

Responsible Lending Form



Foreseeable change in circumstance

Applicant 1:

Applicant 2:

During the course of the application did the borrower(s) indicate or identify anything that may adversely affect their ability to meet their current and future obligations? This includes any hardship applied for at their existing lender. Please provide commentary:

How will any foreseeable changes to the borrower(s) circumstances be mitigated? (e.g. reducing expenditure, existing savings) Please provide commentary:

Customer requirements and objectives

1. Customers borrowing requirements and objectives and resulting benefits (e.g. refinance at a lower interest rate to reduce loan repayments)
2. Specific features requested, and any associated risks or costs (e.g. fixed rate, offset account)
3. How does the product meet the customer's requirements and objectives? (e.g. 3 year fixed rate provides repayment stability and access to offset for budgeting flexibility)

Retirement and exit strategy - required for applicants 55 years and over

Ages of applicants:

Applicant 1:

Applicant 2:

Whilst retirement ages vary, MOVE Bank requires information regarding retirement and exit strategy for all applicants 55 years and over or if they are planning to retire before the loan term (e.g. Sale of Investment Property, Savings, Sale of Property & Downsize). Please provide commentary:

Refinance reasons

If refinancing or consolidating debts, please provide details of the debts being refinanced or consolidated and the resulting benefit for all the applicant's existing loans and those being refinanced or consolidated.

Loan Purpose

Refinance Reasons:	Consolidate financials	Quality of service	Convenience/flexibility
	Cost reduction	Specific features	

Estimated refinance costs

Liability:

Estimated exit costs:

Credit assistance provider declaration

I confirm that:

1. The income and expense information provided within the application are those obtained from the applicant/s during my preliminary assessment.
2. I collected the individual documents and verified the identity of the applicant/s during a face to face interview. I also confirm that copies of all documents sent to MOVE Bank are held by us. We will retain these documents and will make them available to MOVE Bank if requested. We are aware this application may be audited by MOVE Bank.
3. I have made reasonable enquiries and based the information provided to me by the applicant/s the recommended product is NOT UNSUITABLE on the basis that it is consistent with the applicant/s requirements and objectives and the applicant can comply with their financial obligations without substantial hardship.
4. I confirm that I have made reasonable enquiries regarding any expected change in circumstances that may alter applicants financial situation or ability to repay the loan including changes to income and expenditure over the next 5 years and have not been made aware of any such expected changes.
5. For interest only terms:
 - a. The interest only period aligns with the applicant/s requirements.
 - b. I have explained the following additional risks and costs of an interest only term to the applicant/s: interest only repayments will not pay off any principal during the interest only term; the repayments required to pay out the loan will increase after the interest only period ends to cover both interest and principal reductions; and the applicant/s may pay more over the life of their loan than if there was no interest only term
6. In the case of a Fixed Rate Loan, I have advised the applicant/s that the rate of their loan will be fixed for the specified term of that loan. I have also advised that:
 - a. The rate may change between the time of approval and the time of the drawdown and that they may request a rate lock to protect against rising rates
 - b. A break fee may apply if they payout or switch the loan during the fixed rate period
 - c. A limit of \$10,000 in advance payments may apply to Fixed Rate Loan products
 - d. A redraw facility may not apply to Fixed Rate Loan products
 - e. A 100% offset facility is available on most Fixed Rate Loan products
7. The applicant/s is not disadvantaged by any conflict of interest in relation to any incentives or commissions that I may receive of writing this loan.
8. No conflicts of interest exist between the applicant/s and myself

(e.g. the transaction is at arm's length and the applicant/s is not a friend, partner or family member). If a conflict exists please provide details below:

9. The applicant/s has/have demonstrated sufficient English fluency to understand the loan and its implications. If not, please provide details below:
10. I have made the applicant/s aware that they will be responsible for any reasonable costs for valuations required during the application process even if the loan does not proceed.

Broker Name:

Date:

Signature:

Date identification document(s) verified:

Place identification document(s) verified:

Loan Details



Loan 1

Purpose of loan split

Are you applying for a FHOG? Yes No

Loan term (years):

Loan 2

Purpose of loan split

Are you applying for a FHOG? Yes No

Loan term (years):

Loan 3

Purpose of loan split

Are you applying for a FHOG? Yes No

Loan term (years):

Select Solution

Choose **one** loan type per split.

- Straightforward Home Loan
- Complete Package Variable Home Loan
- Complete Package Fixed Rate Home Loan
- Standard Variable Home Loan
- Straightforward Investment Loan
- Complete Package Variable Investment Loan
- Complete Package Fixed Rate Investment Loan
- Standard Variable Investment Loan

Select Solution

Choose **one** loan type per split.

- Straightforward Home Loan
- Complete Package Variable Home Loan
- Complete Package Fixed Rate Home Loan
- Standard Variable Home Loan
- Straightforward Investment Loan
- Complete Package Variable Investment Loan
- Complete Package Fixed Rate Investment Loan
- Standard Variable Investment Loan

Select Solution

Choose **one** loan type per split.

- Straightforward Home Loan
- Complete Package Variable Home Loan
- Complete Package Fixed Rate Home Loan
- Standard Variable Home Loan
- Straightforward Investment Loan
- Complete Package Variable Investment Loan
- Complete Package Fixed Rate Investment Loan
- Standard Variable Investment Loan

Interest Rate:

Fixed Rate term (if applicable)

1 2 3 5

Fixed Rate Lock-in Required Yes No

Interest Rate:

Fixed Rate term (if applicable)

1 2 3 5

Fixed Rate Lock-in Required Yes No

Interest Rate:

Fixed Rate term (if applicable)

1 2 3 5

Fixed Rate Lock-in Required Yes No

Loan Amount (\$) *Excl LMI premium*

Mortgage Offset? Yes No

Total amount of split (\$)

Loan Amount (\$) *Excl LMI premium*

Mortgage Offset? Yes No

Total amount of split (\$)

Loan Amount (\$) *Excl LMI premium*

Mortgage Offset? Yes No

Total amount of split (\$)

Repayment Type			Repayment Type			Repayment Type		
Principle & Interest	Interest Only		Principle & Interest	Interest Only		Principle & Interest	Interest Only	
If interest only, please indicate years. <i>(Between 1 and 5 years)</i>			If interest only, please indicate years. <i>(Between 1 and 5 years)</i>			If interest only, please indicate years. <i>(Between 1 and 5 years)</i>		
Repayment Cycle			Repayment Cycle			Repayment Cycle		
Weekly	Fortnightly	Monthly	Weekly	Fortnightly	Monthly	Weekly	Fortnightly	Monthly
Repayment Method			Repayment Method			Repayment Method		
Direct Debit	Salary Credit		Direct Debit	Salary Credit		Direct Debit	Salary Credit	

Would you like to apply for a Credit Card?

Yes, I would like to apply for a Credit Card with a limit of \$ _____ (Maximum Credit Card limit is \$25,000)

I understand that I will be contacted shortly concerning accessing the Credit Card Key Fact Sheet and the relevant disclosures concerning this product.

Note: This Credit Card request will be subject to normal assessment criteria.

Applicant 1 - Personal Details

First Borrower		
Title	First Name	Surname
Middle Names		Relationship Status
Has the applicant been known by any other name?	Yes	No
Former Name (if ticked yes above)		
Date of birth	Email	
Telephone Number	Mobile Number	Drivers Licence
No. of Adults in Household	No. of Children in Household	Ages of Children

Applicant 2 - Personal Details

First Borrower		
Title	First Name	Surname
Middle Names		Relationship Status
Has the applicant been known by any other name?	Yes	No
Former Name (if ticked yes above)		
Date of birth	Email	
Telephone Number	Mobile Number	Drivers Licence
No. of Adults in Household	No. of Children in Household	Ages of Children

Residential Status

Permanent Resident of Australia?	Yes	No	
Current Residential Address			
Suburb	State	Postcode	At Address Since (Yr)
Own Outright	Under Mortgage	Rent/Board	Other
Previous Address (if at current address less than 2 years)			
Suburb	State	Postcode	At Address Since (Yr)
Post Settlement Address (if different to above)			
Suburb	State	Postcode	

Residential Status

Permanent Resident of Australia?	Yes	No	
Current Residential Address			
Suburb	State	Postcode	At Address Since (Yr)
Own Outright	Under Mortgage	Rent/Board	Other
Previous Address (if at current address less than 2 years)			
Suburb	State	Postcode	At Address Since (Yr)
Post Settlement Address (if different to above)			
Suburb	State	Postcode	

Employment Details

Occupation Employed Since

Name of Employer

Employer Address

Suburb State Postcode

Employment Type (FT, PT, Casual, SE, Other) Employed Phone Number

Previous Occupation (if employed less than 2 years) Employed Since

Name of Previous Employer

Address of Previous Employer

Suburb State Postcode

Employer Phone Number Employment Type

Employment Details

Occupation Employed Since

Name of Employer

Employer Address

Suburb State Postcode

Employment Type (FT, PT, Casual, SE, Other) Employed Phone Number

Previous Occupation (if employed less than 2 years) Employed Since

Name of Previous Employer

Address of Previous Employer

Suburb State Postcode

Employer Phone Number Employment Type

Additional Details of Employment

For applicants with additional employment

Applicant 1 - Other Current Occupation Employed Since

Name of Other Employer

Employer Address

Suburb State Postcode

Employment Type (FT, PT, Casual, SE, Other) Employed Phone Number

Additional Details of Employment

For applicants with additional employment

Applicant 1 - Other Current Occupation Employed Since

Name of Other Employer

Employer Address

Suburb State Postcode

Employment Type (FT, PT, Casual, SE, Other) Employed Phone Number

Funding Summary

The following is a guide only. There may be other costs associated with the transaction that may affect how much the applicant needs to borrow.

Cost of purchase or refinance (\$)

Price/Estimate Value of property	Construct costs/home improvements
Home loan refinance amount	Application fees/Valuation fees
Other debts being refinanced	LMI/Reduced Equity Fee (estimate)
Other costs (eg. Stamp Duty, legal, etc)	Fees imposed by outgoing lender
Cash out	Total Estimated Cost

Contribution to purchase or refinance (\$)

Net proceeds from pending property sale	Non refundable gift
Deposit already paid	Existing equity (from other loans, etc.)
Cash or Savings	Other funds (specify sources eg. FHOG)
	Total Applicant(s) Contribution

Estimated Total Loan Amount Requested (\$)

(difference between Estimated Cost & Total Applicant(s) Contribution)

Applicant 1

PAYG Monthly income (\$)

Base Income (Gross)

Regular Overtime

Other Income
(eg. commission/bonus)

Second Job Income

Car Allowance

Fully maintained car*

**Only tick this box if your employer is providing you a fully maintained car which is in addition to your salary.*

Other Income

Family Tax Benefits (Part A & B)

Child Maintenance (court ordered)

Investment Income

Existing rental income

Proposed rental income

Total Income

Applicant 2

PAYG Monthly income (\$)

Base Income (Gross)

Regular Overtime

Other Income
(eg. commission/bonus)

Second Job Income

Car Allowance

Fully maintained car*

**Only tick this box if your employer is providing you a fully maintained car which is in addition to your salary.*

Other Income

Family Tax Benefits (Part A & B)

Child Maintenance (court ordered)

Investment Income

Existing rental income

Proposed rental income

Total Income

Household Living Expenses

The following is a guide only. There may be other costs associated with the transaction that may affect how much the applicant needs to borrow.

Utilities	Amount	Frequency
Electricity		
Water		
Rates		
Gas		
Phone		
Internet		
Other		
Education & Parenting		
School Fees		
Child Care		
Other		
Food		
Groceries		
Takeaway		
Dining Out		
Coffee		
Alcohol		
Other		
Personal Care		
Clothing		
Hair cuts		
Other		
Healthcare		
Doctors		
Dentist		
Pharmaceutical		
Other		

Transport

Petrol

Registration

Train/bus fares

Repairs/servicing

Other

Insurances

Home

Contents

Car

Landlord

Private health

Life/Income

Other

Total Monthly Living Expenses

Assets and Liabilities Statement



If you do not own all assets or share all liabilities jointly, please complete individual financial statements.

This is the Financial statement for: Applicant 1 Applicant 2 Both

Assets - What you own

**If asset is not wholly owned by applicants, please indicate percentage of ownership.*

Real Estate

Existing Property Address:	Market Value \$	Rental Value \$	Share %*
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Liabilities - What you owe

*^Please tick any liabilities that will be refinanced as part of this application. *If existing loan Interest Only this box must be ticked.*

Existing Mortgages

Lenders Name	Limit \$	Monthly Repayments \$	Amount Owing \$	IO*	REFI^
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Accounts - Savings/Term Deposit

Name of Financial Institution	Amount \$	Share %*
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Personal Loans/Bank Facilities/Overdrafts

Lenders Name	Limit \$	Monthly Repayments \$	Amount Owing \$	REFI^
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Superannuation

Fund	Amount \$	Share %*
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Credit Cards/Store Cards

Institution	Limit \$	Monthly Repayments \$	Amount Owing \$	REFI^
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Other (eg. household contents, shares, motor vehicles)

Amount \$	Share %*
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Hire Purchases/Leases/Personal Debts

Details	Monthly Repayments \$	Amount Owing \$	REFI^
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Other (eg. HECS, maintenance, contingent liabilities or guarantees)

Details	Monthly Repayments \$	Amount Owing \$	REFI^
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Rent/Board:

Total Assets \$

Total Liabilities

Security Property Details



All security properties will secure ALL loans/splits of on the 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 application.

Property 1

Is transaction a	Purchase	Refinance	Unencumbered	
Security Type	House	Duplex/Unit	Townhouse	Vacant Land
Address				Number of bedrooms?
				Is the property less than 50m ² ? Yes No
State	Postcode			Is the property in a block over 5 stories? Yes No
				Is the property in a block over 50 units? Yes No
Estimated Value (\$)	Gross annual rental (\$)		Registered Owners – Names to be on title post settlement	%
Source of estimated value (eg. purchase price, customer estimate)				
Do you intend to sell this security property within the next 3 years?	Yes	No	Contact name for access	Contact number

Property 2

Is transaction a	Purchase	Refinance	Unencumbered	
Security Type	House	Duplex/Unit	Townhouse	Vacant Land
Address				Number of bedrooms?
				Is the property less than 50m ² ? Yes No
State	Postcode			Is the property in a block over 5 stories? Yes No
				Is the property in a block over 50 units? Yes No
Estimated Value (\$)	Gross annual rental (\$)		Registered Owners – Names to be on title post settlement	%
Source of estimated value (eg. purchase price, customer estimate)				
Do you intend to sell this security property within the next 3 years?	Yes	No	Contact name for access	Contact number

Property 3

Is transaction a	Purchase	Refinance	Unencumbered		
Security Type	House	Duplex/Unit	Townhouse	Vacant Land	
Address				Number of bedrooms?	
				Is the property less than 50m ² ?	Yes No
State		Postcode		Is the property in a block over 5 stories?	Yes No
				Is the property in a block over 50 units?	Yes No
Estimated Value (\$)		Gross annual rental (\$)		Registered Owners – Names to be on title post settlement	%
Source of estimated value (eg. purchase price, customer estimate)					
Do you intend to sell this security property within the next 3 years?	Yes	No		Contact name for access	Contact number

Personal Security Details

Applicant 1

Name of nearest relative (not living with you)		
Relationship of nearest relative	Contact number	
Street address		
Suburb	State	Postcode

Applicant 2

Name of nearest relative (not living with you)		
Relationship of nearest relative	Contact number	
Street address		
Suburb	State	Postcode

Solicitor and Accountant Details

Solicitor or Representative's details

Name of firm		
Contact Name		
Contact number	Fax	
Email address		
Street address		
Suburb	State	Postcode

Accountant's details

Name of firm		
Contact Name		
Contact number	Fax	
Email address		
Street address		
Suburb	State	Postcode

Application Terms

Every applicant for a loan must read the following sections carefully and should complete and sign where indicated only after having read each section. Your signature may be required in more than one place.

Declarations & Acknowledgements - Applicants(s)

You and/or your spouse/joint applicant or company with which you were associated declare as follows: -

- I/we have no unsatisfied judgments, entered in any courts or had property foreclosed upon or given title or deed in lieu thereof;
- I/we have never had legal action instituted against me/us for default under any contract;
- I/we have never been declared bankrupt or insolvent, nor has either estate been assigned for the benefit of creditors;
- I/we have never been shareholders or officers of any company of which a manager or receiver and/or liquidator has been appointed;
- I/we have not obtained from borrowings any part of the deposit of the balance required to complete this transaction;
- I/we have not submitted any application in respect to this loan to any other person or to any other lender;
- I/we have not guaranteed a current loan;
- I/we have not had any difficulties in meeting any debt commitments in the past 2 years;
- I/we are not aware of any expected change in circumstances that may alter my/our financial situation or ability to repay the loan including any expected change in income or expense in the next 2 years;
- I/we have not run my/our own business in the past 5 years.

If you answer "yes" to any of the above statements (i.e you have had difficulties with repayments in the last 2 years or have been declared bankrupt in the past) then please provide full details in the box below:

The undersigned hereby applies for the loan described herein and to be secured by a mortgage on the property described herein. The undersigned hereby confirms that if the application has been completed by any other person it was done on their authority and that they have read all the details and represented that all statements made in this application are true and made for the purpose of obtaining the loan. Attention is drawn to the fact that if any false information or statements have been made in this application, the applicant(s) may be subject to a penalty of imprisonment and/or fine or requirement to pay the full loan amount immediately on demand. Verification may be obtained from any source named herein.

The undersigned agrees to support this application with a valuation of the subject property by a qualified valuer selected by MOVE Bank at the expense of the undersigned and without implied obligation on the part of MOVE Bank. I/we understand that the valuation report obtained if for credit providers benefit only and is valid for a maximum of 3 months.

The undersigned further agrees to pay all necessary expenses, including application and processing fees, establishment fees, valuation fees and legal costs incurred in obtaining this loan.

I/we understand that it is agreed that by accepting this application MOVE Bank and/or its Mortgage Insurers are not obliged to grant a loan. Approval of application will be on terms and conditions governed by the credit provider.

I/we note that the mortgaged property will require general insurance coverage against hazard at least to the value of the property improvements. Such insurances must be acceptable to MOVE Bank who have sole discretion of rejection without grounds.

Independent legal and financial advice is recommended.

I/we declare that I/we, the undersigned am/are over the age of 18 at the time of making this application. I/we acknowledge and agree to all conditions of use, if applicable to Home Lending and that initial and ongoing fees may be paid by MOVE Bank and its Mortgage Insurers to any party for loan processing on our behalf.

I/we understand that fixed and variable interest rates are subject to change as well as margins and discounts available between brokers and aggregators groups resulting in rates to borrowers not necessarily being the same as this offered to other applicants.

Applicant 1

Full Applicant Name:

Signature:

Date:

Applicant 2

Full Applicant Name:

Signature:

Date:

What information can be disclosed?

The Privacy Act allows Railways Credit Union Limited (trading as MOVE Bank) ('we', 'us', 'our') ACN 087 651 090 and other applicable persons to disclose personal information about you when related to the primary purpose for which it was collected. In connection with providing credit to you, personal information may include credit information, such as: details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number; the fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor; advice that payments previously notified as unpaid are no longer overdue; information about your current or terminated consumer credit accounts and your repayment history; payments overdue for at least 60 days and for which collection action has started; in specified circumstances, that in our opinion you have committed a serious credit infringement; the fact that credit provided to you by us has been paid or otherwise discharged, and other information about credit standing worthiness, history or capacity that we can disclose under the Privacy Act, including a credit report; your sensitive information (e.g membership of a professional or trade association) may also be disclosed where relevant to this application.

Why do we obtain information?

Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose of providing products and services to you and managing our business. When considering providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments. If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other services.

Who can give or obtain information?

For the purpose of providing products and services to you and managing our business, we may give information to: external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants; insurers and re-insurers; where insurance is provided or quoted in connection with our services to you; debt collecting agencies, if you have not repaid a loan as required; search agents and search system providers in relation to your residential information and other information in order to contact you; our professional advisors, such as accountants, lawyers and auditors; state or territory authorities that give assistance to facilitate the provision of home loans to individuals other credit providers and their professional advisors; your representative, for example, lawyer, financial advisor or attorney, as authorised by you, or government and regulatory authorities, if required or authorised by law. In addition, in connection with providing credit to you, we may: obtain a commercial and consumer credit report containing personal information about you from a credit reporting body; obtain personal information about you from your employer and any referees that you may provide, and exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body; be advised of your current residential and other information by real estate agents and others.

Overseas disclosures

We will not disclose your personal information overseas. If we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. (Specifically, we may disclose information to or collect information from Equifax, whose privacy policy and contact details are at (www.equifax.com.au). Credit reporting bodies collect credit information about individuals which they provide as credit reports to us and others in the credit industry to assist them in managing credit risk, collecting debts and other activities. You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

Disclosure to insurers and guarantors

Lenders' mortgage insurers

In connection with providing credit to you, a lenders' mortgage insurer may obtain credit information about you from us or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit.

Guarantors

In connection with providing credit to you, we may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information.

Electronic verification

Under the AML/CTF Act, we are required to verify your identity before we can open any accounts. The information held by the Electoral Roll and National Document Verification Service (DVS) are two electronic data sources we can use to verify your identity. The personal information you provide will be checked against these and other data sources in order to verify your identity. MOVE Bank appoints a third-party verification service (e.g. Trulioo or Equifax) as its agent for the purpose of obtaining and accessing electronic sources as a part of its customer identification process.

Privacy Policy

Our Privacy Policy provides additional information about how we handle your personal information. It sets out how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Privacy Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request or visit www.movebank.com.au/important documents.

Acknowledgement

By signing this application, you acknowledge having read and understood this Credit Information Consent. You authorise the personals and organisations named above to give and obtain the information in the ways specified above until the credit is repaid in full.

Full Name:

Full Name:

Signature:

Date:

Signature:

Date: