



Home Loan Application

Business & Private Bank



Please use blue or black pen and write in BLOCK LETTERS

Date of application _____

Section 1 Applicant Details – Individuals

Applicant 1

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other _____

Surname _____

Given name/s _____

Date of birth _____

/ /

Drivers Licence Number _____

State of issue _____

Drivers Licence Card Number _____

Expiry Date _____

/ /

Marital status

☐ Married ☐ De facto ☐ Single ☐ Other _____

Number of dependants _____

Email address _____

Home telephone number _____

()

Work telephone number _____

()

Mobile number _____

Current address _____

State

Postcode

When did you move to the above address?

/ /

Current Residential Status:

☐ Own Home ☐ Mortgaged ☐ Living with family

☐ Boarding ☐ Other _____

☐ Renting (Please provide Landlord details)

Landlord's/Agent Name _____

Contact number _____

()

Applicant 2

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other _____

Surname _____

Given name/s _____

Date of birth _____

/ /

Drivers Licence Number _____

State of issue _____

Drivers Licence Card Number _____

Expiry Date _____

/ /

Marital status

☐ Married ☐ De facto ☐ Single ☐ Other _____

Number of dependants _____

Email address _____

Home telephone number _____

()

Work telephone number _____

()

Mobile number _____

Current address _____

State

Postcode

When did you move to the above address?

/ /

Current Residential Status:

☐ Own Home ☐ Mortgaged ☐ Living with family

☐ Boarding ☐ Other _____

☐ Renting (Please provide Landlord details)

Landlord's/Agent Name _____

Contact number _____

()

► Please continue onto the next page

If under 3 years at current address, please provide previous address:

Previous address

State	Postcode

Lived there for: Years Months

Permanent Australian resident?

☐ Yes ☐ No

Are you a U.S. citizen or U.S. resident for tax purposes?

☐ Yes ☐ No

If yes, please provide your Taxpayer Identification Number (TIN)

Taxpayer Identification Number

Are you a resident of any other country for tax purposes?

☐ Yes ☐ No

If yes, please provide the name of each country, a Taxpayer Identification Number (TIN) for each country or the reason why you're not providing a TIN, and an explanation if reason B is selected for a country.

Country	TIN

Reason if no TIN Explanation if reason code B is selected

A – This country does not issue TINs

B – I do not hold a TIN (please explain why above)

C – It is not mandatory for me to disclose my TIN for this country

If under 3 years at current address, please provide previous address:

Previous address

State	Postcode

Lived there for: Years Months

Permanent Australian resident?

☐ Yes ☐ No

Are you a U.S. citizen or U.S. resident for tax purposes?

☐ Yes ☐ No

If yes, please provide your Taxpayer Identification Number (TIN)

Taxpayer Identification Number

Are you a resident of any other country for tax purposes?

☐ Yes ☐ No

If yes, please provide the name of each country, a Taxpayer Identification Number (TIN) for each country or the reason why you're not providing a TIN, and an explanation if reason B is selected for a country.

Country	TIN

Reason if no TIN Explanation if reason code B is selected

A – This country does not issue TINs

B – I do not hold a TIN (please explain why above)

C – It is not mandatory for me to disclose my TIN for this country

What is the purpose of the loan

- ☐ Purchase an Owner Occupied Property as your Principal place of Residence
- ☐ Purchase an Owner Occupied Property that is not your Principal place of Residence
- ☐ Purchase a Residential Investment Property

Have you or the other Borrowers/Applicants of this Property ever owned a Property before? Yes ☐ No ☐Are you eligible for the First Home Owners Grant? Yes ☐ No ☐**What is the age of the dwelling on the property you are purchasing?**☐ More than 12 months ☐ Less than 12 months (including off the plan) ☐ House to be constructed ☐ No dwelling (eg. Vacant Land)

Purchase Price	Est. cost of legal fees stamp duty etc.*	Total cost	Personal contribution	Total Amount of loan
\$	+ \$	= \$	- \$	= \$

* You can calculate the Stamp Duty and other costs of buying your home by using the financial calculators available at www.nab.com.au☐ **To Refinance*** from which financial institution?

Financial Institution

Current Balance/Limit

* Please ensure you have considered the costs, risks and benefits of refinancing.

➤ Please continue onto the next page

☐ **To increase my existing NAB Home loan Account No.**

Account No.

by

\$

☐ **Consolidation**

☐ **Other**

Please specify type

Amount

\$

What are your financial objectives for seeking credit?

Loan type

Term

Amount/Credit Limit

\$

\$

Financial History (complete each question with details, if applicable)

Q.1 Has there ever been or are there now any financial judgments, bankruptcy notices, attachments or legal proceedings against any applicant?

Applicant 1 Yes ☐ – give details, if no continue to next question

Applicant 2 Yes ☐ – give details, if no continue to next question

Q.2 Have you had any difficulties in making your loan repayments in the past 2 years?

Applicant 1 Yes ☐ – give details, if no continue to next question

Applicant 2 Yes ☐ – give details, if no continue to next question

Q.3 Do you foresee any changes to financial situation in the next 12 months?

Applicant 1 Yes ☐ – give details, if no continue to next question

Applicant 2 Yes ☐ – give details, if no continue to next question

Section 2 Financial Position – Assets & Liabilities

Assets – What you own

Please include all assets that you own individually, jointly (ie. Both applicants)

Home/Investment Properties

Owner(s)

Applicant 1

Applicant 2

Address

Offered
as security

Market value

☐

☐

☐

\$

☐

☐

☐

\$

☐

☐

☐

\$

☐

☐

☐

\$

Accounts (Bank, Credit Union, Building Soc., etc.)

Owner(s)

Applicant 1

Applicant 2

Financial Institution name

Balance

☐

☐

\$

☐

☐

\$

☐

☐

\$

☐

☐

\$

➤ Please continue onto the next page

Motor vehicle/s

Make	Value	Description	Value
	\$		\$
	\$		\$
	\$		\$
	\$		\$

All other assets (Shares, Managed Investments etc.)**Sundry assets**

Description	Value
Home contents (insured value)	\$
Superannuation (estimated current payout)	\$
Goodwill of business (estimated value)	\$

Liabilities – What you owe, Rental & Monthly Expenses**Home/Investment Property loans**

Borrower(s)

	Applicant 1	Applicant 2	Financial Institution name	Principal home	Investment property	Current Interest Rate (p.a.)	Loan Term Remaining	Interest only period remaining (if applicable)	Current limit*	Amount owing	Pre Loan Repayment	Post loan Repayment
							Y Y M M	Y Y M M				
1	☐	☐		☐	☐	%			\$	\$	\$	\$
2	☐	☐		☐	☐	%			\$	\$	\$	\$
3	☐	☐		☐	☐	%			\$	\$	\$	\$
4	☐	☐		☐	☐	%			\$	\$	\$	\$
5	☐	☐		☐	☐	%			\$	\$	\$	\$
6	☐	☐		☐	☐	%			\$	\$	\$	\$

*Current limit is the amount owing plus any available redraw

Personal Loans & Business Loans (Finance co., other bank, leasing, margin lending) other debts & liabilities

	Owner(s)		Financial Institution name	Purpose	Current limit	Amount owing	Pre Loan Repayment	Post loan Repayment
	Applicant 1	Applicant 2						
1	☐	☐			\$	\$	\$	\$
2	☐	☐			\$	\$	\$	\$
3	☐	☐			\$	\$	\$	\$
4	☐	☐			\$	\$	\$	\$

Credit/Store card/s

	Owner(s)		Financial Institution name	Limit	Amount owing
	Applicant 1	Applicant 2			
1	☐	☐		\$	\$
2	☐	☐		\$	\$
3	☐	☐		\$	\$
4	☐	☐		\$	\$

Monthly Rental Expenses

	Pre Loan	Post loan
Monthly Rental Expenses	\$	\$

► Please continue onto the next page

Monthly Living Expenses

Expense Category	Description	Pre Loan	Post Loan
Strata Fees / Body Corporate Fees	For owner occupied/ Primary residence and should not include Investment Property expense.	\$ _____	\$ _____
Private/non-government school fees	Tuition fees, school fees and sports fees for private schooling, including independent schools (Catholic or non-Catholic) and private tuition.	\$ _____	\$ _____
Child support/maintenance payments	Financial support paid by one parent to the other, to help with the costs of a child aged under 18.	\$ _____	\$ _____
Life/accident/illness insurance (excluding insurances held in Superannuation)	Exclude all insurances already captured under general living expenses and any insurances held in superannuation.	\$ _____	\$ _____
Primary Residence	Includes Home maintenance and repairs, electricity, gas, water, garden maintenance, council rates, housekeeper, other.	\$ _____	\$ _____
Investment Property expenses	Includes home maintenance and repairs, land tax/body corporate/ strata fees, building/home/contents insurance, garden maintenance, property management, landlord insurance, council rates, housekeeper, investment, utilities, other.	\$ _____	\$ _____
Phone, Internet and Media	Includes landline, internet, mobile phone, subscription services (Foxtel, Netflix, Stan, Spotify), other.	\$ _____	\$ _____
Transport	Includes vehicle registration, fuel, vehicle maintenance, roadside assist, parking & tolls, public transport, taxi/ ride-sharing services, vehicle rentals/car-sharing services, other.	\$ _____	\$ _____
Food & Groceries	Includes grocery shopping including cigarettes/alcohol, restaurants and cafes, takeaway/delivery, other.	\$ _____	\$ _____
Clothing & Personal Care	Includes clothes & shoes, hair & beauty, other.	\$ _____	\$ _____
Recreation & Holidays	Includes lifestyle and culture, newspapers/magazines/books, sports, hobbies, memberships (gym, fitness courses), gifts, holidays & airfares, donations, other.	\$ _____	\$ _____
Public education/childcare & dependants	Includes all education levels (primary, secondary and tertiary education) for all borrowers and dependants on the application. For all private/ non-government school fees only please refer to the 'Private/non-government school fees' category.	\$ _____	\$ _____
Medical & Health	Includes doctor, pharmacy, dentist, optical, physio/remedial/chiro/ alternative therapies, other.	\$ _____	\$ _____
Insurance	Includes income protection insurance, business insurance, building/home/contents insurance, vehicle insurance, travel insurance, ambulance cover, health insurance, other.	\$ _____	\$ _____
Other		\$ _____	\$ _____

Section 3 Your income & employment

Your monthly income

(a) Salary*		Gross	Net		Gross	Net
Applicant 1 income		\$ _____	\$ _____	Existing rental income	\$ _____	\$ _____
Applicant 2 income (if joint loan)		\$ _____	\$ _____	Proposed rental income	\$ _____	\$ _____
Overtime		\$ _____	\$ _____	(c) Self employed applicants*		
				Previous fin. year	Net Profit	After tax profit
				Applicant 1 income	20 _____	\$ _____
				Applicant 2 income	20 _____	\$ _____
(b) Other income* (Bonus income, Commission income, Study assistance, Family allowance, Part-time work, Dividends, Interest, etc.)				(d) Employment package* do not add into total income \$ _____		
Income type	Applicant 1	Applicant 2	Gross	Net	Package includes (eg. salary sacrifice, car etc.)	
	☐	☐	\$ _____	\$ _____		
	☐	☐	\$ _____	\$ _____		
	☐	☐	\$ _____	\$ _____		
	☐	☐	\$ _____	\$ _____		

***Note:** Please produce evidence of income, for example, two (2) recent payslips, or for self-employed applicant, copies of the last two (2) years financial statements.

➤ Please continue onto the next page

Where you work

Applicant 1 – Employment

☐ Full-time ☐ Part-time ☐ Self employed

☐ Other (please specify) _____

Employer's name

Employer's telephone number

() _____

Occupation/Job title

When did you commence
work with this employer?

____ / ____ / ____

Type of industry

Previous employment – if under three (3) years with present employer

☐ Full-time ☐ Part-time ☐ Self employed

☐ Other (please specify) _____

Employer's name

Employer's telephone number

() _____

Worked there

____ years ____ months

Occupation/Job title

Applicant 2 – Employment

☐ Full-time ☐ Part-time ☐ Self employed

☐ Other (please specify) _____

Employer's name

Employer's telephone number

() _____

Occupation/Job title

When did you commence
work with this employer?

____ / ____ / ____

Type of industry

Previous employment – if under three (3) years with present employer

☐ Full-time ☐ Part-time ☐ Self employed

☐ Other (please specify) _____

Employer's name

Employer's telephone number

() _____

Worked there

____ years ____ months

Occupation/Job title

Section 4 Other NAB products (Credit Card and Transaction account)

Transaction Account

Would you like a NAB Transaction Account?

Applicant 1 ☐ Yes ☐ No

Applicant 2 ☐ Yes ☐ No

What debit card would you like? (Answer, only if you answered Yes to a NAB Transaction Account)

Applicant 1 ☐ Black (NAB Visa Debit card) ☐ Pink (NAB Visa Debit Card) ☐ No card

Applicant 2 ☐ Black (NAB Visa Debit card) ☐ Pink (NAB Visa Debit Card) ☐ No card

Request to apply for a NAB Credit Card account

You may be eligible for one of a range of NAB Credit Cards as part of your Home Loan application. If you wish to apply for a NAB Credit Card please complete the application form on page 8.

➤ Please continue onto the next page

Sharing and handling your personal information

If you go ahead with this application, we may exchange your personal information with credit reporting bodies and others and get information about you from them to help us assess your credit worthiness. If you open a credit account with us, we may disclose information about this to the credit reporting bodies, including: the date the account is opened (and closed), the account type and credit limit, your repayment history, any temporary or permanent hardship arrangements; and any defaults or serious credit infringements. When we give your information to a credit reporting body, it may be included in reports that the credit reporting body gives other organisations (such as other lenders) to help them assess your credit worthiness.

There is more information about how we collect, use, share and handle your personal information in our Privacy Policy. This includes how you can:

- access and correct your information;
- make a complaint about how we manage your information; and
- contact the credit reporting bodies we deal with if you have queries about the information they hold.

Our Privacy Policy is at www.nab.com.au/privacy. You can also request a copy from us at any time.

Information you give NAB about other people

If you give NAB or any intermediary information about another individual (e.g. your employer, spouse, referee or solicitor), you will let them know that their personal information:

- has been collected by NAB for purposes of assessing the Application, managing and administering the products or services and protecting against fraud;
- may be disclosed to organisations involved in the management or administration of any credit contract and as set out in NAB's Privacy Policy;
- may be accessed or corrected by contacting NAB or the intermediary.

Please let them know that they are able to access a copy of NAB's Privacy Policy at www.nab.com.au/privacy. Copies may also be requested by contacting NAB on 13 22 65.

Application for a Credit Card account: NAB may collect and use the information in your application and do any of the things set out in this section of the application form, to assess any credit card application (including any additional cards) made by you or any other person named in this application form.

Additional forms

Credit Card Application

You may be eligible for one of a range of NAB Credit Cards as part of your Home Loan application.

This section is to be completed by the applicant wanting to apply for a NAB Credit Card account in conjunction with their home loan application and where all applicants in that application have consented to the use of their personal information for that purpose.

I wish to apply for a NAB Credit Card account:

Yes ☐ (Please complete the following application) No ☐

Select your credit card

Use our easy credit card selector tool to help find the right NAB credit card. Choose & compare using features most important to you.

Compare NAB credit cards with other cards at www.nab.com.au/keyfactsheet

Visit <https://www.nab.com.au/personal/credit-cards/calculators-and-tools/product-selector>

- | | | |
|---------------------------------------|--|---|
| ☐ NAB Low Rate | ☐ NAB Rewards Signature | ☐ NAB Qantas Rewards Premium |
| ☐ NAB Low Fee | ☐ NAB Rewards Platinum | ☐ NAB Qantas Rewards Signature |

Credit Limit

Would you like to apply for the maximum credit limit available to you based on your application details?

Yes ☐ No ☐ (If NO, please request a credit limit)

New credit card limit requested

\$

Name of applicant Only one Home Loan applicant can apply. Speak to your Banker to ensure that you are eligible.

Title	Surname	Given Names

NAB Qantas Credit Cards only (not applicable to NAB Rewards Credit Cards)

Qantas Frequent Flyer Membership Number

To earn points using your card account, you must be a member of the rewards program and have provided NAB with your valid membership number. Membership and points are subject to the Terms and Conditions of the program. For more information about Qantas Frequent Flyer or to apply for a membership, visit qantas.com/frequentflyer or call **13 11 31** (a joining fee applies).

Linking an existing credit card to your package

For Home Loan package customers, your existing NAB credit card account may be eligible for a waiver of its annual card fee.

If you have not already done so and wish to link your existing credit card account to your home loan package and receive the fee waiver please provide your eligible card number below.

Card number

Note: If you have successfully applied for an eligible NAB credit card account in conjunction with your home loan application and have not provided another eligible existing credit card number to NAB (on this form or otherwise) we will link your new credit card account to your home loan package so that you can receive the fee waiver (unless you tell us otherwise).