

Responsible Lending Form

Foreseeable change in circumstance

Applicant 1:			Applicant 2:	
-			identify anything that may adversely affect thei lender. Please provide commentary:	ir ability to meet their current and future
How will any forese commentary:	eable chan	ges to the borrower(s) circumstance	s be mitigated? (e.g. reducing expenditure, exi	sting savings) Please provide
		ents and objectives ments 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 (θ	e.g. fixed rate, offset account)	
oudgeting flexibility)		pjectives? (e.g. 3 year fixed rate provides repay	
At what age is the a			appearance agence years and	
Applicant 1:		Applicant 2:		
	f they are pl	y, MOVE Bank requires information	regarding retirement and a suitable exit strated	gy for all applicants aged 50
low would the app	licant(s) pro	posed to repay the loan?	I term of the loan. Please provide commentary.	
				Downsizing home
	of the loan p	posed to repay the loan?	term of the loan. Please provide commentary.	
Repayment o	f the loan p	posed to repay the loan?	I term of the loan. Please provide commentary. Superannuation lump sum payment	Downsizing home
Repayment of Sale of asset Other (please	of the loan possible provide de	posed to repay the loan? rior to retirement tails below)	Superannuation lump sum payment Income from other investments Recurring sperannuation income	Downsizing home Savings Co-Applicant's income
Repayment of Sale of asset Other (please) Refinance & This section is to be	of the loan possible provide de	posed to repay the loan? rior to retirement tails below)	term of the loan. Please provide commentary. Superannuation lump sum payment Income from other investments	Downsizing home Savings Co-Applicant's income



Credit assistance provider declaration

I confirm that:

- 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 on 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.
- 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 some Fixed Rate Loan products
- 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:
- The applicant/s has/have demonstrated sufficient English fluency to understand the loan and its implications. If not, please provide details below:

 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:	
Broker Number:	
Date:	
Signature:	

Date identification document(s) verified:

Place identification document(s) verified:



New loan details

Loan 1	Loan 2	Loan 3		
Base Loan Amount \$	Base Loan Amount \$	Base Loan Amount \$		
LMI Premium \$	LMI Premium \$	LMI Premium \$		
Total Loan Amount \$	Total Loan Amount \$	Total Loan Amount \$		
Loan Term (years)	Loan Trerm (years)	Loan Term (years)		
Interest Rate (%)	Interest Rate (%)	Interest Rate (%)		
Funds Purpose	Funds Purpose	Funds Purpose		
Purchase Refinance	Purchase Refinance	Purchase Refinance		
Equity Release Construction	Equity Release Construction	Equity Release Construction		
Other	Other	Other		
Are you applying for FHOG? Yes No				
Product Selection	Product Selection	Product Selection		
Owner-Occupied (P&I)	Owner-Occupied (P&I)	Owner-Occupied (P&I)		
Investment	Investment	Investment		
Choose one loan type per split	Choose one loan type per split	Choose one loan type per split		
Everyday Loan - Variable Rate	Everyday Loan - Variable Rate	Everyday Loan - Variable Rate		
Everyday Loan - Fixed Rate	Everyday Loan - Fixed Rate	Everyday Loan - Fixed Rate		
Offset Loan - Variable Rate	Offset Loan - Variable Rate	Offset Loan - Variable Rate		
Offset Loan - Fixed Rate	Offset Loan - Fixed Rate	Offset Loan - Fixed Rate		
Standard Variable Rate	Standard Variable Rate	Standard Variable Rate		
Fixed Rate Term (if applicable)	Fixed Rate Term (if applicable)	Fixed Rate Term (if applicable)		
1 2 3 5	1 2 3 5	1 2 3 5		
Repayment Type	Repayment Type	Repayment Type		
Principal & Interest	Principal & Interest	Principal & Interest Interest Only		
If interest only, please indicate # of years (1-5 years. If fixed, IO must be for same term)	If interest only, please indicate # of years (1-5 years. If fixed, IO must be for same term)	If interest only, please indicate # of years (1-5 years. If fixed, IO must be for same term)		
1 2 3 5	1 2 3 5	1 2 3 5		
Repayment Cycle	Repayment Cycle	Repayment Cycle		
Weekly Fortnightly Monthly	Weekly Fortnightly Monthly	y Weekly Fortnightly Monthly		



Applicant details

Applicant 1 - Personal Details			Applicant 2 - Personal Details				
Title (Mr / Mrs / Ms / I	Miss / Mx / Other)			Title (Mr / Mrs / Ms / I	Miss / Mx / Other)		
First Name	Mide	dle Name		First Name	Midd	lle Name	
Surname		Relationship	o Status	Surname		Relationship	o Status
Preferred name (if ap	plicable)			Preferred name (if ap	plicable)		
Has the applicant bee		r name?	Yes No	Has the applicant bee	en known by any other	rname?	Yes No
Date of Birth	Email Address			Date of Birth	Email Address		
Telephone Number	Mobile Number	Drivers I	Licence #	Telephone Number	Mobile Number	Drivers I	Licence #
No. of Adults in Household	No. of Dependents in Household	Ages of	Dependents	No. of Adults in Household	No. of Dependents in Household	Ages of	Dependents
Residential St	atus			Residential St	atus		
Citizen / Permanent F	Resident of Australia?	Yes	No	Citizen / Permanent F	Resident of Australia?	Yes	No
Current Residential A	ddress			Current Residential A	ddress		
Suburb	State	Postcode	Moved to Address	Suburb	State	Postcode	Moved to Address
Own Outright	Mortgaged	Rent/Board	Other	Own Outright	Mortgaged	Rent/Board	Other
Previous Address (if a	at current address les	s than 2 years)	Previous Address (if a	at current address less	s than 2 years)
Suburb	State	Postcode	Time at address	Suburb	State	Postcode	Time at address
Post Settlement Addr	ess (if different to abo	ve)		Post Settlement Addr	ess (if different to abo	ve)	
Suburb		State	Postcode	Suburb		State	Postcode



Employment & Income Details

Applicant 1			Applicant 2	
Occupation	Start	Date	Occupation	Start Date
Name of Employer			Name of Employer	
Employer Address			Employer Address	
Suburb	State	Postcode	Suburb	State Postcode
Employment Type (FT, PT, Casual, SE	., Other) Employer	Phone Number	Employment Type (FT, PT, Casual, S	SE, Other) Employer Phone Number
Previous Occupation (if employed less	than 2 years) Time	e with employer	Previous Occupation (if employed les	ss than 2 years) Time with employer
Name of Previous Employer			Name of Previous Employer	
Address of Previous Employer			Address of Previous Employer	
Suburb	State	Postcode	Suburb	State Postcode
Employer Phone Number	Employment Type		Employer Phone Number	Employment Type
Applicant 1			Applicant 2	
PAYG / Self-Employed			PAYG / Self-Employed	
Base Income (Gross)			Base Income (Gross)	
Regular Overtime			Regular Overtime	
Other Income (eg. commission / bonus)			Other Income (eg. commission / bonus)	
Second Job Income			Second Job Income	
Car Allowance			Car Allowance	
Fully maintained car*			Fully maintained car*	
*Only tick this box if your employer maintained car which is in addition to y		a fully	*Only tick this box if your employer maintained car which is in addition to	
Other Income			Other Income	
Family Tax Benefits (Part A & B)			Family Tax Benefits (Part A & B)	
Child Maintenance			Child Maintenance	
Investment Income			Investment Income	
Existing Rental Income			Existing Rental Income	
Proposed Rental Income			Proposed Rental Income	
Total 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.

Expense Category	Amount	Frequency
Groceries		
Clothing & Personal Care		
Recreation & Entertainment		
Telephone, Internet, Pay TV, Media streaming services		
Transport (petrol, tolls, registration, maintenance, public transport, rideshare)		
Primary Residence Costs (utilities, rates, body corp / strata fees)		
Investment Property Costs (agent fees, rates, body corp, landlord insurance)		
Medical & Health (eg. Doctor, Dental, Optical, Pharmacy)		
Private Health Insurance		
General Insurances (Home, Contents, Car, Income Protection, Life)		
Education		
Childcare		
Rent / Board		
*Child Support & Spousal Maintenance		
Other Living Expenses (Pets, Holidays, Gifts, discretionary) Details of other living expenses:		
Total Household Expenses		

^{*} Any ongoing Child Support or Spousal Maintenance expense is entered in the MOVE Bank loan worksheet (servicing calculator) under Other Commitments



Assets

Real Estate # Address			Property Owner	Estimated Value \$
Bank Accounts (savings, tran Name of Financial Institution	nsaction, term depo Account Type	osits, etc) Account Number	Account Owner	Balance \$
Superannuation Fund Name			Account Owner	Balance \$
Other (shares, etc) Asset Type			Account Owner	Balance \$
Motor Vehicles Make	Model	Year	Owner	Value \$
Contents				Value \$



Liabilities		^PI	ease tick any liabil	lities that will be refir	nanced as part of thi	s applic	ation.
Existing Mortgages Lender Name	OO/INV	Current Limit	Amount Owing	Repayment Amount	Account Owner	Sec#	Refi^
Lender Name	00/1147	Current Linit	Amount Owing	repayment / mount	7.000unt Owner	000 #	Ren
Personal Loans / Overdra	afts						
Lender Name	PL/OD	Current Limit	Amount Owing	Repayment Amount	Account Owner		Refi^
Credit Cards / Store Acc	_			M #1 5			D ('A
Lender Name	CC/BNPL	Current Limit	Amount Owing	Monthly Repayment	Account Owner		Refi^
Hire Purchase / Lease Lender Name		Current Limit	Amount Owing	Monthly Repaymer	nt Account Owner		Refi^
20.140.1.14		0	7g	monany respaymen			
ou /	5 .1.0						
Other (e.g. HECS / HELP Details	Jebt)		Amount Owing	Monthly Repaymen	t Account Owner		Refi^



Security Property Details

All security properties will secure ALL loans/splits on the application form, unless otherwise detailed in submission notes. IMPORTANT: Where more than one security property is listed, additional valuation fees will apply.

Property 1

Purpose:	Purchase	Refinance	Equity Release	Construction			
Security Type:	House	Unit / Apartment	Townhouse	Vacant Land	Rural Re	esidential	
Street Address			Number of	bedrooms?			
Suburb /Town			Is the living	g area less than 50m² ′	?	Yes	No
State		Postcode	Does the b	Does the building have 6 or more floors?			No
			Does the b	ouilding have 50 or mor	re units?	Yes	No
Estimated Market Value (\$)		Gross annual rental (\$)	Registered	d Owners: Names to be	e on title po	est settlement	%
Source of estimated value (eg. purchase price, customer estimate)							
			Contact r	name for valuation acc	ess	Contact number	

Yes

Property 2

Do you intend to sell this security within 3 years?

Purpose:	Purchase	Refir	inance	Equity F	Release	Construction			
Security Type:	House	Unit	t / Apartment	Townho	use	Vacant Land	Rural Resid	lential	
Street Address					Number of be	edrooms?			
Suburb / Town					Is the living a	rea less than 50m²?		Yes	No
					Does the buil	lding have 6 or more	floors ?	Yes	No
State		Postcode			Does the buil	ding have 50 or more	e units?	Yes	No
Estimated Market Value (\$)		Gross annual rental (\$)			Registered C	Owners: Names to be	on title post	settlement	%
Source of estimated value (eg. purchase price, customer estimate)									
					Contact nam	e for valuation acces	s Con	ntact number	
Do you intend to sell this security within 3 years? Yes				No					

Solicitor / Conveyancer Details (if purchase)

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



Application Terms & Applicant Declaration

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 is 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 aggregator groups resulting in rates to borrowers not necessarily being the same as this offered to other applicants.

Applicant 1		Applicant 2			
Full Applicant Name:		Full Applicant Name:			
Signature:	Date:	Signature:	Date:		



Credit Information Consent

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.



Credit Information Consent

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/importantdocuments.

Acknowledgement

Full Name:

Signature:

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

Date:

Full Name

Signature:

Electronic documents/co	ommunication		
Signing this document is y	our consent to receive loan do	cuments, account statements, notic	ces and other communication
electronically. You agree to	o regularly check electronic co	mmunications (including email, SM	S and internet banking
messages). Your consent	can be withdrawn at anytime h	nowever this may result in you recei	iving paper account statements in
which case fees and charg	jes may apply.		
Full Name:		Full Name:	
Signature:	Date:	Signature:	Date:

Date:



Credit Information Consent

Tax Residency

I certify that (please select one answer only):

I am a tax resident of Australia ONLY

OR

I am a tax resident of each of the following foreign countries and am not a tax resident of any other foreign country:

Country	Tax Identification Number (TIN)*

*The TIN is the taxpayer identification number used in the relevant country. If you do not have a TIN for a country you are a tax resident of please explain why, being either (A) the country does not issue TINs to residents or (B) other reason why you do not have a TIN (with explanation)

Country	Reason (A) or (B)	Explanation for (B)



Consent to Complete Online ID Checks

The Anti-Money Laundering and Counter-Terrorism Financing Act requires us to verify your identity before providing you with financial products or services.

We can complete these checks quickly and easily by verifying your personal information against the Australian Governments Document Verification Service (DVS). We complete these checks through Equifax Pty Ltd, who are an approved Gateway Service Provider. For more information see www.movebank.com.au/onlineidchecks.

If you would prefer not to have your identity checked electronically or your identity check is unsuccessful, we will need to contact you to discuss alternative options.

Your identity checks will not be completed until MOVE Bank has received your application from your Broker.

Consent

By signing this consent, you are agreeing to the following:

- You are authorised to provide the personal details you have provided in your loan application with your Broker(i.e. you have provided your own details).
- MOVE Bank will provide your personal information to Equifax, who will check this information with the document issuer or official record holder via third party systems and/or services to assist us in confirming your identity in compliance with the law.
- MOVE Bank will receive a copy of the electronic verification report via third party systems.

Full Name:	Full Name:	
Signature:	Signature:	
Date:	Date:	