

**APPLICATION FORM 申请表格**

Please complete all fields of this application form. If a field is not applicable to you please mark as N/A.  
请填写此申请表的所有字段。如果某个字段对您不适用, 请标记为 N/A。

**1 Checklist 文件清单**

Please include the relevant completed product checklist document along with all supporting documents with this application. 请在此申请中附上相关的完整产品清单文件以及所有支持文件。

**2 Referrer Details (if applicable) 推荐人详情 (如适用)**

BC Loan Writer BC贷款对接人

Loan has been referred by 推荐人

Referrer Company name 推荐人公司名称

Referrer Unique ID 推荐人编号

Contact number 联系电话

Email 邮箱

**3 Referrer Declaration Section (if applicable) 推荐人声明部分 (如适用)****ADDITIONAL DOCUMENTS 附加文件**

Broker Declaration completed 经纪人声明已完成

Completed Serviceability Calculator (attach current version) 已填妥的还款能力计算表 (附当前版本)

BC Invest Identification Form BC Invest身份识别表

**DECLARATION 声明****PLEASE INDICATE 请标注**

- Does the proposed loan meet the client's requirements and objectives? 拟议的贷款是否符合客户的要求和目标?
- I have made reasonable enquiries and based on the information provided to me by the applicant(s) the recommended product is NOT UNSUITABLE on the basis that it is consistent with the applicant(s) requirements and objectives and the applicant can comply with their financial obligations without substantial hardship.  
我已进行了合理的查询, 且根据申请人提供给我的信息, 推荐的产品没有不符合申请人的要求和目标, 并且申请人可以在无实质性困难的情况下遵守其财务义务。
- For interest only terms 仅限只还利息期
  - The interest only period aligns with the applicant(s) requirements. 仅还利息期与申请人的要求一致。
  - I have explained the following additional risks and costs of an interest only term to the applicant(s): interest only repayments will not pay off any principal during the interest only term; the repayments required to pay out the loan will increase after the interest only period ends to cover both interest and principal reductions; and the applicant(s) may pay more over the life of their loan than if there was no interest only term.  
我已就仅还利息期向申请人解释了以下额外风险和费用:  
仅还利息的话在仅还利息期内不会偿还任何本金; 在仅还利息期结束后, 偿还贷款所需的还款金额将增加, 以支付利息并减低本金; 且如果没有仅还利息期的话, 申请人可能会就整个贷款期内支付更多。
  - The applicant(s) is not disadvantaged by any conflict of interest in relation to any incentives or commissions that I may have received for writing this loan.  
我在安排此贷款时可能收到的任何奖励或佣金不会因任何利益冲突而对申请人产生不利。
- No conflict of interest exist between the applicant(s) and myself (e.g. the transaction is at arm's length and the applicant(s) is not a friend, partner or family member). 申请人与我之间不存在利益冲突 (例如, 交易是公平的, 申请人不是朋友、合伙人或家庭成员)。

I declare the above information to be true and correct. 我声明, 上述信息是真实无误的。

Name of Loan Writer  
贷款对接人姓名Signature  
签字Date  
日期

## 4 Applicant Overview 申请人概况

Applicant 1 Full Name 申请人1全名	
---------------------------------	--

Are you a Politically Exposed Person?  
您是否是一名知名政治人物?

Yes 是 No 否

Applicant 2 Full Name 申请人2全名	
---------------------------------	--

Are you a Politically Exposed Person?  
您是否是一名知名政治人物?

Yes 是 No 否

A Politically Exposed Person (PEP) is a person, or an immediate family member of a person, who holds a prominent public position or function in a government body or international organisation. PEP status is defined and regulated under Australia's Anti-Money Laundering & Counter-Terrorism Financing Act 2006 (Cth).  
知名政治人物 (PEP)是在政府机构或国际组织中担任重要公职或职能的人或其直系亲属。PEP身份由澳大利亚《2006年反洗钱和反恐融资法》(联邦)定义和监管。

Applicant 申请人

Guarantor 担保人

Full Company Name and ACN 公司全名和澳大利亚公司号码	
--------------------------------------------	--

Trust Name 信托全名	
-----------------	--

Trustee Name 受托人	
------------------	--

Address of Trustee 受托人地址	
--------------------------	--

Certified ASIC full company extract included  
认证的ASIC完整公司摘录已附上

Yes 是 No 否

Certified Copy of Trust Deed included  
认证信托契约已附上

Yes 是 No 否

Applicant 申请人

Guarantor 担保人

Full Company Name and ACN 公司全名和澳大利亚公司号码	
--------------------------------------------	--

Trust Name 信托全名	
-----------------	--

Trustee Name 受托人	
------------------	--

Address of Trustee 受托人地址	
--------------------------	--

Certified ASIC full company extract included  
认证的ASIC完整公司摘录已附上

Yes 是 No 否

Certified Copy of Trust Deed included  
认证信托契约已附上

Yes 是 No 否

## Company Details 公司详情

Full name as Registered with ASIC and ACN 在澳大利亚证券投资委员会注册的公司全名 和 澳大利亚公司号码	
--------------------------------------------------------------------------------	--

Nature of Business/Industry Type 业务性质/行业类型	
-----------------------------------------------	--

## Beneficial Owner(s)/Shareholder(s) Details: 实益拥有人/股东详情:

First Name 名	Surname 姓	Residential Address 居住地址
1.		
2.		
3.		
4.		

## Director(s) Details (For Proprietary/Private Company Only): 董事详情 (仅适用于专有/私人公司)

First Name 名	Surname 姓
1.	
2.	
3.	
4.	

## 5 Loan Purpose 贷款目的

### LOAN PURPOSE 贷款目的

Purchase 购房      Construction 建房      Refinance 再融资      Equity Release 套现  
Refinance and Equity Release 再融资和套现

### PRIMARY PURPOSE

Owner Occupier 自住      Investment 投资

What are your requirements and objectives and the purpose of the loan? If Equity Release, please state the intended purpose of the funds. 您的要求和目标以及贷款的目的是什么?如果是为了套现, 请说明资金的预期用途

## 6 Loan Information 贷款信息

BC Invest Product Name 产品名称

Purchase Price/Estimated Value (AUD) 购买价格/预估价值 (澳元)

Deposit Paid 已付定金

Settlement Date 过户日期

Loan Amount 贷款金额

Loan Term 贷款期限

LVR

Loan Type 贷款类型

Principal and Interest 本息同还

Interest Only (I/O) 只还利息

(I/O) I/O Term I/O期

Reason for I/O (if applicable) I/O原因 (如适用)

Rate Type 利息类型

Variable Rate 浮动利率

Fixed Rate 固定利率

Repayment Frequency 还款频率

Monthly 按月

### LOAN SPLIT REQUIREMENTS 分割贷款要求

#### LOAN SPLIT 1 分割贷款1

Split Amount 分割金额: \$

Indicative Rate 指示率:

% p.a.

Payment Type 还款类型

Principal and Interest 本息同还

Interest Only (I/O) 只还利息(I/O) I/O Term I/O期

Interest Type 利息类型

Variable 浮动 Fixed 固定 Fixed Term 固定期

Offset Account Required 需要抵消账户

Payment Frequency 还款频率

Weekly 每周

Fortnightly 每两周

Monthly 每月

#### LOAN SPLIT 2 分割贷款2

Split Amount 分割金额: \$

Indicative Rate 指示率:

% p.a.

Payment Type 还款类型

Principal and Interest 本息同还

Interest Only (I/O) 只还利息(I/O) I/O Term I/O期

Interest Type 利息类型

Variable 浮动 Fixed 固定 Fixed Term 固定期

Offset Account Required 需要抵消账户

Payment Frequency 还款频率

Weekly 每周

Fortnightly 每两周

Monthly 每月

## 7 Security Details 抵押详情

Title: Proposed Registered owner names 标题: 拟议注册业主名称

### Security 抵押

Project Name 项目名称

Unit/House No. 单元/房号

Street Name 街道名称

Suburb/Town 区/镇

State 州

Postcode 邮编

Property Size 物业面积

Estimated Market Value 估计市场价值 (\$)

### Type of Security 抵押物业类型

House 房屋

Vacant Land 空置土地

Apartment/Unit 公寓/单元

Villa 别墅

Duplex 复式

Townhouse/Terrace 联排别墅/排屋

House and Land Package 地建房组合

### Property Use 物业用途

Residential 住宅

Rural 农村

Rural Residential 农村住宅

Expected Rental Income (if investment) 预期租金收入 (如投资)

Annually 每年

Monthly 每月

Weekly 每周

### Contact for access (for valuation) 联系人 (用于评估):

Agent 代理

Applicant 申请人

Builder 建筑商

Contact Name 联系人姓名

Phone 电话

Notes Regarding access to this property 有关联系此物业的注意事项:

## 8 Applicant Details *Please copy for additional applicant if required.* 申请人详情 如有需要, 请复制本页用于其他申请人

### APPLICANT 1 申请人1

Role 身份 Applicant 申请人 Guarantor 担保人

Existing customer 现有客户 Yes 是 No 否

If yes, customer 如果是, 客户号码#:

Gender 性别 Male 男 Female 女

Date of Birth 生日

Title 称谓

Mr 先生 Mrs 夫人 Ms 女士 Miss 小姐  
Dr 博士 Other 其他

Surname 姓

First Name 名

Middle Name 中间名

Drivers Lic No. 驾照号码

State Issued 签发省

ID Card 身份证

Married/Domestic Partner 已婚/国内配偶  
De facto 事实夫妻 Single 单身

Number of Dependants 家属人数

Specified Ages 年龄

Australian Resident 澳大利亚居民 Yes 是 No 否

Australian Citizen 澳大利亚公民 Yes 是 No 否

If No to Australian Resident or Australian Citizen:  
如果不是澳大利亚居民或澳大利亚公民:

Visa Information 签证信息

Country of Citizenship 国籍

Are you a US citizen or resident for tax purposes?  
您是否是美国的公民或者纳税目的的居民?

Yes 是 No 否

WeChat ID 微信号

Home Phone 家庭电话

Mobile Phone 手机

Email 邮箱

Preferred Contact Method 首选联系方式

Phone 电话 WeChat 微信 Email 电邮

### APPLICANT 2 申请人2

Role 身份 Applicant 申请人 Guarantor 担保人

Existing customer 现有客户 Yes 是 No 否

If yes, customer 如果是, 客户号码#:

Gender 性别 Male 男 Female 女

Date of Birth 生日

Title 称谓

Mr 先生 Mrs 夫人 Ms 女士 Miss 小姐  
Dr 博士 Other 其他

Surname 姓

First Name 名

Middle Name 中间名

Drivers Lic No. 驾照号码

State Issued 签发省

ID Card 身份证

Married/Domestic Partner 已婚/国内配偶  
De facto 事实夫妻 Single 单身

Number of Dependants (if not shared with applicant 1)

家属人数 (如果没与申请人1共享)

Specified Ages 年龄

Australian Resident 澳大利亚居民 Yes 是 No 否

Australian Citizen 澳大利亚公民 Yes 是 No 否

If No to Australian Resident or Australian Citizen:  
如果不是澳大利亚居民或澳大利亚公民:

Visa Information 签证信息

Country of Citizenship 国籍

Are you a US citizen or resident for tax purposes?  
您是否是美国的公民或者纳税目的的居民?

Yes 是 No 否

WeChat ID 微信号

Home Phone 家庭电话

Mobile Phone 手机

Email 邮箱

Preferred Contact Method 首选联系方式

Phone 电话 WeChat 微信 Email 电邮

## 8 Applicant Details (continued) Please copy for additional applicant if required.

申请人详情 如有需要, 请复制本页用于其他申请人

### APPLICANT 1 申请人1

#### CURRENT RESIDENTIAL STATUS 当前住宅状况

Own Home 自己房子  
Owner (with mortgage) 房主(有抵押贷款)      Renting 租  
Boarding 寄宿      Living with Parents 与父母住一起  
Other 其他

#### CURRENT ADDRESS (Must NOT be PO Box)

##### 当前地址 (不得用邮政信箱)

Unit/House No. 单元/房号

Street Name 街道名称

Suburb/Town 区/镇

State 州

Postcode 邮编

Country 国家

Time at current address 在当前地址已住时间:

Years 年数

Months 月数

#### PREVIOUS ADDRESS - 以前地址 -

If less than 2 years at current address (Must NOT be PO Box)

如果在当前地址居住时间少于2年(不得是邮政信箱)

Unit/House No. 单元/房号

Street Name 街道名称

Suburb/Town 区/镇

State 州

Postcode 邮编

Country 国家

Time at previous address 在之前地址已住时间:

Years 年数

Months 月数

#### POSTAL ADDRESS AFTER SETTLEMENT 过户后的邮政地址

Same as Current Address 与当前地址相同

Unit/House No. 单元/房号

Street Name 街道名称

Suburb/Town 区/镇

State 州

Postcode 邮编

Country 国家

### APPLICANT 2 申请人2

#### CURRENT RESIDENTIAL STATUS 当前住宅状况

Own Home 自己房子  
Owner (with mortgage) 房主(有抵押贷款)      Renting 租  
Boarding 寄宿      Living with Parents 与父母住一起  
Other 其他

#### CURRENT ADDRESS (Must NOT be PO Box)

##### 当前地址 (不得用邮政信箱)

Unit/House No. 单元/房号

Street Name 街道名称

Suburb/Town 区/镇

State 州

Postcode 邮编

Country 国家

Time at current address 在当前地址已住时间:

Years 年数

Months 月数

#### PREVIOUS ADDRESS - 以前地址 -

If less than 2 years at current address (Must NOT be PO Box)

如果在当前地址居住时间少于2年(不得是邮政信箱)

Unit/House No. 单元/房号

Street Name 街道名称

Suburb/Town 区/镇

State 州

Postcode 邮编

Country 国家

Time at previous address 在之前地址已住时间:

Years 年数

Months 月数

#### POSTAL ADDRESS AFTER SETTLEMENT 过户后的邮政地址

Same as Current Address 与当前地址相同

Unit/House No. 单元/房号

Street Name 街道名称

Suburb/Town 区/镇

State 州

Postcode 邮编

Country 国家

9 Employment Details Please copy for additional applicant if required. 就业详情 如有需要, 请复制本页用于其他申请人

APPLICANT 1 申请人1

CURRENT EMPLOYMENT 目前工作

Employment Type 雇佣类型

Wages/Salary 工资/薪水

Self-employed/Subcontractor 自雇人士/分包商

Retired 退休 Home Duties 家务

Government Benefits 政府福利 Other 其他

Employment Status 就业状态

Full-Time 全职 Part Time 兼职

Contract 合同 Casual/Temp 散工/临时

Name of current employer (if Self Employed – Trading Name)

现工作单位名称 (如是自雇人士 - 生意名称)

Position/Title 职务/职称

Time at current employment 当前工作工龄:

Years 年数

Months 月数

Employer's Address (Must NOT be PO Box)

工作单位地址 (不得用邮政信箱)

Unit/House No. 单元/房号

Street Name 街道名称

Suburb/Town 区/镇

State 州

Postcode 邮编

Country 国家

Employer Phone 工作单位电话

PREVIOUS EMPLOYMENT - If less than 2 years at current employment

前工作单位 - 如果在目前工作单位工作不到2年

Employment Type 雇佣类型

Wages/Salary 工资/薪水

Self-employed/Subcontractor 自雇人士/分包商

Retired 退休 Home Duties 家务

Government Benefits 政府福利 Other 其他

Employment Status 就业状态

Full-Time 全职 Part-Time 兼职

Contract 合同 Casual/Temp 散工/临时

Name of previous employer (if Self Employed – Trading Name)

前工作单位名称 (如是自雇人士 - 生意名称)

Position/Title 职务/职称

Time at current employment 当前工作工龄:

Years 年数

Months 月数

Employer's Address (Must NOT be PO Box)

工作单位地址 (不得用邮政信箱)

Unit/House No. 单元/房号

Street Name 街道名称

Suburb/Town 区/镇

State 州

Postcode 邮编

Country 国家

Employer Phone 工作单位电话

APPLICANT 2

CURRENT EMPLOYMENT 目前工作

Employment Type 雇佣类型

Wages/Salary 工资/薪水

Self-employed/Subcontractor 自雇人士/分包商

Retired 退休 Home Duties 家务

Government Benefits 政府福利 Other 其他

Employment Status 就业状态

Full-Time 全职 Part Time 兼职

Contract 合同 Casual/Temp 散工/临时

Name of current employer (if Self Employed – Trading Name)

现工作单位名称 (如是自雇人士 - 生意名称)

Position/Title 职务/职称

Time at current employment 当前工作工龄:

Years 年数

Months 月数

Employer's Address (Must NOT be PO Box)

工作单位地址 (不得用邮政信箱)

Unit/House No. 单元/房号

Street Name 街道名称

Suburb/Town 区/镇

State 州

Postcode 邮编

Country 国家

Employer Phone 工作单位电话

PREVIOUS EMPLOYMENT - If less than 2 years at current employment

前工作单位 - 如果在目前工作单位工作不到2年

Employment Type 雇佣类型

Wages/Salary 工资/薪水

Self-employed/Subcontractor 自雇人士/分包商

Retired 退休 Home Duties 家务

Government Benefits 政府福利 Other 其他

Employment Status 就业状态

Full-Time 全职 Part-Time 兼职

Contract 合同 Casual/Temp 散工/临时

Name of previous employer (if Self Employed – Trading Name)

前工作单位名称 (如是自雇人士 - 生意名称)

Position/Title 职务/职称

Time at current employment 当前工作工龄:

Years 年数

Months 月数

Employer's Address (Must NOT be PO Box)

工作单位地址 (不得用邮政信箱)

Unit/House No. 单元/房号

Street Name 街道名称

Suburb/Town 区/镇

State 州

Postcode 邮编

Country 国家

Employer Phone 工作单位电话



## 10 Employment Income Details *Please copy for additional applicant if required.*

工作收入详情 如有需要, 请复制本页用于其他申请人

APPLICANT 1 申请人1			Currency (if not AUD) (如果不是澳元)			
Employment Income 工作收入	\$	Net税后		Annually每年	Monthly每月	Weekly每周
Regular Overtime 定期加班	\$	Net税后		Annually每年	Monthly每月	Weekly每周
Regular Bonus 定期奖金	\$	Net税后		Annually每年	Monthly每月	Weekly每周
Commission 佣金	\$	Net税后		Annually每年	Monthly每月	Weekly每周

APPLICANT 2 申请人2			Currency (if not AUD) (如果不是澳元)			
Employment Income 工作收入	\$	Net税后		Annually每年	Monthly每月	Weekly每周
Regular Overtime 定期加班	\$	Net税后		Annually每年	Monthly每月	Weekly每周
Regular Bonus 定期奖金	\$	Net税后		Annually每年	Monthly每月	Weekly每周
Commission 佣金	\$	Net税后		Annually每年	Monthly每月	Weekly每周

## 11 Other Income Details 其他收入详情

Note: Rental income from proposed security is to be entered in "Section 7: Security Details".

注: 拟议抵押物业的租金收入应记入“第7部分: 抵押详情”。

APPLICANT 1 申请人1			Currency (if not AUD) (如果不是澳元)			
Government Benefits 政府福利	\$	Net税后		Annually每年	Monthly每月	Weekly每周
Dividends 股息	\$	Net税后		Annually每年	Monthly每月	Weekly每周
Private Pension 私人养老金	\$	Net税后		Annually每年	Monthly每月	Weekly每周
Rental Income 房租收入	\$	Net税后		Annually每年	Monthly每月	Weekly每周
Other 其他	\$	Net税后		Annually每年	Monthly每月	Weekly每周

APPLICANT 2 申请人2			Currency (if not AUD) (如果不是澳元)			
Government Benefits 政府福利	\$	Net税后		Annually每年	Monthly每月	Weekly每周
Dividends 股息	\$	Net税后		Annually每年	Monthly每月	Weekly每周
Private Pension 私人养老金	\$	Net税后		Annually每年	Monthly每月	Weekly每周
Rental Income 房租收入	\$	Net税后		Annually每年	Monthly每月	Weekly每周
Other 其他	\$	Net税后		Annually每年	Monthly每月	Weekly每周

## 12 Business Derived Income Details (Self-employed only) 生意收入详情 (仅限自雇人士)

### APPLICANT 1 申请人1

Business Type 生意类型      Sole Trader 个体户      Partnership 合伙      Company 公司      Trust 信托

Ownership Percentage 股权比例      %

Currency (if not AUD) 货币 (如果不是澳元)

Financial Year Data (year) 财政年度数据 (年)		Add Backs 重新加回	
Turnover Gross Income 总营业收入	\$	Depreciation 折旧	\$
Total Expenses 支出合计	\$	Interest 利息	\$
Net Profit Before Tax 税前净利润	\$	Other 其他	\$
		Total Addbacks 重新加回总额	\$

Please detail any loan commitments the company/business is currently liable for:  
请详细说明公司/生意目前承担的任何贷款承诺:

### APPLICANT 2 申请人2

Business Type 生意类型      Sole Trader 个体户      Partnership 合伙      Company 公司      Trust 信托

Ownership Percentage 股权比例      %

Currency (if not AUD) 货币 (如果不是澳元)

Financial Year Data (year) 财政年度数据 (年)		Add Backs 重新加回	
Turnover Gross Income 总营业收入	\$	Depreciation 折旧	\$
Total Expenses 支出合计	\$	Interest 利息	\$
Net Profit Before Tax 税前净利润	\$	Other 其他	\$
		Total Addbacks 重新加回总额	\$

Please detail any loan commitments the company/business is currently liable for:  
请详细说明公司/生意目前承担的任何贷款承诺:

## 13 Financial Details 财务明细

### ASSETS – WHAT YOU OWN 资产 - 您拥有的资产

Specify Linked Liability(ies) below e.g. Loan/s 1 & 4 请填入相连的任何负债, 如贷款1和4

Existing Property 现有物业	Value of Property 物业价值	Currency 货币	Outstanding Loan 未偿清贷款	Owner 业主
Address: 地址:	\$			App 1 申请人1 App 2 申请人2
Address: 地址:	\$			App 1 申请人1 App 2 申请人2
Address: 地址:	\$			App 1 申请人1 App 2 申请人2
Address: 地址:	\$			App 1 申请人1 App 2 申请人2

Vehicle/s 车辆	Year 年	Make 品牌	Model 型号	Value 价值	Currency 货币	Outstanding Loan 未偿清贷款	Owner 业主
				\$			App 1 申请人1 App 2 申请人2
				\$			App 1 申请人1 App 2 申请人2

	Name of Financial Institution 金融机构名称	Currency 货币	Balance 余额	Owner 业主
Savings/Deposit Accounts 储蓄/存款账户			\$	App 1 申请人1 App 2 申请人2
Savings/Deposit Accounts 储蓄/存款账户			\$	App 1 申请人1 App 2 申请人2
Savings/Deposit Accounts 储蓄/存款账户			\$	App 1 申请人1 App 2 申请人2
	Provide Details 提供详情	Currency 货币	Value 价值	Owner 业主
Home Contents 家庭财物			\$	App 1 申请人1 App 2 申请人2
Superannuation 养老金			\$	App 1 申请人1 App 2 申请人2
Other Assets 其他资产			\$	App 1 申请人1 App 2 申请人2
Other Assets 其他资产			\$	App 1 申请人1 App 2 申请人2
Other Assets 其他资产			\$	App 1 申请人1 App 2 申请人2

**LIABILITIES – WHAT YOU OWE 负债 - 您所欠负债**

Loan Type 贷款类型	Name of Financial Institution 金融机构名称	Current Interest Rate 当前利率	Balance Owing 所欠余额	Monthly Repayment 每月还款	Currency 货币	Original Term 原贷款期限	I.O Term I.O期	Status 状态	Borrower 借款人
1 Home 房贷 Personal 个贷		%	\$	\$				Close 结清 Retain 保留 Reduce 降低	App 1 申请人1 App 2 申请人2
2 Home 房贷 Personal 个贷		%	\$	\$				Close 结清 Retain 保留 Reduce 降低	App 1 申请人1 App 2 申请人2
3 Home 房贷 Personal 个贷		%	\$	\$				Close 结清 Retain 保留 Reduce 降低	App 1 申请人1 App 2 申请人2
4 Home 房贷 Personal 个贷		%	\$	\$				Close 结清 Retain 保留 Reduce 降低	App 1 申请人1 App 2 申请人2
5 Home 房贷 Personal 个贷		%	\$	\$				Close 结清 Retain 保留 Reduce 降低	App 1 申请人1 App 2 申请人2

**Store/Credit Cards e.g. Visa 商家/信用卡, 如Visa**

Card Type 卡类型	Name of Financial Institution 金融机构名称	Balance Owing 所欠余额	Card Limit 卡信用额度	Monthly Repayment 每月还款	Status 状态	Borrower 借款人
		\$	\$	\$	Close 结清 Retain 保留 Reduce 降低	App 1 申请人1 App 2 申请人2
		\$	\$	\$	Close 结清 Retain 保留 Reduce 降低	App 1 申请人1 App 2 申请人2
		\$	\$	\$	Close 结清 Retain 保留 Reduce 降低	App 1 申请人1 App 2 申请人2
		\$	\$	\$	Close 结清 Retain 保留 Reduce 降低	App 1 申请人1 App 2 申请人2
		\$	\$	\$	Close 结清 Retain 保留 Reduce 降低	App 1 申请人1 App 2 申请人2

**Other Liabilities e.g. Overdraft/Car lease/Customer is guarantor for Loan 其他负债, 如透支/租有车辆/客户是贷款担保人**

Type 类型	Name of Financial Institution 金融机构名称	Overdraft Limit 透支额度	Balance Owing 所欠余额	Status 状态	Borrower 借款人
		\$	\$	Close 结清 Retain 保留 Reduce 降低	App 1 申请人1 App 2 申请人2
		\$	\$	Close 结清 Retain 保留 Reduce 降低	App 1 申请人1 App 2 申请人2

## 14 Living Expenses - Please copy if more than 2 households 生活费用 - 如果两户以上, 请复制

In complying with our responsible lending obligations, BC Securities Pty Ltd needs to take into account the customers' personal financial situation. This means we need customers to provide us with their actual living expenses for all home loan applications.

For each applicant please complete your average monthly living expenses. For additional applicants, please complete a separate form showing your average monthly living expenses.

在履行我们负责任贷款义务时, BC Securities Pty Ltd 需要考虑客户的个人财务状况。这意味着就所有住房贷款申请, 我们需要客户向我们提供实际生活费用。

请每位申请人填写平均每月生活费用。对于额外申请人, 请单独填写一份表格来显示平均每月生活费用。

**If a section does not apply to you, please complete as \$0 如果某项不适用于您, 请填入\$0**

Living Expenses - Monthly 生活费 - 每月	Currency 货币	Applicant 1 申请人1	Applicant 2 申请人2
Basic Housing & Property Expenses (including Electricity, Gas, Rates & Maintenance) 基本住房及物业费用 (包括电、气、市政费及维修费)		\$	\$
Investment Property Costs (Management Fees, Strata Fees, Rates & Maintenance) 投资物业费用 (物业管理费、多层住宅管理费、市政费及维修费)		\$	\$
Communication & Media (including Telephone, Mobile, Internet & PayTV) 通讯与媒体 (包括电话、手机、互联网和付费电视)		\$	\$
Food & Groceries 食品和杂货		\$	\$
Recreation & Entertainment (including Restaurants, Memberships & Holidays) 休闲娱乐 (包括餐饮、会员和度假)		\$	\$
Clothing & Personal Care 衣物与个人护理用品		\$	\$
Medical & Health 健康医疗		\$	\$
Transport (including Registration, Fuel, Parking, Tolls & Public Transport) 交通 (包括汽车注册、燃料、停车、过路费 and 公共交通)		\$	\$
Education & Childcare (including School Fees, Books, Uniforms & Excursions) 教育和儿童保育 (包括学费、书籍、制服和出游)		\$	\$
Insurance (including Health, Home, Contents, Car & Life) 保险 (包括健康、住房、财物、汽车和生命保险)		\$	\$
Other Expenses 其他费用		\$	\$
<b>Total 总计</b>		\$	\$

Accommodation Expenses 住宿费用	Applicant 1 申请人1	Applicant 2 申请人2
Rent/Board – Monthly 租金/寄宿 - 每月 Currency 货币	\$	\$
Will this continue after settlement? 过户后会继续有吗?	Yes 是 No 否	Yes 是 No 否

Are there any other expenses not detailed above which may impact the capacity to repay this loan without hardship? If so please provide details below: 是否还有任何其他未包括在上面但可能会影响在没有困难的情况下偿还这笔贷款的能力的费用? 如果有, 请详细说明如下:

## 15 Changes to Future Financial Circumstances 未来财务情况的变化

Are there any foreseeable circumstances that may affect your ability to make loan repayments, such as financial stress from existing commitments or expenses not detailed?

您是否知道有可预见的情况可能会影响您偿还贷款能力的情况，例如现有承诺或未详细说明的费用造成的财务压力？

Yes 是 No 否

Are you currently experiencing financial stress from any existing financial commitments? If Yes, please detail below:

您目前是否正在经历任何现有的财务承诺产生的压力？如果有，请详细说明如下：

Yes 是 No 否

## 16 Exit Strategy 退出策略

For applicants aged 55 or over provide detailed exit strategy (provide separate signed statement by customer if insufficient space):  
55岁或以上的申请人提供详细的退出策略(如果空间不足, 请提供客户单独签署的声明)：

Initial of applicant/guarantor 申请人/担保人签名

Initial of applicant/guarantor 申请人/担保人签名

## 17 Non-Coded Business Declaration 非NCC监管业务的声明

I/We declare that the credit to be provided to me/us by the credit provider in connection with this loan is to be applied wholly or predominantly for 我/我们声明, 信贷提供者向我/我们提供的与此贷款有关的信贷将全部或主要用于

- business purposes, or 商业目的, 或
- investment purposes other than investment residential property. 投资住宅物业以外的投资目的。

### Important Notice: 重要通知：

You should only sign this declaration if this loan is wholly or predominantly for:

如果这笔贷款全部或主要用于以下用途, 您才应签署此声明

- business purposes, or 商业目的, 或
- investment purposes other than investment in residential property. 投资住宅物业以外的投资目的。

By signing this declaration you may lose your protection under the National Credit Code.

If you declare that the loan has a business or investment purpose, but the Lender's subsequent enquiries reveal that the loan is regulated under the NCC, then the Lender may be obliged to re-assess the loan and to arrange to have the loan re-documented.

Any costs incurred by this process are to be borne by the applicant(s).

签署此声明后, 您可能会失去《国家信用准则》的保护。

如果您声明贷款具有商业或投资目的, 但贷方随后的调查显示该贷款受NCC监管, 则贷方可能有义务重新评估贷款并重新安排贷款编录, 此过程产生的任何费用均由申请人承担。

Applicant 1 Signature 申请人1签名

Name 名字

Date 日期

Applicant 2 Signature 申请人2签名

Name 名字

Date 日期

## 18 Customer Settlement Details 客户过户详情

Solicitor/Settlement Agent/Builder Details 律师/过户代理/详情建筑商

Name of Firm 公司名称

Contact Name 联系人姓名

Street No & Name 街道号码和街道名

Suburb/Town 区/镇

State 州

Postcode 邮编

Phone 电话

Fax 传真

Email 邮箱

Do you agree to BC Securities Pty Ltd providing a copy of your loan approval letter and/or document to the settlement agent/solicitor/builder? 您是否同意BC Securities Pty Ltd向过户代理/律师/建筑商提供您的贷款批准函和/或文件的副本?

Yes 是 No 否

## 19 Document Delivery 文件送达

Electronic Delivery of Loan and Security Documentation (if available) 电子送达贷款和抵押文件 (如可选)

Nomination and electronic delivery (please check applicable boxes) 提名和电子送达 (请勾选适用方框)

By signing and providing your email on this form, you consent to us giving you notices, all loan and security documentation and other documents in connection with our dealings with you by email. You understand that upon your giving of this consent (1) we may no longer send paper copies of notices and other documents to you; (2) you should regularly check your nominated email address for notices and other documents; (3) you may withdraw your consent to the giving of notices and other documents by email at anytime; (4) you have facilities to enable you to print the notice or other document that we send to you by email if you desire; (5) we will: a) make all notices and other documents available for a period of time on a password protected section of our website for retrieval by you; or b) we will send you notices and other documents by email; (6) if the information is displayed on our website we will promptly send you an email notifying you that information is available for retrieval on our website and notify you of the nature of the information.

通过在此表上签名并提供您的电子邮箱,即表示您同意我们通过电子邮件向您发送与我们往来相关的通知、所有贷款和抵押文档以及其他文档等。您明白,在您同意后,(1)我们不再向您发送通知和其他文件的纸质副本;(2)您应定期查看您指定的电子邮箱,以获取通知和其他文件;(3)您可以随时通过电子邮件撤销有关通知和其他文件发送的同意;(4)如果您想的话,您有可以打印我们通过电子邮件发送给您的通知或其他文件的设施;(5)我们将:a)在我们网站上有密码保护的部分在一段时间内提供所有通知和其他文件,以供您检索;或b)我们将通过电子邮件向您发送通知和其他文件;(6)如果信息显示在我们的网站上,我们会及时向您发送电子邮件,通知您该信息可在我们的网站上检索,并告知您信息的性质。

I direct for the loan and security documentation to be delivered by email to the address provided with this application to:  
我在此指示,请通过电子邮件将贷款和抵押文档发送到此申请提供的地址:

Myself, AND to my: 我自己,和我的:

Solicitor 律师

Broker (copy only) 经纪人 (仅限抄送)

## 20 Joint Nomination 联合提名

Each borrower/guarantor is entitled to receive a copy of any notice or other document under the National Credit Code. If you are a joint borrower or guarantor and do not require notices and documents to be forwarded to each borrower or guarantor individually, please complete the nomination section below. (Note: Guarantors cannot nominate a borrower). By signing this nomination, you are giving up the right to be individually provided with information direct from the credit provider, (unless you are the person nominated). Any person who has signed this nomination can advise the credit provider, at any time in writing that they wish to cancel their nomination. This means they will, from the date of cancelling the nomination, receive a personal copy of any notice or other document under the National Credit Code. Notices and documents will be sent to your current residential or business address. It is your responsibility to advise us of any changes of address. Joint applicants must reside at the same address.

每个借款人/担保人有根据《国家信用准则》收到任何通知或其他文件的副本。如果您是联名借款人或担保人，并且不要求将通知和文件单独转发给每个借款人或担保人，请填写下面的提名部分。(注：担保人不能提名借款人)。通过签署此提名书，您放弃直接从信贷提供商处获得信息的权利(除非您是被提名人)。任何签署此提名的人都可以随时以书面形式通知信贷提供商来取消提名。这意味着，他们将在提名取消之日起收到根据《国家信用准则》发送的任何通知或其他文件的个人副本。通知和文件将发送到您当前的住宅或生意地址。如有任何地址变更，您有责任告知我们。联合申请人必须居住在同一地址。

Borrowers: I/We nominate 借款人：我/我们提名

(full name of person nominated) to receive notices and other documents under the National Credit Code on behalf of me/all of us.  
(被提名人的全名) 来代表我/我们所有人来接收按《国家信用准则》发送的通知和其他文件。

Guarantors: I/We nominate 担保人：我/我们提名

(full name of person nominated) to receive notices and other documents under the National Credit Code on behalf of me/all of us.  
(被提名人的全名) 来代表我/我们所有人来接收按《国家信用准则》发送的通知和其他文件。

**Applicant 1 申请人1**

Full Name (Please print) 全名 (正楷填写)

Signature 签名

Date 日期

Email 电子邮箱地址

**Applicant 2 申请人2**

Full Name (Please print) 全名 (正楷填写)

Signature 签名

Date 日期

Email 电子邮箱地址

**Guarantor 1 担保人1**

Full Name (Please print) 全名 (正楷填写)

Signature 签名

Date 日期

Email 电子邮箱地址

**Guarantor 2 担保人2**

Full Name (Please print) 全名 (正楷填写)

Signature 签名

Date 日期

Email 电子邮箱地址

## 21 Authority to Disclose Information to your Mortgage Broker 向您的抵押贷款经纪人披露信息的授权

By signing this document you authorise BC Securities Pty Ltd to provide the Mortgage Broker (if applicable) who referred your loan to us details of your loan account number, product type, loan amount, interest rate and any arrears position on that loan, whether the loan is funded or whether the loan is discharged. 通过签署本文件，您授权BC Securities Pty Ltd向推荐您向我们申请贷款的抵押贷款经纪人(如果适用)提供您的贷款帐号、产品类型、贷款金额、利率以及该贷款的任何欠款状况等详细信息，无论贷款是否提供或是否已经撤销。

Yes 是      No 否      N/A 不适用



## 22 Privacy Consent 隐私权同意

By signing this document you consent to us (us, we and our refer to BC Securities Pty Ltd (ACN 609 155 688) that form part of a group of companies under BC Group Holdings Limited Company Registration Number MC-347321, its affiliates, subsidiaries, associated entities and any of their branches and offices (together or individually) referred to as a "member of the BC Invest"), our agents and the entities detailed in the Schedule responsible for collecting, using, holding and disclosing personal information and credit-related information about you. You can find out more about how we and other entities deal with your privacy by viewing the privacy policies at the internet addresses set out in the Schedule. We may seek and obtain further personal information (including sensitive information) and credit-related information about you during the course of our dealings with you. The terms of this consent apply to the collection, use and disclosure of that information. If you do not provide us with this consent or provide us with your personal information and credit-related information we may not be able to arrange credit for you or provide other services.

签署本文件即表示您同意我们(BC Securities Pty Ltd (ACN 609 155 688) 该公司构成BC Group Holdings Limited公司注册号MC-347321下的一组公司, 其关联公司, 子公司, 关联实体及其任何分支机构或办公室(单独或统称为"BC Invest成员"); 我们的代理商以及附表中详细列出的实体负责收集, 使用, 持有和披露有关您个人和信用相关的信息。您可以通过附表中所述的互联网地址查看隐私政策, 了解有关我们和其他实体如何处理您的隐私等更多信息。我们可能会在与您的交往过程中寻求并获取有关您的其他个人信息(包括敏感信息)和信用相关信息。本同意的条款也适用于该等信息的收集, 使用和披露。如果您不向我们提供此同意或不向我们提供您的个人信息和信用相关信息, 我们可能无法为您安排贷款或提供其他服务。

**How we handle your personal and credit-related information:** we may collect, use, hold and disclose personal information, and credit-related information about you for the purposes of processing your application for credit, arranging or providing credit to you, assessing whether to accept a guarantee of credit from you, managing that credit, direct marketing of products and services by us, complying with laws, managing our relationship with you and allowing us to perform administrative tasks. We may collect this information from you or from third parties.

我们如何处理您的个人信息和信用相关信息: 我们可能会收集, 使用, 持有和披露您的个人信息以及与您有关的信用相关信息, 以便处理您的贷款申请, 安排或向您提供信贷, 评估是否接受您的信用担保, 管理该贷款, 直接营销产品和服务, 遵守法律, 管理我们与您的关系以及允许我们执行管理任务。我们可能会从您或第三方收集该等信息。

We are also required to collect your personal information to comply with our obligations under Australian law, including the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

我们还需要收集您的个人信息来履行我们根据澳大利亚法律承担的义务, 包括《2006年反洗钱和反恐融资法》(联邦)。

Credit information includes information such as your identity information, the type, terms and maximum amount of credit provided to you, repayment history information, default information (including overdue payments), court information, new arrangement information, personal insolvency information and details of any serious credit infringement. Credit eligibility information is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it. Collectively, we refer to this as credit-related information.

信用信息包括您的身份信息, 提供给您的信用类型、期限和最高信用额度, 还款历史信息, 违约信息(包括逾期付款), 法院信息, 新安排信息, 个人破产信息以及任何严重信用侵权等信息。信用等级信息是信用报告机构提供给我们的信用报告信息, 以及我们从中获得的任何信息。总起来, 我们将此类信息称为信用相关信息。

Personal information includes any information or an opinion about an identified individual, or an individual who is reasonably identifiable. The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation, and any other information we may need to identify you including publicly available information from public registers and social media. If you are applying for finance we may also collect the ages and number of your dependants and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses. If you use our website or mobile applications we may collect information about your location or activity including IP address, telephone number and whether you have accessed third party sites, the date and time of visits, the pages that are viewed, information about the device used and other user location information. We may collect some of this information using cookies.

个人信息包括有关已识别个人或可合理识别个人的任何信息或意见。我们可能收集的有关您的个人信息包括您的姓名、生日、地址、账户详细信息、职业以及我们可能需要识别您的任何其他信息, 包括来自公共注册和社交媒体的公开信息。如果您申请贷款, 我们还可能会收集您的家属和同居者的年龄和人数, 您在当前住址的时间长度, 您的工作详情以及收入和支出证明。如果您使用我们的网站或移动应用程序, 我们可能会收集有关您的位置或活动的信息, 包括IP地址、电话号码以及您是否访问过第三方网站, 访问日期和时间, 查看过的页面, 有关所用设备的信息和其他用户位置信息。我们可能会使用cookie收集部分该等信息。

**Access to personal information and Privacy Policies:** You may gain access to the personal information and credit-related information that we hold about you or obtain a copy of our privacy policy or credit reporting policy by contacting us using the contact details in the Schedule. The privacy policies and credit reporting policies contain information about how you may access or seek correction of your personal information and credit-related information, how that information is managed, how you may complain about a possible breach of your privacy and how that complaint will be dealt with. They also contain information on 'notifiable matters' including things such as the information used to assess your creditworthiness, the fact that credit reporting bodies (CRBs) may provide your personal information and credit-related information to credit providers to assist in assessing your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement - including our right to report a default or a serious credit infringement to CRBs, your right to request that CRBs not use your credit-related information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit-related information about you if you believe you are a victim of fraud.

访问个人信息和隐私政策: 您可以使用附表中的联系方式与我们联系, 获取我们持有的您的个人信息和信用相关信息, 或获取我们的隐私政策或信用报告政策的副本。隐私政策和信用报告政策包含有关您如何访问或寻求更正您的个人信息和信用相关信息, 如何管理该等信息, 您就可能违反您的隐私如进行何投诉, 以及该投诉将如何处理。它们还包含有关"须报事项"信息, 包括用于评估您的信誉的信息, 以及信用报告机构(CRB)可以向信用提供商提供您的个人信息和信用相关信息的权利, 以帮助评估您的信誉, 如果您未能履行信用义务或犯下严重的信用违规行为会发生什么 - 包括我们将违约和严重违法信用信息报告给CRB的权利, 您要求CRB不使用您的信用相关信息进行预先筛选信用要约的权利, 及您相信您是欺诈受害者时要求CRB不使用或披露与您有关的信用相关信息的权利。

**Consumer and commercial credit-related information:** We may exchange your commercial and consumer credit-related information with entities listed in the Schedule to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit-related information about you from a CRB providing both consumer and commercial credit-related information.

消费者和商业信贷相关信息: 我们可能会将您的商业和消费者信用相关信息与附表中列出的实体进行交换, 以评估消费者或商业信用申请并管理该信用。特别需要注意的是, 我们可以从提供消费者和商业信用相关信息的CRB获取有关您的信用相关信息。

**Exchange information with credit providers:** We may exchange your personal information and credit-related information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

与信贷提供商交换信息: 我们可能会与其他信用提供商交换您的个人信息和信用相关信息, 以评估您的信誉、信用状况、信用记录或信用额度。

**Disclose information to guarantors:** We may disclose your personal information and credit-related information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you, or who indemnifies you in any way.

向担保人披露信息: 我们可能会将您的个人信息和信用相关信息披露给任何打算就向您提供的任何信用提供担保或以任何方式提供偿还保证的人。

**Exchange information:** We may exchange personal information and credit-related information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information. The types of entities include:

交流信息: 我们可能会与以下类型的实体交换个人信息和信用相关信息, 其中一些实体可能位于海外。请参阅我们的隐私政策以了解更多信息。实体类型包括:

- CRBs, including for a credit guarantee purpose; 包括出于信用保证目的;
- finance brokers, mortgage managers, and persons who assist us to provide our products or services to you; 贷款经纪人、抵押贷款经理以及协助我们向您提供产品或服务的人;
- any person or entity who represents you including financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers; 代表您的任何个人或实体, 包括财务顾问、会计师、律师、抵押贷款经纪人、持有委托书的人、监护人和顾问;
- any industry body, government authority, tribunal, court or otherwise in connection with any complaint regarding the approval or management of credit made available to you - for example if a complaint is lodged about us; 任何行业组织、政府机关、法庭、法院或有关与您提供的信贷批准或管理有关的投诉 - 如对我们提出投诉;
- any investors, agents or advisers, trustees, ratings agency or businesses assisting us with funding for credit made available to you or any entity that has an interest in your finance or our business; 就我们为您提供信贷资金而为我们提供协助的任何投资者、代理人或顾问、受托人、评级机构或企业, 或任何就您的借贷或我们的业务有权益的实体;
- where we are authorised to do so by law, such as under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth), government and law enforcement agencies or regulators; 根据《2006年反洗钱和反恐融资法》(联邦)、政府和执法机构或监管机构的法律授权我们这样做时;
- entities to whom we outsource some of our functions or that provide information and infrastructure systems; 我们将部分职能外包或提供信息和基础设施系统的实体;
- trade insurers, other insurers, valuers and debt collection agencies; 贸易保险公司、其他保险公司、估价师和收债机构;
- auditors, insurers, re-insurers and health care providers; 审计师、保险公司、再保险公司和医疗保健提供商;
- other guarantors or borrowers (if more than one) and borrowers or prospective borrowers of any credit you guarantee or propose to guarantee; 其他担保人 or 借款人(如果不止一个)以及您担保或拟议担保的任何信贷的借款人或潜在借款人;

## 22 Privacy Consent (continued)

- any person where we are required by law to do so or where you have provided us consent; 法律要求或您向我们提供同意的任何人;
- any of our associates, related entities or contractors such as claims related providers including assessors and investigators that help us with claims; 我们的任何员工、相关实体或承包商, 如索赔相关的提供者, 包括帮助我们索赔的评估员和调查员;
- your referees, such as your employer, to verify information you have provided; 以便核实您提供的信息的推荐人, 例如您的雇主;
- any person considering acquiring an interest in our business or assets; 任何考虑收购我们业务或资产权益的人;
- associated businesses that may want to market products to you; 可能想要向您推销产品的相关企业;
- to other financial institutions, for example to process a claim for mistaken payment; and 其他金融机构, 如处理错误付款的索赔; 和
- any organisation providing online verification of your identity. 任何提供您身份在线验证的组织。

**Customer identification:** We may disclose your name, residential address and date of birth to an organisation, including a CRB to verify your identity. The organisation will give us a report of whether the information we have provided matches information held by the organisation. If we use these methods and are unable to verify your identity in this way we will let you know. We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate, and any other identification documents to match those details with the relevant registries using third party systems and record the results of that matching.

**客户身份:** 我们可能会向某个组织披露您的姓名、住址和生日, 包括CRB, 以验证您的身份。该组织将向我们报告我们提供的信息是否与该组织持有的信息一致。如果我们使用这些方法无法以这种方式验证您的身份, 我们会通知您。我们还可能使用有关您的澳大利亚护照、州或领地驾驶执照、医疗卡、公民身份证、出生证和任何其他身份证明文件信息等信息使用第三方系统将这些详细信息与相关注册管理机构进行核对, 并记录该核对结果。

**Overseas Disclosure:** We may disclose your personal information, and credit-related information to overseas entities including related entities and service providers located overseas including in USA, Canada, Malaysia, India, Ireland, the United Kingdom, China, Singapore, Japan, Hong Kong, Korea or the Philippines. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure by us or an Insurer may be found by viewing the privacy policies at the internet addresses set out in the Schedule. **海外披露:** 我们可能会向海外实体披露您的个人信息和信用相关信息, 包括美国、加拿大、马来西亚、印度、爱尔兰、英国、中国、新加坡、日本、香港、韩国、菲律宾等国的海外相关实体和服务提供商。海外实体可能被要求根据本国法律向相关国家机构披露信息。有关我们或保险公司的海外披露的更多信息, 请查看附表中所述的互联网地址的隐私政策。

Whilst we attempt to select and secure reputable offshore service providers, we are not liable for any breach or misuse of information sent offshore. An overseas entity may not be subject to privacy laws or principles similar to those which apply in Australia, and any information disclosed to all overseas entity may not have the same protection as under the Australian Privacy law. You may not be able to seek redress for any breach of your privacy which occurs outside of Australia.

虽然我们试图选择并保护信誉良好的离岸服务提供商, 但我们对任何违反或滥用发往海外的信息的行为不承担任何责任。海外实体可能不受与澳大利亚适用的隐私法律或原则相似的隐私法律或原则的约束, 并且向所有海外实体披露的任何信息可能不具有与澳大利亚隐私法相同的保护。如果您对您的隐私在澳大利亚境外发生任何侵权行为, 您可能无法寻求补救。

**Storage and Security:** We may store your personal information and credit-related information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

**存储和安全:** 我们可能会将您的个人信息和信用相关信息进行云存储或以其他类型的网络或电子方式存储, 并将采取合理措施确保其安全性。然而, 想知道您的信息的访问或存储的确切位置并不总是切实可行的, 因为电子或网络存储可以通过互联网连接从各个国家/地区进行访问。

**Credit Reporting Bodies:** We may exchange your personal information and credit-related information with the CRBs listed in the Schedule. The information may be included in reports that the CRBs give other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

**信用报告机构:** 我们可能会将您的个人信息和信用相关信息与附表中列出的CRB进行交换。这些信息可能包含在CRB向其他组织(如其他贷方)提供的报告中, 以帮助它们评估您的信誉。某些信息可能会对您的信誉产生不利影响(比如您有拖欠还款), 因此可能会影响您从其他贷方获得信贷的能力。

### SCHEDULE 附表

#### Lender 贷款人

**BC Invest Loans Pty Ltd**  
ACN 646 785 211  
Level 1 274 Coventry Street  
South Melbourne, Victoria, 3205  
[www.bcinvest.co](http://www.bcinvest.co)

#### Loan Manager 抵押贷款经理

**BC Securities Pty Ltd**  
ABN 45 609 155 688  
Level 1 274 Coventry Street  
South Melbourne Victoria 3205  
[www.bcsecurities.com.au](http://www.bcsecurities.com.au)

#### AMAL Management Services Pty Ltd

ABN 46 609 790 749  
Level 9, 9 Castlereagh Street  
Sydney New South Wales 2000  
[www.amal.com.au](http://www.amal.com.au)

#### Servicer 服务提供商

**BC Asset Management Pty Ltd**  
ACN 636 310 168  
Level 1, 274 Coventry Street  
South Melbourne Victoria 3205  
[www.bcsecurities.com.au](http://www.bcsecurities.com.au)

#### Back Up Servicer 备用服务商

**AMAL Asset Management Pty Ltd**  
ABN 31 065 914 918  
Level 9, 9 Castlereagh Street  
Sydney New South Wales 2000  
[www.amal.com.au](http://www.amal.com.au)

#### Credit Reporting Bodies (CRBs) 信用报告机构 (CRBs)

**Equifax Pty Ltd**  
[www.equifax.com.au](http://www.equifax.com.au)

#### First American Title Insurance Company of Australia Pty Limited

ABN 64 075 279 908  
Level 1, Tower B, 799 Pacific Highway,  
Chatswood, New South Wales 2067  
[www.firsttitle.com.au](http://www.firsttitle.com.au)

#### Helia Insurance Pty Limited

ABN 60 106 974 305  
Level 26, 101 Miller Street  
North Sydney NSW 2060  
[helia.com.au](http://helia.com.au)

I consent to the use and disclosure of my personal information and credit-related information as set out above.  
我同意按如上所述使用和披露我的个人信息和信用相关信息。  
Should there be any inconsistency between the English and the Chinese versions, the English version shall prevail.  
如中、英文两个版本有任何冲突或不相符之处,应以英文版本为准。

**Applicant 1 申请人1**

Full Name (Please print) 全名 (正楷填写)

Signature 签名

Date 日期

**Guarantor 1 担保人1**

Full Name (Please print) 全名 (正楷填写)

Signature 签名

Date 日期

**Applicant 2 申请人2**

Full Name (Please print) 全名 (正楷填写)

Signature 签名

Date 日期

**Guarantor 2 担保人2**

Full Name (Please print) 全名 (正楷填写)

Signature 签名

Date 日期

### 23 Application Declaration Authority & Acknowledgment 申请声明机构和确认书

Have you or your spouse ever been declared bankrupt or insolvent, has either estate been assigned for the benefit of creditors?  
您或您的配偶是否曾被宣告破产或资不抵债,房产是否被出于债权人的利益而被转让?

Yes 是 No 否

Have you or your spouse ever been shareholders or officers of any private company of which a manger, receiver or liquidator has been appointed?  
您或您的配偶是否曾经是任已被委任经理、接管人或清盘人的任何私人公司的股东或负责人?

Yes 是 No 否

Is there any unsatisfied judgement entered in any court against you, your spouse or any company of which you or your spouse are or were a director of?  
任何法院是否对您、您的配偶或任何您或您的配偶是董事的公司有任何不满意的判决?

Yes 是 No 否

Have you or your spouse, or any company with which you are or were associated, ever had a property foreclosed upon or given title or deed in lieu thereof through mortgage sale proceeding?  
您或您的配偶或与您有关联的任何公司是否曾经有通过抵押销售程序将物业所有权取消或将其所有权或契约抵债?

Yes 是 No 否

Have you or your spouse ever been in default on any loan agreements or had any defaults listed against you or your spouse on your credit reference?  
您或您的配偶是否曾因任何贷款协议违约,或者您的信用证报告是否有针对您或您的配偶的违约行为?

Yes 是 No 否

Have you disclosed to the person to whom this form is given all information that you are aware of that would be relevant to the making of recommendation by a questionnaire and declare that the information provided is true and correct on the date shown?  
您是否向该表格的递交对象披露了您所知道的与调查表所做建议有关的所有信息,并声明所提供的信息在所示日期均是真实无误的?

Yes 是 No 否

1. I/We have carefully considered my/our financial position, and have sought financial advice as I/We consider appropriate for the loan.  
我/我们已仔细考虑过我/我们的财务状况,并就我/我们寻求的贷款的适合性寻求了财务建议。

2. I/We are aware of my/our financial objections under my/our proposed loan with BC Securities Pty Ltd.  
我/我们知晓我/我们拟议向BC Securities Pty Ltd申请的贷款的财务异议。

3. I/We are satisfied that I/We am able to meet the repayments on the proposed loan as well as all of my/our financial commitments without hardships.  
我/我们对我/我们能够没有困难的情况下偿还拟议贷款的能力以及我/我们的所有财务承诺感到满意。

4. I/We have reviewed this document and confirm its accuracy, and acknowledge the consents & declarations.  
我/我们已审阅本文件并确认其准确性,并对同意和声明加以确认。

5. I/We acknowledge that BC Securities Pty Ltd is relying on this statement in considering whether or not to approve my/our loan application.  
我/我们确认,BC Securities Pty Ltd将依赖此声明来考虑是否批准我/我们的贷款申请。

To be signed by each Applicant 由每位申请人签署

Applicant 1 申请人1

Full Name (Please print) 全名 (正楷填写)

Signature 签名

Date 日期

Email 电子邮箱

Applicant 2 申请人2

Full Name (Please print) 全名 (正楷填写)

Signature 签名

Date 日期

Email 电子邮箱

Attention is drawn to the fact that if any false information or statements have been made in this application, the applicants may be subject to: 需要注意的是, 如果本申请中有任何虚假信息或陈述, 申请人可能会:

i. A penalty of imprisonment and/or fine  
被判处监禁和/或罚款

ii. Requirement to pay the full loan amount immediately on demand. 被要求时立即全额清偿贷款金额。

Guarantor 1 担保人1

Full Name (Please print) 全名 (正楷填写)

Signature 签名

Date 日期

Email 电子邮箱

Guarantor 2 担保人2

Full Name (Please print) 全名 (正楷填写)

Signature 签名

Date 日期

Email 电子邮箱

## 24 Additional Notes About This Application 关于此申请的附加说明