



Please complete your details on the attached application form, sign the consent and declaration sections as applicable and provide the form to your HBF Mortgage Specialist at your meeting. Enter all amounts to the nearest dollar. If there is insufficient space, attach a photocopy of the relevant section or attach a separate page with the applicable details.

An appointment with one of HBF's Mortgage Specialists will be arranged for you to discuss the various loan options and the most suitable option for your individual needs.

To enable HBF to make things as fast and easy as possible, please bring the following items:

Personal identification

Photo identification (eg drivers licence, passport)
 Credit Cards, Medicare card, store credit cards
 Birth Certificate

Proof of income

Pay As you Go (Payment summary/Group Certificate) form and your most recent pay slips
 Self employed – last two years tax returns, reflecting two years trade
 Rental Income – bank statements showing six months rental deposits, or a signed lease agreement, or real estate agents statement

Savings history

Three months statements confirming savings history where they contribute to the purchase

Property purchases

Copy of signed Offer and Acceptance documents
 Details of solicitor / conveyancer / settlement agent

If refinancing

Statements of existing accounts refinanced from other financial institution showing at least six months repayment history

If building, renovating or extending

Copy of signed Building Contract
 Details of building costs and plans
 Copy of builder's insurance coverage

Request for Finance

	Loan 1		Loan 2	
Loan type				
Loan purpose				
Loan term	Years	Months	Years	Months
Loan amount	\$		\$	
Purchase Price	\$	Costs (legal & stamp duty)	\$	
First Home Owners Grant	\$	Personal contribution	\$	

Applicant 1 Details

Title		Name in full				
Date of birth	/	/	Driver's licence number		No dependants	
Mother's maiden name						
Current address			State	Postcode	Date moved in	/ /
Residence status	<input type="checkbox"/> Owns	<input type="checkbox"/> Buying	<input type="checkbox"/> Rents	<input type="checkbox"/> Live with parents	<input type="checkbox"/> Other	
Aust Resident less than 5 yrs	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Email address			
Postal address <small>(if different to above)</small>			State	Postcode	Date moved in	/ /
Home phone no			Mobile phone no			
Business phone no			Business fax no			
Previous address <small>(if less than 2 yrs at current address)</small>			State	Postcode	Date moved in	/ /

Applicant 1 Employment Details

Occupation						
Employer's name						
Employer's contact name				Contact phone no		
Employer's address						
Employment status: e.g. full time				Date started		
Previous employer's name <small>(if less than 2 yrs at current employer)</small>						
Previous employer's address						
Date started				End date		

Applicant 2 Details

Title		Name in full				
Date of birth	/	/	Driver's licence number		No dependants	
Mother's maiden name						
Current address			State	Postcode	Date moved in	/ /
Residence status	<input type="checkbox"/> Owns	<input type="checkbox"/> Buying	<input type="checkbox"/> Rents	<input type="checkbox"/> Live with parents	<input type="checkbox"/> Other	
Aust Resident less than 5 yrs	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Email address			
Postal address <small>(if different to above)</small>			State	Postcode	Date moved in	/ /
Home phone no			Mobile phone no			
Business phone no			Business fax no			
Previous address <small>(if less than 2 yrs at current address)</small>			State	Postcode	Date moved in	/ /

Applicant 2 Employment Details

Occupation						
Employer's name						
Employer's contact name				Contact phone no		
Employer's address						
Employment status: e.g. full time				Date started		
Previous employer's name <small>(if less than 2 yrs at current employer)</small>						
Previous employer's address						
Date started				End date		

Applicant(s) Financial Position

Assets – the things you own		Liabilities – the money you owe			
Real estate assets		Mortgages			
Address	Value	Organisation	Credit limit	Amount owing	To clear
	\$		\$	\$	<input type="checkbox"/>
Jointly with		Jointly with			
	\$		\$	\$	<input type="checkbox"/>
Jointly with		Jointly with			
	\$		\$	\$	<input type="checkbox"/>
Jointly with		Jointly with			
	\$		\$	\$	<input type="checkbox"/>
Jointly with		Jointly with			
	\$		\$	\$	<input type="checkbox"/>
Jointly with		Jointly with			
	\$		\$	\$	<input type="checkbox"/>
Total value of real estate	\$	Total value of mortgages	\$		
Motor vehicle/s		Other loans			
	Value	Organisation	Loan type	Amount owing	To clear
	\$			\$	<input type="checkbox"/>
	\$			\$	<input type="checkbox"/>
Total value of motor vehicle/s	\$	Jointly with		\$	<input type="checkbox"/>
Investments / Shares		Jointly with			
	Value			\$	<input type="checkbox"/>
	\$			\$	<input type="checkbox"/>
	\$	Jointly with			
Total value of investments / shares	\$	Total value of other loans	\$		
Other assets		Other debts (Including debts you have guaranteed)			
Furniture & effects (insured value)	Value	Description		Amount owing	To clear
	\$			\$	<input type="checkbox"/>
Jewellery (insured value)	\$	Jointly with			
	\$			\$	<input type="checkbox"/>
	\$	Jointly with			
	\$			\$	<input type="checkbox"/>
	\$	Jointly with			
	\$			\$	<input type="checkbox"/>
	\$	Jointly with			
	\$			\$	<input type="checkbox"/>
Total value of other assets	\$	Total value of other debts	\$		
Accounts		Credit / Store card/s			
Organisation	Value	Organisation	Credit limit	Amount owing	To clear
	\$		\$	\$	<input type="checkbox"/>
	\$		\$	\$	<input type="checkbox"/>
	\$		\$	\$	<input type="checkbox"/>
	\$		\$	\$	<input type="checkbox"/>
Total value of accounts	\$	Total value of accounts	\$		
Total value of assets	\$	Total value of liabilities	\$		
Net position	\$				

Security

Security – number 1				
Type of security	Mortgage over			
Name of person/s giving security				
Address of the property				
Value of the property	\$		Year built:	
Property details	Title Reference	Lot no	Plan type	Plan no
	County	Parish	Tenancy	Type
Security – number 2				
Type of security:	Mortgage over			
Name of person/s giving security:				
Address of the property:				
Value of the property:	\$		Year built:	
Property details:	Title Reference	Lot no	Plan type	Plan no
	County	Parish	Tenancy	Type
Security – number 3				
Type of security:				
Name of person/s giving security:				
Address of the person giving security:				
Value of security:	\$			

Purchase – Solicitor's / Conveyancer's Details

Company / Firm name:		Contact name:	
Address:			
Phone no:		Facsimile no:	

Self Employed – Accountant's Details

Company / Firm name:		Contact name:	
Address:			
Phone no:		Facsimile no:	

Customer Consent (Privacy Protection Of Information) Consumer Credit

1. Collection and use of your personal information

For the purposes of this Customer Consent, "Bank" means Bank of Queensland Limited ABN 32 009 656 740 and includes any officer, employee, authorised representative, agent or contractor of the Bank authorised to undertake any of the activities which you authorise the Bank to do under this Customer Consent. HBF Financial Services Pty Limited ABN 18 009 123 675 acts as an agent and contractor for the Bank under an agreement.

I/We authorise the Bank to collect and use my/our personal information for (a) regulatory purposes (b) assessing my/our application for credit (c) enabling the Bank to establish and administer my/our account(s) and/or other banking facilities (d) informing me/us of other services provided by the Bank and products and services by other organisations with which the Bank has an alliance or other arrangements.

I/We understand it may also be necessary to disclose certain information about me/us to regulatory and government bodies, your agents, credit and debt agencies, agents, contractors and professional advisors who assist the Bank and other financial institutions (eg. for use of that institution's facilities such as automatic teller machines).

I/We understand I/we can gain access to personal information about me/us which is held by the Bank and I/we can notify the Bank that I/ we do not wish to receive information about other products and services by telephoning HBF on 133 423 or at any HBF Service Centre.

2. Authority for the Bank to obtain certain credit information

To enable the Bank to assess my/our application for consumer credit or commercial credit, or to review any existing credit given by the Bank, I/we authorise the Bank to obtain consumer credit information about you eg from a credit reporting agency.

3. Acknowledgement and authority that credit information may be given to a credit reporting agency

I/We understand that the Bank may give to a credit reporting agency certain personal information about me/us. The information which may be given to an agency includes identity particulars, the fact that I/we have applied for credit and the amount, the fact that the Bank is a credit provider to me/us, payments which become overdue more than 60 days and for which debt collection action has started, advice that payments are no longer overdue, details of cheques drawn by me/us in excess of \$100.00 which the Bank has dishonoured more than once, in specified circumstances that in the opinion of the Bank I/we have committed a serious credit infringement; and that the credit provided to me/us by the Bank has been discharged.

4. Authority to exchange information with other credit providers

I/We authorise the Bank to give to and obtain from other credit providers (including any other credit provider who has lent money to you), a credit report about me/ us and information about my/our credit arrangements, credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Act.

5. Information to mortgage insurers

I/We understand a mortgage insurer may obtain my/our credit report containing personal information from a credit reporting agency and the Bank may disclose a credit report or personal information about my/our credit worthiness, credit standing, credit history or credit capacity to a mortgage insurer to assess whether to insure or the risk of insuring or for any purpose arising under the contract for mortgage insurance between the Bank and the mortgage insurer.

6. Authority for the Bank to give information to guarantor/s

I/We agree to the Bank disclosing any credit report or any credit information (including any loan agreement), any financial particulars relating to my/our accounts with the Bank and any financial information within the knowledge of the Bank in relation to my/our affairs to a guarantor or prospective guarantor of any consumer credit or commercial credit to be provided to me/us.

7. Authority for Bank to confirm application details

I/We authorise the Bank to contact my/our current or past employers, my/our accountants and/or solicitors to verify the details contained in this application form.

8. Authority to exchange information with agents

I/We authorise the Bank to exchange information concerning my financial affairs with any person acting on my behalf, including my/our agent, accountant, solicitor or broker, provided that if the information relates to my/our personal credit worthiness (including a credit report), the Bank will only give the information to a person authorised in writing by me/us to seek access to that information.

9. Authority to provide information to Introducers

I/We authorise the Bank to provide information about the loan application and the particulars and conduct of the loan account to an Introducer or assignee for the purposes of calculating and tracking commissions.

Customer General Conditions

- I/We warrant that all the facts and information provided to the Bank in this application are true and correct and I/We hereby acknowledge that the Bank in accepting the application has relied upon the truth and correctness of such facts.
- I/We authorise the Bank to make enquiries with my/our employer/s, in order for the Bank to confirm the accuracy of information provided by me/us in this application.
- I/We acknowledge that the fees (including application fees, valuation fees and search fees) applicable to this application for finance are payable by me/us to the Bank, regardless of whether my/our application is accepted by the Bank.
- I/We acknowledge the Bank will determine the rate of interest from time to time.
- I am not/No one of us is an undisclosed bankrupt neither have I/has any one of us assigned my estate/any of our estates for the benefit of creditors.
- It is acknowledged that prime cost items, plant, fittings in the nature of fixtures form part of the premises to be mortgaged and no such item shall be removed or replaced without the prior written consent of the Lender.
- I/We remain liable, regardless of any lenders mortgage insurance, for any shortfall if any secured property is sold and the proceeds do not cover what is owed to the Bank.
- I/We acknowledge that the introducer has not provided me/us with any advice on the Bank's deposit accounts that may be linked to my/our loan facility.

Loans with Lender/s Mortgage Insurance Only

- I/We agree that lenders mortgage insurance may be payable by me/us in respect of my/our loan. I/We understand that lenders mortgage insurance protects the Bank and not me/us. I/We agree that the Bank can choose the mortgage insurer.

Applicant 1 signature

Date

Applicant 2 signature

Date

Declaration – Risk Insurance Advice Referral

- I/We acknowledge that the HBF Mortgage Specialist has:

YES / NO advised that I am able to be referred to a qualified HBF Financial Adviser to receive wealth protection advice.

(please circle)

- I/We hereby declare that I/we do not wish to:

be referred to a HBF Financial Adviser, if applicable.

- I/We confirm that if I am/we are unable to meet my finance contract obligations due to accident, sickness, injury or involuntary unemployment, then I am/we are ultimately responsible for meeting this financial obligation.
- In the event of my/our death, I/we also acknowledge that it will be my/our estate's responsibility to repay the loan.

Applicant 1 signature

Date

Applicant 2 signature

Date

Declaration – Business/Investment Purpose

- I/We declare that the credit to be provided to me/us by the Bank is to be applied wholly or predominately for business or investment purposes (or for both purposes) for the loan applications selected below:

Loan application 1

Loan application 2

IMPORTANT

You should not sign this declaration unless the loan application/s is/are wholly or predominately for business or investment purposes. By signing this declaration you may lose your protection under the Consumer Credit Code for each loan selected.

Applicant 1 signature

Date

Applicant 2 signature

Date