

## Broker details

Broker application number \_\_\_\_\_

Broker name/introducer contact name \_\_\_\_\_

Aggregator group name \_\_\_\_\_

Telephone number \_\_\_\_\_ Date \_\_\_\_\_

Facsimile no. \_\_\_\_\_ Mobile no. \_\_\_\_\_

Email \_\_\_\_\_

Heritage BDM Name \_\_\_\_\_

## Broker details

I hereby confirm that all applicable requirements of Heritage Bank's lending guidelines have been satisfied for verification of all savings, income and expenses, including formal identification, by either face to face interview or identification via Australia Post office according to FTRA and AML/CTF legislation requirements

Broker's signature \_\_\_\_\_

## Applicant details

Applicant 1/guarantor name \_\_\_\_\_

Applicant 2/guarantor name \_\_\_\_\_

Applicant 3/guarantor name \_\_\_\_\_

Applicant 4/guarantor name \_\_\_\_\_

	Gross monthly income	Net monthly/other income	Monthly rental income
Applicant 1/guarantor	\$ _____	\$ _____	\$ _____
Applicant 2/guarantor	\$ _____	\$ _____	\$ _____
Applicant 3/guarantor	\$ _____	\$ _____	\$ _____
Applicant 4/guarantor	\$ _____	\$ _____	\$ _____
Total declared assets	\$ _____		Total declared liabilities \$ _____
Total security value	\$ _____		

## Business purpose declaration

I/we declare that the credit to be provided to me/us by the credit provider, Heritage Bank Limited is to be applied wholly or predominantly for business purposes; or investment purposes other than investment in residential property.

**IMPORTANT:** You should **only** sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

By signing this declaration you may **lose** your protection under the National Credit Code

Applicant 1 / guarantor signature \_\_\_\_\_ Date \_\_\_\_\_

Applicant 2 / guarantor signature \_\_\_\_\_ Date \_\_\_\_\_

Applicant 3 / guarantor signature \_\_\_\_\_ Date \_\_\_\_\_

Applicant 4 / guarantor signature \_\_\_\_\_ Date \_\_\_\_\_

*[The declaration must be signed by each person making the declaration] [The date must be the date the declaration is signed or the date the declaration is received by the credit provider]*

## Rate Guarantee Application – Fixed Rate Loans Only

### Important information about Rate Guarantee. Please read carefully.

**Rate guarantee period** means the period of 90 days starting from when you sign this form and indicate your agreement to take the Rate Guarantee option.

**Standard fixed rate** means Heritage's standard published interest rate (minus any applicable discount) for new loans of the same kind and the same fixed interest rate period as your loan.

**Taking the Rate Guarantee Option** If settlement of your loan occurs during the rate guarantee period, the rate that will apply to your loan will be the lower of the standard fixed rate on the date you sign this document and the standard fixed rate on the day your loan settles (Rate Guarantee). The Rate Guarantee lapses on the expiry of the rate guarantee period and it is then as if no Rate Guarantee had been applied to your loan, in this case you can apply for a new Rate Guarantee.

A Rate Guarantee fee of 0.15% of the approved basic loan amount will apply, unless we refuse this application or your loan application (in which case, the fee will not be charged). The fee will be debited to your loan on funding.

This Rate Guarantee application replaces and supersedes all previous Rate Guarantee applications made in respect of your loan (and related rate guarantees). This application does not constitute a loan approval; your loan is only approved if and when Heritage issues you a written offer to enter into a credit contract.

**Waiving the Rate Guarantee Option** If you choose to waive the Rate Guarantee option, you will receive the fixed rate on the day of settlement (for the fixed term chosen). This rate may be higher or lower than the rate at application.

### Please indicate your selection (Fixed Rate Loans Only).

I / We agree to take the Rate Guarantee and acknowledge and agree to the terms stated above.

I / We waive the option to take the Rate Guarantee.

**IMPORTANT:** If your loan application is for a Fixed Rate loan and you do not indicate your agreement to take / waive the Rate Guarantee above you will be taken to have waived the Rate Guarantee option.

## Declaration

Were you influenced, persuaded or pressured (by supplier of the goods/services being financed) into applying for this loan with Heritage Bank?  Yes  No

Do you have any reasonable belief that any of the details on this application form will change in the near future? (such as an intention to leave your employment, pregnancy or illness)  Yes  No

Have you ever been bankrupt or entered into an arrangement with your creditors or had a judgement recorded against you?  Yes  No

Is there a relationship by blood or marriage between the vendor of any property being mortgaged and any of the applicants?  Yes  No

Is there an association by way of Employer/Employee, Directorship, Shareholding, Partnership or Joint Venture between the vendor of any property being mortgaged and any of the applicants?  Yes  No

If "yes" to any of the above provide details below.

\_\_\_\_\_  
\_\_\_\_\_

Who will occupy the subject dwelling ? \_\_\_\_\_

I/we agree to pay all inspection costs, legal fees and other expenses which may be incurred by Heritage in respect of this application. I/we agree that the inspection report, together with plans and specifications (if applicable) will be and remain the property of Heritage. I/we agree that Heritage may insure the loan (if approved and accepted) with an approved mortgage insurer, and may disclose to that insurer any information or documents I/we have given to Heritage to do with this application.

I/we acknowledge that as a customer of Heritage I/we am/are bound by Heritage's Constitution from time to time.

I/we hereby apply for a loan of \$ \_\_\_\_\_ (including fees and charges) to be repaid over an approximate term of \_\_\_\_\_ months.

I/we hereby declare that the statements and answers given in this application are to the best of my/our knowledge and belief true and correct in every detail, and not misleading.

**This information is a true summary of my/our financial affairs and of the electronic mortgage loan application submitted to Heritage Bank Limited.**

Applicant 1/guarantor signature \_\_\_\_\_ Date \_\_\_\_\_

Applicant 2/guarantor signature \_\_\_\_\_ Date \_\_\_\_\_

Applicant 3/guarantor signature \_\_\_\_\_ Date \_\_\_\_\_

Applicant 4/guarantor signature \_\_\_\_\_ Date \_\_\_\_\_