> 100% interest offset facility  | <input type="checkbox"/> Principal & Interest repayments |
| <input type="checkbox"/> Interest Only (up to 5 years only) - If selected, please set out why you would like Interest Only repayments below ( <b>mandatory field</b> ): |  |

My/our objectives are (tick the options that apply to your application):

- |   |   |
|---|---|
| <input type="checkbox"/> Reduce the loan as quickly as possible                                 | <input type="checkbox"/> Access any available funds             |
| <input type="checkbox"/> Minimise the loan repayments   | <input type="checkbox"/> I don't have any specific requirements |
| <input type="checkbox"/> Have certainty of knowing what the repayments will be for a set period |   |

If you have any requirements or objectives for your loan that have not been covered above, you **must** outline these below:

## Step 3: Changes in financial circumstances

Are you aware of any changes that may affect your ability to meet your financial obligations (including your ability to meet your obligations over the proposed loan term)?

- Yes  No

If yes, what kind of change are you expecting?

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Temporary decrease in income   | <input type="checkbox"/> Permanent decrease in income (including requirement) | <input type="checkbox"/> Anticipated large expenditure        |
| <input type="checkbox"/> Temporary increase in expenses | <input type="checkbox"/> Permanent increase in expenses                       | <input type="checkbox"/> Other (please specify details below) |

How will you continue to meet your financial obligations?

- |   |  |   |   |
|---|--|---|---|
| <input type="checkbox"/> Secure additional income | <input type="checkbox"/> Sale of assets                        | <input type="checkbox"/> Reducing expenditure | <input type="checkbox"/> Use of superannuation                |
| <input type="checkbox"/> Using savings            | <input type="checkbox"/> My application reflects these changes | <input type="checkbox"/> Downsize             | <input type="checkbox"/> Other (please specify details below) |

#### Step 4: Borrower details

Applicant 1  Guarantor 1  Director 1

Existing ING customer Client Number

New borrower

Self-employed  PAYG

Mr  Mrs  Ms  Miss Other

Surname

First name Middle name

Date of birth (DD/MM/YYYY)

/  /

Gender

Male  Female

Nationality

Mother's maiden name (mother's original surname / family name)

Spouse's name

Driver's licence number

No of dependants

Age of dependants

#### Contact number

Phone number - Home

Phone number - Work

Mobile number

Email address

#### Current residential address

Unit number

Street number

Street name

Suburb

State

Postcode

Time at current address

Years

Months

#### Current residential status

Owner

Renting

Boarding

Paying mortgage  Living with parents

Other (if other, please specify below)

Are you a first home buyer?  Yes  No

#### Residential/mailling address after settlement

Same as current residential address

Change to security address at settlement

Applicant 2  Guarantor 2  Director 2

Existing ING customer Client Number

New borrower

Self-employed  PAYG

Mr  Mrs  Ms  Miss Other

Surname

First name Middle name

Date of birth (DD/MM/YYYY)

/  /

Gender

Male  Female

Nationality

Mother's maiden name (mother's original surname / family name)

Spouse's name

Driver's licence number

No of dependants

Age of dependants

#### Contact number

Phone number - Home

Phone number - Work

Mobile number

Email address

#### Current residential address

Unit number

Street number

Street name

Suburb

State

Postcode

Time at current address

Years

Months

#### Current residential status

Owner

Renting

Boarding

Paying mortgage  Living with parents

Other (if other, please specify below)

Are you a first home buyer?  Yes  No

#### Residential/mailling address after settlement

Same as current residential address

Change to security address at settlement

## Step 5: Additional information

### Applicant 1/Guarantor 1/Director 1

Is applicant an Australian Citizen/Permanent Resident?

Yes  No

Has applicant ever been bankrupt, had any credit defaults, or had a judgement credit?\*

Yes  No

Is applicant receiving unemployment benefits or worker's compensation?\*

Yes  No

Has the loan applicant/guarantor/director been known by any other name in the last 7 years? e.g., maiden name, previous married name?\*

Yes  No

Former Name(s)\* Applicant 1/ Guarantor 1/Director 1

\*Please attach details to this application

### Applicant 2/Guarantor 2/Director 2

Is applicant an Australian Citizen/Permanent Resident?

Yes  No

Has applicant ever been bankrupt, had any credit defaults, or had a judgement credit?\*

Yes  No

Is applicant receiving unemployment benefits or worker's compensation?\*

Yes  No

Has the loan applicant/guarantor/director been known by any other name in the last 7 years? e.g., maiden name, previous married name?\*

Yes  No

Former Name(s)\* Applicant 2/ Guarantor 2/Director 2

\*Please attach details to this application

## Step 6: Employment details

### Applicant 1/Guarantor 1/Director 1

Name of current employer (if self-employed, your trading name)

#### Current employment status

Salaried  Self-employed  Social benefits  Retired  
 Student  Home duties  Unemployed

#### Current employment type

Full-time  Part-time  Casual/Temp  Contract

Occupation (if self-employed, type of business/industry)

Date commenced (DD/MM/YY)

No of employers in last four years

Address of current employer (if self-employed, your business address)

Unit number

Street number

Street name

Suburb

State

Postcode

#### ONLY complete this section if less than two years with current employer

Name of previous employer

#### Previous employment status

Salaried  Self-employed  Social benefits  Retired  
 Student  Home duties  Unemployed

#### Previous employment type

Full-time  Part-time  Casual/Temp  Contract

Previous occupation (if self-employed, type of business/industry)

Time with previous employer  Years  Months

### Applicant 2/Guarantor 2/Director 2

Name of current employer (if self-employed, your trading name)

#### Current employment status

Salaried  Self-employed  Social benefits  Retired  
 Student  Home duties  Unemployed

#### Current employment type

Full-time  Part-time  Casual/Temp  Contract

Occupation (if self-employed, type of business/industry)

Date commenced (DD/MM/YY)

No of employers in last four years

Address of current employer (if self-employed, your business address)

Unit number

Street number

Street name

Suburb

State

Postcode

#### ONLY complete this section if less than two years with current employer

Name of previous employer

#### Previous employment status

Salaried  Self-employed  Social benefits  Retired  
 Student  Home duties  Unemployed

#### Previous employment type

Full-time  Part-time  Casual/Temp  Contract

Previous occupation (if self-employed, type of business/industry)

Time with previous employer  Years  Months

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

Name of employer

Second job occupation

Second job employment type  
 Part-time    Casual/Temp    Contract

Phone number of employer      Date commenced (DD/MM/YY)  
   /  /

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

Name of employer

Second job occupation

Second job employment type  
 Part-time    Casual/Temp    Contract

Phone number of employer      Date commenced (DD/MM/YY)  
   /  /

**Step 7: Income**

**Personal income**

<p><b>Applicant 1/Guarantor 1/Director 1</b></p> <p><b>PAYG</b></p> <p>Base income (including salary paid to you by your own company) <input type="text"/></p> <p>Regular overtime <input type="text"/></p> <p>Second job income <input type="text"/></p> <p>Car allowance^ <input type="text"/></p> <p>Fully maintained car^^ <input type="checkbox"/></p> <p><b>Other Income</b></p> <p>Child maintenance (must be court ordered) <input type="text"/></p> <p>Investment income (including dividends paid to you by your own company) <input type="text"/></p> <p>Existing rental income <input type="text"/></p> <p>Proposed rental income <input type="text"/></p> <p>Other income (e.g. commission/bonus) <input type="text"/></p> <p><b>TOTAL INCOME</b> <input type="text"/></p>	<p><b>Applicant 2/Guarantor 2/Director 2</b></p> <p><b>PAYG</b></p> <p>Base income (including salary paid to you by your own company) <input type="text"/></p> <p>Regular overtime <input type="text"/></p> <p>Second job income <input type="text"/></p> <p>Car allowance^ <input type="text"/></p> <p>Fully maintained car^^ <input type="checkbox"/></p> <p><b>Other Income</b></p> <p>Child maintenance (must be court ordered) <input type="text"/></p> <p>Investment income (including dividends paid to you by your own company) <input type="text"/></p> <p>Existing rental income <input type="text"/></p> <p>Proposed rental income <input type="text"/></p> <p>Other income (e.g. commission/bonus) <input type="text"/></p> <p><b>TOTAL INCOME</b> <input type="text"/></p>
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\* 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 Applicants/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"/>
<b>TOTAL INCOME</b>	<input type="text"/>	<input type="text"/>

## Step 8: Company details

ONLY complete if company applicant/guarantor/director i.e. if borrowing/guaranteeing under a company name. If completing this section you will need to complete the Company and Trust Appendix and forward with this application. The Appendix is located on our website.

### Applicant 1/Guarantor 1/Director 1

Company name

ACN  ABN

#### Mailing Address

Unit number  Street number

Street name

Suburb

State  Postcode

#### Trading Address

Unit number  Street number

Street name

Suburb

State  Postcode

Industry

Date established (DD/MM/YY)  
 /  /

### Applicant 2/Guarantor 2/Director 2

Company name

ACN  ABN

#### Mailing Address

Unit number  Street number

Street name

Suburb

State  Postcode

#### Trading Address

Unit number  Street number

Street name

Suburb

State  Postcode

Industry

Date established (DD/MM/YY)  
 /  /

## Step 9: Purpose of the loan

### Please indicate the intended purpose of the loan

	Split 1	Split 2	Split 3
Purchase home (owner occupied)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Refinance home/personal loan (owner occupied)*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other owner occupied (e.g. home improvements, personal use)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Purchase investment property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Refinance investment loan*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other investments - <b>must</b> specify* <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### \*Additional Information – Reasons for refinance (only if loan purpose includes refinance)

Consolidation or restructure of finances  Customer service  Products and features  Pricing (interest rates)

Other (please specify)

If refinancing an existing loan with Interest Only repayments, please explain why you want to refinance to another loan with Interest Only repayments (Mandatory field)

## Step 10: Funding summary

The following is a guide only. There may be other costs associated with your transaction that may affect how much you need to borrow.

### Your cost of purchase or refinance (\$)

Price/Estimated Value of property	<input type="text"/>	Government Stamp Duty on mortgage	<input type="text"/>
Home Loan Refinance amount	<input type="text"/>	Government Stamp Duty on transfer of property	<input type="text"/>
Other debts being refinanced	<input type="text"/>	Government registration fee	<input type="text"/>
Other costs	<input type="text"/>	Valuation fee (if applicable)	<input type="text"/>
Cost of construction/home improvements	<input type="text"/>	Other fees and charges associated with your loan (our standard fees and charges are available on request)	<input type="text"/>
Application Fee	<input type="text"/>	Fees and charges imposed by your outgoing lender (for example, any mortgage discharge fee)	<input type="text"/>
Lender's Mortgage Insurance (estimate)	<input type="text"/>		
Other costs including legal and other professional charges	<input type="text"/>	<b>ESTIMATED COST</b>	<input type="text"/>

### Your contribution to purchase or refinance (\$)

Net proceeds from pending sale of real estate	<input type="text"/>	Gift	<input type="text"/>
Deposit already paid	<input type="text"/>	Other loans (specify source)	<input type="text"/>
Cash/Savings	<input type="text"/>	Other funds (specify source e.g. First Home Owners Grant)	<input type="text"/>
Existing equity	<input type="text"/>	<b>TOTAL APPLICANT(S) CONTRIBUTION</b>	<input type="text"/>
<b>ESTIMATED LOAN AMOUNT REQUESTED (\$)</b> (difference between estimated cost and total applicant(s) contribution)			<input type="text"/>

## Step 11: Security property details

All security properties listed will secure all loans/splits on this application form. **Important note:** Where more than one property is listed, an additional valuation fee will apply. This fee is non-refundable and is payable at the time of your application.

### Property 1

Unit number	<input type="text"/>	Street number	<input type="text"/>	Is property unencumbered?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Street name	<input type="text"/>			Source of estimated value (e.g. purchase price, customer estimate)	<input type="text"/>
Suburb	<input type="text"/>			Estimated LVR %	<input type="text"/>
State	Postcode	Number of bedrooms	<input type="checkbox"/>	LMI	<input type="checkbox"/> Yes <input type="checkbox"/> No
Estimated value	\$ <input type="text"/>	Residential	<input type="checkbox"/>	Registered Owners	Name(s) to appear on Certificate of Title after settlement
Type of Security	<input type="checkbox"/> House <input type="checkbox"/> Unit <input type="checkbox"/> Villa/Townhouse	Commercial	<input type="checkbox"/>	Contact for access (for valuation)	<input type="text"/>
Type of Purchase	<input type="checkbox"/> Vacant Land <input type="checkbox"/> Rural	<input type="checkbox"/> Off the plan	<input type="checkbox"/> Favourable (not arms length)	Phone number	<input type="text"/>
	<input type="checkbox"/> Established Home				
	<input type="checkbox"/> Newly constructed home				

## Property 2

Unit number  Street number

Street name

Suburb

State  Postcode  Number of bedrooms

Estimated value \$  Residential  Commercial

Type of Security  
 House  Unit  Villa/Townhouse  
 Vacant Land  Rural

Type of Purchase  
 Established Home  Off the plan  
 Newly constructed home  Favourable (not arms length)

Is property unencumbered?  Yes  No

Source of estimated value (e.g. purchase price, customer estimate)

Estimated LVR %  LMI  Yes  No

Registered Owners  
 Name(s) to appear on Certificate of Title after settlement

Contact for access (for valuation)

Phone number

## Property 3

Unit number  Street number

Street name

Suburb

State  Postcode  Number of bedrooms

Estimated value \$  Residential  Commercial

Type of Security  
 House  Unit  Villa/Townhouse  
 Vacant Land  Rural

Type of Purchase  
 Established Home  Off the plan  
 Newly constructed home  Favourable (not arms length)

Is property unencumbered?  Yes  No

Source of estimated value (e.g. purchase price, customer estimate)

Estimated LVR %  LMI  Yes  No

Registered Owners  
 Name(s) to appear on Certificate of Title after settlement

Contact for access (for valuation)

Phone number

## Step 12: Your assets and liabilities

Your 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"/>
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"/>
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"/>
<b>TOTAL ASSETS</b>			<input type="text"/>	<input type="text"/>

\*How to convert to monthly amounts: Weekly income - multiply by 52 then divide by 12. Fortnightly income - multiply by 26 then divide by 12. Yearly income - divide by 12.



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

Your living 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"/>

### Step 13: Loan details

Select the loan for which you wish to apply. If you want a combined loan or more than one loan, complete the relevant sections. Minimum \$50,000 for any loan type in a combination loan.

Split 1	Split 2	Split 3
<b>Purpose of loan</b> <input type="checkbox"/> Owner occupier loan <input type="checkbox"/> Investment loan <b>Are you applying for a First Home Owners Grant?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>Select Product</b> (Choose one product only per loan) <input type="checkbox"/> Orange Advantage (with 100% offset) <input type="checkbox"/> Fixed Rate Loan <input type="checkbox"/> Mortgage Simplifier If selecting a fixed rate please indicate term (years) <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <b>Note:</b> Fixed rate term cannot exceed interest only term. <b>Do you require a Fixed Rate Lock-in?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, complete and submit Fixed Rate Lock-in form	<b>Purpose of loan</b> <input type="checkbox"/> Owner occupier loan <input type="checkbox"/> Investment loan <b>Are you applying for a First Home Owners Grant?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>Select Product</b> (Choose one product only per loan) <input type="checkbox"/> Orange Advantage (with 100% offset) <input type="checkbox"/> Fixed Rate Loan <input type="checkbox"/> Mortgage Simplifier If selecting a fixed rate please indicate term (years) <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <b>Note:</b> Fixed rate term cannot exceed interest only term. <b>Do you require a Fixed Rate Lock-in?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, complete and submit Fixed Rate Lock-in form	<b>Purpose of loan</b> <input type="checkbox"/> Owner occupier loan <input type="checkbox"/> Investment loan <b>Are you applying for a First Home Owners Grant?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>Select Product</b> (Choose one product only per loan) <input type="checkbox"/> Orange Advantage (with 100% offset) <input type="checkbox"/> Fixed Rate Loan <input type="checkbox"/> Mortgage Simplifier If selecting a fixed rate please indicate term (years) <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <b>Note:</b> Fixed rate term cannot exceed interest only term. <b>Do you require a Fixed Rate Lock-in?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, complete and submit Fixed Rate Lock-in form

**WARNING:** If you select a fixed rate loan, break costs may be payable if at any time before the fixed term expires, you (1) pay out your loan, or you make an additional payment of \$10,000 or more, or you make additional payments totalling \$10,000 or more in any one-year period (with the first one-year period starting on the first day of the fixed interest period), or (2) you ask us to make certain changes to your loan including to your loan type, your repayment type, your loan purpose or your fixed interest period. Break costs could be substantial if interest rates fall during the fixed interest period. You should take break costs into consideration when deciding whether you want to fix your interest rate. Any additional payments or advanced funds are not available for redraw during the fixed interest period. Refer to the Home Loan Terms and Conditions and FAQs available at [ing.com.au](http://ing.com.au) which set out when break costs may apply on fixed rate loans.





<b>Loan amount</b> (excluding LMI premium) \$ <input type="text"/> LMI premium (to be capitalised)* \$ <input type="text"/> <b>Total amount</b> \$ <input type="text"/>	<b>Loan term</b> <input type="text"/> Years	<b>Loan amount</b> (excluding LMI premium) \$ <input type="text"/> LMI premium (to be capitalised)* \$ <input type="text"/> <b>Total amount</b> \$ <input type="text"/>	<b>Loan term</b> <input type="text"/> Years	<b>Loan amount</b> (excluding LMI premium) \$ <input type="text"/> LMI premium (to be capitalised)* \$ <input type="text"/> <b>Total amount</b> \$ <input type="text"/>	<b>Loan term</b> <input type="text"/> Years
<b>Repayment method</b> <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly I wish to pay <input type="checkbox"/> Principal and interest <input type="checkbox"/> Interest Only^ If Interest only, please indicate term (years) <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5		<b>Repayment method</b> <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly I wish to pay <input type="checkbox"/> Principal and interest <input type="checkbox"/> Interest Only^ If Interest only, please indicate term (years) <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5		<b>Repayment method</b> <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly I wish to pay <input type="checkbox"/> Principal and interest <input type="checkbox"/> Interest Only^ If Interest only, please indicate term (years) <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5	

\* Mortgage insurance calculation to be included with application  
^ Monthly repayments are required on the 1st of each month for Interest Only loans.

### Step 14: Orange Everyday transaction account

Complete this section if you wish to apply for an Orange Everyday bank account in addition to your home loan.

**Name of Applicant 1**

Yes please, I'd like to open an Orange Everyday transaction account.

By checking 'Yes please', I acknowledge that:

I've read and agree to the Orange Everyday Terms and Conditions booklet (including our Privacy Statement) and Fees and Limits Schedule available at [www.ingdirect.com.au/everyday/](http://www.ingdirect.com.au/everyday/), that I've had the opportunity to print and save these documents, and that I won't otherwise be provided with a copy (unless I ask for one). I also acknowledge that ING will send statements and other communications to me in relation to my Orange Everyday electronically including by email, SMS or by making them available to me via ING online banking (in which case paper copies will not be provided). When a new statement or important notice is ready to view in online banking, I acknowledge that ING can let me know by email.

I request that ING sends me a Visa Debit Card when my Orange Everyday Transaction account is opened.

**Name of Applicant 2**

Yes please, I'd like to open an Orange Everyday transaction account.

By checking 'Yes please', I acknowledge that:

I've read and agree to the Orange Everyday Terms and Conditions booklet (including our Privacy Statement) and Fees and Limits Schedule available at [www.ingdirect.com.au/everyday/](http://www.ingdirect.com.au/everyday/), that I've had the opportunity to print and save these documents, and that I won't otherwise be provided with a copy (unless I ask for one). I also acknowledge that ING will send statements and other communications to me in relation to my Orange Everyday electronically including by email, SMS or by making them available to me via ING online banking (in which case paper copies will not be provided). When a new statement or important notice is ready to view in online banking, I acknowledge that ING can let me know by email.

I request that ING sends me a Visa Debit Card when my Orange Everyday Transaction account is opened.

**Important notes**

- Where only one applicant completes the section above, the Orange Everyday will be opened in their single name.
- Where both applicants complete the section above, the Orange Everyday will be opened in joint names.
- The Orange Everyday will not act as an interest offset account unless you are applying for an Orange Advantage home Loan.

### Orange Advantage home loan applicants

Completion of the above is mandatory if you are applying for an Orange Advantage home loan unless you already have an Orange Everyday transaction account.

The Orange Everyday transaction account will be your 100% interest offset account and must be in the same name(s) as your Orange Advantage home loan.

If you already have an Orange Everyday transaction account that is in the same name(s) as this application, please provide your account number and we'll use this as your interest offset account.

Orange Everyday account number



### Step 15: Nomination to receive notices

Note: This section may be completed where joint Applicants reside at the same address and do not wish to receive individual copies of notices and other documents under the National Credit Code, if the lending facility is for personal purposes, i.e. NOT for business or investment purposes.

Each joint debtor/mortgagor is entitled to receive a copy of any notice or other document under the National Credit Code. You may, however, nominate that one person receive all notices on your behalf.

By signing the following nomination you are giving up the right to be provided with information directly from ING. You can, however, at any time advise ING in writing that you would like to cancel your nomination and accordingly would like to receive directly a copy of any notice or other document under the National Credit Code.

I/We nominate:

Mr  Mrs  Ms  Miss Other

Surname

First name

Middle name

to receive notices and other documents under the National Credit Code on behalf of me/all of us. The notices and documents are to be sent to the following address:

Contact name

Phone number

Unit number  Street number

Street name

Suburb

State  Postcode

Signature of applicant 1

Date (DD/MM/YY)  /  /

Signature of applicant 2

Date (DD/MM/YY)  /  /

### Step 16: Solicitor and Accountant details

#### Solicitor's or Representative's details

Name of firm

Contact name

Phone number

Email address

Unit number  Street number

Street name

Suburb

State  Postcode

#### Accountant's details

Name of firm

Contact name

Phone number

Email address

Unit number  Street number

Street name

Suburb

State  Postcode

**Consent by Applicant/s and Guarantor/s**

ING 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)

**Privacy notification**

**At ING 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 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 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 under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, and to satisfy our responsible lending obligations under the National Consumer Credit Protection Act 2009.

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 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 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 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>, or in hard copy by calling 133 464.

**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 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](http://www.ingdirect.com.au) or request a copy by either calling or writing to us.**

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

Signed by Applicant 1/Guarantor 1/Director 1

Date (DD/MM/YY)

 /  / 

Signed by Applicant 2/Guarantor 2/Director 2

Date (DD/MM/YY)

 /  / 

## Declaration - this section must be completed

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 to enable it to determine whether or not to offer a loan to me/us and I/we understand and acknowledge that ING is relying on the information provided by me/us in this form in determining whether to offer the loan.

I/We hereby authorise ING to make any other enquiries in relation to this loan application, which it considers necessary. I/We also understand that this form does not in any way constitute an offer to lend or an acceptance of a loan offer or credit card offer.

Despite any representations which may be made to us by any person, I/we understand and acknowledge that ING is not bound to approve this loan application, and is not to be treated as having approved this loan application until I/we receive a Letter of Offer/Loan Variation Confirmation/Credit Card Offer from ING 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 loan application 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 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.

I/We understand that I/we may be required to pay a non-refundable valuation fee at the time of my/our application. The amount of this valuation fee (if any) is set out under the Funding Summary section. The valuation fee will be paid in accordance with my/our nominated payment method in the Additional fees section.

I/We understand that fees and charges will apply (these fees and when they are payable will be set out in any Letter of Offer/Loan Variation Confirmation/Credit Card Offer that you give me/us).

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

Borrower 1/Guarantor 1 address

Signed by Borrower 1/Guarantor 1

Date (DD/MM/YY)

 /  / 

Borrower 2/ Guarantor 2 full name

Borrower 2/Guarantor 2 address

Signed by Borrower 2/Guarantor 2

Date (DD/MM/YY)

 /  / 

## Step 18: Additional fees – please complete where applicable

Note that application fees are taken out at settlement (excluding Commercial Loans). This section is for payment of all other fees (except the Fixed Rate Lock-In fee – please complete the Fixed Rate Lock-In form.)

### Option 1 – Payment by Credit Card

Received from

 Mr  Mrs  Ms  Miss Other 

First name

Middle name

Surname

Please debit the following card

 Visa  MasterCard

For the amount of

\$

Card number

   

Expiry date (MM/YY)

 / 

Signature

### Option 2 – Payment by Cheque

Cheques should be made payable to "ING"

Payment by you will only be credited when actually received by ING. ING is not liable for any cheque until it is actually received and cleared by ING.

ING will hold the cheque until the Loan Offer is dispatched.

Attached is a cheque for the sum of \$