

02. Your loan increase details (please complete this section if you would like to increase your loan amount)

How much are you looking to increase your loan by?

Please indicate the purpose(s) of the increased loan amount.

Purpose	Amount (\$)	Purpose	Amount (\$)
<input type="checkbox"/> To buy a newly-built house (e.g. built less than 12 months ago)	<input type="text"/>	<input type="checkbox"/> *To buy a vehicle – other	<input type="text"/>
<input type="checkbox"/> To buy a newly-built property other than a house (e.g. an apartment built less than 12 months ago)	<input type="text"/>	<input type="checkbox"/> To buy an individual residential block of land	<input type="text"/>
<input type="checkbox"/> To buy an established house (e.g. built more than 12 months ago)	<input type="text"/>	<input type="checkbox"/> *To buy household/personal goods	<input type="text"/>
<input type="checkbox"/> To buy an established property other than a house (e.g. an apartment built more than 12 months ago)	<input type="text"/>	<input type="checkbox"/> *To consolidate existing debt (excl. refinance of personal loans)	<input type="text"/>
<input type="checkbox"/> *To refinance an existing home loan from another lender	<input type="text"/>	<input type="checkbox"/> For a holiday/travel	<input type="text"/>
<input type="checkbox"/> *To buy a vehicle – new car	<input type="text"/>	<input type="checkbox"/> To provide funds for personal investment (e.g. shares and other investment assets)	<input type="text"/>
<input type="checkbox"/> *To buy a vehicle – used car	<input type="text"/>	<input type="checkbox"/> *Other – property maintenance and repairs, renovations not involving building work and refinancing a personal loan	<input type="text"/>
<input type="checkbox"/> *To buy a vehicle – motorcycle/scooter	<input type="text"/>	<input type="checkbox"/> Other Please specify other purpose	<input type="text"/>
<input type="checkbox"/> *To buy a boat/caravan/trailer	<input type="text"/>		<input type="text"/>

Where you are borrowing money to make improvements or carry out repairs, please provide the address of the property:

If you're consolidating debts, will existing credit card limits be reduced or cancelled?

Yes No If yes, provide details:

If you are consolidating debts, why do you want to do this?

To reduce my regular repayments (please provide the current repayment amounts for each of the loans to be consolidated)

To take advantage of specific loan features under my UHomeLoan (please detail those features)

To reduce the number of loans/lenders.

I am not happy with the other lender(s).

I want to extend the time to repay.

Other Please give details:

* By ticking this box you acknowledge that you understand the debt being consolidated or goods being purchased may not hold their value for as long as the remaining term of the loan and so you may be paying for those goods beyond their useful lifespan and value. Additionally, you acknowledge that you may not be in a position to finance the replacement of those goods if the term exceeds the lifespan of the original goods. You may end up paying more interest especially if you incur further credit card, personal loan or car loan debt after consolidating existing debts compared to taking the loan over a shorter term more in line with the useful life of the goods.

02A. Co-borrowers

This section must be completed when there are two borrowers applying for a loan amount increase. Each borrower must gain a benefit from least 25% of the funds from the loan amount increase..

Borrower 1

- will legally own at least 25% of the property to be purchased using the loan funds
- will use at least 25% of the loan funds to repay debt that they owe
- will use at least 25% of the loan funds to repay debt and/or purchase goods and services of their choice

Please list details below:

Borrower 2

- will legally own at least 25% of the property to be purchased using the loan funds
- will use at least 25% of the loan funds to repay debt that they owe
- will use at least 25% of the loan funds to repay debt and/or purchase goods and services of their choice

Please list details below:

03. Your loan requirements and objectives

Does your loan continue to meet your requirements and objectives?

- Yes No

If yes, you confirm that your requirements and objectives are those set out below as relevant to your existing facility type.

If no, please provide details of the facility type set out below that better describes your requirements and objectives.

A home loan specialist will call and discuss your product needs.

Facility Types

Variable Rate – the most important thing for me/us is that I/We can take advantage of any future rate reductions and/or have the flexibility to make additional repayments, have access to redraw and pay out my loan at any time.

Fixed Rate – the most important thing for me/us is that I/We have certainty of repayments and/or protection from increasing interest rates for a period of time.

Split – Fixed and Variable Rates – I/We want to limit exposure to increasing interest rates, while getting some benefit from decreasing rates and/or I/we want to retain some repayment flexibility, including being able to make additional repayments and access redraw.

Principal and Interest – the most important thing for me/us is that I/We minimise the amount of interest paid over the life of the loan and/or build up equity in my/our home faster and/or maximise the amount I can borrow.

Interest Only – this supports tax/financial advice given to me, or the most important thing for me/us is that I/we have a repayment structure that best accommodates temporary reductions/fluctuations in income and/or anticipated non-recurring expenditure.

04. Your details

Borrower 1

Title

Given name(s):

Surname:

Marital Status:

- Single De-facto Married
 Divorced Widowed Separated

Number of dependents:

Age of dependents:

Residential Status:

- Own home Renting Boarding With parents

Other:

Residential Address:

Suburb

State

Postcode

Contact details

Borrower 1

Postal Address (if different from residential address):

Suburb

State

Postcode

Mobile number:

Email address:

Borrower 2

Title

Given name(s):

Surname:

Marital Status:

- Single De-facto Married
 Divorced Widowed Separated

Number of dependents:

Age of dependents:

Residential Status:

- Own home Renting Boarding With parents

Other:

Residential Address:

Suburb

State

Postcode

05. Your employment

Borrower 1

Has your employment changed since your last application?

- Yes (please complete the remaining section below)
 No (skip to section 6 on this form)

Primary Occupation:

Industry:

Employment Status:

- Full Time Part Time Contract
 Casual Self-employed Not employed

Employer (company) name:

Time at current employment: years months

Have you been with your current employer for less than two years?

- Yes (please provide previous employment details)
 No (skip to section 6 on this form)

Previous Occupation:

Previous employer name:

Time at previous employment: years months

If self-employed complete the following

Company name:

Nature of business:

Time in business (must be minimum 2 years):

years months

Borrower 2

Has your employment changed since your last application?

- Yes (please complete the remaining section below)
 No (skip to section 6 on this form)

Primary Occupation:

Industry:

Employment Status:

- Full Time Part Time Contract
 Casual Self-employed Not employed

Employer (company) name:

Time at current employment: years months

Have you been with your current employer for less than two years?

- Yes (please provide previous employment details)
 No (skip to section 6 on this form)

Previous Occupation:

Previous employer name:

Time at previous employment: years months

If self-employed complete the following

Company name:

Nature of business:

Time in business (must be minimum 2 years):

years months

06. Your income

Please show income as annual amounts

Borrower 1

Gross salary (pre-tax and not including superannuation):

Rental income:

Other investments (e.g. shares):

Other (e.g. overtime):

Borrower 2

Gross salary (pre-tax and not including superannuation):

Rental income:

Other investments (e.g. shares):

Other (e.g. overtime):

07. Your financial position

ASSETS (what you own)

Real estate

Note: if the asset is partly owned by someone other than the borrower(s) on the loan, please indicate percentage of ownership.

Property Address:	Market Value (\$):	Owned by (Borrower 1/ Borrower 2/both):	Share (%):

Accounts – savings/term deposits

Name of financial institution:	Amount (\$):	Owned by (Borrower 1/ Borrower 2/both):

Superannuation

Fund:	Amount (\$):	Owned by (Borrower 1/ Borrower 2/both):

Other (e.g. household contents, shares, vehicles)

Description:	Amount (\$):	Owned by (Borrower 1/ Borrower 2/both):

LIABILITIES (what you owe)

Existing mortgages – with Principal and Interest repayments

Lenders name:	Current interest rate:	Loan term remaining or expiry date:	Current limit:*	Monthly repayments:	Amount owing:	Owed by (Borrower 1/ Borrower 2/both):

*Current limit is the amount owing plus any available redraw

Existing mortgages – with Interest Only repayments

Lenders name:	Current interest rate:	Loan term remaining or expiry date:	IO period remaining or expiry date:	Current limit:*	Monthly repayments:	Amount owing:	Owed by (Borrower 1/ Borrower 2/both):

*Current limit is the amount owing plus any available redraw

Personal loans/overdrafts

Lenders name:	Monthly repayments:	Amount owing:	Is this being consolidated? (Y/N)	Owed by (Borrower 1/ Borrower 2/both):

Credit cards/store cards

Lenders name:	Limits	Amount owing:	Is this being consolidated? (Y/N)	Owed by (Borrower 1/ Borrower 2/both):

Hire purchase/Novated lease/other leases

Lenders name:	Monthly repayments:	Amount owing:	Is this being consolidated? (Y/N)	Owed by (Borrower 1/ Borrower 2/both):

Other (HECS, etc.)

Lenders name:	Monthly repayments:	Amount owing:	Is this being consolidated? (Y/N)	Owed by (Borrower 1/ Borrower 2/both):

Monthly Living and Entertainment Expenses

Please input your monthly living expenses for each of the categories below as accurately as possible. This is important to ensure the loan amount is right for you and to process your request as quickly as possible. A handy tip is to review your account statements.

If there's more than one borrower and you jointly share all expenses, all borrowers need to complete this information in the section for borrower 1 below. If there's more than one borrower and you don't share all expenses, complete the information in the sections for borrower 1 and borrower 2 as applicable.

Expenses	Examples	Borrower 1	Borrower 2
Primary Residence	Home maintenance and repairs, utilities, garden maintenance, council rates and housekeeper	\$ <input type="text"/>	\$ <input type="text"/>
Phone, Internet & Media	Internet, mobile phone and subscription services	\$ <input type="text"/>	\$ <input type="text"/>
Food & Groceries	Grocery shopping including cigarettes, restaurants and cafes, and takeaways	\$ <input type="text"/>	\$ <input type="text"/>
Recreation & Holidays	Lifestyle sports, hobbies, gym fees, gifts, holidays & airfares, and donations	\$ <input type="text"/>	\$ <input type="text"/>
Clothing & Personal Care	Clothes, shoes and hair & beauty	\$ <input type="text"/>	\$ <input type="text"/>
Medical & Health	Doctor, pharmacy, dentist, optical and therapies	\$ <input type="text"/>	\$ <input type="text"/>
Transport	Vehicle registration, fuel, vehicle maintenance, public transport, taxi and ride-sharing services	\$ <input type="text"/>	\$ <input type="text"/>
Public Education	School fees (exclude private school), uniform, books and excursions	\$ <input type="text"/>	\$ <input type="text"/>
Professional Development	Higher education and vocational training	\$ <input type="text"/>	\$ <input type="text"/>
Childcare	Childcare, after-school care and baby sitting	\$ <input type="text"/>	\$ <input type="text"/>
Insurance	Income protection, building/home/contents, vehicle, travel and health insurance	\$ <input type="text"/>	\$ <input type="text"/>
Other	Any other regular expenses	\$ <input type="text"/>	\$ <input type="text"/>

Tip – If applicable, please provide an explanation of any exceptionally low living expenses in the above categories.

Additional Living Expenses

Input your monthly additional living expenses for each of the categories below.

If there's more than one borrower and you jointly share all expenses, all borrowers need to complete this information in the section for borrower 1 below.

If there's more than one borrower and you don't share all expenses, complete the information in the sections for borrower 1 and borrower 2 as applicable.

Expenses	Examples	Borrower 1	Borrower 2
Expenses Strata Fees/Body Corporate Fees	For owner occupied/primary residence (exclude Investment Property)	\$ <input type="text"/>	\$ <input type="text"/>
Private/Non-government school fees	Tuition fees, school fees and sports fees for private schooling, including independent schools and private tuition	\$ <input type="text"/>	\$ <input type="text"/>
Child support & maintenance payments	Financial support paid by one parent to the other, to help with the costs of a child aged under 18	\$ <input type="text"/>	\$ <input type="text"/>
Life/Accident/Illness Insurance (excluding insurances held in Superannuation)	Exclude all insurances already captured under general living expenses and any insurances held in superannuation	\$ <input type="text"/>	\$ <input type="text"/>

Tip – If applicable, please provide an explanation of any exceptionally low living expenses in the above categories.

Other Expenses

Input your other monthly expenses below.

If there's more than one borrower and you jointly share all expenses, all applicants need to complete this information in the section for borrower 1 below.

If there's more than one borrower and you don't share all expenses, complete the information in the sections for borrower 1 and borrower 2 as applicable.

Expenses	Examples	Borrower 1	Borrower 2
Investment Property Expenses	Maintenance and repairs, land tax/ body corporate/ strata fees, building/ home/contents insurance, garden maintenance, property management, landlord insurance, council rates, housekeeper, investment, and utilities.	\$ <input type="text"/>	\$ <input type="text"/>
Post Loan Rental Expense	If you're paying rent.	\$ <input type="text"/>	\$ <input type="text"/>

Tip – If applicable, please provide an explanation of any exceptionally low living expenses in the above categories.

At what age do you plan to retire?

Borrower 1

Borrower 2

If any borrower will be over 70 at the end of the loan term or will be retiring during the loan term, what's your plan to continue to make repayments beyond retirement (tick all that apply)?

- By using my savings
- By using my co-applicant's income
- By repaying the loan prior to retirement By the sale of my assets
- Retaining some flexibility in relation to increased repayments, redraws and/or early repayment of part of the loan
- By making a lump sum payment using my superannuation
- By downsizing my family home
- By using recurring income from my superannuation
- Other strategy – please provide details

Are there any foreseeable changes to your future financial position that could adversely impact your ability to repay the loan?

- Yes (please complete the remaining section below)
- No (skip to section 8 on this form)

Which applicant will the changes impact? Borrower 1 Borrower 2 Both

What's the change (tick all that apply and provide details of the impacts)?

	Period of impact (Monthly)	Financial Impact (\$)
<input type="checkbox"/> Extended unpaid leave (e.g. parental leave)		
<input type="checkbox"/> Reduced income		
<input type="checkbox"/> End of contract/loss of employment		
<input type="checkbox"/> Leaving employment		
<input type="checkbox"/> Increased debt repayment(s) for an existing loan		
<input type="checkbox"/> Large expenditure Medical treatment/illness		
<input type="checkbox"/> Other strategy – please provide details		

What's the plan to meet ongoing financial obligations?

	Details
<input type="checkbox"/> Additional income source	
<input type="checkbox"/> Reduce expenditure	
<input type="checkbox"/> Sale of assets	
<input type="checkbox"/> Savings and/or Superannuation	
<input type="checkbox"/> Co-applicant's income	
<input type="checkbox"/> Other	

08. Important information about our product features

1. Important information about variable rates

- a) Interest rate and repayment amount may increase while the loan is on a variable rate.

2. Important information about fixed rates

- a) By converting the loan to a fixed rate, full Lender's Early Payment Loss may apply when you make certain alterations to the fixed loan, before the end of the Fixed Rate Expiry Date. Examples of these alterations include, but are not limited to, when:

- i. You refinance your loan, whether with UBank or another lender; or
- ii. You make additional repayments exceeding \$20,000 in total, or your fixed rate facility is otherwise paid off in whole or in part; or

- iii. At your request, the interest rate applicable to your loan is changed (i.e. from a fixed rate to a variable rate or another fixed rate) and/or your repayment type is changed (or you make another change to your loan which results in such changes occurring); or

- iv. A change is made to, or a transaction processed on, your fixed rate facility, at your request, which affects the amount of your repayments or the amount of the facility (e.g. a top up or redraw, if available); or

- v. You are in default and the Lender demands repayment of the facility; or

- vi. You repay the loan in full; or

- vii. You sell the property; or

- viii. You seek to increase the fixed loan facility

- b) Any additional payments or advanced funds are not available for redraw during the fixed interest period and therefore these funds will be retained in the loans until the fixed term expires.

- c) Any additional payments or advance funds will not offset future direct debit repayments.
- d) This request can be approved or rejected at the Lender's discretion.
- e) Before fixing all or part of your loan you should also consider if you are intending to sell your property; make extra principal repayments; or change your lender during the fixed rate term. In addition to reading your loan contract, we strongly recommend that you obtain independent legal and financial advice about the benefits and risks of fixed rate borrowing.
- f) Rate is fixed at a point in time and you will not benefit from subsequent market interest rate reductions during fixed rate period.
- g) Rate may change between the time of approval and the time of drawdown if the rate lock period has expired.
- h) Rate is fixed for a specified term giving certainty of interest and repayments for that term.

3. Important information about variable and fixed rates

Fixed rate portion – Refer also to above Paragraph 2 “Important information about fixed rates”

- a) Rate is fixed for a specified term giving certainty of interest and repayments for the fixed rate portion.

Variable rate portion – Refer also to above Paragraph 1 “Important information about variable rates”

- b) Interest charged and repayments will change to reflect interest rate movements for the variable rate portion.

The following risks are associated with fixed and variable splits of the loan:

- i. You won't obtain the full benefit of rate decreases and will still have some exposure to the risk of rate increases.
- ii. You'll generally not be able to change the ratio of the fixed and variable portions.
- iii. You'll be required to make separate repayments for each portion.
- iv. Fixed rate may change between the time of approval and the time of drawdown if the rate lock period has expired.
- v. Limited or no flexibility in relation to the fixed rate portion concerning making additional repayments and redraws during the fixed rate period.
- vi. Possibility of expensive break/economic costs in relation to the fixed rate portion if during the fixed rate period, you:
 - Repay loan in full;
 - Switch to another product or loan type;
 - Make additional repayments over and above any prescribed limit;
 - Sell the property; or
 - Seek further funds.

4. Important information about principal and interest repayments

- a) Repayments cover loan principal and interest so that the loan is repaid in full by the end of the loan term.
- b) You could pay less interest over the life of the loan when compared to a loan which features a period of interest only repayments.
- c) Interest rates on principal and interest repayments are generally lower than interest only.

5. Important information about interest only repayments

- a) Allows smaller payments during the interest only period enabling:
 - i. Higher cash on hand for other purposes contributions)
 - ii. Flexibility to manage cash flow
 - iii. Smaller initial payments on investment home loans may serve a tax purpose. You may need to seek tax advice.
- b) You could pay less interest over the life of the loan when compared to a loan which features a period of interest only repayments.
- c) The interest rate during an interest only term may be higher than the interest rate during the principal & interest term.
- d) Whilst you will have smaller loan repayments during the interest only period (as you are only paying interest), your repayments will be higher for the remainder of the term (so that you repay your loan in full by the end of the loan term) and you will generally pay more interest overall.
- e) Interest only payments will not reduce the loan principal
- f) If selecting fixed and interest only, the interest only and fixed terms must be the same.
- g) Maximum interest only period is 5 years for owner occupier and 10 years for investment loans.
- h) The amount of equity that is built-up in the property securing the loan will be less with an interest only loan.

6. Important information about redraw

- a) Allows you to access extra repayments you make over and above the required minimum repayments.
- b) The following risks are associated with redraw:
 - You have the right to request redraw of any available funds unless you request to cancel your redraw facility, however each redraw may be subject to the Lender's discretion.

09. Privacy Notice & Consent

(09.11.2020)

This privacy notice and consent relates to this application (this application) you make to a mortgage manager for a loan (your loan) or in which you offered to guarantee the applicant's loan obligations. It includes consents from you to disclose certain information to other organisations described below. Your loan may be consumer credit or commercial credit.

The mortgage manager will submit this application to a lender or the lender's loan servicer to consider. If the lender or its loan servicer approves this application, it may seek lender's mortgage insurance (LMI) cover from a lender's mortgage insurer or title insurance cover from a title insurer or both in relation to your loan.

In this privacy notice and consent, "credit eligibility information" means information an organisation described below obtained from a credit reporting body or that is based on information obtained from a credit reporting body.

Privacy notice

This privacy notice tells you how certain organisations collect information about you, what they use the information for and who they share the information with. If any of those organisations collect information that can be used to identify you, it will take reasonable steps to notify you of that collection.

Organisations that collect information about you

This privacy notice and consent covers the following organisations that may collect information about you relating to this application or your loan or a guarantee of the loan:

- the mortgage manager (the mortgage manager) through whom you made this application or that manages your loan. That mortgage manager is UBank (a division of National Australia Bank Ltd) ACN 004 044 937;
- the lender to whom you make this application or that makes your loan available. That lender is either Perpetual Trustees Victoria Limited ACN 004 027 258 or AFSH Nominees Pty Ltd ACN 143 937 437 (each a lender);
- the loan servicer (the loan servicer) that considers this application or administers your loan for the lender. That loan servicer is Advantagedge Financial Services Pty Ltd ACN 130 012 930;
- the LMI insurer that considers a lender's request for LMI cover relating to this application or that gives LMI cover to the lender for your loan. That LMI insurer is either QBE Lenders Mortgage Insurance Ltd (QBE) ACN 000 511 071 or Genworth Financial Mortgage Insurance Pty Ltd (Genworth) ACN 106 974 305 (each an LMI insurer) and;
- the title insurer (the title insurer), that considers a lender's request for title insurance cover relating to this application or that gives title insurance cover to the lender for your loan, and its related entity: the title insurer is First American Title Insurance Company of Australia Pty Limited (First Title) ACN 075 279 908 and its related entity is First Mortgage Services Pty Ltd (FMS) ACN 110 202 429.

Each of those organisations is described below separately as "we" and "us".

The LMI insurers and the title insurer are described together below as "insurers".

How information is collected from you

We will collect information about you from you directly whenever we can. Most information will be collected from this application and from the records we maintain about the products or services you receive from us. We may verify that information from sources referred to in this application or in this privacy notice and consent.

Sometimes an LMI insurer may also collect further personal information about you during the course of the LMI cover provided to the lender for your loan. The terms of this notice and the LMI insurer's Privacy Policy will apply to the collection, use and disclosure of that information.

How information is collected from other sources

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it's reasonably necessary to do so, for example, where:

- we obtain information (including commercial credit information concerning your credit worthiness or history, consumer information and collection of overdue payments information) from a credit reporting body for any purpose described below;
- we obtain information about your loan or a guarantee of the loan from another organisation described above;
- we can't get hold of you and we rely on publicly available information to update your contact details;
- we check property, you offer as security, through public registers or its service providers;
- we exchange information with your legal or financial advisers or other representatives; or
- we need to verify your identity to meet our ongoing know-your-customer obligations under anti money laundering laws (and you have consented to this).

When the law authorises or requires collection of information

There are laws that affect organisations that may require us to collect personal information about you. For example, we may require information about you to verify your identity under Australian Anti-Money Laundering law.

How your information may be used

A lender, the loan servicer or the mortgage manager may use information about you for purposes including:

- giving you information about loan products or related services;
- considering whether you are eligible for a loan or any related service you requested;
- processing this application and providing you with a loan or related service;
- administering your loan or any related service, for example, to answer requests or deal with complaints;
- identifying you;
- telling you about other products or services it or its related companies make available and that may be of interest to you, unless you tell them not to;

- allowing it to run its business efficiently and to perform administrative and operational tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by law, regulation or codes binding it; and
- any purpose to which you have consented.

You can let the lender, loan servicer or the mortgage manager know at any time if you no longer wish to receive direct marketing offers from them. They will process your request as soon as practicable.

Also, a lender, the loan servicer or the mortgage manager may use credit information about you to:

- enable an insurer to assess the risk of providing insurance to the lender or to address the lender's arrangements with the insurer;
- assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations;
- consider hardship requests; and
- assess whether to securitise loans and to arrange securitising loans the lender makes.

An LMI insurer may use information about you:

- to decide whether to insure a lender under an LMI policy;
- to assess the risk of you or a guarantor defaulting on your obligations to a lender;
- to administer and vary the insurance cover including for securitisation and hardship applications;
- to verify information that the LMI insurer collects about you;
- to deal with claims and recovery of proceeds including, among other things, to enforce a loan or a guarantee in place of a lender if the LMI insurer pays out an insurance claim on your loan or the loan you guarantee;
- to conduct risk assessment and management involving credit scoring, portfolio analysis, reporting and fraud prevention;
- to comply with legislative and regulatory requirements including requirements under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time;
- for a mortgage insurance purpose relating to you; and
- for any other purpose under the insurance policy the LMI insurer issues to the lender relating to your loan.

The title insurer or its related entities may use information about you:

- to assess the risk of providing title insurance to the lender;
- for the subsequent administration or variation of the title insurance policy;
- for risk assessment, reporting, fraud prevention, enforcement and claim recovery activities;
- to discharge your existing mortgage over the security property and register your new mortgage over the security property where a refinance is taking place;
- to deal with claims and to enforce a loan or a guarantee in place of a lender if the title insurer pays out an insurance claim on your loan or the loan you guarantee;
- for a title insurance purpose relating to you;
- to comply with legislative and regulatory requirements; and

- for any other purpose under the contract between a lender and the title insurer.

What happens if you don't provide information

If you don't provide your information to us, it may not be possible:

- to provide you with the product or service you want. For example, if information is not disclosed to an insurer, it may not be able to process a lender's request for insurance. In that case, the lender may not be able to assess this application;
- for the lender, loan servicer or a mortgage manager to manage or administer the loan the lender makes to you;
- verify your identity or protect against fraud; or
- in the case of the lender, loan servicer or mortgage manager, to let you know about other products or services that might be suitable for your financial needs.

Sharing Your Information

1. Sharing with other organisations:

We use and share information about you with other organisations described above for the purposes described above.

2. Sharing with related companies:

We may share information about you with our related companies for the purposes described above. We may share credit eligibility information (that is, credit information we obtain about you from a credit reporting body or that we derive from that information) with any of our related companies to enable that related company to process another credit application you make to it and to collect any payment that is overdue in relation to that credit facility.

3. Sharing with your representatives and referees:

We may share information about you with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants, brokers or real estate agents); and
- your referees, such as your employer, to confirm details about you.

This information may include credit eligibility information.

4. Sharing with credit reporting bodies.

We may disclose information about you to a credit reporting body in relation to this application or your loan or your guarantee, including information about the date the credit account is opened (and closed), the account type and credit limit, repayment history, any temporary or permanent hardship arrangements, and any defaults or serious credit infringements. A credit reporting body may include information about you in reports that it gives other organisations (like other lenders) to help them assess your credit worthiness.

Some of that information may reflect adversely on your credit worthiness, for example, if you fail to make payments or if you commit a serious credit infringement (like obtaining credit by fraud). That sort of information may affect your ability to get credit from other lenders.

5. Sharing with third parties

We may disclose information about you to third parties, in relation to: considering this application; administering your loan; exercising rights relating to your loan; exercising rights relating to your guarantee; or any insurance policy an insurer issues to the lender relating to your loan or the loan you guarantee. Those third parties may include:

- valuers, other insurers, re-insurers, claim assessors and investigators;

- brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager;
- other financial institutions, like banks;
- organisations that are involved in debt collecting or in purchasing debts;
- organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct;
- organisations involved in surveying or registering a security property or which otherwise have an interest in a security property;
- government or regulatory bodies (including ASIC and the Australian Tax Office) as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities; rating agencies to the extent necessary to allow the rating agency to rate particular investments; organisations involved in securitising your loan, including re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees;
- guarantors and prospective guarantors of your loan;
- the borrowers or the prospective borrowers of the loan you guarantee;
- payment system operators to allow us to investigate or correct payments on your loan;
- any organisation that wishes to take an interest in our business; and service providers (including data consultants and IT contractors), agents, contractors and advisers that assist us to conduct our business.

Also, a lender or the loan servicer may disclose information about you, in relation to other services relating to your loan or your guarantee or its loan products, to others including:

- organisations that maintain, review and develop a lender's or the loan servicer's business systems, procedures and technology infrastructure;
- organisations that produce cards, cheque books or statements for a lender in relation to your loan or the loan you guarantee;
- organisations that assist a lender or the loan servicer with product planning, research and development; and
- mailing houses and telemarketing agencies that assist a lender or the loan servicer to communicate with you.

6. Sharing outside of Australia

QBE may disclose information about you to related companies situated in the Philippines or to service providers situated in India.

Genworth may disclose information about you to related companies situated in the USA, Canada or the United Kingdom.

The title insurer or its related entities may disclose information about you to related companies situated in the USA, Malaysia or India.

We may store information about you in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country information about you may be held.

Overseas organisations may be required to disclose information shared with them under a foreign law. In those instances, the organisation, described above, that disclosed the information to the overseas organisation will not be responsible for that disclosure.

Each lender, loan servicer and mortgage manager:

- will only share any credit information about you with a credit reporting body if that body has a business operation in Australia; and
- is unlikely to share credit eligibility information with organisations that do not have business operations in Australia.

Accessing your Information

You can ask us to access information that we hold about you. You have special rights to access credit eligibility information. You can find out how to access information about you (including credit eligibility information) by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule at the end of this document.

Correcting your Information

You can ask us to correct information we hold about you. You have special rights to correct credit information about you. You can find out how to correct information about you (including credit information) by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule at the end of this document.

Complaints

If you have a complaint against us about a privacy issue, please tell us about it. You can find out how to make a complaint (including special rights for credit information complaints) and how we will deal with a complaint, by reading our Privacy Policy, available by contacting us.

Please see our contact details in the schedule at the end of this document.

Privacy Policy

You can find out more about how we manage information about you by reading our Privacy Policy available by contacting us. Please see our contact details in the schedule. Also, you can read and obtain a copy of that policy at our website address set out in the schedule at the end of this document.

Consent

By signing this form, you consent to:

1. us obtaining information about you from a credit reporting body on one or more occasions:
 - to assess your application for consumer credit or commercial credit or to collect any payment that is overdue in relation to your loan; and/or
 - to assess whether to accept you as a guarantor of the loan;
2. us exchanging information about you with other credit providers to: assess this application; assess whether to accept you as a guarantor; assist you to avoid defaulting on your loan or your guarantee; notify other credit providers of a default by you; or assess your credit worthiness. This information may include credit eligibility information;

- if you are a joint applicant under this application or become a joint borrower under your loan, us exchanging information about you with your joint applicants or joint borrowers to process this application and to administer your loan;
- us disclosing information (including credit eligibility information to potential guarantors) about you to a potential or existing guarantor (or their legal representative) but only to assist them to consider whether to act as a guarantor or to offer property as security or to inform them about:
 - this application and details of the obligations guaranteed or proposed to be guaranteed;
 - your credit worthiness, credit capacity or credit history; and
 - any other matter we decide is relevant to a potential guarantor or guarantor;
- if a lender, the loan servicer or mortgage manager requests an insurer for LMI insurance or title insurance for the loan for which you applied, the lender, the loan servicer or the mortgage manager disclosing to that insurer information about you for any purpose in connection with that insurance;
- us checking the details of the information you gave in this application. They may contact any person you named in this application for that purpose. If you give us an identity document (for example, your passport or driver's licence) in connection with this application, we may contact the authority that issued the document to verify the status of and any information contained in the document;
- us exchanging information (including credit eligibility information) about you with any person acting on your behalf (like a broker or a referrer) relating to processing this application and establishing loan or your guarantee;
- us exchanging information about you with our relevant service providers (including any service provider located outside Australia) including information that we collect from you as an agent of a state or territory government in relation to a First Home Owner Grant application you make. For more information, please see the privacy notice above and our privacy policy, available by contacting us. Please see the contact details in the schedule at the end of this document;
- a lender or the loan servicer disclosing your credit eligibility information to other organisations participating in securitising the lender's loans, but only for purposes relating to those arrangements including to enable those other organisations to exercise rights they have under securitisation arrangements to review loan files;
- us using the information in this application to better understand and/or manage your relationship with us;
- us using your information and accessing information about you to verify your identity with third party identify validation services in meeting our ongoing know-your-customer obligations under anti money laundering laws.

Information about other people

If you give information about another person (like your employer, spouse, referee or solicitor) in relation to this application or a loan you get from the lender to us, you will let that other person know that:

- we have collected their information to assess this application, to manage any loan you get from a lender and for any other purpose set out in the privacy notice above;
- we may exchange this information with other organisations set out in that privacy notice;
- we handle their personal information in the way set out in our Privacy Policy and that privacy notice and they can: access or request a copy of that privacy policy or privacy notice; or access the information we hold about them, by using the contact details for us in the schedule at the end of this document; and
- you may not be able to get credit from the lender or we may not accept your application to act as a guarantor of a loan unless we obtain their information.

More about the credit reporting body we use

Contact details

We may give information about you to one or more credit reporting bodies in relation to this application or your loan. Currently, we deal with Equifax Australia Information Services and Solutions Pty Limited (Equifax). Equifax's contact details are in the schedule. Equifax has a credit reporting policy about how it handles information about you. You can obtain copies of that policy at Equifax's website set out in the schedule.

If you think you have been the victim of a fraud

If you believe that you have been or are likely to be the victim of fraud (including identity fraud), you can request a credit reporting body not to use or disclose the information they hold about you.

If you don't want your information used by them for direct marketing/pre screening purposes

You can ask a credit reporting body not to use information about you to undertake pre-screening assessments of individuals to determine whether those individuals are eligible to receive direct marketing from a particular credit provider. Please contact the credit reporting body, if you want to ensure that the credit reporting body does not use information about you for pre-screening assessments.

Schedule

Lenders

Perpetual Trustees Victoria Limited ACN 004 027 258
Level 12, 123 Pitt Street, Sydney, NSW 2000.
Tel: 02 9229 9000
Web: www.perpetual.com.au
Its privacy policy is set out at
<https://www.perpetual.com.au/privacy-policy>

AFSH Nominees Pty Ltd ACN 143 937 437
700 Bourke Street, Docklands VIC 3008
Tel: 1300 300 989
Web: www.advantedge.com.au
Its privacy policy is set out at
www.advantedge.com.au/privacy

Loan Servicer

Advantedge Financial Services Pty Ltd ACN 130 012 930
700 Bourke Street, Docklands VIC 3008
Tel: 1300 300 989
Web: www.advantedge.com.au
Its privacy policy is set out at www.advantedge.com.au/privacy

Mortgage Manager

UBank (a division of National Australia Bank Ltd) ACN 004 044
Level 9, 2 Carrington Street, Sydney, NSW, 2000
Tel: 13 30 80
Web: www.ubank.com.au
Its privacy policy is set out at
<https://www.ubank.com.au/ubank/web/footer/Privacy>

Insurers

QBE Lenders Mortgage Insurance Ltd ACN 000 511 071
GPO Box 82, Sydney NSW 2001
Tel: 1300 367 764
Web: www.qbelmi.com
Its privacy policy is set out at
<https://www.qbe.com/lmi/about/governance/privacy-policy>

Genworth Financial Mortgage Insurance Pty Ltd ACN 106 974 305
GPO Box 3952, Sydney NSW 2001
Tel: 02 8248 2597
Web: www.genworth.com.au
Its privacy policy is set out at
<http://www.genworth.com.au/privacy-policy>

First American Title Insurance Company of Australia Pty Ltd
ACN 075 279 908
PO Box Q1465, QVB Post Office NSW 1230
Telephone: 02 8235 4433
Web: www.firsttitle.com.au
Its privacy policy is set out at
<https://www.firsttitle.com.au/property-owners/privacy-policy>

Credit Reporting Body

Equifax Australia Information Services and Solutions Pty Limited
GPO Box 964, North Sydney NSW 2059
Web: www.mycreditfile.com.au
Its credit reporting policy is set out at
<https://www.equifax.com.au/privacy>

10. Electronic Communications Consent

UBank is an online bank. Where possible, we'll send you things electronically.

But for some things, first we need you to agree.

Please read the following carefully, as when you agree to our Electronic Communications Policy you agree to the following:

- We may send info relating to your UBank account to you by SMS or email.
- We may make info like statements, documents and notices that are about your UBank account available on our systems, or on a third party's systems, electronically. When we do this, you'll be told that the info is available by SMS, email or secure email.
- You'll need to regularly check for electronic communications about your UBank account.
- If info is provided electronically, you may not get a paper copy.
- You can cancel this agreement to get information electronically from us at any time, but because we're an online bank, if you do, we may be unable to continue to provide the UBank account(s) to you.
- Documents relating to UHomeLoan that you obtain electronically through UBank (like your letter of offer) may be signed by UBank or the lender by an electronic image of a signature.
- If you want to change your email address or contact phone number at any time – just let us know.

11. Acknowledgement

By signing below:

- you're requesting the changes set out above to your loan
- you confirm that the information you've provided in this form is correct and complete
- you confirm you've read the important information about the product, repayment and rate type on pages 10 & 11
- if you're requesting a loan increase, you confirm you've read and agree to the Privacy Notice and Consent on pages 12-16
- you confirm you've read and agree to the Electronic Communications Consent on page 16

Borrower 1

Full Name

Signature (must be handwritten)

Today's Date (DD/MM/YYYY)

Borrower 2

Full Name

Signature (must be handwritten)

Today's Date (DD/MM/YYYY)

IMPORTANT: You can save typed data into this form but it needs to be printed and hand-signed with a pen.
Please scan and return the form to loanvariations@ubank.com.au. Incomplete or unsigned forms will be returned for completion.

12. Document Checklist

To ensure a speedy application process please provide the following documents with your variation form. This is only meant as a guide as not all points will be relevant to your individual circumstances.

Applications will be reviewed by our assessors and as a result, we may also ask you to provide additional documentation or information which will assist them in completing the assessment of your application.

Loan increase and interest only

PAYG Salary/Wages

If full time or permanent part time

- Two most recent payslips (the most recent being less than 60 days old) showing your name, employer details, pay period, gross income and Year to Date (YTD) income.

PAYG Salary/Wages

If contract or casual

- Two most recent payslips (the most recent being less than 60 days old) showing your name, employer details, pay period, gross income and Year to Date (YTD) income.*

*If your YTD income shows a figure less than 6 months, payslips will need to be supported by a PAYG summary or personal tax return for the last financial year.

Self-employed

- Last 2 years financial or business tax returns
- Last 2 years individual tax returns
- Notice of Assessment to confirm lodgement of individual tax returns

Rental Income

If you're currently receiving rental income

- Copy of rental receipt issued by the real estate agent that is not more than 60 days old showing 4 weeks of rental payments
Or, if a privately leased property
- Copy of current formal residential tenancy agreement with bank statements or transaction listings (the most recent being less than 60 days old) showing your name, account number and at least 2 direct credits.

If you're consolidating debts

Credit Card

If you're refinancing your credit card

- Three consecutive months of statements (the most recent being less than 60 days old) showing your name, card limit and balance.

Personal Loan

If you're refinancing your personal loan

- Six consecutive months of personal loan statements (the most recent being less than 60 days) showing your name, account number, lender details, current balance and transaction history. Transaction listings can be accepted provided they are accompanied by a bank statement and display your account number.

If you have other home loan(s) not being refinanced

Home Loan with another financial institution

If you have a loan with another lender and it's not being refinanced

- A home loan statement, internet account summary, internet transaction listing (none of which should be older than 6 months) or a loan contract; showing your name, account number, loan limit, interest rate and expiry date of the loan or remaining loan term. For interest only loans, the documentation will also need to confirm the expiry date or remaining interest only term.

About this document

This credit guide gives you information about the credit assistance we provide for a UBank UHomeLoan.

Licensee: **National Australia Bank Limited**
("We", "Us") ABN 12 004 044 937
Australian Credit Licence Number 230686
UBank is a division of National Australia Bank Limited ("UBank").

Contact details:
Address: UBank PO Box 1466, North Sydney 2059
Phone: 13 30 80
Secure Mail: Log in to [UBank Online Banking](#)
Website: ubank.com.au

When do we give you credit assistance?

We offer credit assistance whenever:

- We help you make your UHomeLoan application;
- We suggest you apply for a UHomeLoan (or suggest you apply for an increase to a UHomeLoan); or
- We suggest you stay with your UHomeLoan.

What we need to do before giving you credit assistance

Before we can give you credit assistance, we need to assess whether or not the UHomeLoan is suitable for you. If it's unsuitable, we won't be able to give you credit assistance. (A loan would be unsuitable for you if it doesn't meet your requirements and objectives, or you're unable to make loan repayments without substantial hardship.)

To make this assessment, we need to check whether:

- The UHomeLoan (or UHomeLoan increase) will meet your requirements and objectives; and
- You can meet your UHomeLoan repayments.

Getting a copy of our assessment

If we give you credit assistance, you can ask us for a copy of our assessment any time at no cost to you, for up to 7 years after you apply. Just give us a call on 13 30 80, or email servicing.ubank@ubank.com.au.

We are not required to provide you with a copy of the assessment where the UHomeLoan or increase to your UHomeLoan does not proceed.

We have to give you the copy:

- within 7 business days after the day we get your request if you make the request within 2 years of the date we get your application; or
- otherwise within 21 business days after the day we get your request.

Getting a copy of our credit proposal

If we give you credit assistance, you can ask us for a copy of our credit proposal any time at no cost to you. Just give us a call on 13 30 80, or email servicing.ubank@ubank.com.au.

A credit proposal is required to provide you with some information not included in a credit guide including:

- fees and charges you're likely to pay to the credit provider or other person in relation to your UBank Home Loan or the application, and
- a reasonable estimate of the likely amount of credit available after payment of these and UBank's fees and charges.

We are not automatically required to provide the credit proposal to you because of an exemption granted by the Australian Securities and Investments Commission (ASIC). We will provide the credit proposal to you if you request it.

We have to give you the copy within 5 business days after the day we get your request.

Our role and how we work with the credit provider

We work with Advantedge Financial Services Pty Ltd ACN 130 012 930 Australian Credit Licence 391202 (“Advantedge”) to provide the UHomeLoan to our customers.

The credit provider of the UHomeLoan is AFSH Nominees Pty Ltd ACN 143 937 437 Australian Credit Licence 391192 (“credit provider”) – part of the National Australia Bank group of companies.

Advantedge Financial Services Pty Ltd ACN 130 012 930 Australian Credit Licence 391202 is authorised to act for the credit provider and is also part of the National Australia Bank group of companies. We have an arrangement with Advantedge to act as a mortgage manager for the credit provider.

This means that we provide credit assistance to UHomeLoan applicants and manage the relationship with UHomeLoan customers on a day to day basis. For example, we’ll provide you with home loan statements, and all other information relating to your UHomeLoan. We’re also the point of contact for you in resolving any issues you may have with your loan.

When providing credit assistance, AFSH Nominees Pty Ltd ABN 51 143 937 437 Australian Credit Licence 391192 is the only credit provider UBank deals with.

Fees

There are no fees payable to UBank for providing credit assistance. Some fees are payable to the credit provider, for example mortgage registration, and these are outlined in your loan contract.

About our commission

If you take out a UHomeLoan, Advantedge may pay UBank a monthly commission.

If you’d like an estimate of the commission we receive for your loan and how it is worked out, please get in touch.

UBank doesn’t pay a commission for your UHomeLoan.

What to do if you have a dispute or complaint

If you have any problems, please get in touch in any of these ways:

- call us on 13 30 80
- send us a Secure Mail through the “Talk to us” tab in the main menu at ubank.com.au after you log in; or
- email us at: Customer_Resolutions@UBank.com.au
- write to us at:

Customer Resolutions Team
UBank
PO Box 1466
North Sydney NSW 2059

Please give us as much information as you can, as it will help us resolve things faster. And if you’ve got any supporting documentation, please have it handy when you raise your concern.

If you raise an issue with us, our bankers will acknowledge it as quickly as possible and we will work towards resolving it usually within 30 days. In some cases a different timeframe applies (see our Complaint Management Policy on our website).

Need more options?

If you’re not satisfied with our proposed solution or we’ve been unable to resolve your complaint within the required timeframes, you can contact the Australian Financial Complaints Authority (AFCA) – our external dispute resolution service. Their processes are entirely independent – and totally free.

Their details are:

- Website: www.afca.org.au
- Email: info@afca.org.au
- Telephone: 1800 931 678 (free call)
- In writing to:
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

AFCA is an external dispute resolution (EDR) scheme to deal with complaints from consumers about financial firms. AFCA provides fair and independent financial services complaint resolution that is free to consumers.