

Home Loan Application

Business & Private Bank



Please use blue or black pen and write in BLOCK LETTERS

Date of application

Section 1 Applicant Details – Individuals					
Applicant 1	Applicant 2				
Mr Mrs Ms Miss Other	Mr Mrs Ms Miss Other				
Surname	Surname				
Given name/s	Given name/s				
Date of birth	Date of birth				
/ /	1 1				
Drivers Licence Number State of issue	Drivers Licence Number State of issue				
Marital status	Marital status				
Married De facto Single Other	Married De facto Single Other				
Number of dependants	Number of dependants				
Email address	Email address				
Home telephone number Work telephone number	Home telephone number Work telephone number				
Mobile number	Mobile number				
Current address	Current address				
State Postcode	State Postcode				
When did you move to the above address?	When did you move to the above address?				
/ /	1 1				
Current Residential Status:	Current Residential Status:				
Own Home Mortgaged Living with family	🗌 Own Home 🔄 Mortgaged 🔛 Living with family				
Boarding Other	🗌 Boarding 🔲 Other				
Renting (Please provide Landlord details)	Renting (Please provide Landlord details)				
Landlord's/Agent Name Contact number	Landlord's/Agent Name Contact number				
()	()				
If under 3 years at current address, please provide previous address: Previous address	If under 3 years at current address, please provide previous address: Previous address				
State Postcode	State Postcode				
Lived there for: Years Months	Lived there for: Years Months				
Permanent Australian resident?	Permanent Australian resident?				
Are you a U.S. citizen or U.S. resident for tax purposes?	Are you a U.S. citizen or U.S. resident for tax purposes?				
	Please continue onto the next page				

If yes, please provide your	Taxpayer Identification Num	ıber (TIN)	If yes, please provide your Taxpayer Identification Number (TIN)				
Taxpayer Identification Nu	nber		Taxpayer Identification Number				
Are you a resident of any of	ther country for tax purpose	s?	Are you a reside	ent of any other country fo	or tax purposes?		
🗌 Yes 🗌 No			🗌 Yes 🗌 No				
	ne of each country, a Taxpaye				ntry, a Taxpayer Identification		
Number (TIN) for each count and an explanation if reason	n why you're not providing a TIN, or a country.						
Country	TIN		Country	TIN	1		
Reason if no TIN Ex	planation if reason code B is	s selected	Reason if no TIN	N Explanation if re	eason code B is selected		
A – This country does not is			A This country	does not issue TINs			
B – I do not hold a TIN (plea				d a TIN (please explain wh	iy above)		
C – It is not mandatory for	me to disclose my TIN for th	is country	C – It is not mar	ndatory for me to disclose	my TIN for this country		
What is the purpose	of the loan						
Purchase an Owner Occ	cupied Property as your Prin	cipal place of Reside	nce				
Purchase an Owner Occ	cupied Property that is not y	our Principal place o	f Residence				
Purchase a Residential							
	owers/Applicants of this Pro	perty ever owned a F	Property before?	Ves 🗌 No 🗍			
-	t Home Owners Grant? Yes		roperty before.				
	elling on the property you						
	Less than 12 months (in		House to be o		lling (eg. Vacant Land)		
Purchase Price	Est. cost of legal fees stamp duty etc.*	Total cost	Pe	ersonal contribution	Total Amount of loan		
\$	+ \$	= \$	-	\$	= \$		
* You can calculate the Stamp Du	ity and other costs of buying your	home by using the financ	ial calculators availabl	e at www.nab.com.au			
To Refinance * from wh	ich financial institution?						
Financial Institution					Current Balance/Limit		
					\$		
* Please ensure you have conside	ered the costs, risks and benefits o	of refinancing					
2	g NAB Home loan Account	0					
Account No.					by		
					\$		
Consolidation							
Other							
Please specify type					Amount		
					\$		
What are your financial obj 	ectives for seeking credit?						
				Te			
Loan type				Term	Amount/Credit Limit		
					\$		
1				1			
1				1	\$		

Financi	al History (com	olete each questi	on with details, if applicable	.)			
			nancial judgments, bankrupt		nts or legal proceeding	as against any applicant?	
		-		-			
Applicant 1	Applicant 1 Yes give details, if no continue to next question Applicant 2 Yes give details, if no continue to next question						
Q.2 Have you	had any difficul	ties in making you	r loan repayments in the pas	st 2 years?			
Applicant 1	Applicant 1 Yes 🗌 – give details, if no continue to next question Applicant 2 Yes 🗌 – give details, if no continue to next question						
Q.3 Do you fo	resee any chang	es to financial situ	uation in the next 12 months	?			
Applicant 1	Applicant 1 Yes						
Section 2	Financial Posit	ion – Assets & Lia	bilities				
Assets -	- What you own						
Please include	e all assets that	you own individua	ally, jointly (ie. Both applican	ts)			
Home/Invest	ment Propertie	s					
Owner(s) Applicant 1	Applicant 2	Address			Offered as security	Market value	
						\$	
						\$	
						\$	
						\$	
Accounts (Ba	nk, Credit Union	, Building Soc., et	c.)				
Owner(s) Applicant 1	Applicant 2	Financial Institu	ition name			Balance	
						\$	
						\$	
						\$	
						\$	
Motor vehicle	e/s			All other assets (S	hares, Managed Inves	tments etc.)	
Make			Value	Description		Value	
			\$			\$	
			\$			\$	
			\$			\$	
			\$			\$	
Cum due sur st						-	
Sundry asset Description	5		Value				
-	ts (insured value	2)	Ś				
	on (estimated ci		\$				
	usiness (estimat		\$				

Liabilities – What you owe, Rental & Monthly Expenses

Home/Investment Property loans

•	
Borrower	(s)

Во	rrower(s))				. .		Interest				
	Applicant 1	Applicant 2	Financial Institution name	Principal home	Investment property	Current Interest Rate (p.a.)	Loan Term Remaining	only period remaining (if applicable)	Current limit*	Amount owing	Pre Loan Repayment	Post loan Repayment
							YYMM	YYMM				
1						%	YYMM	YYMM	\$	\$	\$	\$
2						%	YYMM	YYMM	\$	\$	\$	\$
3						%	YYMM	YYMM	\$	\$	\$	\$
4						%	YYMM	YYMM	\$	\$	\$	\$
5						%	YYMM	YYMM	\$	\$	\$	\$
6						%	YYMM	YYMM	\$	\$	\$	\$

*Current limit is the amount owing plus any available redraw

Personal Loans & Business Loans (Finance co., other bank, leasing, margin lending) other debts & liabilities

	wner(s) pplicant 1	Applicant 2	Financial Institution name	Purpose	Current limit	Amount owing	Pre Loan Repayment	Post loan Repayment
1					\$	\$	\$	\$
2					\$	\$	\$	\$
3					\$	\$	\$	\$
4					\$	\$	\$	\$

Credit/Store card/s

O A	wner(s) pplicant 1	Applicant 2	Financial Institution name	Limit	Amount owing	
1				\$	\$	
2				\$	\$	
3				\$	\$	
4				\$	\$	

Monthly Rental Expenses

	Pre Loan	Post loan
Monthly Rental Expenses	\$	\$

Monthly Living Expenses

Expense Category	Description	Pre Loan	Post Loan
Strata Fees /For owner occupied/ Primary residence and should not includeBody Corporate FeesInvestment Property expense.		\$	\$\$
Private/non-government school fees	Tuition fees, school fees and sports fees for private schooling, including independent schools (Catholic or non-Catholic) and private tuition.	\$	\$
Child support/maintenance payments	Financial support paid by one parent to the other, to help with the costs of a child aged under 18.	\$	\$
Life/accident/illness insurance (excluding insurances held in Superannuation)	Exclude all insurances already captured under general living expenses and any insurances held in superannuation.	\$	\$\$
Primary Residence	Includes Home maintenance and repairs, electricity, gas, water, garden maintenance, council rates, housekeeper, other.	\$	\$\$
Investment Property expenses	Includes home maintenance and repairs, land tax/body corporate/ strata fees, building/home/contents insurance, garden maintenance, property management, landlord insurance, council rates, housekeeper, investment, utilities, other.	\$	\$\$
Phone, Internet and Media	Includes landline, internet, mobile phone, subscription services (Foxtel, Netflix, Stan, Spotify), other.	\$	\$\$
Transport Includes vehicle registration, fuel, vehicle maintenance, ro parking & tolls, public transport, taxi/ ride-sharing service rentals/car-sharing services, other.		\$	\$\$
Food & Groceries	Includes grocery shopping including cigarettes/alcohol, restaurants and cafes, takeaway/delivery, other.	\$	\$\$
Clothing & Personal Care	Includes clothes & shoes, hair & beauty, other.	\$	\$\$
Recreation & Holidays	Includes lifestyle and culture, newspapers/magazines/books, sports, hobbies, memberships (gym, fitness courses), gifts, holidays & airfares, donations, other.	\$	\$\$
Public education/childcare & dependants	Includes all education levels (primary, secondary and tertiary education) for all borrowers and dependants on the application. For all private/ non-government school fees only please refer to the 'Private/non- government school fees' category.	\$	\$\$
Medical & Health	Includes doctor, pharmacy, dentist, optical, physio/remedial/chiro/ alternative therapies, other.	\$	\$\$
Insurance	Includes income protection insurance, business insurance, building/home/contents insurance, vehicle insurance, travel insurance, ambulance cover, health insurance, other.	\$	\$\$
Other		ć	\$\$

Section 3 Your income & employment

Your monthly income						
(a) Salary*	Gross	Net				
Applicant 1 income	\$	\$				
Applicant 2 income (if joint loan)	\$	\$				
Overtime	\$	\$				

(b) Other income* (Bonus income, Commission income, Study assistance, Family allowance, Part-time work, Dividends, Interest, etc.)

Income type	Applicant 1	Applicant 2	Gross	Net
			\$	\$
			\$	\$
			\$	\$
			\$	\$

		Gross	Net				
Existing rental incom	ie	\$	\$				
Proposed rental inco	me	\$	\$				
(c) Self employed a	pplicants*						
	Previous fin. year	Net Profit	After tax profit				
Applicant 1 income	20	\$	\$				
Applicant 2 income	20	\$	\$				
(d) Employment package* do not add into total income \$ Package includes (eg. salary sacrifice, car etc.)							

*Note: Please produce evidence of income, for example, two (2) recent payslips, or for self-employed applicant, copies of the last two (2) years financial statements.

Please continue onto the next page

Where you work					
Applicant 1 - Employment		Applicant 2 - Employment			
Full-time Part-time Self employed		🗌 Full-time 🗌 Part-time 🔲 Self employed			
Other (please specify)		Other (please specify)			
Employer's name		Employer's name			
Employer's telephone number		Employer's telephone number			
()		()			
Occupation/Job title		Occupation/Job title			
When did you commence work with this employer?	Type of industry	When did you commence work with this employer?	Type of industry		
	(2) years with present employer		(2) years with present omployer		
Previous employment – if under three (3) years with present employer		Previous employment – if under three (3) years with present employer Full-time Part-time Self employed			
Full-time Part-time Self employed					
Other (please specify)		Other (please specify)			
Employer's name		Employer's name			
Employer's telephone number	Worked there	Employer's telephone number	Worked there		
()	years months	()	years months		
Occupation/Job title		Occupation/Job title			
Section 4 Other NAB products (Cr	edit Card and Transaction account	t)			
Transaction Account					
Would you like a NAB Transaction Acco	unt?				
Applicant 1 🗌 Yes 🗌 No					
Applicant 2 🗌 Yes 🗌 No					
What debit card would you like? (Answ	er, only if you answered Yes to a NAE	3 Transaction Account)			
Applicant 1 🗌 Black (NAB Visa Debit	card) 🗌 Pink (NAB Visa Debit C	Card) 🗌 No card			
Applicant 2 🗌 Black (NAB Visa Debit	card) 🗌 Pink (NAB Visa Debit C	Card) 🗌 No card			
Request to apply for a NAB Cred	lit Card account				

Request to apply for a NAB Credit Card account

You may be eligible for one of a range of NAB Credit Cards as part of your Home Loan application. If you wish to apply for a NAB Credit Card please complete the application form on page 8.

Section 5 Privacy Notification

Sharing and handling your personal information

If you go ahead with this application, we may exchange your personal information with credit reporting bodies and others and get information about you from them to help us assess your credit worthiness. If you open a credit account with us, we may disclose information about this to the credit reporting bodies, including: the date the account is opened (and closed), the account type and credit limit, your repayment history, any temporary or permanent hardship arrangements; and any defaults or serious credit infringements. When we give your information to a credit reporting body, it may be included in reports that the credit reporting body gives other organisations (such as other lenders) to help them assess your credit worthiness.

There is more information about how we collect, use, share and handle your personal information in our Privacy Policy and our Privacy Notification. This includes how you can:

- · access and correct your information;
- make a complaint about how we manage your information; and
- contact the credit reporting bodies we deal with if you have queries about the information they hold.

Our Privacy Policy is at **www.nab.com.au/privacy** and our Privacy Notification is at **www.nab.com.au/privacynotification**. You can also request copies of these documents from us at any time. We'll also provide you with a copy of the Privacy Notification.

Information you give NAB about other people

If you give NAB or any intermediary information about another individual (e.g. your employer, spouse, referee or solicitor), you will let them know that their personal information:

- has been collected by NAB for purposes of assessing the Application, managing and administering the products or services and protecting against fraud;
- may be disclosed to organisations involved in the management or administration of any credit contract and as set out in NAB's Privacy Notification;
- may be accessed or corrected by contacting NAB or the intermediary.

Please let them know that they are able to access a copy of NAB's Privacy Notification at **www.nab.com.au/privacynotification** or Privacy Policy at **www.nab.com.au/privacy**. Copies may also be requested by contacting NAB on 13 22 65.

Application for a Credit Card account: NAB may collect and use the information in your application and do any of the things set out in this section of the application form, to assess any credit card application (including any additional cards) made by you or any other person named in this application form.

Addit	ional forms								
Credit Card Application									
You may be eligible for one of a range of NAB Credit Cards as part of your Home Loan application.									
This section is to be completed by the applicant wanting to apply for a NAB Credit Card account in conjunction with their home loan application and where all applicants in that application have consented to the use of their personal information for that purpose.									
I wish to apply for a NAB Credit Card account:									
Yes 🗌 (Please complete the following application) No 🗌									
Select your credit card									
Use our easy credit card selector tool to help find the right NAB credit card. Choose & compare using features most important to you.									
Compare NAB credit cards with other cards at www.nab.com.au/keyfactsheet									
Visit https:/	/www.nab.com.au	/personal/credit-cards/calcula	ators-and-tools/	product-selector					
NAB Low	NAB Low Rate 🛛 NAB Rewards Signature 🗌 NAB Qantas Rewards Premium								
NAB Stra] NAB StraightUp Card 🛛 NAB Low Fee 🗌 NAB Qanta		NAB Qanta	is Rewards Signature					
NAB Rev	vards Platinum								
Credit Limit									
Would you like to apply for the maximum credit limit available to you based on your application details?									
Yes 🗌 No 🗌 (If NO, please request a credit limit)									
New credit o	card limit requested	I							
\$									
		d, there are 3 credit limits avail hthly payment are available at h							
Name of ap	plicant Only one H	Iome Loan applicant can apply.	Speak to your B	anker to ensure that you	are eligible.				
Title	Title Surname			Given Names	jiven Names				
Additional Card Holder Additional card/s available at no extra charge. Additional cardholders must be 16 years or older. All transactions made using the additional card/s will be the responsibility of the primary cardholder. Additional cardholders will have access to account information.									
Title	Surname			Given Names	Date of I	Birth			
						/ /			
NAB Oantas	Credit Cards only	(not applicable to NAB Reward	s Credit Cards)						
	uent Flyer Member		s create caras						
	dent i tyer meniber.								
To earn points using your card account, you must be a member of the rewards program and have provided NAB with your valid membership number. Membership and points are subject to the Terms and Conditions of the program. For more information about Qantas Frequent Flyer or to apply for a membership, visit qantas.com/frequentflyer or call 13 11 31 (a joining fee applies).									
Linkir	ng an existing credi	t card to your package							
For Home Loan package customers, your existing NAB credit card account may be eligible for a waiver of its annual card fee.									
If you have not already done so and wish to link your existing credit card account to your home loan package and receive the fee waiver please provide your eligible card number below.									
Card numbe	er								

Note: If you have successfully applied for an eligible NAB credit card account in conjunction with your home loan application and have not provided another eligible existing credit card number to NAB (on this form or otherwise) we will link your new credit card account to your home loan package so that you can receive the fee waiver (unless you tell us otherwise).