

- ▶ Please ensure you speak to your solicitor before you exchange any contracts.
- ▶ Complete all questions and sign where relevant.
- ▶ A non refundable application fee is payable. Refer to the Fees and charges brochure for details on fees and charges.
- ▶ To determine your repayments please refer to the loan repayment calculator at tmbank.com.au/calculator.
- ▶ **There are several ways to apply:**
 - ▶ Find your local mobile lender at tmbank.com.au
 - ▶ Complete this application form and return it to us by mail or fax
 - ▶ Apply online or print an application form at tmbank.com.au
 - ▶ Apply over the phone by calling 13 12 21 8am to 7pm, weekdays or 9am to 3pm, Saturday
 - ▶ In person at one of our offices, 9am to 5pm weekdays

What is the purpose of the loan?

Is this loan for: Home purchase Refinance existing loan Other (please specify)

Is this loan for an: Owner occupied property Investment property (residential) Investment property (non residential)

What kind of loan do you require?

For information including features, borrowing criteria and applicable fees, go to tmbank.com.au or refer to the Home loan brochure and Fees and charges brochure. If you require both principal and interest and interest only for Solutions Plus Home Loan or Smart Home Loan, please tick both boxes.

Choose either a variable or fixed interest rate

Variable interest rate

- | | | |
|--|---|--|
| <input type="checkbox"/> Smart Home Loan* | <input type="checkbox"/> Principal and interest | <input type="checkbox"/> Interest only |
| <input type="checkbox"/> Solutions Plus Home Loan* | <input type="checkbox"/> Principal and interest | <input type="checkbox"/> Interest only |
| <input type="checkbox"/> My First Home Loan | | |
| <input type="checkbox"/> Teachers Flexi Choice | | |
| <input type="checkbox"/> Teachers Advantage | | |
| <input type="checkbox"/> Teachers Interest Only | | |

* Only available in the Rewards Package. See page 9 to 12. Eligibility criteria applies.

Fixed interest rate

- | | | | |
|---|---------------------------------|----------------------------------|----------------------------------|
| <input type="checkbox"/> Teachers Fixed Option | <input type="checkbox"/> 1 year | <input type="checkbox"/> 2 years | <input type="checkbox"/> 3 years |
| <input type="checkbox"/> Teachers Interest Only | <input type="checkbox"/> 1 year | <input type="checkbox"/> 2 years | <input type="checkbox"/> 3 years |
- Fixed rate lock fee**
- Yes. Please contact me about considering a rate lock option

Indicate fixed period

Choose whether to split your loan between a variable and fixed interest rate

My First Home Loan can only be split with a Teachers Fixed Option for a 3 year fixed term.
Smart Home Loan* and Solutions Plus Home Loan* can only be split with Teachers Fixed Option and Teachers Interest Only Fixed.

Variable interest rate

- | | | |
|--|---|--|
| <input type="checkbox"/> Smart Home Loan* | <input type="checkbox"/> Principal and interest | <input type="checkbox"/> Interest only |
| <input type="checkbox"/> Solutions Plus Home Loan* | <input type="checkbox"/> Principal and interest | <input type="checkbox"/> Interest only |
| <input type="checkbox"/> My First Home Loan | | |
| <input type="checkbox"/> Teachers Flexi Choice | | |
| <input type="checkbox"/> Teachers Advantage | | |
| <input type="checkbox"/> Teachers Interest Only | | |

* Only available in the Rewards Package. See page 9 to 12. Eligibility criteria applies

Fixed interest rate

- | | | | |
|---|---------------------------------|----------------------------------|----------------------------------|
| <input type="checkbox"/> Teachers Fixed Option | <input type="checkbox"/> 1 year | <input type="checkbox"/> 2 years | <input type="checkbox"/> 3 years |
| <input type="checkbox"/> Teachers Interest Only | <input type="checkbox"/> 1 year | <input type="checkbox"/> 2 years | <input type="checkbox"/> 3 years |
- Fixed rate lock fee**
- Yes. Please contact me about considering a rate lock option

Indicate fixed period

What is the amount and repayment of the loan?

Purchase

My/our deposit \$

Gift(s) to me/us \$

Source of gift(s)

Amount of loan \$

Purchase price \$

Other (ie car, home improvements etc)

Purpose Amount \$

Refinance

I/We declare that our previous loan now being refinanced by Teachers Mutual Bank was used wholly or predominately for owner/occupied housing. The named borrowers under the previous advance were

Name of financial institution

Payout figure including any break costs \$

What is the preferred loan term? Years (between 5 to 30 except My First Home Loan which can be 40 years).

What is your preferred repayment frequency? * weekly fortnightly monthly

What is your preferred repayment amount? \$

*Repayment for Teachers Interest Only products must be made monthly.

What are your personal details?

First borrower

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	Other	<input type="text"/>	Member no.	<input type="text"/>							
First names	<input type="text"/>						Surname	<input type="text"/>							
Date of birth	<input type="text"/>	Marital status	<input type="text"/>	Driver's licence no.	<input type="text"/>	Expiry date	<input type="text"/>								
Is your spouse/partner financially dependent on you?							<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not applicable	No and age of dependents	<input type="text"/>				
Street no. & name												<input type="text"/>			
Suburb				State				Postcode							
No of years and months at address				Residential status, do you:								<input type="checkbox"/> Own	<input type="checkbox"/> Rent	<input type="checkbox"/> Board	<input type="checkbox"/> Buying/Mortgage
Postal address (if different from above)												<input type="text"/>			
Suburb				State				Postcode							
Previous residential address, if current address is less than 2 years												<input type="text"/>			
Suburb				State				Postcode							
No of years and months at address				Residential status, do you:								<input type="checkbox"/> Own	<input type="checkbox"/> Rent	<input type="checkbox"/> Board	<input type="checkbox"/> Buying/Mortgage
Home phone			Work phone			Mobile phone									
Email												<input type="text"/>			
Name of nearest relative not living with you							Relationship								
Residential address of relative												<input type="text"/>			
Suburb				State				Postcode							
Home phone			Work phone			Mobile phone									

Second borrower

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	Other	<input type="text"/>	Member no.	<input type="text"/>							
First names	<input type="text"/>						Surname	<input type="text"/>							
Date of birth	<input type="text"/>	Marital status	<input type="text"/>	Driver's licence no.	<input type="text"/>	Expiry date	<input type="text"/>								
Is your spouse/partner financially dependent on you?							<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not applicable	No and age of dependents	<input type="text"/>				
Street no. & name												<input type="text"/>			
Suburb				State				Postcode							
No of years and months at address				Residential status, do you:								<input type="checkbox"/> Own	<input type="checkbox"/> Rent	<input type="checkbox"/> Board	<input type="checkbox"/> Buying/Mortgage
Postal address (if different from above)												<input type="text"/>			
Suburb				State				Postcode							
Previous residential address, if current address is less than 2 years												<input type="text"/>			
Suburb				State				Postcode							
No of years and months at address				Residential status, do you:								<input type="checkbox"/> Own	<input type="checkbox"/> Rent	<input type="checkbox"/> Board	<input type="checkbox"/> Buying/Mortgage
Home phone			Work phone			Mobile phone									
Email												<input type="text"/>			
Name of nearest relative not living with you							Relationship								
Residential address of relative												<input type="text"/>			
Suburb				State				Postcode							
Home phone			Work phone			Mobile phone									

What are your employment details?

First borrower

Name of current employer		
Address of current employer		
Suburb	State	Postcode
Employer's phone	Length of service - years/months	Occupation
Are you: <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Casual		
Name of previous employer, if current employer is less than 2 years		
Employer's phone	Length of service - years/months	Occupation
Were you: <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Casual		
Are you currently studying or have you completed tertiary studies in the last 2 years? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Course name	Year of completion	

Second borrower

Name of current employer		
Address of current employer		
Suburb	State	Postcode
Employer's phone	Length of service - years/months	Occupation
Are you: <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Casual		
Name of previous employer, if current employer is less than 2 years		
Employer's phone	Length of service - years/months	Occupation
Were you: <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Casual		
Are you currently studying or have you completed tertiary studies in the last 2 years? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Course name	Year of completion	

What are your income details?

First borrower

Gross fortnightly salary or wages	\$
Other income (e.g. rental, pension)	
	\$
	\$
Total income	\$

Second borrower

Gross fortnightly salary or wages	\$
Other income (e.g. rental, pension)	
	\$
	\$
Total income	\$

Other information

Does the first or second borrower have any interest in a partnership, property, company or trust?
 Yes No If yes, details are

Have you ever been declared bankrupt or had any legal proceeding against you?
 Yes No If yes, details are

Will the property being purchased be owner-occupied?
 Yes No If no, details are

Will this be the first house, unit, villa or townhouse that is being purchased by the first or second borrower?
 Yes No If no, details are

What is your financial position?

What you own: Assets of both borrowers

Motor vehicle(s) Make	Model	Year	Estimated value
			\$
			\$
Property (address)			Estimated value
			\$
			\$
Furniture/Contents			
			\$
Shares/Savings/Investments who with?			Balance
			\$
			\$
			\$
			\$
			\$
All other assets			Estimated Value
			\$
			\$

Total assets	\$
--------------	----

What you owe: Liabilities of both borrowers

Existing mortgage(s) who with?	Fortnightly repayment	Balance owing
	\$	\$
	\$	\$
Personal loan(s) Who with		
	\$	\$
	\$	\$
Credit Card(s)/Store Card(s) or account (s) Who with	Limit	
		\$
		\$
Overdrafts Who with	Limit	
		\$
		\$
Rent/Board		\$
		\$
Superannuation		\$
		\$
Child support		\$
		\$
All Other commitments (including general living expenses)		
	\$	\$
	\$	\$
Have either borrower acted as a guarantor for any other loan?		
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, details are		

Total commitments	\$	\$
-------------------	----	----

What are the details of the property being offered as security?

The following information is for the property you are offering as security. The property could be property you are purchasing or property you already own. The loan cannot be funded until the details of the property (security) is accepted. Complete as much information as is known.

Street no. & name	Suburb	State	Postcode
Nearest cross street	Name of present owner(s)		

Name of person for Teachers Mutual Bank's valuer to contact to gain access to the above property

Business phone	After hours phone
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Is the property? Residential Rural Size of rural property

Title Information

Volume / Folio no	OR	Lot / DP / SP no
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Are there any mortgages on this property? Yes No Unknown

If yes, please provide details of name and address of institution that holds mortgage

What are the conveyancing details?

Who will be conducting the conveyancing on the property being purchased? Please provide a copy of the front page of your Contract for Sale before we issue the loan contract.

Solicitor Conveyancing agent Other (please specify)

Name Reference

Street no. & name Suburb State Postcode

Fax no Business phone Mobile phone

Full name(s) of purchaser(s). Please ensure name(s) stated are exactly the same on both contract of sale and loan contract.

Title Mr Mrs Ms Miss Other

First names Surname

Title Mr Mrs Ms Miss Other

First names Surname

Lenders Mortgage Insurance

This insurance is required if the amount you borrow exceeds 80% of the property valuation or purchase price (it may also be required for some loans below 80% in certain areas). The insurance allows Teachers Mutual Bank to lend you up to a maximum of 95% of the valuation or purchase price (whichever is the lesser) for this loan. If the insurance is necessary a Loans Consultant will contact you. It is arranged through Teachers Mutual Bank and the premium can be paid separately, or in some instances, added to the loan amount. Evidence of your deposit must be provided to qualify for this insurance. If a gift, a Statutory Declaration or letter detailing the source of the gift must be provided.

Mortgage Repayment Insurance

This is optional insurance cover you can take out to protect your loan or repayments in the event of sickness and accident (disability), unemployment and death. To make it easy, the premium will be added to your loan repayment.

Would you like the protection of Loan Repayment Insurance*? Yes No

If this is a joint loan, do you require single or joint insurance cover? Single Joint

Combination of cover offered (tick one box below)	Maximum policy benefit
<input type="checkbox"/> Disability and Unemployment	Up to 24 monthly loan repayments for Disability. For Unemployment cover the amount payable is limited to a maximum of 120 days benefit for each period of unemployment and up to \$3,000 per month or \$10,000 per policy.
<input type="checkbox"/> Disability only	Up to 24 monthly loan repayments for Disability.
<input type="checkbox"/> Death, Disability and Unemployment	Up to \$500,000 for Death. Up to 24 monthly loan repayments for Disability. For Unemployment cover the amount payable is limited to a maximum of 120 days benefit for each period of unemployment and up to \$3,000 per month or \$10,000 per policy.
<input type="checkbox"/> Death and Disability	Up to \$500,000 for Death. Up to 24 monthly loan repayments for Disability.
<input type="checkbox"/> Death	Up to \$500,000 for Death.

*Disability and unemployment cover are provided by Allianz Australia Insurance Limited AFS Licence No. 234708 ABN 15 000 122 850 (Allianz), Death Cover is provided by Allianz Australia Life Insurance Limited AFS Licence No. 296559 ABN 27 076 033 782 (Allianz Life). Allianz acts as Allianz Life's agent in offering Death Cover. Teachers Mutual Bank Limited, acts as an agent for Allianz not as your agent. We receive commission on these insurance products as a percentage of the premium paid for each policy ranging from 5-20%.

A Product Disclosure Statement (PDS) for insurance products can be requested on tmbank.com.au or by calling 13 12 21 8am to 7pm, weekdays or 9am to 3pm, Saturday or from our offices. Any advice provided here does not take into consideration your objectives, financial situation or needs, which you should consider before acting on our recommendations. You should read and consider the PDS before deciding whether to acquire any insurance product mentioned here.

Would you like to apply for a Teachers Credit Card? (optional)

Please complete this section if you wish to apply for a Teachers Credit Card. This card will operate on a S9 Teachers Credit Card account and is in one name only. You can request an additional card in another person's name. A Letter of Offer will be sent to you separately to confirm your credit limit on final approval of this home loan application.

You will automatically receive a Teachers Credit Card with up to a \$5,000 limit on My First Home Loan.

The S9 Teachers Credit Card account will be in the name of (please tick):

First borrower OR Second borrower Preferred credit limit \$ (minimum \$1,000 – maximum \$25,000)

Please issue an additional card (optional) in the name of:

Title Mr Mrs Ms Miss Other

First names

Surname

Signature of additional cardholder

Date of birth

Note: If the additional cardholder is NOT a signatory to another account at Teachers Mutual Bank it will be necessary for a Document certification statement to be completed which is available at tmbank.com.au to verify their identity. Otherwise, please provide details here:

Name of account to which additional cardholder is signatory

Member no.

Important additional authority

Approval of home loans is granted subject to satisfactory valuation and title searches being obtained. To expedite your application, they can be ordered immediately once your application is assessed. Please complete:

- I/We understand if my/our application is approved Teachers Mutual Bank will add the applicable fees eg valuation, title searches, government charges etc to the loan. These fees will be confirmed in the Offer and Loan Contract; and
- I/We also understand that in the event of my application being cancelled or declined, I/we are responsible for any fees incurred up to the date of cancellation or decline and I/we authorise these costs to be debited from my/our (eg S1,S2) account.

Please sign overleaf in black pen only

- ▶ I/We declare that I am/we are over 18 years of age and the information stated in this home loan application is true and correct in every particular.
- ▶ I/We authorise Teachers Mutual Bank Limited, to make any relevant enquiries into the references mentioned, my/our employer or any other credit provider at any time during the conveyancing of this loan.
- ▶ I/We understand that if there is more than one borrower, each borrower is liable to us separately for the balance of the loan as well as together.
- ▶ I/We authorise Teachers Mutual Bank Limited, to discuss the details of my/our loan application with any proposed Guarantor.
- ▶ I/We authorise Teachers Mutual Bank Limited, to debit the loan application fee from my/our loan account on approval or from my/our savings account if I/we withdraw the application or let it lapse.
- ▶ I/We understand that to be eligible for the Smart Home Loan or Solutions Plus Home Loan, I/we also need to be eligible for the Rewards Package. Please complete the Rewards Package application on page 9.
- ▶ Refer to our Fees and charges brochure for details on fees and charges.
- ▶ By signing overleaf I/we acknowledge I/we have read and responded correctly to all details and information disclosed in this application.

Important notice to applicants: If any of the information in your application is false and Teachers Mutual Bank relies on this to decide to offer you credit you may be in breach of the Consumer Credit Code and liable to a penalty of up to \$5,000.00

Privacy protection of information

In accordance with the Privacy Act 1988, I (being each applicant who signs overleaf) understand that the information in this application is collected by Teachers Mutual Bank Limited, to assess my loan application. Without this information, Teachers Mutual Bank may not be able to consider or approve my application. I may request access to my information from Teachers Mutual Bank by calling 13 12 21 and if any of my information is inaccurate, I may request that it may be corrected. Certain information must also be collected to comply with anti-money laundering laws, such as the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

By signing this application form, I agree:

- (a) to the authorisations and consents set out below; and
 - (b) that Teachers Mutual Bank may use my personal information for the purposes stated in Teachers Mutual Bank's Privacy Policy document and acknowledge that I have been given and have read a copy of that document.
1. I authorise Teachers Mutual Bank to give information about me (including name, sex, address (and previous address), date of birth, name of employer, driver's licence number, the fact that I have applied for credit and the amount of credit) to a credit reporting agency to obtain a consumer credit report and/or a commercial credit report about me.
 2. I agree that Teachers Mutual Bank may exchange information with those credit providers (including persons involved in securitisation arrangements) named in this application or others named in any credit report. I understand that the information exchanged may include any information about me including any information about my credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act. Securitisation arrangements may include purchasing, funding, managing or processing credit.
 3. I authorise Teachers Mutual Bank to give to any Guarantor(s) nominated by me in relation to my loan application:

- (a) a copy of the loan application and my credit history for the last 12 months;
 - (b) a copy of the credit contract;
 - (c) any variations to the credit contract; and
 - (d) any personal information about me including my loan balance from time to time and information contained in a credit report or credit related information.
4. I authorise a mortgage insurer to obtain my credit reports containing personal or commercial information about me from a credit reporting agency and for the Lender to disclose a report or information to a mortgage insurer:
- (a) To assess whether to insure;
 - (b) To assess the risk of insuring the lender and the risk of default by me of the mortgage credit given to me; and
 - (c) For any other purpose in connection with the contract of mortgage insurance between Teachers Mutual Bank and the mortgage insurer.
- In connection with my application for mortgage finance insurance, I acknowledge that the Lender may provide personal information about me to mortgage insurance companies. Should I wish to obtain details of the identity of these organisations and how to contact them, the Lender will provide me with such details.
- I acknowledge that my personal information is collected by these organisations for the purposes set out above, as well as any variation or claim under the insurance policy and other risk, internal management and compliance purposes. In this respect, these organisations may disclose my personal information to their related companies, service providers and advisers, credit reporting agencies, reinsurers and government and regulatory bodies.
- If my personal information is not provided to these organisations, I acknowledge that the Lender may not be in a position to provide the mortgage finance requested.
5. I agree that Teachers Mutual Bank may seek from and use or give to any financial consultant, accountant, lawyer, or other advisor acting in connection with any financing provided or proposed to be provided to me any consumer or commercial credit information.
6. I authorise Teachers Mutual Bank to disclose personal information about me:
- (a) to any associate or contractor of Teachers Mutual Bank involved in the delivery of Teachers Mutual Bank's services to me (including, for example, stationery printing houses, mail houses, information technology service providers);
 - (b) people considering acquiring or taking an interest in Teachers Mutual Bank's business or assets; or
 - (c) as required by law.
7. I authorise Teachers Mutual Bank to seek and use a credit report about me provided by a credit reporting agency to collect overdue payments from me.
8. I understand that Teachers Mutual Bank may contact me from time to time by mail or telephone about products and services that may interest me. If I do not wish to receive this information, I can contact Teachers Mutual Bank to notify them if I do not wish to receive this material at any time.
9. I have or will obtain the consent of any third party whose name I have provided in this application and I have or will notify the third party:
- (a) Of Teachers Mutual Bank's name and address;
 - (b) That Teachers Mutual Bank may use that information to contact him or her in the event that Teachers Mutual Bank is unable to locate or make contact with me;
 - (c) Of the types of organisations that may handle that information on behalf of Teachers Mutual Bank; and
 - (d) That he or she may gain access to their personal information from Teachers Mutual Bank.
10. The information I have provided is true and correct, to the best of my knowledge. I have never committed an act of Bankruptcy or had any judgements of legal proceedings taken against me, with respect to any debts, with the exception of any particulars noted in the application overleaf.

Documentation to be supplied prior to your loan being approved

The following information (where appropriate) must be supplied when lodging your Home loan application:

- ▶ **Permanent employees:** Two most recent consecutive payslips, or last six months' account statements from your financial institution showing continuity of salary. If this is a joint loan evidence of both incomes is required.
- ▶ **Casual employees:** A letter from your employer(s) on a company letterhead confirming the length of your employment(s) and current salary(ies).
- ▶ **Self employed:** Last two years personal, and if applicable, business tax returns and current balance sheet and profit and loss statement. Also the latest years tax assessment notice.
- ▶ **Rental income:** A current rental statement from the real estate agent managing the property or current rental appraisal, not more than one month old.
- ▶ **Investment income, pension or government benefit:** Your last six months' statements showing continuity of income.
- ▶ **Refinance or debt consolidation:** Your last six months' statements for each home loan being refinanced. The latest two consecutive statements for each personal loan or credit card debt being refinanced.
- ▶ **Your deposit:** Evidence of your savings (i.e. last 3 months' statements). If you're using a gift to assist your purchase, a letter from the donor must be supplied.

First borrower

Signature	Date
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Second borrower

Signature	Date
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Office use only	Member no	<input type="text"/>
	Operator no	<input type="text"/>
	Date actioned	<input type="text"/>
	Sig verified by	<input type="text"/>

Office use only	Credit Card A/C No	<input type="text"/>
	Mortgage no	<input type="text"/>
	Date actioned	<input type="text"/>
	Credit Card Limit	<input type="text"/>

Insurance options

You can arrange to cover your home, contents or investment property through Teachers Mutual Bank Insurance.

Our range includes:

- ▶ Home and Contents
- ▶ Personal effects
- ▶ Landlords
- ▶ Domestic Workers Compensation (excluding NSW)

Please call us on 13 12 21 8.30am to 6.00pm, weekdays or 9am to 3pm, Saturday for a quote.

The checklist

- | | | |
|--|------------------------------|-----------------------------|
| Have ALL relevant questions been answered? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Have all borrowers completed the Income section on page 3 to support this loan? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Has the member(s) declaration on page 7 been signed and dated by all borrowers? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Has the evidence of total income been attached to this page as detailed in the Documentation to be supplied section on page 7? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Have all borrowers completed the Rewards Package application if applying for the Smart Home Loan or Solutions Plus Home Loan | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

The home loan steps

- 1** Complete this application and provide all details as requested to ensure speedy processing.
 - 2** Your application will be assessed and a letter of conditional approval provided to you outlining specific conditions for you to fulfill. We will also order the valuation and title searches at this stage. Please ensure that you complete the Important additional authority section on page 6 so we can order these immediately.
 - 3** The valuation is assessed and accepted.
 - 4** The conditions as outlined in the conditional approval letter need to be finalised.
 - 5** Final approval is provided to you in writing as well as the loan contract. We will also provide you with loan document processing details.
 - 6** When all outstanding loan and security documents are received by us or our authorised agent, as well as any necessary documents from your solicitor, arrangements will be made to settle your loan.
- At this stage contracts should not be exchanged. Ensure that you speak to your solicitor before you exchange contracts.





Insurance products are provided by Allianz Australia Insurance Limited AFS Licence No. 234708 ABN 15 000 122 850 (Allianz).

Disability and unemployment cover are provided by Allianz Australia Insurance Limited AFS Licence No. 234708 ABN 15 000 122 850 (Allianz), Death Cover is provided by Allianz Australia Life Insurance Limited AFS Licence No. 296559 ABN 27 076 033 782 (Allianz Life). Allianz acts as Allianz Life's agent in offering Death Cover.

Teachers Mutual Bank Limited acts as an agent for the provider of this insurance. We receive commission on these insurance products as a percentage of the premium paid for each policy ranging from 5-20%.

A Product Disclosure Statement (PDS) for insurance products can be requested on tmbank.com.au or by calling 13 12 21 8am to 7pm, weekdays or 9am to 3pm, Saturday or from our offices. Any advice provided here does not take into consideration your objectives, financial situation or needs, which you should consider before acting on our recommendations. You should read and consider the PDS before deciding whether to acquire any insurance product mentioned here.

Returning this form

-  13 12 21 8am to 7pm, weekdays or 9am to 3pm, Saturday
-  (02) 8887 7602
-  Teachers Mutual Bank, PO Box 7501, Silverwater NSW 2128
-  Deliver in person to one of our offices (9am to 5pm, weekdays)
 - ▶ 28-38 Powell Street, Homebush
 - ▶ 5 Beames Avenue, Rooty Hill
 - ▶ 2/27 Donald Street, Hamilton
 - ▶ Unit 2, 19-27 Trenerry Street, Weston ACT
 - ▶ 118 Royal Street, East Perth WA

Mortgagor document certification statement

It is an offence under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) to give false and misleading information.

The law requires us to verify the identity of all borrowers who sign a mortgage over a property that is provided to Teachers Mutual Bank for security. The process is easy:

- ▶ Determine which identification type you can provide from the **acceptable identification types** list overleaf.
- ▶ If you are mailing a **copy** of your acceptable identification documents (photocopies accepted), have the document/s certified by a person on the **certifier categories** list. The certifier will need to complete this form. Follow the instructions in the **Certifier endorsement** section below.
- ▶ **The certifier cannot be related to you.**
- ▶ If you are presenting an **original** document directly to a Teachers Mutual Bank staff member, then the document does not need to be certified.
- ▶ If you are bringing identification documents on behalf of another person the identification must be certified by an acceptable certifier.
- ▶ When presenting identification directly to office staff, the owner of the identification must be present.
- ▶ Do not use correction fluid on this form. Any alteration should be crossed out and initialled.

Borrower's details

Borrower's first name	Borrower's surname
-----------------------	--------------------

Certifier's details (not borrower details)

Title Mr Mrs Ms Miss Other

First names	Surname	
Street no. & name (not PO Box)		
Suburb	State	Postcode
Home phone	Work phone	Mobile phone
Occupation	Business name	

Documents to be certified - see overleaf for category descriptions

List: A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> Document type	Person to whom it relates
List: A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> Document type	Person to whom it relates
List: A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> Document type	Person to whom it relates

Certifier categories

Listed below are acceptable certifiers who can certify documents. Tick the category you, as the certifier, belongs to.

- | | |
|--|---|
| <input type="checkbox"/> a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described); | <input type="checkbox"/> an Australian police officer; |
| <input type="checkbox"/> a judge of an Australian court; | <input type="checkbox"/> an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955); |
| <input type="checkbox"/> an Australian magistrate; | <input type="checkbox"/> an officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees; |
| <input type="checkbox"/> a chief executive officer of an Australian Commonwealth court; | <input type="checkbox"/> a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership. |
| <input type="checkbox"/> a registrar or deputy registrar of an Australian court; | |
| <input type="checkbox"/> an Australian Justice of the Peace; JP registration no. <input type="text"/> | |
| <input type="checkbox"/> an Australian notary public; | |

Certifier endorsement

The certifier must ensure the following instructions are adhered to on our behalf

- I have examined the original identification documents listed above.
- I have enclosed all certified copies of each document for Teachers Mutual Bank


- I have endorsed each copy of the identification document with the following statement:

**'I certify this to be a true copy of the document shown and reported to me as the original.
(Date, Name, Signed, Title, Registration Number [if applicable], JP stamp acceptable)**

Certifier's signature	Date	Print name
-----------------------	------	------------

Office use only	Member no	<input type="text"/>
	Operator no	<input type="text"/>
	Date actioned	<input type="text"/>
	Sig verified by	<input type="text"/>

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 Teachers Mutual Bank, Reply Paid 7501, Silverwater NSW 2128

Faxed or scanned documents cannot be accepted

Acceptable identification types

You are required to provide the following identification with your application:

1. One document from List A - Photographic Identification **OR** (if no Photo ID available from List A)
2. One document from List B and one from List C (2 forms of non-photographic ID must be provided). **These documents will need to be certified.** See overleaf.

List A

Primary Photographic Identification Documents

- ▶ current photo driver's licence or permit issued by a State, Territory or foreign government
- ▶ photo ID Proof of Age card issued by State or Territory government excluding NSW. For NSW - NSW photo card
- ▶ current passport (or expired within last 2 years) issued by the Commonwealth
- ▶ passport, with photo of the person, issued by a foreign government, the United Nations, or a UN agency - if not in English - accompanied by an English translation prepared by an accredited translator
- ▶ national ID card, with photo and signature of the person, issued by a foreign government, the United Nations, or a UN agency - if not in English - accompanied by an English translation prepared by an accredited translator

List B

Non-photographic Identification Documents

- ▶ birth certificate issued by a State or Territory
- ▶ birth extract issued by a State or Territory
- ▶ citizenship certificate issued by the Commonwealth
- ▶ pension card issued by Centrelink
- ▶ birth certificate issued by a foreign government or the UN if not in English accompanied by an English translation prepared by an accredited translator
- ▶ citizenship certificate issued by a foreign government if not in English accompanied by an English translation prepared by an accredited translator

List C

Secondary Identification Documents

- ▶ a notice that:
 - ▶ was issued to an individual by the Commonwealth, a State or Territory within the preceding twelve months
e.g. Social Security Notice, Taxation Notice
 - ▶ contains the name of the individual and his or her residential address
 - ▶ records the provision of financial benefits to the individual under a law of the Commonwealth, State or Territory (as the case may be)
- ▶ a notice that:
 - ▶ was issued to an individual by the Australian Taxation Office within the preceding 12 months
e.g. HECS statement, Income Tax statement
 - ▶ contains the name of the individual and his or her residential address
 - ▶ records a debt payable to or by the individual by or to (respectively) the Commonwealth under a Commonwealth law relating to taxation
- ▶ a notice that:
 - ▶ was issued to an individual by a local government body or utilities provider within the preceding three months
e.g. Jury Duty Notice, Water, Electricity, Phone, Rates Notice
 - ▶ contains the name of the individual and his or her residential address
 - ▶ records the provision of services by that local government body or utilities provider to that address or to that person

Rewards Package application

▶ Complete this application if you have chosen to apply for a Smart Home Loan or Solutions Plus Home Loan. You must have an S1 Everyday account. The Rewards Package will operate on the S1 Everyday account on:

▶ All borrowers require internet banking and a security token.

Your internet banking services

First borrower

- I would like to register for internet banking.
- I would like a new internet banking access code.
- I would like a security token. To improve internet banking security we offer additional protection from fraud with one time password security. This is a 6-digit number generated by a security token or SMS message sent to your mobile phone. You can request both a security token and SMS security. SMS security can be requested in internet banking.
- I would like to amend my daily transfer limit. The daily external transfer limit on your S1 account, S2 Bill Paying account, loan accounts (excluding fixed loans) and Teachers Credit Card accounts is \$5,000 per day. Your daily external transfer limit does not include transfers to other Teachers Mutual Bank accounts. You can request to increase or decrease this limit below. Requesting a higher limit may increase your liability for unauthorised transactions. If you require a permanent daily transfer limit greater than \$5,000 you must have an activate security token or SMS security (see above).

			3 day temporary (tick)	Permanent (tick)
<input type="text" value="Member no."/>	<input type="text" value="Account type (e.g. S1)"/>	<input type="text" value="Limit \$"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text" value="Member no."/>	<input type="text" value="Account type (e.g. S1)"/>	<input type="text" value="Limit \$"/>	<input type="checkbox"/>	<input type="checkbox"/>

- Online statements** I elect to receive my statements via internet banking. I understand that paper statements will not be forwarded to me and I can choose to commence receiving paper statements at any time by contacting us. Your statements are available online. Each month, we will email you when your statement is available to view. You can then download and save your statements for future reference.

Second borrower

- I would like to register for internet banking.
- I would like a new internet banking access code.
- I would like a security token. To improve internet banking security we offer additional protection from fraud with one time password security. This is a 6-digit number generated by a security token or SMS message sent to your mobile phone. You can request both a security token and SMS security. SMS security can be requested in internet banking.
- I would like to amend my daily transfer limit. The daily external transfer limit on your S1 account, S2 Bill Paying account, loan accounts (excluding fixed loans) and Teachers Credit Card accounts is \$5,000 per day. Your daily external transfer limit does not include transfers to other Teachers Mutual Bank accounts. You can request to increase or decrease this limit below. Requesting a higher limit may increase your liability for unauthorised transactions. If you require a permanent daily transfer limit greater than \$5,000 you must have an activate security token or SMS security (see above).

			3 day temporary (tick)	Permanent (tick)
<input type="text" value="Member no."/>	<input type="text" value="Account type (e.g. S1)"/>	<input type="text" value="Limit \$"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text" value="Member no."/>	<input type="text" value="Account type (e.g. S1)"/>	<input type="text" value="Limit \$"/>	<input type="checkbox"/>	<input type="checkbox"/>

- Online statements** I elect to receive my statements via internet banking. I understand that paper statements will not be forwarded to me and I can choose to commence receiving paper statements at any time by contacting us. Your statements are available online. Each month, we will email you when your statement is available to view. You can then download and save your statements for future reference.

Your Visa debit card application

You may choose to receive a Visa debit card on your S1 Everyday account if you do not already have one. This card will operate on the S1 Everyday account nominated above. You can request an additional card in another person's name where the nominated account is jointly held.

- I/We hold a Visa debit card on the above nominated account.
- I request a Visa debit card to be issued in the name of the nominated account holder noted above.

Where the nominated S1 Everyday account is jointly held please issue an additional card in the name of:

Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other <input type="text"/>	<input type="text" value="Member no."/>
<input type="text" value="First names"/>	<input type="text" value="Surname"/>
<input type="text" value="Cardholder's signature"/>	<input type="text" value="Date"/>

Please sign below in black pen only

- I/We hereby authorise you to debit my/our Rewards Package annual fee from my S1 Everyday account nominated above each year unless I withdraw this authority in writing. I will ensure I have the necessary funds in the account. I understand benefits will cease when fees are unpaid.
- I/We have received, read and understood the Rewards Package terms and conditions below. I acknowledge that I will receive separate terms and conditions or a Product Disclosure Statement for the services featured in the Rewards Package.

First borrower

Signature	Date
-----------	------

Second borrower

Signature	Date
-----------	------

Teachers Mutual Bank Rewards Package terms and conditions

These terms apply to Rewards Packages applied for and approved from 1st April 2012. For Reward Packages applied for and approved prior to this date, the previous terms will continue to apply.

If you apply to have the Rewards Package and your application is approved:

- the Rewards Package terms below apply; and
- in addition, the usual terms and conditions of:
 - your eligible home loan products; and
 - any other eligible products that may be included in the Rewards Package from time to time; continue to apply to those products.

Rewards Package terms

1. Eligibility

1.1 All: To be eligible for the Rewards Package you must satisfy all of the following requirements:

- you must have properly completed and signed an application form for the Rewards Package
 - you must at all times:
 - be a registered user of the Teachers Mutual Bank's internet banking with security token access; and
 - have a current S1 Everyday account; and
 - deposit a minimum of \$2,000 per month to your Teachers Mutual Bank account
 - you must have an eligible home loan product where the initial amount of new home loan funding was at least:
 - \$150,000 including a minimum \$25,000 Smart Home Loan; or
 - \$250,000 including a minimum \$25,000 Solutions Plus Home Loan;
 - you must pay on time all Rewards Package fees in accordance with these Rewards Package terms.
- 1.2 More than one borrower: Where your eligible home loan is in joint names:
- all borrowers must sign the Rewards Package application; and
 - all borrowers must be registered users of the Teachers Mutual Bank's internet banking; but
 - only one borrower is required to deposit a minimum of \$2,000 per month to a Teachers Mutual Bank account.

1.3 Other offers: The Rewards Package is not available in conjunction with any other special offer or package.

2. Your Rewards Package

2.1 When the Rewards Package starts: The Rewards Package starts when the Rewards Package fee is paid and your first eligible home loan is funded.

2.2 The Rewards Package: The products, services and features currently available for the Rewards Package are set out in the table at the end of these Rewards Package terms (the Current Rewards Package table).

3. Rewards Package fee

3.1 Annual fee: You must pay the Rewards Package annual fee when due. It is due when we first approve your Rewards Package application and then every 12 months after, until your Rewards Package is cancelled. If your Rewards Package is cancelled part-way through a year, no part of the annual fee is refundable. You authorise us to debit these fees when due from the S1 Everyday account you nominated in your Rewards Package application, or, if there are insufficient funds in that account, from any other account you hold with us.

3.2 Other fees: All other standard fees and charges applicable to your products and services will apply, except as modified by the Rewards Package (current modifications are shown in the Current Rewards Package table).

4. Cancellation of Rewards Package

4.1 By us: If you cease to be eligible for the Rewards Package at any time (see

condition 1.1), we may give you written notice cancelling your Rewards Package.

4.2 By you: You may cancel your Teachers Mutual Bank Rewards Package by advising Teachers Mutual Bank in writing at least fourteen days before you intend the cancellation to take effect

4.3 Upon cancellation: Upon cancellation, the Rewards Package will cease to apply and:

- your eligible home loan will be converted to a Teachers Mutual Bank Flexi Choice Home Loan and the discounted interest rate will cease to apply and the Teachers Mutual Bank Flexi Choice Home Loan standard variable interest rate will apply;
- normal fees and charges will instead apply to each of the products and services in the Rewards Package; but
- you must immediately pay any outstanding fees under these Rewards Package terms; and
- if you have received any financial benefit (such as a discounted rate on a loan or an enhanced rate on a term account), but did not pay the Rewards Package annual fee, we may recover the amount of the financial benefit from you.

5. Changing these Rewards Package terms

We may change these Rewards terms (including changing or withdrawing any Rewards available under them or changing the eligibility criteria) by giving you written notice at any time. We may make these changes where we think it is reasonably necessary or desirable to change our product offering, to meet the needs of members, to remain competitive and financially strong, or to comply with the law. If the change reduces the Rewards benefits or increases their costs, we will give you this notice at least 30 days before the change takes effect.

The current Rewards Package

Products and services	Conditions
Internet banking	Standard conditions plus security token access.
Everyday account	Access fee waived on one S1 Everyday account.
Eligible home loan	Discounted interest rate (i.e. lower than the Teachers Mutual Bank's Flexi Choice Home Loan standard variable interest rate).
Personal loan	No application fee.
Teachers Credit Card	Standard conditions.
Term deposit	A bonus 0.05% interest is earned on term deposits.
Home and Contents insurance	Up to 10% discount off the premium.
Financial Planning	Free initial consultation with approved independent planner.

An eligible home loan means the Smart Home Loan or Solutions Plus Home Loan, or any other home loan that Teachers Mutual Bank may choose to offer to be an eligible home loan at its absolute discretion.

If you are in the Rewards Package and you split your eligible home loan, and one of the splits is a fixed rate loan, then at the end of the fixed rate period for the fixed rate loan, the fixed rate loan will convert to a Teachers Flexi Choice Home Loan with a principal and interest repayment type unless a new fixed rate loan or a new eligible home loan is taken.

Office use only

Member no	<input type="text"/>
Operator no	<input type="text"/>
Date actioned	<input type="text"/>
Sig verified by	<input type="text"/>

Returning this form



Teachers Mutual Bank, Reply Paid 7501 Silverwater NSW 2128



(02) 9704 8248

Term deposit application

What are your personal details?

First account holder

Title Mr Mrs Ms Miss Other Member no.

First names Surname

Street no. & name

Suburb State Postcode

Postal address (if different from above)

Suburb State Postcode

Home phone Work phone Mobile phone

Email

Second account holder

Title Mr Mrs Ms Miss Other Member no.

First names Surname

Street no. & name

Suburb State Postcode

Postal address (if different from above)

Suburb State Postcode

Home phone Work phone Mobile phone

Email

Which term deposit do you wish to open?

I/We wish to open the following term deposit on Member no

110 Term deposit for months OR 120 Edvest Term deposit (Edvest members only) for months

Enclosed is a cheque for \$

Transfer funds \$ from \$ account under Member no

Total investment \$

Instructions for PRINCIPAL at maturity (tick one)

- Reinvest principal for same term at the applicable rate of interest at maturity
- Transfer principal to the account

Instructions for INTEREST at maturity (tick one)

- Add interest to principal and reinvest on maturity
- Transfer interest to the account
- Transfer interest to another financial institution (complete other financial institution details, overleaf)

Instructions for interest payments during the term

- Interest paid (tick one) Fortnightly (Edvest members only) Monthly Maturity

Instructions for compounding interest payments for terms over 12 months

Interest paid (tick one)

Compound interest to be paid at 12 month intervals (fortnightly and monthly not available).

Interest transferred to (tick one)

Transfer interest to the account

Transfer interest to another financial institution (complete other financial institution details below)

What are the details of your other financial institution?

Account name	Account no
BSB	Institution's name

Please sign below in black pen only

Refer to the Fees and charges brochure for details on fees and charges.

First account holder



Signature	Date
-----------	------

Second account holder

Signature	Date
-----------	------

Office use only	Sig verified by <input type="text"/>
	Member no <input type="text"/>
	Operator no <input type="text"/>
	Date actioned <input type="text"/>

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	Teachers Mutual Bank, Reply Paid 7501 Silverwater NSW 2128
	(02) 9704 8248

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