

Home Loan Application

☎ 1800 262 123 if you need help completing this form

TOYOTA MONEY

This form must be completed by ALL applicants (including guarantors). Please answer all questions and write in BLOCK LETTERS. If there are more than two applicants, please complete and attach an additional copy of this form.

1 YOUR PERSONAL DETAILS

APPLICANT 1

Type Borrower Guarantor

Title Surname

First name Middle name

Are you, or have you been known by another name?
If so, what is it?

Home phone number Mobile phone number

Work phone number

Email address

Date of birth / / Gender M F Permanent Australian resident No Yes

Marital status
Single Married De facto Divorced
Widow Separated

Number and age(s) of dependants
 Age(s)

Driver's licence number

Current residential address
 Postcode

Time at current address Years Months

Current residential status
Owner Renting Living with parents Boarding
Other Please specify

Previous address, if less than 3 years at your current address
 Postcode

Time at previous address Years Months

Current postal address, if different to your residential address
 Postcode

Will your postal address change when your loan is settled?
No Yes Please specify your new postal address

Postcode

Are you a current Toyota Financial Services customer?
No Yes Specify your customer no.

APPLICANT 2

Type Borrower Guarantor

Title Surname

First name Middle name

Are you, or have you been known by another name?
If so, what is it?

Home phone number Mobile phone number

Work phone number

Email address

Date of birth / / Gender M F Permanent Australian resident No Yes

Marital status
Single Married De facto Divorced
Widow Separated

Number and age(s) of dependants
 Age(s)

Driver's licence number

Current residential address
 Postcode

Time at current address Years Months

Current residential status
Owner Renting Living with parents Boarding
Other Please specify

Previous address, if less than 3 years at your current address
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Current postal address, if different to your residential address
 Postcode

Will your postal address change when your loan is settled?
No Yes Please specify your new postal address

Postcode

Are you a current Toyota Financial Services customer?
No Yes Specify your customer no.

2 YOUR EMPLOYMENT DETAILS

APPLICANT 1

Current employment status

Permanent full-time Permanent part-time Self-employed Casual
Other Please specify

Occupation

Annual income (before tax)

\$

Current employer's name OR business name if self-employed

Time with current employer/business

Years

Months

Employer's/Business address

Postcode

Employer's/Business phone number

() Mobile numbers are not acceptable

If you are **self-employed**, please complete the following details

ABN Registered for GST
No Yes

Industry/Nature of business

Accountant's details

Name of firm	<input type="text"/>		
Contact person	<input type="text"/>		
Phone no.	<input type="text"/>	Fax no.	<input type="text"/>

Previous employment details, if less than 3 years with your current employer/business

Previous employment status

Permanent full-time Permanent part-time Self-employed Casual
Other Please specify

Previous employer's name OR business name if self-employed

Time with previous employer/business

Years

Months

Occupation

Previous employer's/business address

Postcode

Previous employer's/business phone number

()

APPLICANT 2

Current employment status

Permanent full-time Permanent part-time Self-employed Casual
Other Please specify

Occupation

Annual income (before tax)

\$

Current employer's name OR business name if self-employed

Time with current employer/business

Years

Months

Employer's/Business address

Postcode

Employer's/Business phone number

() Mobile numbers are not acceptable

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Previous employment status

Permanent full-time Permanent part-time Self-employed Casual
Other Please specify

Previous employer's name OR business name if self-employed

Time with previous employer/business

Years

Months

Occupation

Previous employer's/business address

Postcode

Previous employer's/business phone number

()

3 FINANCIAL POSITION

- Notes:
- complete every section and where a section is not applicable write 'nil';
 - attach your most recent statement for all credit cards and loans;
 - specify joint assets and liabilities if you are applying for this loan with another person;
 - use a separate sheet where necessary.

Assets (What you own)	Value	Monthly Income
Existing property (home)	\$	N/A
Investment property 1	\$	\$
Investment property 2	\$	\$
Savings	\$	\$
Investments (e.g. super, shares, etc)	\$	\$
Motor vehicles	\$	N/A
Other (e.g. home contents, boat, etc)	\$	\$
TOTAL	\$	\$

Liabilities (What you owe)	Amount Owing	Monthly Payments	Financial Institution	To be paid out
Existing mortgage (home)	\$	\$		<input type="checkbox"/>
Existing mortgage (investment)	\$	\$		<input type="checkbox"/>
	\$	\$		<input type="checkbox"/>
Personal loan / Car loan	\$	\$		<input type="checkbox"/>
	\$	\$		<input type="checkbox"/>
Credit card/ Store card	Limit \$	\$		<input type="checkbox"/>
	Limit \$	\$		<input type="checkbox"/>
	Limit \$	\$		<input type="checkbox"/>
Other (e.g. tax liabilities, child support, etc)	\$	\$		<input type="checkbox"/>
Rent/Board	N/A	\$		<input type="checkbox"/>
TOTAL	\$	\$		

Are you a guarantor for any other loan?

No Yes Give details

4 LOAN DETAILS

Loan application type

Individual Joint Two individuals Other

Loan purpose

<input type="checkbox"/> New purchase for use as a home	\$
<input type="checkbox"/> New purchase for an investment	\$
<input type="checkbox"/> Refinance current loan	\$
<input type="checkbox"/> Other <input type="checkbox"/> Please specify <input type="text"/>	\$
Total value of loan	\$

Are you a first home buyer?

No Yes

5 PRODUCT DETAILS AND PAYMENT OPTIONS

Please select from the following payment options for each loan/split
 For interest only loans, payments will be collected monthly by direct debit and will be equal to the amount of interest charged.

If you require more than two splits please detail these on a separate sheet. You may request up to a maximum of 5 splits.
 The minimum loan amount for each split at settlement is \$20,000.

Loan term	Settlement date
<input type="text"/> Years	<input type="text"/> / <input type="text"/> / <input type="text"/>

LOAN/SPLIT 1

Amount
 \$

Loan product

Variable rate <input type="checkbox"/>	1 year fixed <input type="checkbox"/>	2 years fixed <input type="checkbox"/>
	3 years fixed <input type="checkbox"/>	5 years fixed <input type="checkbox"/>

Repayment type
 Principal and interest Interest only

Repayment method

Direct Debit *Please make sure you also complete the separate 'Direct Debit Request' form*

Salary Credit *Contact your employer's payroll department on settlement to arrange salary crediting*

Repayment frequency (principal and interest loans only)
 Weekly Fortnightly Monthly

LOAN/SPLIT 2

Amount
 \$

Loan product

Variable rate <input type="checkbox"/>	1 year fixed <input type="checkbox"/>	2 years fixed <input type="checkbox"/>
	3 years fixed <input type="checkbox"/>	5 years fixed <input type="checkbox"/>

Repayment type
 Principal and interest Interest only

Repayment method

Direct Debit *Please make sure you also complete the separate 'Direct Debit Request' form*

Salary Credit *Contact your employer's payroll department on settlement to arrange salary crediting*

Repayment frequency (principal and interest loans only)
 Weekly Fortnightly Monthly

6 SECURITY PROPERTY DETAILS

Pre-approval request – I/We will forward details of security property(ies) when available

SECURITY PROPERTY 1

Type of security property

House Unit Townhouse/Semi

Other

Name(s) to be shown on title for this security property

Security property address

 Postcode

Usage
 Investment Owner occupied

Title type
 Freehold/Torrens Leasehold Strata Company

Other *Please specify*

Purchase price Estimated market value
 \$ \$

Contact name and phone number (to enable valuation)

Contact name	<input type="text"/>
Phone number ()	<input type="text"/>

SECURITY PROPERTY 2

Type of security property

House Unit Townhouse/Semi

Other

Name(s) to be shown on title for this security property

Security property address

 Postcode

Usage
 Investment Owner occupied

Title type
 Freehold/Torrens Leasehold Strata Company

Other *Please specify*

Purchase price Estimated market value
 \$ \$

Contact name and phone number (to enable valuation)

Contact name	<input type="text"/>
Phone number ()	<input type="text"/>

7 SOLICITOR / CONVEYANCER DETAILS (IF KNOWN)

Name of firm

Name of contact person at firm

Street address

Postcode

Postal address, if different to street address

Postcode

Phone number

Fax number

DX address

8 AUTHORITY TO OPERATE

We direct that Toyota Money act on instructions to operate our home loan account on the following basis:

Please select one only

- ANY to sign Any one of the account holders may individually authorise and conduct transactions (that is, only one signature is required); or
- ALL to sign All account holders are required to jointly authorise and conduct transactions (that is, the signatures of all account holders would be required).

9 EXTERNAL BANK ACCOUNT REGISTRATION (Variable rate loans only)

To redraw funds from your Toyota Money Home Loan account(s) to an external account you need to register the external account(s) below.

Notes:

- Redraw is only available on variable home loans.

- Only external accounts in the name(s) of one or more borrowers of your Toyota Money Home Loan accounts can be registered for direct credits by redraw. The external accounts will be registered for all Toyota Money Home Loan accounts in the same account name.
- Please check with your financial institution that your nominated account(s) can receive direct credits.
- In addition please attach a recent bank statement to confirm the BSB and Account Number.
- If you would like to register more accounts, please complete a separate sheet.

Name of financial institution	Account name	BSB	Account number	Copy of bank statement attached
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>

10 JOINT BORROWER NOMINATION

This section is to be completed by joint borrowers who reside at the same address and who wish to nominate one of them as the person who will receive all notices and other documents relating to the loan. This means that all other borrowers will not receive their own copy of all notices and other documents.

I/We nominate (full name of nominated borrower)

to receive notices and other documents, under the Consumer Credit Code/relating to our loan, on behalf of me/all of us.

IMPORTANT

- Each borrower is entitled to receive a copy of any notice or other document under the Consumer Credit Code/relating to the loan.
- By completing and signing this Joint Borrower Nomination, you are giving up the right to be provided with information direct from Toyota Money and nominate one of you only to receive this information.
- Only sign this form if you are both borrowers and both wish to nominate one of you.
- Any borrower can advise Toyota Money at any time in writing that they wish to cancel the nomination. Following any such cancellation, Toyota Money will then provide each joint borrower with their own separate copy of any notices and documents relating to this loan.
- This nomination does not apply to guarantors.

11 PRIVACY CONSENT FORM FOR ALL BORROWERS AND GUARANTORS

Important: All Applicants must read this section.

Your privacy is important to Toyota Money.

To the extent applicable to me/us, I/we agree:

1. to Toyota Money:
 - a) where I/we are applying for personal credit, obtaining a report about my/our commercial activities or commercial credit worthiness for the purpose of assessing my/our application from any business which provides information about the commercial credit worthiness of persons;
 - b) where I/we are applying for commercial credit:
 - obtaining from a credit reporting agency a credit report containing information about my/our personal credit worthiness for the purpose of assessing my/our application and for the purpose of assisting in collecting overdue payments in respect of that credit; and
 - obtaining information about my/our commercial activities or commercial creditworthiness from any business which provides information about the commercial credit worthiness of persons, my/our accountant or any supplier to me/us,
 - c) for the purpose of assessing whether to accept me/us as guarantor in respect of credit applied for, or provided to, the applicant(s) named as Borrower in this application form (Credit Applicant):
 - obtaining from a credit reporting agency a credit report containing information about my/our personal credit worthiness;
 - obtaining a report about my/our commercial activities or commercial credit worthiness from any business which provides information about the commercial credit worthiness of persons, my/our accountant or any supplier to me/us; and
 - d) giving to and obtaining from any credit provider named in this credit application or in a credit report about me/us issued by a credit reporting agency, information about my/our credit arrangements for the purposes of:
 - assessing my/our application for credit, or my/our application to act as guarantor for the Credit Applicant;
 - notifying a default by me/us, or a failure to observe my/our obligations as guarantor;
 - allowing another credit provider to ascertain the status of my/our finance arrangements with, or my/our obligations to, Toyota Money where I/we are in default with one or more other credit providers; and
 - generally assessing my/our credit worthiness.

I/We understand that the information exchanged can include any information about my/our personal and/or commercial credit worthiness, credit standing, credit history or credit capacity which the Privacy Act allows credit providers to give to or receive from each other;

2. that Toyota Money and:
 - any division of Toyota Finance Australia Limited (TFAL) and any company which is related to TFAL;
 - any dealer, broker, financial consultant, lawyer or other adviser acting in connection with any financing provided or proposed to be provided to me/us;
 - any insurer (Insurer) under any insurance policy applied for or taken out by me/us in connection with the proposed application for credit;(each referred to as a Relevant Party) may exchange with each other any personal information about me/us including:
 - any information provided by me/us, or in a credit application to Toyota Money, an insurance proposal to any Insurer or any application, proposal or contract with or to another Relevant Party;
 - any other personal information I/we provide to any Relevant Party or which any Relevant Party otherwise lawfully obtains about me/us;
 - any transaction details or transaction history arising out of my/our arrangements with any Relevant Party; and
 - where the Privacy Act allows, or allows provided I/we agree, any information referred to in paragraph 1 above.
3. that if Toyota Money engages anyone (a Service Provider) to do something on its behalf (for example a mailing house, valuer, debt collection agency or lawyer) then Toyota Money and the Service Provider may exchange with each other any personal information referred to in paragraph 2 above and any other personal information the Service Provider lawfully obtains about me/us in the course of acting on Toyota Money's behalf;
4. that any information referred to in paragraphs 2 or 3 above can be used by any Relevant Party and any Service Provider for any purpose related to the credit application of the Credit Applicant, the purchase of the proposed security property(ies) referred to in this application (Property), the financing of that purchase, the observance or performance of my/our finance arrangements with Toyota Money or my guarantee of those arrangements, and the insurance of the Property or any other insurance taken out by me/us in connection with the Property or the financing of the Property. In addition such information can be used for planning, product development and research purposes;
5. where I am a Credit Applicant, to Toyota Money giving to a guarantor, and a proposed guarantor (for the purpose of considering whether to offer to act as guarantor), of any of my/our obligations to Toyota Money personal information (including financial information and information derived from any report referred to in paragraph 1 above) about me/us and all other information, including copies of documents, Toyota Money sees fit concerning my/our finance arrangements with Toyota Money or the performance or observance of those finance arrangements.
6. I understand and acknowledge that:
 - if I/we fail to provide any information requested in any application to Toyota Money for credit, or do not agree to any of the possible exchanges or uses set out above, my/our application for credit may not be accepted by Toyota Money;
 - I/we can access most personal information that Toyota Money holds about me/us by contacting Toyota Money Customer Service on 1800 262 123. Sometimes that will not be possible, in which case I/we will be told why;
 - my/our telephone calls and conversations with Toyota Money may be monitored and/or recorded for quality, training and verification purposes; and
 - Toyota Money may be obliged to collect certain information about me/us and comply with reporting requirements pursuant to the Financial Transactions Reports Act, the Anti-Money Laundering and Counter-Terrorism Financing Act, and other relevant legislation.

Disclosure by Toyota Money

I/We understand that the Privacy Act allows Toyota Money to give a credit reporting agency certain personal information about me/us and my/our credit application including, to the extent applicable:

- permitted information about me/us which will allow me/us to be identified;
- the fact that I/we have applied for credit or offered to act as guarantor in respect credit or an application for credit;
- the amount of credit applied for;
- the fact that Toyota Money is a current credit provider to me/us;
- payments which have become overdue by more than 60 days and for which collection action has commenced;
- the fact that I/we have failed to pay an amount due by me/us as guarantor(s) where, amongst other things:
 - we have received notice of default by the Credit Applicant and have not paid for 60 days after that notice; and
 - Toyota Money has, in addition to that notice, commenced action to recover the amount due from me/us;
- cheques drawn by me/us for \$100 or more which have been dishonoured more than once;
- in specified circumstances, that in the opinion of Toyota Money I/we have committed a serious credit infringement; and
- that credit provided to me/us by Toyota Money has been paid or otherwise discharged.

This information may be given before, during or after:

- the provision of credit to me/us; or
- the assessment is made of whether to accept me/us as guarantor for the Credit Applicant.

Toyota Money might give any personal information about me/us to entities other than the Relevant Parties and the Service Providers referred to above where it is required or allowed by law or where I/we have otherwise consented (for example if I/we give an authority for my/our financial or legal adviser to obtain information from Toyota Money, or if I/we do not opt out of the dealer network sharing referred to in this application).

12 MARKETING CONSENT

Marketing and use of information by Toyota Money

Marketing

Toyota Money, TFAL and its related companies would like to be able to tell you about products or services which may be of interest to you.

Dealer network sharing

Toyota Money would also like to be able to make certain information about you available to accredited Toyota motor vehicle dealers to assist those dealers to better service your needs in the future (for example, this may save you time when you contact an accredited Toyota dealer about vehicle servicing, roadside assistance, advice on your vehicle's features and performance or purchase of a new vehicle).

The information shared with these accredited dealers would not include any credit or financial information – it would be limited to identity details (such as your name, address, drivers licence number and date of birth) and contact details (home and work/business).

Your choice

If you would prefer that Toyota Money did not use your personal information for one or both of these purposes, please tell us by:

- writing to Toyota Money, Reply Paid Locked Bag 1510, Milsons Point NSW 1565;
- calling 1800 262 123; or
- sending an email to service@toyotamoney.com.au

You can opt out of the marketing use alone, the dealer network sharing alone, or both – just tell us which when you contact us. If you choose not to opt out now, you can always do so later using the same contact details.

13 APPLICANT'S DECLARATION AND SIGNATURE

This declaration is applicable to all Applicants, including prospective guarantors.

The Applicant(s):

1. understand and acknowledge that this document is an application only, and does not represent a commitment on the part of Toyota Money to provide credit to the Applicant(s). Toyota Money's standard lending criteria will apply to this application;
2. believe that I/we have the financial capacity to meet my/our financial obligations including all mortgage repayments during the term of the loan applied for;
3. confirm and declare that information contained in and accompanying my/our application is true, correct and complete, and that no relevant information has been withheld, undisclosed or falsified. I/We acknowledge that Toyota Money will be relying on this information in considering my/our application;
4. undertake to inform Toyota Money if any change occurs which causes the information provided by me/us to become untrue, inaccurate or incomplete prior to drawing down my/our home loan;
5. confirm that I/we have not received any legal and/or financial advice from Toyota Money, and acknowledge Toyota Money's recommendation that I/we should consider obtaining independent legal and financial advice in relation to the home loan applied for;
6. authorise Toyota Money to obtain a valuation of the proposed security property from a licensed valuer;
7. acknowledge that I/we may have to pay stamp duty on a loan if approved, and that I/we will not be entitled to a refund of stamp duty in the event that the full limit of our loan is not utilised, or if it expires;
8. understand that I/we may be liable to pay Lender's Mortgage Insurance, where the ratio of the loan amount approved by Toyota Money to the amount of the approved valuation of the security property exceeds 80%;
9. understand that the annual percentage of interest rates may vary from those prevailing at the time of this application; and
10. confirm that I/we are not an undischarged bankrupt and have no judgments or orders outstanding against me/us.

IMPORTANT – By signing below, you acknowledge that you have read and agree to the Applicant's Declaration above.

APPLICANT 1

Full name (please print)

Signature

Date

APPLICANT 2

Full name (please print)

Signature

Date

14 INVESTMENT DECLARATION

I/We declare that the credit to be provided to me/us by Toyota Money is to be applied wholly or predominantly for investment purposes.

IMPORTANT

If you sign this declaration you may lose your protection under the *Consumer Credit Code*. You should ONLY sign this declaration if the loan applied for is to be used wholly or predominantly for investment purposes.

Signature of Applicant 1

Date

Signature of Applicant 2

Date