

Home Loan Application Form

We'll set up an appointment for you with one of our lending staff to discuss your needs, your loan options, and how we can help you with your banking and finances in general. Once you've completed the form, read and sign the consent and declaration section. Return the form to any BOQ branch or bring it to your appointment.

What to bring to your appointment						
dentification	Superannuation					
Are you a BOQ customer? Just bring one item of photo ID such as your driver's licence.	your most recent superannuation statement.					
New to BOQ? Please bring both:	Are you refinancing other loans? If this loan is to repay other loans/debts, please bring all:					
photo ID such as driver's licence or passport, and	non-BOQ loan statements or a combination of both loan					
a birth certificate, debit or credit card or Medicare.	statements and transaction listing you're paying off, showing six consecutive months' repayment history (three months for credit					
Evidence of your income	cards). The most recent statement must be dated within the last three calendar months, and					
Does your employer pay you a salary? Either	details of all costs and fees to pay out the loans and release any securities, and					
two most recent payslips (paper or electronic), or	a certificate of currency for your home insurance policy.					
non-BOQ bank statements or a combination of both bank	Are you buying a property?					
 statements and transaction listing from three consecutive months, showing regular salary credits and your 	All of these:					
employer's name.	a copy of the signed 'Contract of Sale', and					
Are you self-employed?	details of your Solicitor/Conveyancer, and proof of deposit.					
last two years' individual tax returns and tax assessment notices						
f you earn an income from a partnership, company, or trust, blease <u>also</u> bring <i>both</i> :	Are you building, renovating or extending?					
one set of business financial statements (accountant prepared — Profit and Loss Statement and Balance Sheet) from the most recent	Copies of all of these:					
inancial year, showing the last two consecutive years' profit	the signed 'Building Contract', and					
and loss, and	the council-approved plans and building specifications or builder's quote, and					
last two years' business tax returns.	the builder's insurance coverage certificate of currency.					
After 1 March each year, tax returns/financials provided must cover						
he two financial years ending the June prior. If you don't have hem, speak to us.	Are you a First Home Owner?					
Oo you receive rental income?	bring identification and other documents specific to that application. The requirements vary by state, so please look thi					
Any one of these:	up online.					
a current signed lease agreement, or	When completing this form					
the latest monthly real estate or managing agents tax statements within 90 days, or	Enter all amounts to the nearest dollar.If you don't have enough room, attach a photocopy of the					
non-BOQ bank statements or a combination of both bank statements and transaction listing for the last three consecutive months showing regular rental credits and the name of the managing agent.	section or attach a separate page.					
Savings, expenses and other debts						
we'll need up to three months' of non-BOQ bank account and credit card statements or a combination of both bank statement and transaction listing. Speak to us to find out how						

days.

many statements are needed for your application.

agreement or letter to support this.

Statements must show your full name, account number and bank details. The most recent statement must be dated within the last 45

if you have any other debts or expenses (including other loans that <u>are not</u> being refinanced, or an ATO payment arrangement for a tax debt), bring along the statement,



Home Loan Application Form

Application Date		Branch		
Applicant 1		Applicant 2		
Title Surname		Title	Surname	
Given Name(s)		Given Name(s)		
Date of Birth Driver's	Licence Number	Date of Birth	Driver's L	icence Number
Mother's Maiden Name Number of Dependant	s Age of Dependants	Mother's Maiden Name	Number of Dependants	Age of Dependants
Marital Status		Marital Status		
☐ Married ☐ Single ☐ Defacto ☐ Other	r	☐ Married ☐ Single	☐ Defacto ☐ Other	
Are you an Australian Citizen?		Are you an Australian Citi	zen?	
☐ Yes ☐ No ☐ Less than 5 yrs		☐ Yes ☐ No ☐ □	Less than 5 yrs	
I hold an Australian Permanent Resident Visa		I hold an Australian Perma	anent Resident Visa	
☐ Yes ☐ No ☐ Less than 5 yrs		☐ Yes ☐ No ☐ □	Less than 5 yrs	
I hold an Australian Temporary Resident Visa		I hold an Australian Temp	orary Resident Visa	
☐ Yes ☐ No ☐ Less than 5 yrs		☐ Yes ☐ No ☐	Less than 5 yrs	
Residential Status		Residential Status		
☐ Own ☐ Rent ☐ Buying ☐ Live	with parents	☐ Own ☐ Rent	☐ Buying ☐ Live w	ith parents
☐ Other - please specify		☐ Other - please specify		
First Home Buyer (including for investment purposes	s)	First Home Buyer (including	for investment purposes)	☐ Yes ☐ No
Current Address	Date moved in	Current Address		Date moved in
	Post Code			Post Code
Postal Address		Postal Address		
	☐ Same as above			☐ Same as above
	Post Code			Post Code
Previous Address If less than 2 yrs at current address	Date moved in	Previous Address If less th	nan 2 yrs at current address	Date moved in
	Post Code			Post Code
Preferred Contact Method - please tick		Preferred Contact Method	- please tick	
Phone - Home		Phone - Home		
Phone - Mobile □		Phone - Mobile □		
		Thomas Mobile		
Phone - Work		Phone - Work		
Email		Email □		
		1 -		

Employment Details Applicat	nt 1		Employment Details App	olicant 2		
Occupation			Occupation			
Industry			Industry			
Employment Status			Employment Status			
☐ Full Time ☐ Casual ☐	☐ Self-Emplo	yed	☐ Full Time ☐ Casual	☐ Se	elf-Employ	/ed
☐ Part Time ☐ Other ☐			☐ Part Time ☐ Other			
Employer Name			Employer Name			
Contact Name	Contact I	Phone	Contact Name		Contact F	Phone
Email Address			Email Address			
						D.
Address		Date started	Address			Date started
		Post Code				Post Code
If you are self-employed, please pr	ovide:		If you are self-employed, plea	se provide	:	
Accountant's Trading Name			Accountant's Trading Name			
Accountant's Contact Name	Contact I	Phone	Accountant's Contact Name	e (Contact F	Phone
Email Address			Email Address			
Accountant's Address			Accountant's Address			
		Post Code				Post Code
Previous Employment Details (if	less than 2 yrs	s in current position)	Previous Employment Detail	il s (if less t	han 2 yrs	in current position)
Occupation			Occupation			
Start Date	Finish Da	nte	Start Date	F	inish Da	te
Employment Status			Employment Status			
☐ Full Time ☐ Casual [☐ Self-Emplo	yed	☐ Full Time ☐ Casual	☐ Se	elf-Employ	/ed
☐ Part Time ☐ Other ☐	•		☐ Part Time ☐ Other			
Employer Name			Employer Name			
-						
Contact Name	Contact I	Phone	Contact Name	(Contact F	Phone
Email Address			Email Address			
Address			Address			
		Post Code				Post Code

ASSETS AND LIABILITIES

Real Estate	Address	-	ooto (vinere un	, 4000. 10 joining			Amount	Joint Own
Property 1						\$		
Property 2						\$		
Property 3						\$		
Property 4						\$		
Property 5						\$		
Motor Vehicle	9							
Make		Model			Year	\$	3	
Make		Model			Year	\$	3	
Investments i	/ Shares							
Description						\$	3	
Description						\$		
Other Assets								
Furniture/E	ffects (insured value)					9	s	
Jewellery (insured value)					9		
Superannu						9	3	
Life Insurar	nce					9		
							3	
						9		
Bank Accoun	nts							
Institution						\$	3	
Institution						\$		
Institution						\$		
TOTAL VAL	UE OF ASSETS					\$	i	
		Liabilitie	es (Where the liab	oility is jointly ov	vned, tick the Jo	int Debt box)		
					Current			
	ender / Store ZipPay, Flexirent)		oan Joi ype De	nt Remaining bt Term	Interest Rate (only for mortgage loans)	Current Limit	Amount Owin	g Debt repaid with this loan
								Y N
								Y N
								Y N
								Y N
								Y N
								Y N
TOTAL V	ALUE OF LIABILITIE	 :S				_	\$	_

I/We warrant that the information above includes a true and complete list of all security interests granted by me/us in favour of secured parties other than BOQ.

INCOME

Income - Please provide income details

Gross Income (salary - before Income Tax, excluding company superannuation) \square Wk \square F/N \square Mth \square Yrly **Employer Name** ☐ Wk ☐ F/N ☐ Mth ☐ Yrly \$ **Employer Name** ☐ Wk ☐ F/N ☐ Mth ☐ Yrly **Employer Name Dividends** \square Wk \square F/N \square Mth \square Yrly Company Name \square Wk \square F/N \square Mth \square Yrly Company Name ☐ Wk ☐ F/N ☐ Mth ☐ Yrly Company Name Rental Income (Gross - before agents fees) ☐ Wk ☐ F/N ☐ Mth ☐ Yrly Address ☐ Wk ☐ F/N ☐ Mth ☐ Yrly Address \square Wk \square F/N \square Mth \square Yrly Address **CentreLink or Government Benefit** ☐ Wk ☐ F/N ☐ Mth ☐ Yrly \$ Type ☐ Wk ☐ F/N ☐ Mth ☐ Yrly Type Other Income (e.g. bonuses, ongoing allowances) ☐ Wk ☐ F/N ☐ Mth ☐ Yrly Description ☐ Wk ☐ F/N ☐ Mth ☐ Yrly Description

Monthly Commitments and Expenses - Please provide expenditure details (where any expense will cease as part of this application, tick the box) **Ongoing Commitments** Monthly Repayment / Amount Mortgage Provider \$ Provider Provider \$ Other Loans (inc. Leases/HP/HECS/ATO Tax Debt) Provider Provider \$ HECS/HELP Total \$ \$ Buy Now Pay Later **TOTAL ONGOING COMMITMENTS Declared Living Expenses** Frequency **Amount** This section requires you to provide amounts associated with your property ownership costs and regular ongoing living expenses. This information will be used by the Bank to assist us in assessing your loan application. General Living Expenses Groceries -Typical supermarket shop for groceries including food and toiletries (excluding ☐ Wk ☐ F/N ☐ Mth ☐ Yrly \$ alcohol and tobacco). Clothing and Personal Care - Clothing, footwear, cosmetics, and personal care. ☐ Wk ☐ F/N ☐ Mth ☐ Yrly \$ Primary Residence Costs (excluding insurance) - Housing and property expenses ☐ Wk ☐ F/N ☐ Mth ☐ Yrly \$ associated with the applicant's primary residence, either owned or rented. Includes rates, levies, repairs and maintenance, all other utilities and other household costs for fixtures and fittings (excluding land tax, body corporate and strata fees, telephone, internet, pay TV and insurances). Telephone, Internet, Pay TV and Media Streaming Subscriptions - Telephone ☐ Wk ☐ F/N ☐ Mth ☐ Yrly \$ accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify). Transport - Public transport, motor vehicle running costs including fuel, servicing, \square Wk \square F/N \square Mth \square Yrly registration, parking and tolls (excluding motor vehicle insurance which is categorised under insurance). Medical and Health (excluding health insurance) - Medical and health costs including ☐ Wk ☐ F/N ☐ Mth ☐ Yrly \$ doctor, dental, optical and pharmaceutical etc. (excluding health insurance which is categorised under Personal Insurance (Life, Health, Sickness and Personal Accident) General Insurance (including Home and Contents on Primary O/Occ Residence) - \square Wk \square F/N \square Mth \square Yrly Insurance costs such as personal belongings, travel and ambulance insurance, home and contents, building, as well as any compulsory insurance of motor vehicles (combined insurance and registration) other than recreation vehicles. Public or Government Primary and Secondary Education - education fees, books, ☐ Wk ☐ F/N ☐ Mth ☐ Yrly uniforms and associated costs for public schooling (preschool, primary or secondary) Higher Education and Vocational Training (excluding HECS/HELP) - Fees, ☐ Wk ☐ F/N ☐ Mth ☐ Yrly accommodation, books and associated costs for higher education (tertiary) and vocational training e.g. university, TAFE, business college, drama, music, dance (excluding HECS) Childcare - Childcare including nannies. ☐ Wk ☐ F/N ☐ Mth ☐ Yrly Recreation and Entertainment - Recreation and entertainment costs including alcohol, ☐ Wk ☐ F/N ☐ Mth ☐ Yrly \$ tobaccos, gambling, restaurants, membership fees and holidays.

Pet Care - Expenses related to pet care

 \square Wk \square F/N \square Mth \square Yrly

Additional Living Expenses		ı	Freq	uency		Amount
O/Occ Strata, Body Corporate, Land Tax - Land tax, body corporate and strata fees on owner-occupied principal place of residence (excluding investment properties, secondary residences, and properties maintained for other purposes such as holiday properties or residences maintained for parents or children)	Wk		F/N	☐ Mth	☐ Yrly	\$
Investment property costs (including Insurance) - All costs associated with an Investment Property including building/contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance.	Wk		F/N	□ Mth	☐ Yrly	\$
Private and Non-Government Education - Tuition fees, school fees, sports fees, books, uniforms and associated costs for private schooling, including independent schools, private tuition and compulsory age kindergarten/pre-primary/prep/reception.	Wk		F/N	□ Mth	☐ Yrly	\$
Personal Insurance (Life, Health, Sickness and Personal Accident) - Hospital, medical and dental health insurance, sickness and personal accident insurance, life insurance.	Wk		F/N	□ Mth	☐ Yrly	\$
Other Insurances - Insurance of recreational vehicles such as motorcycle, caravan, trailer, boat and aircraft including combined insurance and registration	Wk		F/N	☐ Mth	☐ Yrly	\$
Child and Spouse Maintenance - Child and or spousal maintenance payments.	Wk		F/N	\square Mth	\square Yrly	\$
Secondary Residence and Holiday Home Costs (including insurance) - Costs associated with any secondary residences, either rented or owned for non-investment purposes, such as a holiday property that is not rented to generate income, or a property that family members (parents or children) are allowed to live in rent-free. Includes building/contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance.	Wk		F/N	☐ Mth	☐ Yrly	\$
Rent - Ongoing rent commitments that will continue to be paid after settlement	Wk		F/N	\square Mth	\square Yrly	\$
Board - Ongoing board commitments that will continue to be paid after settlement	Wk		F/N	\square Mth	☐ Yrly	\$
Other regular or recurring expenses						
Have you had or are there any significant upcoming changes (e.g. parental or example any changes to your employment circumstances, income levels or living costs) the No Yes If yes, please provide details						

PURCHASE DETAI	LS (Real Property Only)					
Property Address						
Buyers Name						
Purchase Price \$						
Your Contribution	First Home Owner Grant \$		Y	Your Savings	\$	
	Estimated costs including Legal	s and Government Duti	es/Levies	;	\$	
Key Dates	Unconditional Finance Date		S	Settlement Date		
Solicitor/Conveyar	cer Details					
Name						
Phone			Fax			
LOAN APPLICATION	ON DETAILS - LOAN 1					
Purpose						
Amount Requested	\$		Loan Term Requir	red		
If Refinancing	Break Cost \$		xit Fees \$		Other Cost \$	
Loan Type	Home Loan					
Security being offere	ed Real Property	Guarantee	Term Deposit			
Security Details #	I					
Principal place	of residence Investme	ent Property				
Address						
Owner						
Security Details #2	2					
Principal place	of residence Investme	ent Property				
Address						
Owner						
Interest Rate	☐ Variable ☐ Fixed:	2 years	3 years 4 yea	ars 🗌 5 year	rs	
Rate Lock Required	Yes No	_ ,	, ,	_ ,		
Fixed Rate (current a	s at request date):		Rate Lock Requ	uest Date :		
Principal and In	erest Interest Only	1 year	 2 years	ars 🗌 4 year	rs	
		•	st only is not available)			
•	and Fixed Rate Term must m	atch when selected				
Interest Only						
After the interest only p	may have a higher interest rate to beriod has finished, this may resu uitable for you in some circumsta eptance by the Bank.	ılt in the Ioan having an	increased principal a	and interest sche	duled monthly repayr	nent. An interest
Select the most app	ropriate reason/s for selecting	g an Interest Only rep	payment on your lo	oan:		
Maximise cash f	low for other commitments	Plan to convert	to investment prop	erty 🗌 C	reate funds for inve	estment purposes
Principal reducti	ons in an offset facility	Taxation, financ	cial or accounting re	easons 🗌 La	arge non-recurring	expenses
Parent leave (m	aternity or paternity)	Temporary redu	iction in income	□ V	ariable Income	Other
Details for "Other"						

LOAN APPLICATION DETAILS - LOAN 2						
Purpose						
Amount Requested \$ Loan Term Required						
If Refinancing Break Cost \$ Exit Fees \$ Other Cost \$						
Loan Type Home Loan						
Security being offered Real Property Guarantee Term Deposit						
Security Details #1						
Principal place of residence Investment Property						
Address						
Owner						
Security Details #2						
Principal place of residence Investment Property						
Address						
Owner						
Interest Rate						
Fixed Rate (current as at request date): Rate Lock Request Date :						
Principal and Interest						
(Fixed 1 year interest only is not available) Note: Interest Only and Fixed Rate Term must match when selected						
Interest Only						
An Interest Only Loan may have a higher interest rate than a principal and interest loan, and making interest only payments will not reduce the loan principal. After the interest only period has finished, this may result in the loan having an increased principal and interest scheduled monthly repayment. An interest only loan may not be suitable for you in some circumstances. The eligibility of an Interest Only loan is subject to the Bank's Product and Credit Lending criteria and formal acceptance by the Bank.						
Select the most appropriate reason/s for selecting an Interest Only repayment on your loan:						
☐ Maximise cash flow for other commitments ☐ Plan to convert to investment property ☐ Create funds for investment purposes						
Principal reductions in an offset facility Taxation, financial or accounting reasons Large non-recurring expenses						
☐ Parent leave (maternity or paternity) ☐ Temporary reduction in income ☐ Variable Income ☐ Other						
Details for "Other"						

CREDIT CARD (Each applicant to complete) - Credit Cards are a flexible credit product allowing general purchases • Each applicant will be responsible for managing their individual credit card and limit.

_	Dleace note	vour assigned c	ard limit will be	determined by	vour requested	card limit NAE	l's credit nolicy	and the limits	of the	product
•	Please flote.	vour assidiled d	aru iirriil wiii be	determined by	vour reduested	card IIIIIII. NAE	s crean boncy	. ariu irie iirriiis	oi trie	produci

Applicant 1			Арр	olicant 2			
Card Limit Requested	d		Car	d Limit Requested			
Card Type Blue	Visa 🔲 Low Rat	e Visa 🔲 Platinum Vi	isa Car	d Type 🔲 Blue V	isa 🔲 Low Rate '	Visa 🔲 Platinum Visa	
Nationality			Nat	ionality			
Additional Card (ca	rd holder must be old	ler than 16 yrs of age)	Add	ditional Card (card	l holder must be older	than 16 yrs of age)	
I do not require a	an additional cardho	older		I do not require an	additional cardhold	der	
I require Applicar account	nt 2 to be the additi	ional cardholder to my		I require Applicant account	1 to be the addition	nal cardholder to my	
☐ I require an addit	tional cardholder - a	application form attache	ed 🗌	I require an addition	onal cardholder - ap	plication form attached	
Q Rewards			QR	Rewards			
☐ I wish to exclude Q Rewards	the additional card	tholder from redeeming	my	I wish to exclude to Q Rewards	he additional cardho	older from redeeming my	
In order to complete detailed information a		lication, we require more			e credit card application	ation, we require more osition	
Your share of general expenses (e.g. groceries		\$	l l	ur share of general enses (e.g. groceries,		\$	
Your share of other e (e.g. alimony/maintenance, tax etc.)			(e.g.	Your share of other expenses (monthly) \$ (e.g. alimony/maintenance, private school fees, land tax etc.)			
Your share of month (if applicable or \$0 if not real		\$		Your share of monthly rent \$ (if applicable or \$0 if not renting)			
Total credit card limit	s	\$	Tota	Total credit card limits \$			
Do you have any other	Outstanding	Your share of	Tyn		loans? (If yes, fill in Outstanding	Your share of	
Mortgage	Balance \$	Monthly Repayme		tgage	Balance \$	Monthly Repayments	
Business Loans	\$	\$	= _	iness Loans	\$	\$	
Leasing/Hire Purchas	se \$	\$	Lea	sing/Hire Purchase	÷ \$	\$	
Buy Now Pay Later	\$	\$	Buy	Now Pay Later	\$	\$	
Personal Loans	\$	\$	Per	sonal Loans	\$	\$	
Other commitments	\$	\$	Oth	er commitments	\$	\$	
Balance Transfers			Bal	Balance Transfers			
☐ I require a balance	ce transfer - details	below		I require a balance transfer - details below			
I do not require a	balance transfer			I do not require a balance transfer			
Institution	BSB	Amount	Cred	lit Card Number		Name	
Are there any significant foreseeable upcoming changes to your financial circumstances, which may impact your earnings or ability to make repayments (e.g. employment changes)							
Applicant 1	_	Applicant 2		☐ No			
	do you anticipate y	our monthly net dispose	able incom	e to decrease?			
Applicant 1	t Carda ("Cradit Card-")	Applicant 2	io Ponk Limit-		AECL and Australias Ca	adit Licence 220696) (IINIADII)	

Bank of Queensland Credit Cards ("Credit Cards") are issued by National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") and distributed by Bank of Queensland Limited ABN 32 009 656 740 ("BOQ"). NAB has acquired the business relating to the Credit Cards from Citigroup Pty Ltd (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the Credit Cards. Our/us/we means NAB unless the context otherwise requires it.

Key facts about these credit cards Correct as at: 1 June 2022 National Australia Bank Limited, Credit Licence No: 230686

This information sheet is an Australian Government requirement under the National Consumer Credit Protection Act 2009.

Description of credit card

Product Name	Platinum Visa	Blue Visa	Low Rate Visa			
Minimum credit limit	\$6,000	\$2,000	\$2,000			
Minimum repayments	You must pay the Minimum Payment Do The Minimum Payment Due is (rounded i) the Card Balance if it is less than \$30; ii) the greater of: a) \$30; or b) 2.00% of Card Balance; or c) the sum of 1.00% of the Car charged (excluding any inter payment option) for that mor plus any Instalment, initial interest charg is part of a Fixed Payment Option for the	d up to the nearest dollar): cor d Balance, Late Payment Fee rest included in amounts adde- nth, ge, fixed payment option fee or	(if any) and interest d back below as part of a fixed			
Interest on purchases*	20.74% p.a.	20.74% p.a.	13.49% p.a.			
Interest-free period	Up to 55 days	Up to 44 days Up to 55 days				
	For Retail Purchases together with any related to a specific balance type. For e Advances, Balance Transfers, Special F types. Whilst you have a Balance Trans Retail Purchases, interest, fees or charge.	xample, this interest free perio Promotions, and any interest o fer, you will also not be eligible	d does not apply to Cash r fees related to these balance			
Interest on cash advances	21.74% p.a.	21.74% p.a.	21.49% p.a.			
Balance transfer interest rate*	For each product, please refer to the interest rate, term and balance transfer fee (if applicable) set out in the offer details viewed by you.					
Annual Fee*	\$129	\$60	\$55			
Late Payment Fee	\$30 each time we do not receive the Minimum Payment Due and any Overdue Amount by the payment due date, debited to your Account after the payment due date. The Minimum Payment Due, any Overdue Amount, and payment due date are detailed on your statement of account.					

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from www.bog.com.au/creditcardfeesandcharges.

For more information on choosing and using credit cards visit the ASIC consumer website at **www.moneysmart.gov.au**. The terms on which this credit card is offered can change over time. You can check if any changes have been made by contacting us on **1300 55 72 72**.

Bank of Queensland Credit Cards ("Credit Cards") are issued by National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") and distributed by Bank of Queensland Limited ABN 32 009 656 740 ("BOQ"). NAB has acquired the business relating to the Credit Cards from Citigroup Pty Ltd (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the Credit Cards. Our/us/we means NAB unless the context otherwise requires it. Fees and charges are payable. NAB's standard credit assessment criteria apply.

Credit Cards only - Balance Transfer Terms and Conditions

If at the end of the Balance Transfer ('BT') period any portion of the BT amount is still owing, the amount will attract interest at the prevailing Annual Percentage Rate for cash advances.

We may refuse to accept and process a BT request where it is less than \$500, where it is to certain other NAB issued BOQ credit cards, where it is to a foreign currency account, where it is to an offshore account or where it is to an account that is not in the name of the Primary Account holder.

We will process the BTs specified by you, in the order you have nominated, in full or part, as determined by us and your available Credit Limit. We may limit BTs to a percentage of your Credit Limit. Once your account is activated, BT requests can take up to 10 business days to be received at the other financial institution. We are not responsible for any delays whether by us or any other institution. You should continue to make repayments to your nominated accounts as any remaining balances will be your responsibility. You should continue to make repayments to your nominated accounts as any remaining balances will be your responsibility, except to the extent such loss is caused by our fraud, negligence or misconduct. If the ePayments Code applies then you may have rights under that code and we will comply with our obligations under the ePayments Code.

BTs do not earn Reward Points. You will not get the benefit or be eligible for any interest free days on purchases until the closing balance shown on your statement of account, including any Balance Transfer Balance, (excluding any Fixed Payment Option balance which isn't due for payment by the relevant payment due date) has been paid by the payment due date shown on that statement.

^{*}Promotional offers may apply.

Privacy - Borrower / Guarantor Consent

Privacy

Bank of Queensland Limited ("we", "our" or "us") collects, uses and discloses your personal information, including credit-related information, to consider and assess this application and for other related purposes. If you apply for a credit card, your personal information will be collected, held, used and disclosed as described in the Privacy Consent available at https://www.bog.com.au/content/dam/bog/files/personal/credit-cards/privacy-consent-statement.pdf.

Our Privacy Policy, found at www.boq.com.au, sets out how we collect and use your information, how you can access and correct information we hold about you (including credit reports and other credit information), how you can lodge a complaint and how your complaint will be handled.

Why we collect your information

We collect your information to:

- · Consider any application you make to us
- Confirm your identity and manage our relationship with you
- Provide, manage and improve our products and services
- Tell you about other products and services you might be interested in
- Comply with relevant laws, for example the *Anti-Money Laundering and Counter-Terrorism Financing Act*, State/ territory property laws and the responsible lending provisions of the *National Consumer Credit Protection Act*
- To assist you to participate in rewards programs.

We may collect your Tax File Number (TFN) in order to calculate our tax withholding obligations. You are not required to provide your TFN, but if you do not, we may be required to withhold amounts from you and remit them to the Australian Taxation Office.

We may also require sensitive information about your health if you apply for assistance due to financial hardship caused by illness or injury. We will not collect sensitive information about you without asking for your permission.

If you choose not to provide us with the information we request, we may not be able to provide you with the requested products and services.

How we collect and share your information

Your information is collected directly from you wherever possible. We may also need to collect information from and share information with other entities including credit providers, employers, financial advisers, your insurers, mortgage insurers, brokers, government agencies (e.g. Centrelink), guarantors, our corporate partners, service providers administering online verification of your identity and credit reporting bodies (CRBs). We may also share your information with any other person named as an applicant such as a co-borrower, business owner or director in this application.

Sometimes we may need to exchange your personal information with our service providers and other third parties who may be located outside Australia in countries including New Zealand, Philippines, India, the United States of America, Singapore, United Kingdom, Spain, Israel, Finland, Canada, Mongolia and the Netherlands.

CO-BORROWER

It is important that you understand the difference between being a co-borrower and a guarantor.

Co-borrower: As a Co-borrower you are equally responsible for the repayment of the loan. Where the other borrower/s won't or can't repay the loan, you are responsible for repaying the whole loan. This can affect your credit eligibility.

Guarantor: A guarantor provides a guarantee, which is a promise to repay the borrower's debt if they are unable to do so. Certain legal protections may apply to a guarantor that would not otherwise apply to a co-borrower.

By signing below you acknowledge that:

- You agree to the collection, use and sharing of your information as outlined here and in the Privacy Policy.
- You agree to us obtaining a credit report about you from Credit Reporting Bodies which may include:
 - credit information (a "consumer credit report"); or
 - information concerning your commercial credit activities or commercial creditworthiness (a "commercial credit report").
- If you apply for a credit card, then in respect of that credit card application you
 - confirm that you have read, consent and agree to your personal information being collected, held, used and
 disclosed in the Privacy Consent available at https://www.boq.com.au/content/dam/boq/files/personal/credit-cards/
 privacy-consent-statement.pdf; and
 - acknowledge that by consenting to the disclosure of your personal information to overseas recipients, those recipients may not be subject to obligations similar to the Australian Privacy Principles.
 - Confirm where you provide information about another person, it is important in order to protect their privacy, that you let them know you are sharing their information with us, and ensure they are aware of what is in this notice. We do not normally collect sensitive information from you about other people, but you may want to give us this type of information in certain situations (for example, you might tell us about medical or health issues of people in your family when you ask us for financial hardship assistance). It is important that you only give us their sensitive information if the person has agreed to you sharing it with us.
- You agree fees payable in relation to this application (including application fees, valuation fees and search fees) may still be payable if the application does not proceed.
- If you are a co-borrower entering into a loan, you understand the risks associated with this and you understand the difference between being a co-borrower and a guarantor.
- If you provide us with documentation which includes personal information about a person who is not a borrower to
 the application (for example, a statement of a joint account), you confirm that you have obtained their consent to
 provide this information to us.
- All the information you have provided to us is complete and correct and that we may rely on this information for the purpose of assessing this application.
- Where there are changes to your personal details, you agree to notify us as soon as possible.

Please tick this box if you do not wish to receive any marketing material from Bank of Queensland Limited or its related companies and corporate partners.							
Signature		Signature					
Name		Name					
Date		Date					