



# Miscellaneous Applications

## Section 1 - Broker details

Agent name and number <input type="text"/>	BSB number <input type="text"/>	Account number <input type="text"/>
RM State <input type="text"/>	Bank reference number <input type="text"/>	

## Section 2 - Applicant details

Customer number 1 <input type="text"/>	Customer number 2 <input type="text"/>	Customer number 3 <input type="text"/>	Customer number 4 <input type="text"/>
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<b>Applicant 1</b> <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/> Given name(s) <input type="text"/> Surname <input type="text"/>	<b>Applicant 2</b> <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/> Given name(s) <input type="text"/> Surname <input type="text"/> Relationship to applicant 1 <input type="text"/>
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<b>Applicant 3</b> <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/> Given name(s) <input type="text"/> Surname <input type="text"/> Relationship to applicant 1 <input type="text"/>	<b>Guarantor</b> <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/> Given name(s) <input type="text"/> Surname <input type="text"/> Relationship to applicant 1 <input type="text"/>
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Name of Firm, Company or Partnership

Is the applicant a Trustee of a Trust?  Yes  No ▶ Name of Trust and Trustee

Is a Trust Opinion held?  Yes  No ▶ Following a request from

## Section 3 - Request details

Please investigate the following actions(s):	Please tick (✓)
1. Release of Security/Partial Release of Security (including Guarantor's) [5, 8, 10, Remarks]*	<input type="checkbox"/>
2. Loan Repayment Action/Discharge [5, 8, 10, Remarks]*	<input type="checkbox"/>
3. Change of Security Title or description (i.e., Substitution/Strata) (including Guarantor's) [4, 5, 8, 10, Remarks]*	<input type="checkbox"/>
4. Amendment to Security [5, 8, 10, Remarks]	<input type="checkbox"/>
5. Consent to a Prior/Subsequent/Mortgage (including Guarantor's) [5, 6, 8, 10, Remarks]	<input type="checkbox"/>
6. Consent to lease of Bank Security (including Guarantor's) [5, 8, 13, Remarks]	<input type="checkbox"/>
7. Substitution of Security (including Guarantor's) [5, 8, 10, Remarks]*	<input type="checkbox"/>
8. Write off under 'Consumer Credit Insurance' [12, Remarks]	<input type="checkbox"/>
9. Deceased account owner [Remarks]	<input type="checkbox"/>
10. Change of name [8, 10, Remarks]	<input type="checkbox"/>
11. Application to reduce payments [6, 8, 10, Remarks]	<input type="checkbox"/>
12. Other - specify	<input type="checkbox"/>
13. Change loan details prior to settlement [4]	<input type="checkbox"/>

Comments to be made in the Remarks section - on the last page

\*Discharge/Refinance Authority form (000-610) also required.

### Section 4 - Change to Loan Details

Applicant has requested to:				Please tick (✓)
Change loan amount from	\$	to	\$	<input type="checkbox"/>
Change credit limit from	\$	to	\$	<input type="checkbox"/>
Change loan term from		years to		years <input type="checkbox"/>

### Section 5 - Fees

Please tick (✓) fee(s) applicable	
Consent to subsequent mortgage	<input type="checkbox"/>
Subdivision including right of way, easement	<input type="checkbox"/>
Partial release of security	<input type="checkbox"/>
Security revaluation fee	<input type="checkbox"/>
Substitution of security	<input type="checkbox"/>
Production costs	<input type="checkbox"/>
Splitting fee	<input type="checkbox"/>
Redraw fee	<input type="checkbox"/>
Early Repayment Adjustment/Early Termination Interest Adjustment	\$

Third party services only	
Fee	\$
Collected	
Fee entered on HLS	\$
Credited to general ledger account	
Account name	
Account number	
Date charged	
Initials	
Comments	

Fee(s) to be debited to either Commonwealth Bank Account or Other Financial Institution Account :

BSB number  Account number

### Section 6 - Financial position

Debts	Details		Outstanding balance
Owing on home/land to			\$
Personal loan(s) to			\$
Credit cards (issuer name)			
Account number		Limit (\$)	\$
Issuer name			
Account number		Limit (\$)	\$
Other: show total outstanding balance			\$
Lines of credit with		Total limit (\$)	\$
Store cards with		Total limit (\$)	\$
Taxation			\$
Debts guaranteed by you (current)			\$
<b>Total amount debts</b>			<b>\$</b>

Assets	Details		Outstanding balance
House/land at			\$
House/land at			\$
Car make	Year	Rego	\$
Car make	Year	Rego	\$
Accounts with Commonwealth Bank			\$
Accounts with other Banks, Financial Institutions			\$
Accounts with other Banks, Financial Institutions			\$
Investments (please specify)			\$
Furniture			\$
Superannuation			\$
Other (please specify)			\$
<b>Total amount assets</b>			<b>\$</b>

**Section 6 - Financial position** (continued)

**Monthly income and expenses**

Income and Expenses Conversion (How to convert to monthly amounts)

- a. To convert yearly amounts to monthly divide by 12.
- b. To convert weekly amount to monthly multiply by 52 and divide by 12.
- c. To convert fortnightly amounts to monthly multiply by 26 and divide by 12.

Monthly income	Gross (before tax)	Net (after tax)
Applicant 1	\$	\$
Applicant 2	\$	\$
Regular overtime 1	\$	\$
Regular overtime 2	\$	\$
Family payment (f/n \$ x 26 ÷ 12) =	\$	\$
Existing rental income	\$	\$
Proposed rental income	\$	\$
Investment income	\$	\$
Pension (f/n \$ x 26 ÷ 12) =	\$	\$
Other	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>

Monthly expenses	Amount
Mortgage payment	\$
Other loans	\$
	\$
Credit/Store cards	\$
Rent or board	\$
Superannuation (premium)	\$
Payment for guaranteed debt (if called upon to pay)	\$
Other (e.g. child minding)	\$
	\$
<b>Total</b>	<b>\$</b>

**Section 7 - Redraws**

Amount of redraw

\$

**Make funds available by either:**

Credit account

BSB number

Account number

or

Bank cheque payable to



**Note:** The Miscellaneous Applications form must be signed in accordance with the Method of Operation for joint accounts where redraw requested.

**Section 8 - Applicant's declaration**

- I/We declare that the information given in and attached to this application is correct and complete to the best of my/our knowledge. I/We acknowledge that the Bank will rely on this information in deciding whether to approve this application and that if the Bank becomes aware that this information is not correct and complete, it need not proceed.
- I/We acknowledge that this application is not a legally binding contract, that my/our application is subject to approval by the Bank and that the arrangement between me/us and the Bank will be set out in subsequent documents.
- I/We authorise you to give to any guarantor of the loan a copy of any notice or other document which you give me/us under the credit contract or the security. I/We cannot cancel this authority.

Signature applicant 1

Date

Signature applicant 2

Date

Signature applicant 3

Date

Date received

**Section 9 - Bank use only - Existing security and valuation**

Full description of security (includes street address)	Valuation				Bank value of security (BVS)
	Source	Date	Amount \$	%	
					\$
					\$
					\$
					\$
Title particulars (volume/folio/lot/DP or Identifier number, registration number and date of document)					
Registered owners/proprietors (if purchase, show proposed owners/proprietors)					
<b>Total BVS</b>					
					\$
<b>Total Bank Liability (TBL) against this security</b>					
					\$
<b>Total Bank exposure if loan approved (to include Credit Card Limits, Leases, Guarantees etc).</b>					
					\$
1st Mortgagee/prior/subsequent mortgage or Landlord details					

Is the security provider a Trustee of a Trust?  Yes  No ▶ Name of Trust and Trustee   No

Is a Trust opinion held?  Yes  No

**Section 10 - New/proposed/amended security and valuation**

Full description of security (includes street address)	Valuation				Bank value of security (BVS)
	Source	Date	Amount \$	%	
					\$
					\$
					\$
					\$
Title particulars (volume/folio/lot/DP or Identifier number, registration number and date of document)					
Registered owners/proprietors (if purchase, show proposed owners/proprietors)					
<b>Total BVS</b>					
					\$
<b>Total Bank Liability (TBL) against this security</b>					
					\$
<b>Total Bank exposure if loan approved (to include Credit Card Limits, Leases, Guarantees etc).</b>					
					\$
1st Mortgagee/prior/subsequent mortgage or Landlord details					

Is the security provider a Trustee of a Trust?  Yes  No ▶ Name of Trust and Trustee   No

Is a Trust opinion held?  Yes  No

Guarantor/Third Party security provider name  Relationship to applicant

Postal address

State  Postcode

Is a Certificate of Independent Legal Advice held?  Yes  No

**LOC Limit**  To be cancelled  To continue/new limit  \$

**Note:** If limit is to continue other security must be held to support residual debt.  
**Care:** where one of the above has NOT been ticked the limit will be cancelled.

**Section 11 - Bank use only - Other Commonwealth Bank account(s) secured by the property**

BSB	Account number	BSB	Account number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
BSB	Account number	BSB	Account number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



**Note:** If comments are required to substantiate application, attach a separate annexure.

**Section 12 - Old loan details**

Details	
Current balance (including accrued interest and ERA etc., rounded. Attach ERA payout report).	\$
Current product code	
Current settlement date	
Current repricing date	

**Section 13 - New loan details**

Details			
Product code			
		New	Existing
Loan amount		\$	\$
Term	years		
Loan type (e.g. rate saver)			
Interest rate	%		
Line of Credit customer margin	%		
Fixed rate period	years		
Repayment option	<input type="checkbox"/> Principal and Interest	<input type="checkbox"/> Interest only	
Interest rate period	years		
Collateral code			
Purpose code			
Interest Rate/Margin	%		
Minimum monthly instalment	\$		
Elects to pay	\$		
Frequency	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly

Applicant's name(s) (see over for full names)

Instalment accounts

BSB	Account number	BSB	Account number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Credit contract and documents to be sent to

Customer  Agent  Other (please specify)

**Section 14 - Remarks**

**Prepared by**

Name

Signature

X

Date

**Decision – Approved/Declined**

Name

Signature

X

Date

**Forward to**

Third Party Credit Services

**Section 15 - Bank use only - Decision**

Approved    Refused    Confirmed

Signature

X

Date

**Approval is subject to any Guarantor/Mortgage Insurer consent.**

**Credit Services comments/directions** (appropriate wording for any additional conditions to be provided)