



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

Mr Mrs Ms Miss Other _____

Surname

Given name/s

Date of birth
____ / ____ / ____

Drivers Licence Number _____ State of issue _____

Marital status

Married De facto Single Other _____

Number of dependants _____

Email address

Home telephone number _____ Work telephone number _____
() ()

Mobile number

Current address

State Postcode

When did you move to the above address?
____ / ____ / ____

Current Residential Status:

Own Home Mortgaged Living with family
 Boarding Other _____
 Renting (Please provide Landlord details)

Landlord's/Agent Name _____ Contact number _____
()

If under 3 years at current address, please provide previous address:

Previous address

State Postcode

Lived there for: Years _____ Months _____

Permanent Australian resident?
 Yes No

Are you a U.S. citizen or U.S. resident for tax purposes?
 Yes No

Applicant 2

Mr Mrs Ms Miss Other _____

Surname

Given name/s

Date of birth
____ / ____ / ____

Drivers Licence Number _____ State of issue _____

Marital status

Married De facto Single Other _____

Number of dependants _____

Email address

Home telephone number _____ Work telephone number _____
() ()

Mobile number

Current address

State Postcode

When did you move to the above address?
____ / ____ / ____

Current Residential Status:

Own Home Mortgaged Living with family
 Boarding Other _____
 Renting (Please provide Landlord details)

Landlord's/Agent Name _____ Contact number _____
()

If under 3 years at current address, please provide previous address:

Previous address

State Postcode

Lived there for: Years _____ Months _____

Permanent Australian resident?
 Yes No

Are you a U.S. citizen or U.S. resident for tax purposes?
 Yes No

▶ Please continue onto the next page

If yes, please provide your Taxpayer Identification Number (TIN)

Taxpayer Identification Number

Are you a resident of any other country for tax purposes?

Yes No

If yes, please provide the name of each country, a Taxpayer Identification Number (TIN) for each country or the reason why you're not providing a TIN, and an explanation if reason B is selected for a country.

Country	TIN
_____	_____
_____	_____

Reason if no TIN	Explanation if reason code B is selected
_____	_____
_____	_____

- A - This country does not issue TINs
- B - I do not hold a TIN (please explain why above)
- C - It is not mandatory for me to disclose my TIN for this country

If yes, please provide your Taxpayer Identification Number (TIN)

Taxpayer Identification Number

Are you a resident of any other country for tax purposes?

Yes No

If yes, please provide the name of each country, a Taxpayer Identification Number (TIN) for each country or the reason why you're not providing a TIN, and an explanation if reason B is selected for a country.

Country	TIN
_____	_____
_____	_____

Reason if no TIN	Explanation if reason code B is selected
_____	_____
_____	_____

- A - This country does not issue TINs
- B - I do not hold a TIN (please explain why above)
- C - It is not mandatory for me to disclose my TIN for this country

What is the purpose of the loan

- Purchase an Owner Occupied Property as your Principal place of Residence
- Purchase an Owner Occupied Property that is not your Principal place of Residence
- Purchase a Residential Investment Property

Have you or the other Borrowers/Applicants of this Property ever owned a Property before? Yes No

Are you eligible for the First Home Owners Grant? Yes No

What is the age of the dwelling on the property you are purchasing?

- More than 12 months
- Less than 12 months (including off the plan)
- House to be constructed
- No dwelling (eg. Vacant Land)

Purchase Price	Est. cost of legal fees stamp duty etc.*	Total cost	Personal contribution	Total Amount of loan
\$ _____	+ \$ _____	= \$ _____	- \$ _____	= \$ _____

* You can calculate the Stamp Duty and other costs of buying your home by using the financial calculators available at www.nab.com.au

To Refinance* from which financial institution?

Financial Institution	Current Balance/Limit
_____	\$ _____

* Please ensure you have considered the costs, risks and benefits of refinancing.

To increase my existing NAB Home loan Account No.

Account No.	by
_____	\$ _____

Consolidation

Other

Please specify type	Amount
_____	\$ _____

What are your financial objectives for seeking credit?

Loan type	Term	Amount/Credit Limit
_____	_____	\$ _____
_____	_____	\$ _____

➤ Please continue onto the next page

Financial History (complete each question with details, if applicable)

Q.1 Has there ever been or are there now any financial judgments, bankruptcy notices, attachments or legal proceedings against any applicant?

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 difficulties in making your loan repayments in the past 2 years?

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 foresee any changes to financial situation in the next 12 months?

Applicant 1 Yes – give details, if no continue to next question

Applicant 2 Yes – give details, if no continue to next question

Section 2 Financial Position – Assets & Liabilities

Assets – What you own

Please include all assets that you own individually, jointly (ie. Both applicants)

Home/Investment Properties

Owner(s)		Address	Offered as security	Market value
Applicant 1	Applicant 2			
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	\$ _____

Accounts (Bank, Credit Union, Building Soc., etc.)

Owner(s)		Financial Institution name	Balance
Applicant 1	Applicant 2		
<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____
<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____

Motor vehicle/s

Make	Value
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

All other assets (Shares, Managed Investments etc.)

Description	Value
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Sundry assets

Description	Value
Home contents (insured value)	\$ _____
Superannuation (estimated current payout)	\$ _____
Goodwill of business (estimated value)	\$ _____

▶ Please continue onto the next page

Liabilities – What you owe, Rental & Monthly Expenses

Home/Investment Property loans

Borrower(s)

	Applicant		Financial Institution name	Principal home	Investment property	Current Interest Rate (p.a.)	Loan Term Remaining				Interest only period remaining (if applicable)				Current limit*	Amount owing	Pre Loan Repayment	Post loan Repayment
	1	2					Y	Y	M	M	Y	Y	M	M				
1	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	\$	\$				
2	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	\$	\$				
3	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	\$	\$				
4	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	\$	\$				
5	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	\$	\$				
6	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$	\$	\$				

*Current limit is the amount owing plus any available redraw

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

	Owner(s)		Financial Institution name	Purpose	Current limit	Amount owing	Pre Loan Repayment	Post loan Repayment
	Applicant 1	Applicant 2						
1	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$	\$	\$	\$
2	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$	\$	\$	\$
3	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$	\$	\$	\$
4	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	\$	\$	\$	\$

Credit/Store card/s

	Owner(s)		Financial Institution name	Limit	Amount owing
	Applicant 1	Applicant 2			
1	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$	\$
2	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$	\$
3	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$	\$
4	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$	\$

Monthly Rental Expenses

	Pre Loan	Post loan
Monthly Rental Expenses	\$	\$

► Please continue onto the next page

Where you work

Applicant 1 - Employment

Full-time Part-time Self employed

Other (please specify) _____

Employer's name

Employer's telephone number

() _____

Occupation/Job title

When did you commence work with this employer?

/ /

Type of industry

Previous employment - if under three (3) years with present employer

Full-time Part-time Self employed

Other (please specify) _____

Employer's name

Employer's telephone number

() _____

Worked there

years months

Occupation/Job title

Applicant 2 - Employment

Full-time Part-time Self employed

Other (please specify) _____

Employer's name

Employer's telephone number

() _____

Occupation/Job title

When did you commence work with this employer?

/ /

Type of industry

Previous employment - if under three (3) years with present employer

Full-time Part-time Self employed

Other (please specify) _____

Employer's name

Employer's telephone number

() _____

Worked there

years months

Occupation/Job title

Section 4 Other NAB products (Credit Card and Transaction account)

Transaction Account

Would you like a NAB Transaction Account?

Applicant 1 Yes No

Applicant 2 Yes No

What debit card would you like? (Answer, only if you answered Yes to a NAB Transaction Account)

Applicant 1 Black (NAB Visa Debit card) Pink (NAB Visa Debit Card) No card

Applicant 2 Black (NAB Visa Debit card) Pink (NAB Visa Debit Card) No card

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.

▶ Please continue onto the next page

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.

Additional 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/calculators-and-tools/product-selector>

- NAB Low Rate NAB Rewards Signature NAB Qantas Rewards Premium
 NAB StraightUp Card NAB Low Fee NAB Qantas Rewards Signature
 NAB Rewards 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 card limit requested

\$ _____

Note: For a NAB StraightUp Card, there are 3 credit limits available when you apply for the card. These credit limits along with their corresponding monthly fee and minimum monthly payment are available at <https://www.nab.com.au/personal/credit-cards/nab-straightup-card>

Name of applicant Only one Home Loan applicant can apply. Speak to your Banker to ensure that you are eligible.

Title	Surname	Given 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 Birth
_____	_____	_____	____/____/____

NAB Qantas Credit Cards only (not applicable to NAB Rewards Credit Cards)

Qantas Frequent Flyer Membership Number

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).

Linking an existing credit 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 number

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).