Westpac Banking Corporation ABN 33 007 457 141. The liability of its members is limited.

Westpac Fiji Loan Application

Bank Use Only
CIF
CIF

Before you sign this form, please read the section titled Declarations and Authorities on page 7

Loan Purpose

The purpose of this loan is to

☐ Home Loan ☐ Investment Property Loan ☐ Secured Personal Loan ☐ Unsecured Personal Loan ☐ Staff Loan ☐ Personal Overdraft ☐ Westpac Credit Card

Purchase price / request (applicable to secure loans) / top up amount	+	Est. cost of legal fees, stamp duty, valuation, insurance and additional costs	=	Total cost / request	–	Personal contribution	=	**TOTAL Amount of Loan or Limit Requested**

Personal Details – Person 1

Title | First name

Middle name | Surname

Home phone number ( ) | Work phone number ( )

Mobile phone number ( ) | Best daytime phone number ☐ Home ☐ Work ☐ N/A

Email Address
Work
Personal

Date of birth / / | Gender ☐M ☐F | Marital status

☐Resident ☐Non-Resident

No. & age of dependants, excluding spouse | Driver's licence/Voter ID/ FNPF no./Passport no.

My current address is:

State/Province

Country

Date moved there, specify month and year /

My current residential status is:

☐ Home has mortgage ☐ Rent/Board ☐ Live with parents/relatives ☐ Own home

1st home buyer ☐ Yes ☐ No

Postal address, leave blank if the same as your residential address

State/Province

Country

Previous residential address, complete if you have been at your current address for less than 3 years

State/Province

Country

Date moved there, specify month and year /

Personal Details – Person 2

Title | First name

Middle name | Surname

Home phone number ( ) | Work phone number ( )

Mobile phone number ( ) | Best daytime phone number ☐ Home ☐ Work ☐ N/A

Email Address
Work
Personal

Date of birth / / | Gender ☐M ☐F | Marital status

☐Resident ☐Non-Resident

No. & age of dependants, excluding spouse | Driver's licence/Voter ID/ FNPF no./Passport no.

Street address, write 'same' if same as Person 1

State/Province

Country

Date moved there, specify month and year /

My current residential status is:

☐ Home has mortgage ☐ Rent/Board ☐ Live with parents/relatives ☐ Own home

1st home buyer ☐ Yes ☐ No

Postal address, leave blank if the same as your residential address

State/Province

Country

Previous residential address, complete if you have been at your current address for less than 3 years

State/Province

Country

Date moved there, specify month and year /

Confidential

Authority for Employer/Accountant to Disclose Details

To be completed by Persons 1 & 2

Employment Details – Person 1

Employment details (Westpac may verify your employment details/ income with your employer or accountant). Give details of your main job only. Attach details of additional jobs.

The title of my job is:

Employers Name

Self employed ☐ No ☐ Yes

Employer's address

Country

Date started with employer, specific month & year /

My employment is:

☐ Full-time ☐ Part-time ☐ Temporary ☐ Other

Name of contact person at your employer, e.g. Personal Manager

Contact person's phone number ( )

Email Address

Employment Details – Person 2

Employment details (Westpac may verify your employment details/ income with your employer or accountant). Give details of your main job only. Attach details of additional jobs.

The title of my job is:

Employers Name

Self employed ☐ No ☐ Yes

Employer's address

Country

Date started with employer, specific month & year /

My employment is:

☐ Full-time ☐ Part-time ☐ Temporary ☐ Other

Name of contact person at your employer, e.g. Personal Manager

Contact person's phone number ( )

Email Address

Accountant's Details – Person 1

Accountant's name, leave blank if you do not have an accountant

Accountant's address

Accountant's phone number ( )

Accountant's Email Address

Accountant's Details – Person 2

Accountant's name, leave blank if you do not have an accountant

Accountant's address

Accountant's phone number ( )

Accountant's Email Address

Other Details – Person 1

Name of close relative not living with you

Address of close relative not living with you

Phone number ( )

Email Address

Other Details – Person 2

Name of close relative not living with you

Address of close relative not living with you

Phone number ( )

Email Address

Previous Employment Details – Person 1

Complete if you have worked for your current employer for less than 3 years. Give details of your main job only.

Previous job title

Previous employer's name

Self employed ☐ No ☐ Yes

Employer's address

Country

Date started with previous employer, month & year /

My previous employment was:

☐ Full-time ☐ Part-time ☐ Temporary ☐ Other

Previous Employment Details – Person 2

Complete if you have worked for your current employer for less than 3 years. Give details of your main job only.

Previous job title

Previous employer's name

Self employed ☐ No ☐ Yes

Employer's address

Country

Date started with previous employer, month & year /

My previous employment was:

☐ Full-time ☐ Part-time ☐ Temporary ☐ Other

Declaration – Person 1

I authorise my employer or accountant to disclose any salary, employment or financial details to the Bank to assist in the assessment of this application. I also acknowledge that the Bank will provide a copy of this authority to my employer or accountant if they ask for details of the Bank's authority to obtain that information, but not any other part of the loan application.

SIGN HERE – PERSON 1

Signature of **Person 1**

X

Date

/ /

Financial Details – Person 1

GROSS ANNUAL INCOME

Employees – specify your current gross annual income

Self employed people – specify gross annual income shown on:

Last tax assessment notice

Previous tax assessment notice

MY MONTHLY INCOME *(money you receive)*	*Amount per month*
Wage or salary AFTER tax and superannuation	
Private pension	
Interest income	
Regular Overtime	
Rental income from page 4. Gross per month	
Office use – Total Monthly Income	

MY MONTHLY EXPENSES *(money you spend)*	*Amount per month*
Clothing & Personal Care	
Children Maintenance & Alimony Support	
Education Costs	
Groceries	
Higher Education & Vocational Costs	
Insurance (excluding Life, Health etc)	
Insurance (Life, Health, Sickness etc)	
Medical & Health	
Other Regular or Recurring Expenses	
Primary Residence Costs	
Private Schooling & Tuition Costs	
Recreation & Entertainment	
Rent	
Secondary Residence Costs	
Telephone, Internet, Pay TV etc	
Transport	
Office use – Total Monthly Expenses	

Do you expect any significant change to your financial situation over the next 3 years that would adversely impact your ability to meet your loan repayments?

☐ No ☐ Yes

If yes, what is the nature of the expected change?

Declaration – Person 2

I authorise my employer or accountant to disclose any salary, employment or financial details to the Bank to assist in the assessment of this application. I also acknowledge that the Bank will provide a copy of this authority to my employer or accountant if they ask for details of the Bank's authority to obtain that information, but not any other part of the loan application.

SIGN HERE – PERSON 2

Signature of **Person 2**

X

Date

/ /

Financial Details – Person 2

GROSS ANNUAL INCOME

Employees – specify your current gross annual income

Self employed people – specify gross annual income shown on:

Last tax assessment notice

Previous tax assessment notice

MY MONTHLY INCOME *(money you receive)*	*Amount per month*
Wage or salary AFTER tax and superannuation	
Private pension	
Interest income	
Regular Overtime	
Rental income from page 4. Gross per month	
Office use – Total Monthly Income	

MY MONTHLY EXPENSES *(money you spend)*	*Amount per month*
Clothing & Personal Care	
Children Maintenance & Alimony Support	
Education Costs	
Groceries	
Higher Education & Vocational Costs	
Insurance (excluding Life, Health etc)	
Insurance (Life, Health, Sickness etc)	
Medical & Health	
Other Regular or Recurring Expenses	
Primary Residence Costs	
Private Schooling & Tuition Costs	
Recreation & Entertainment	
Rent	
Secondary Residence Costs	
Telephone, Internet, Pay TV etc	
Transport	
Office use – Total Monthly Expenses	

Do you expect any significant change to your financial situation over the next 3 years that would adversely impact your ability to meet your loan repayments?

☐ No ☐ Yes

If yes, what is the nature of the expected change?

Financial Details cont. – Person 1

CREDIT HISTORY OVER THE PAST 12 MONTHS

Have any of your loan(s) been in arrears at any time? ☐ No ☐ Yes → If 'Yes' → Was the arrears period more than 40 days? ☐ No ☐ Yes

Have you exceeded the agreed credit limit of any credit/store card? ☐ No ☐ Yes → If 'Yes' → Was the limit exceeded for more than 40 days? ☐ No ☐ Yes

Financial Details cont. – Person 2

CREDIT HISTORY OVER THE PAST 12 MONTHS

Have any of your loan(s) been in arrears at any time? ☐ No ☐ Yes → If 'Yes' → Was the arrears period more than 40 days? ☐ No ☐ Yes

Have you exceeded the agreed credit limit of any credit/store card? ☐ No ☐ Yes → If 'Yes' → Was the limit exceeded for more than 40 days? ☐ No ☐ Yes

Assets (What I own) – All People

Complete for ALL people applying for the loan

List all assets individually or jointly owned – Attach details if there is insufficient space

My real estate property assets are:

Address of the property	Property description *e.g. house, unit, etc*	Situation	Property owner	Market value
		☐ Owner occupied	☐ Person 1	
		☐ Rented – specify monthly rent	☐ Person 2	
			☐ Other *	
		☐ Owner occupied	☐ Person 1	
		☐ Rented – specify monthly rent	☐ Person 2	
			☐ Other *	

* Other – please attach a list describing the arrangement, including the percentage of ownership.

My cheque, savings, term deposit, Credit union saving and other accounts are:

Name of institution e.g. name of bank, building society, etc	Branch	Account type e.g. cheque, savings, etc	Account number	Owner	Current Balance
				☐ Person 1 ☐ Person 2	
				☐ Person 1 ☐ Person 2	
				☐ Person 1 ☐ Person 2	
				☐ Person 1 ☐ Person 2	

My investments, including superannuation, life insurance, shares, unit trusts, etc are:

Name of institution e.g. name of super fund, insurance company, etc	Investment type e.g. super, insurance, shares, etc	Owner	Current cash balance/Surrender vale
		☐ Person 1 ☐ Person 2	
		☐ Person 1 ☐ Person 2	
		☐ Person 1 ☐ Person 2	

My motor vehicles are:

Make, model, and registration number	Year built	Owner	Market value
		☐ Person 1 ☐ Person 2	
		☐ Person 1 ☐ Person 2	

My other assets, including household items and personal effects, cash, boats, tools of trade, etc are:

Brief description of other assets Do not provide a detailed list of assets	Owner	Market value
Personal effects and household items (including furniture, electrical goods, clothing, jewellery, etc)	☐ Person 1 ☐ Person 2	
	☐ Person 1 ☐ Person 2	
	☐ Person 1 ☐ Person 2	

Bank Use Only – Indicate if a property is to be used as security for a loan by placing a star [★] at both end of the line in question.

TOTAL ASSETS

Liabilities (What I Owe) – All People

Complete for ALL people applying for the loan

List all liabilities individually or jointly liable – Attach details if there is insufficient space

My housing loans, overdrafts and other loans (including those for my business/company) that are secured by mortgages are:

Address of security property	Name and Bank and Account Number	Interest rate per annum	Monthly repayment	Borrower	Amount owing or limit
		%		☐ Person 1 ☐ Person 2	
		%		☐ Person 1 ☐ Person 2	
		%		☐ Person 1 ☐ Person 2	
		%		☐ Person 1 ☐ Person 2	

My credit cards, store card, unsecured overdrafts, etc are:
Include details of credit cards, store cards, etc even if you have a nil balance

Name of Bank e.g. name of bank, store, etc	Credit type e.g. Mastercard, Visa, etc	Credit limit	*Office Use Repayment*	Borrower	Amount owing
				☐ Person 1 ☐ Person 2	
				☐ Person 1 ☐ Person 2	
				☐ Person 1 ☐ Person 2	
				☐ Person 1 ☐ Person 2	
				☐ Person 1 ☐ Person 2	

My other loans, including personal loans, loan on insurance policy, hire purchase, vehicle leases, etc are:

Name of Bank e.g. name of bank, finance company, etc	Credit type e.g. personal loan, lease, HP, etc	Monthly repayment	Borrower	Amount owing
			☐ Person 1 ☐ Person 2	
			☐ Person 1 ☐ Person 2	
			☐ Person 1 ☐ Person 2	
			☐ Person 1 ☐ Person 2	

My other liabilities, including provisional taxation, guarantees on loans/leases, etc are:

Brief description of other liabilities	Debtor/ Guarantor	Amount owing
	☐ Person 1 ☐ Person 2	
	☐ Person 1 ☐ Person 2	
	☐ Person 1 ☐ Person 2	
	☐ Person 1 ☐ Person 2	

Bank Use Only – Indicate if a loan will be cleared by placing a star [*] at both end of the line in question.

TOTAL LIABILITIES

Loan Security Details – All People

DETAIL OF PROPERTY TO BE MORTGAGED

If more than one security property, give details of the additional properties on a separate form (Security only available for State Lease Property Title only).

Office Use Only
Existing security
☐ No ☐ Yes

Address of the property

Market value of property | Property type, e.g. house, villa, land

Title particulars/number if known | Type of title ☐ Freehold ☐ Leasehold

Will you rent out the property?

☐ No ☐ Yes, specify rental per month

Is the property less than 50msq?

☐ No ☐ Yes

Who will own the property?

☐ Person 1 only ☐ Person 2 only ☐ Person 1 & 2 jointly

☐ Other, specify

VALUATION ACCESS

Who can the Bank contact to arrange access to the property so that a valuation can be obtained?

☐ Agent ☐ Seller ☐ Tenant ☐ Applicant

Name of contact

Daytime phone number ( ) | Mobile phone number ( )

SOLICITOR/CONVEYANCER'S DETAILS

Who will be your solicitor or conveyancer for this purchase? Name, write 'self' if you are conveyancing

Phone number ( ) | Fax Number ( )

Address

HOUSE/BUILDING INSURANCE DETAILS

Give details of your house/building insurance policy. Complete this section ONLY if you already own the property to be mortgaged.

Name of insurance company

Insured amount | Policy number

My Loan Details – All People

LOAN FEATURES

I would like my loan to have the following features and benefits.

Features and benefits listed below do not necessarily apply to all products. Ask your lending officer for details prior to placing a tick (✓) in the boxes:

☐ Extra repayments at any time without penalty – Variable Rates

☐ Pay interest only:

☐ Regular payments to suit me - please specify below:
☐ Weekly ☐ Fortnightly ☐ Monthly

☐ To draw my loan in stages while building – Progressive Draw

☐ To increase my loan simply if I want to – Top Up

☐ Extra repayments and ready access to my funds – Redraw

IMPORTANT TIMEFRAMES

I would like to repay the loan over the following term, if known:

Years | *or* | Months | *or* ☐ Maximum term

I need to have the money from this loan by: (please specify date) / /

Visa Credit Card

Limit Requested $

For security purposes, your credit card(s) will need to be delivered to the Westpac branch you nominate below:

Branch

Supplementary Card Holder (optional)

Would you like a supplementary card on the same account?

☐ Yes ☐ No

Please provide the following details (supplementary cardholders must be 18 years of age or over) and ensure supplementary cardholder signs below.

Is this supplementary cardholder a Westpac customer?

☐ Yes ☐ No

Do you have a CIF Number?

☐ Yes ☐ No | If 'YES' ➡ CIF No.

Title | First name | Middle name

Surname | Date of birth / /

Are you known by any other name? Please provide details

My current street address is:

State/Province

Country

Date moved there, specify month and year /

Home phone number ( ) | Work phone number ( )

Occupation | Email address

Declaration & Authorities – All People

Protection of Your Privacy

The Bank means Westpac Banking Corporation duly registered in Fiji and having its registered office at 1 Thomson Street, Suva, any manager, any servicing company or any authorized agent of the Bank who is a credit provider. Note that credit information may be given to a credit-reporting agency.

I authorize the Bank to give a credit-reporting agency certain personal information about me. This information includes; my identification, that credit has been applied for and the amount that the Bank has provided to me, details of payments which become overdue for more than 60 days and for which collection actions have commenced; that payments are no longer overdue; details of cheques drawn by me which have been dishonoured more than once; that in the Bank's opinion I have committed a serious credit infringement; and that the credit provided to me by the Bank has been paid or discharged.

I/We agree that the Bank and its subsidiaries (the "Parties") may exchange with each other any information about me/us including:

- Any information provided by me/us in this document;
- any other personal information I/we provide to any of them or which they otherwise lawfully obtain about me/us; and
- transaction details or transaction history arising out of my/our arrangements with the Bank.

If the Parties engage anyone (a "Service Provider ") to do something on their behalf (for example a mailing house or a data processor) then I/we agree the Parties and the Service Provider may exchange with each other any information referred to above.

The Bank might give any information referred to above to entities other than the Parties and the Service Providers where it is required or allowed by law or where I/we have otherwise consented (this includes the consents

I/we have provided below). I/We agree that any information referred to above can be used by the Parties and any Service Provider to assess this application for the product/s selected and for account administration, planning, product development and research purposes.

I/We understand that if I/we fail to provide any information requested in this form, or do not agree to any of the possible exchanges or uses detailed above, my/our application may not be accepted by the Bank.

The Westpac Group means Westpac Banking Corporation and its related bodies corporate.

Authority to obtain certain credit information.

To enable the Bank to assess my application for personal or commercial credit, I authorize the Bank to obtain: from a credit reporting agency, a credit report containing personal or commercial information about me in relation to personal or commercial credit provided to me and from a business which provides information about the commercial credit worthiness of person, information about my commercial activities or commercial credit worthiness.

Authority to exchange credit information with other credit providers.

I authorize the Bank to give to and obtain from other credit providers named either in this application or in a credit report issued by a credit reporting agency any information about my credit worthiness, credit standing, credit history or credit capacity. This information may be used to assess my application for credit and or my credit worthiness, assist me to avoid defaulting on my credit obligations, and notify other credit providers or a default by me.

Authority to disclose certain information to joint applicants.

I understand that if the Bank declines my credit application due to adverse information on my personal credit file, then each applicant of the credit may be notified that the application has been declined wholly or partly on information derived from a personal credit report relating to me.

Banker's Opinion.

I authorize the Bank to give and receive a banker's opinion for purposes connected with my business trade or profession.

OTHER ACKNOWLEDGEMENTS AND CONSENTS.

- I confirm that the information contained in this application and the financial information supporting it, are in all respects complete and correct. I acknowledge that the Bank will rely on this information when making its decision.
- I acknowledge that the Bank has the right to confirm the details of the information provided in this application
- I acknowledge that this application form is not to be regarded as an offer or acceptance of credit under any legislation relating to the provision of credit. The information I have provided in this form will not become part of any contract for credit which may come into existence to assess and approve products which I have selected.
- I understand that only the Bank can decide whether this application is approved and that any person who may have introduced me to the Bank has no authority to give the approval.
- I consent to the Bank giving to any guarantor(s) all information, including credit reports and copies of documents which the Bank sees fit concerning me, the credit provided to me and any security.
- I consent to the Bank exchanging, information concerning my financial affairs with any person acting on my behalf, including my agent, accountant, solicitor or broker.
- I acknowledge that the Bank may exchange information concerning me with its related companies for the purpose of assessing my total liabilities and for the purpose of servicing or managing the credit provided to me.
- I acknowledge that the Bank may use information about me for its internal purposes related to the Bank's provision & management of financial services.
- I agree to the Bank disclosing any other information about me to its related companies. This information may be used for marketing purposes, to tell us about other related service which could suit my needs.
- I have read, understand and agree to the acknowledgements and consents relating to the protection of my privacy.

PRIVACY STATEMENT

All personal information and credit-related information (where applicable) we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at https://www.westpac.com.fj/privacy-policy/ or by calling us on 132 032 or from outside Fiji: (679) 3217 800 or visit us in branch. Our Privacy Statement also provides information about how you can access and correct your personal information and make a complaint. You do not have to provide us with any personal information or credit information (where applicable), but if you don't, we may not be able to process your application.

Our Privacy Statement, together with this Loan Application Form contains important information you should be aware of in relation to the use and disclosure of credit-related information where this is applicable to you. *By signing below,* you consent to us collecting and holding any sensitive information such as health information or information about your racial or ethnic origin which appears on copies of your identity documents. You will not be able to withdraw your consent to Westpac holding this information after it has been provided where Westpac is required to retain copies of identification documents to meet verification of identity requirements under legislation or prudential standards. If you do not provide your consent, we may not be able to proceed with your application or provision of a product or service.

Marketing Consent

We will use your personal information to send you offers for products and services we believe may be of interest and value to you (including by email, SMS or other means) unless you have previously told us that you do not want to receive marketing offers from us. The products and services offered may be provided by us or one of our third-party partners. If you do not want to receive direct marketing offers from us, you can let us know using the contact details in our Privacy Statement https://www.westpac.com.fj/privacy/ or follow the opt-out instructions in the message.

SIGN HERE – PERSON 1

Signature of **Person 1** X

Date / /

SIGN HERE – PERSON 2

Signature of **Person 2** X

Date / /

LOAN PURPOSE

I need the loan wholly or predominantly for the following purposes:

- ☐ Personal
- ☐ Business
- ☐ Investment

For "Business" or "Investment", please read, sign and date the 'Declaration of Purpose' section below

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for business or investment purposes (or both purposes)

IMPORTANT

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration, you may **lose** your protection under the Consumer Credit Act 1999.

DECLARATION OF PURPOSE

SIGN HERE – PERSON 1

Signature of **Person 1** X

Date / /

SIGN HERE – PERSON 2

Signature of **Person 2** X

Date / /