

## Loan Initiation

Application Number:\$XXXXXXXXXX\$

Application Branch: \$XXXX\$

\$Branch Name\$Date:YYYY-MM-DD

Applicants:

\$Applicant\_1\$

\$Applicant\_2\$

## Product Details

Application Type : \$XXX\$

Product:\$XXXXXX\$

Term: \$Years\$

Purpose: \$Loan purpose\$

Loan Amount: \$XXXXX\$

Contribution: \$XXXXX\$

Total: \$XXXXXX\$

## Personal Details

Primary Applicant Name/Joint Applicant Name/Guanrantor Name: \$Applicant Name\$

Date of Birth : YYYY-MM-DD

Gender: \$Male\$ or \$Female\$

Resident Status: \$XXXXXXX\$

Birth Country: \$XXXXXXX\$

Nationality: \$XXXXXXX\$

Citizenship By: \$XXXXXXX\$

ID Type: \$XXXXXXX\$

Unique ID No: \$XXXXXXX\$

Valid Till: YYYY-MM-DD

Address

\$Address\_Line1\$

\$Address\_Line2\$

\$State\$

\$City\$

\$Pincode\$

#### Employment Details

Employee Name: Mr. \$XXXXXXX\$

Employer Name: \$XYZ\$

Employment Type: \$XYZ\$

Organization Category: \$XYZ\$

Current Employment: \$XYZ\$

Employment Start Date: YYYY-MM-DD

Employment End Date: YYYY-MM-DD

Employer's Address:

\$Address\_Line1\$

\$Address\_Line2\$

\$State\$

\$City\$

\$Pin\_code\$

Employee Name: Mr. \$XXXXXXX\$

Employer Name: \$XYZ\$

Employment Type: \$XYZ\$

Organization Category: \$XYZ\$

Current Employment: \$XYZ\$

Employment Start Date: YYYY-MM-DD

Employment End Date: YYYY-MM-DD

Employer's Address:

\$Address\_Line1\$

\$Address\_Line2\$

\$State\$

\$City\$

\$Pincode\$

#### Financial Position Details

Asset Type	Asset Amount
House	XXX
Deposit	XXX
Vehicle	XXX
Other	XXX
House	XXX
Deposit	XXX
Vehicle	XXX
Other	XXX

#### Liabilities Details

Liabilities Type	Liabilities Amount
Home Loan	XXX
Education Loan	XXX
Property Loan	XXX
Vehicle Loan	XXX
Credit Card Outstanding	XXX
Overdrafts	XXX
Personal Loan	XXX
Other	XXX
Home Loan	XXX
Education Loan	XXX
Property Loan	XXX
Vehicle	XXX
Credit Card Outstanding	XXX
Overdrafts	XXX
Personal Loan	XXX
Other	XXX
Home Loan	XXX
Education Loan	XXX

#### Income Details

Income Type	Income Details
Business	\$XXX\$
Salary	\$XXX\$
Interest Amount	\$XXX\$
Rentals	\$XXX\$
Income Type Income Amount	\$XXX\$
Business	\$XXX\$

Cash Gifts	\$XXX\$
Other	\$XXX\$
Pension	\$XXX\$
Investment Income	\$XXX\$
Agriculture	\$XXX\$
Business	\$XXX\$
Salary	\$XXX\$
Interest Amount	\$XXX\$
Rentals	\$XXX\$
Business	\$XXX\$
Cash Gifts	\$XXX\$
Other	\$XXX\$
Pension	\$XXX\$
Investment Income	\$XXX\$
Agriculture	\$XXX\$

### Expense Details

Expense Type	Expense Amount
Rentals	\$XXX\$
House	\$XXX\$
Vehicle	\$XXX\$
Fuel	\$XXX\$
Other	\$XXX\$
Medical	\$XXX\$
Education	\$XXX\$
Rentals	\$XXX\$
House	\$XXX\$
Vehicle	\$XXX\$
Fuel	\$XXX\$
Other	\$XXX\$
Medical	\$XXX\$
Education	\$XXX\$

### Collateral Details

Collateral Type	Collateral Category	Collateral Value	Primary Collateral
\$Collateral Type\$	\$XXXX\$	\$XXXX\$	\$XXXX\$
\$Collateral Type\$	\$XXXX\$	\$XXXX\$	\$XXXX\$
\$Collateral Type\$	\$XXXX\$	\$XXXX\$	\$XXXX\$
\$Collateral Type\$	\$XXXX\$	\$XXXX\$	\$XXXX\$

### Mandate Details

Number of Applicants: \$XXX\$

Mandate Registered: \$XXX\$

## Mandate Details

Applicant Name	Repayment Share
Mr. \$XXXXX\$	\$Share %\$
Mr. \$XXXXX\$	\$Share %\$

## SIGNIFICANT CHANGES

You have advised us that there are no foreseeable significant changes to your circumstances that will affect your ability to meet your contracted repayments.

You have advised us that significant changes to your circumstances may occur that could adversely affect your ability to meet your contracted repayments and you have plans in place to ensure that you will be able to continue to make repayments if these circumstances occur.

We would like to inform you that:

### Purpose of collection

Personal information is information about an identifiable individual and includes facts or an opinion about you which identifies you or by which your identity can be reasonably determined. The collection of your personal information is essential to enable us to conduct our business of offering and you with our range of financial products and services.

We collect personal information for the purposes of identifying and protecting you when you do business with us establishing your requirements and providing the appropriate product or service setting up, administering and managing our products and services assessing and investigating and if accepted, managing a claim made by you under one or more of our product and training and developing our staff and representatives. We may be required by law to collect your personal information. These include, but are not limited to, anti-money laundering and taxation laws.

Consequences if personal information is not provided.

If we request personal information about you and you do not provide it, we may not be able to provide you with the financial product or service that you request, or provide you with the full range of services we offer.

### Disclosure

We use and disclose your personal information for the purposes we collected it. We may also use and disclose your personal information for a secondary purpose that is related to the purpose for which we collected it. This would happen in cases where you would reasonably expect us to use or disclose your personal information for that secondary purpose. In the case of sensitive information, any secondary purpose, use or disclosure will be directly related to the purpose collection.

When necessary and in connection with purposes of collection, we may disclose your personal information to and/or collect your personal information from:

Other companies within the OBVAM UNIVERSAL BANK. Where required or authorized under our relationship with our joint venture companies. Information technology providers, including hardware and software vendors and consultants such as programmers research and development service providers your advisers, agents or representatives our advisers, agents or representatives if required or authorized to do so, regulatory bodies and government agencies financial advisers lenders' mortgage insurers and values credit reporting agencies legal and other professional advisers printers and mail house service providers manufacturers for plastic card production (e.g. debit and credit cards) external dispute resolution schemes.

#### Disclosure overseas

There are also instances where we may have to send your personal information overseas or collect personal information from overseas. These instances include: sending your personal information to companies in the OBVAM UNIVERSAL BANK group. When you have asked us to do so when we are authorized or required by law to do so when we have outsourced a business activity or function to an overseas service provider with whom we have a contractual arrangement certain electronic transactions or when it is necessary in order to facilitate a transaction on your behalf. We will only send your personal information overseas or collect personal information about you from overseas for the purposes in this statement.

#### Access

You can request access to the personal information we hold about you by contacting us. In some circumstances, we are able to deny your request for access to personal information. If we deny your request for access, we will tell you why. If accessing your personal information will take an extended period of time, we will inform you of the likely delay. For more detailed requests for access to personal information, for example, access to information held in archives, a fee may be charged to cover the associated cost of retrieval and supplying this information.

#### Marketing

We would like to use and disclose your personal information to keep you up to date with the range of products and services available from OBVAM UNIVERSAL BANK. Generally, our companies in the OBVAM UNIVERSAL BANK group will use and disclose your personal information for OBVAM UNIVERSAL BANK's marketing purposes. If you do not want us to use and disclose your personal information for the purpose of marketing products and services to you, you should contact us and tell us.

#### Contact

Please contact us to:

Change your mind at any time about receiving marketing material request access to the personal information we hold about you or obtain more information about our privacy practices by asking for a copy of our Privacy Policy You can contact us by calling 13 75 or contacting us at OBVAM UNIVERSAL BANK.com.au or by visiting any of our branches. Our Privacy Policy can also be found on our website at OBVAM UNIVERSAL BANK.com.au at the bottom of the page by clicking on Privacy.

Authority to obtain credit information I/We understand that by signing this application, consent is given to OBVAM UNIVERSAL BANK to:

Disclose to a credit reporting agency certain personal information about me/us including: identity particulars, amount of credit applied for in this application, payments which may become more than 60 days overdue any serious credit infringement which OBVAM UNIVERSAL BANK believes I/we have committed, advice that payments are no longer overdue and/or that credit provided to me/us has been discharged. Obtain from a credit reporting agency a report containing personal credit information about me/us and, a report containing information about my/our commercial activities or commercial credit worthiness, to enable OBVAM UNIVERSAL BANK to assess this application for credit. I/We further consent to and acknowledge that OBVAM UNIVERSAL BANK may at its discretion obtain second and/ or subsequent credit reports prior to funding (settlement) or withdrawal of this application, in order to reassess my/our application for credit. Give and obtain from any credit provider(s) that may be named in this application or in a report held by a credit reporting agency information about my/our credit arrangements, including information about my/our credit worthiness, credit standing, credit history, credit capacity for the purpose of assessing an application for credit, notifying any default by me/us.

Confirm my employment details from my employer, accountant or tax agent named in this application.

Confirm my income received on an investment property from any nominated real estate agent.

#### Acknowledgments & Declarations

By signing below, I/we agree that I/we, have read and understood this application declare that all information provided in this application is true and correct authorize OBVAM UNIVERSAL BANK to make any enquiries it considers necessary to verify the information provided in this application and in support of this application agree to OBVAM UNIVERSAL BANK, in accordance with the Privacy Statement included in this application and the OBVAM UNIVERSAL BANK Privacy Policy consent to the disclosures set out in the Authority to Obtain Credit Information consent to OBVAM UNIVERSAL BANK disclosing information about my/our application, credit report, loan balance from time to time and associated information relevant to the calculation of commission to the agent nominated in this application and to any organization

under which the agent may operate or by whom the agent is employed agree to  
OBVAM UNIVERSAL BANK transmitting my/our personal information by electronic  
means.

Applicant Details

Applicant	Date	Signature
Mr. \$XXXX\$	\$YYYY\$-\$MM\$-\$DD\$	NA
Mr. \$XXXX\$	\$YYYY\$-\$MM\$-\$DD\$	NA