

# Home Loan Request



St.George Bank - A Division of Westpac Banking Corporation  
ABN 33 007 457 141 AFSL 233714

Introducer Company: Asia Capital Partners Pty Ltd      Introducer Name: Toong Yeong      Introducer Code: 117446

## SECTION ONE - Applicant Details

### Applicant 1

Name: Dr Anecito Jr Sagrado Mantilla - **BOR**      Date of Birth: 24 Jun 1974

Home Address: 17 Valley View Crescent  
Glendale NSW 2285

Postal Address: 17 Valley View Crescent  
Glendale NSW 2285

Telephone: Work \_\_\_\_\_ Home \_\_\_\_\_ Mobile: 0439383622

Email Address: johnmmd@mantilla.net.au      Driver's Licence No. \_\_\_\_\_ State of Issue \_\_\_\_\_

### Applicant 2

Name: Mrs Charina Mantilla - **BOR**      Date of Birth: 22 Sep 1978

Home Address: 17 Valley View Crescent  
Glendale NSW 2285

Postal Address: 17 Valley View Crescent  
Glendale NSW 2285

Telephone: Work \_\_\_\_\_ Home \_\_\_\_\_ Mobile: 0438575330

Email Address: charina@mantilla.net.au      Driver's Licence No. \_\_\_\_\_ State of Issue \_\_\_\_\_

## SECTION FOUR

### LOAN REQUIRED - PORTFOLIO LOANS

More than 50% Investment / Business purposes N

Total amount of all new loans \$614,000.00

Use of Funds Build

Loan Amount	Product	Rate Lock applies to this account	Repayment Type	Term	Monthly Repayment
1. \$614,000.00	Residential Standard Variable	N	Principal and Interest	30 yrs	

## SECTION FIVE

### SECURITY DETAILS

#### Property 1

Address include state and postcode

6 Paddock Close Elernmore Vale NSW 2287

Unit, Floor and Location relative to street front

Type of property

Year built approx.

House  Unit  Land

Property value



Purchase price

\$682,943.00



Est. market value

Land value

\$290,000.00



Purchase price



Est. market value

Construction price

\$682,943.00

## SECTION SIX

### Income - Dr Anecito Jr Sagrado Mantilla

#### Self-Employed

Type	Frequency	Value
Company Profit Before Tax	Yearly	\$264,000.00
Addback-Depreciation	Yearly	\$13,500.00
Addback-Superannuation	Yearly	\$25,000.00
Addback-Interest Expense	Yearly	\$6,500.00
Additional Income	Frequency	Value
	Monthly	

### Income - Mrs Charina Mantilla

#### PAYG - Primary

Type	Frequency	Value
Gross Salary	Yearly	\$19,000.00
Commission		
Bonus		
Gross Regular Overtime		
Work Allowance		
Worker's Compensation		

#### Self-Employed

Type	Frequency	Value
Company Profit Before Tax	Yearly	\$28,000.00
Addback-Depreciation	Yearly	\$10,800.00
Addback-Superannuation		
Addback-Interest Expense	Yearly	\$520.00
Additional Income	Frequency	Value
	Monthly	

## SECTION SEVEN

### Financial Position Summary

Total Assets	Total Liabilities	Net Assets	Continuing Expenses (Monthly) Total	No. of Children	Ages of Children
\$908,452.00	\$781,952.00	\$150,000.00	\$9,600.00	2	5, 9

### Continuing Expenses

Expense Type	Monthly Amount	Limit
St.George Mortgage Loan	\$1,970.00	\$378,000.00
St.George Mortgage Loan	\$1,511.00	\$261,000.00
CBA Credit Card	\$0.00	\$15,000.00
GE Credit Card	\$100.00	\$14,500.00
Audi Hire Purchase	\$1,603.00	\$71,942.00
BMW Hire Purchase	\$1,323.00	\$41,510.00

## SECTION EIGHT

### BUSINESS PURPOSE DECLARATION

If this loan is to be used wholly or predominantly for business or investment purposes, please complete the Business Purpose Declaration below. I declare that the credit to be provided to me by St.George is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

**Important**

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

- business purposes or
- investment purposes other than investment in residential property

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

Signature

\_\_\_\_\_

Name

Dr Anecito Jr Sagrado Mantilla

Date

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

Signature

\_\_\_\_\_

Name

Mrs Charina Mantilla

Date

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

## SECTION NINE

### DECLARATION

Please take care to ensure all information you give us in this application is correct.

I declare that:

- the information in this application and the financial information supporting it are in all respects correct and complete to the best of my knowledge and belief. I acknowledge that the Bank will rely on this information in deciding whether to lend to me;
- (if an applicant) the product and product options of the loan requested, and any additional products (as shown on page 10 of this application) have been described to me in detail to my satisfaction by a Bank representative and I feel comfortable with the loan/facilities/options for which I apply; and
- I have read and understood the Privacy Statement and I consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement;
- I acknowledge that any establishment fees paid in connection with this application, will not be refunded if the loan does not proceed for any reason;
- that, where I have completed details for the Advantage Package on this application, that I am signing according to the authority to operate held on the Nominated Transaction account from which the payments of the non-refundable Annual Package Fee are to be deducted;
- where I have completed details for the Authority for Automatic Transfer on pages 11/12 of this application, I am signing according to the authority to operate held on the Nominated Transaction account from which repayments are to be deducted;
- where the payment method is to be by Automatic Transfer from another Financial Institution, a Direct Debit Request Service Agreement;
- I acknowledge that the Bank has the right to confirm the details of the information provided in this application;
- I acknowledge that this application form is not to be regarded as an offer or acceptance of credit under any law, or form part of any credit contract that may come into existence between the Bank and me;
- that I understand that only the Bank can decide whether my application is approved and that the person who may have introduced me to the Bank has no authority to give that approval;
- I consent to the Bank giving any guarantor or indemnitor all information, including credit reports and copies of reports as the Bank sees fit, as provided in this Privacy Statement as required under the Code of Banking Practice.

## SECTION TEN

### Nomination for loan account or sub-account numbered 1

**Nomination - Each borrower is entitled to receive a copy of notices and other documents under the Consumer Credit Code. By signing this nomination you are giving up the right to be provided with this information direct from us.**

**You may cancel this nomination at any time by advising us in writing.**

I/We nominate \_\_\_\_\_ to receive any notices, and other documents under the National Credit Code on behalf of me/all of us.

Signature



Name

Dr Anecito Jr Sagrado Mantilla

Date

13 / 4 / 2015

Signature



Name

Mrs Charina Mantilla

Date

13 / 4 / 2015

# Key facts about these credit cards

Correct as at: 6 January 2015



This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*

## Description of credit cards

Product name	Vertigo Card	Vertigo Platinum Card	Amplify Card	Amplify Platinum Card	Amplify Signature Card	No Annual Fee Card
Minimum credit limit	\$500	\$6000	\$1,000	\$6,000	\$15,000	\$500
Minimum repayments	2% of the closing balance outstanding or \$10, whichever is the greater. If the closing balance is less than \$10, it must be paid in full.	2% of the closing balance outstanding or \$10, whichever is the greater. If the closing balance is less than \$10, it must be paid in full.	2% of the closing balance outstanding or \$10, whichever is the greater. If the closing balance is less than \$10, it must be paid in full.	2% of the closing balance outstanding or \$10, whichever is the greater. If the closing balance is less than \$10, it must be paid in full.	2% of the closing balance outstanding or \$10, whichever is the greater. If the closing balance is less than \$10, it must be paid in full.	2% of the closing balance outstanding or \$10, whichever is the greater. If the closing balance is less than \$10, it must be paid in full.
Interest on purchases	13.24% p.a.	12.74% p.a.	19.49% p.a.	19.49% p.a.	19.49% p.a.	20.49% p.a.
Interest-free period	Up to 55 days on purchases only	Up to 55 days on purchases only	Up to 55 days on purchases only	Up to 55 days on purchases only	Up to 55 days on purchases only	N/A
Interest on cash advances	21.49% p.a.	21.49% p.a.	20.74% p.a.	20.74% p.a.	20.74% p.a.	20.49% p.a.
Promotional purchase rate	N/A	N/A	N/A	N/A	N/A	N/A
Balance transfer interest rate	0.00% p.a. for 16 months on balance transfers, requested at card application	0.00% p.a. for 16 months on balance transfers, requested at card application	0.00% p.a. for 6 months on balance transfers, requested at card application	0.00% p.a. for 6 months on balance transfers, requested at card application	0.00% p.a. for 6 months on balance transfers, requested at card application	N/A
Annual fee	Vertigo Card - \$55	Vertigo Platinum Card - \$99	Amplify Card - \$79	Amplify Platinum - \$99	Amplify Signature - \$279	No Annual Fee Card - \$0
Late payment fee	\$9	\$9	\$9	\$9	\$9	\$9

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to these credit cards can be obtained from [www.stgeorge.com.au/creditcardfees](http://www.stgeorge.com.au/creditcardfees)

For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneySMART.gov.au](http://www.moneySMART.gov.au)

The terms on which these credit cards are offered can change over time. You can check if any changes have been made by visiting [www.stgeorge.com.au/creditcardfactsheet](http://www.stgeorge.com.au/creditcardfactsheet)

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This is the Privacy Act Authority referred to in the loan/finance application of the applicant/s specified in the Schedule.

## Privacy Statement

### Personal information

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

If you are a proposed guarantor, we collect your personal information in order to assess you as a guarantor, take a guarantee from you and administer that guarantee. If you do not provide all the information we request, we may be unable to accept you as a guarantor.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, lenders mortgage insurers, your broker or any other person acting on your behalf, other loan parties, rewards program administrators and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at [stgeorge.com.au](http://stgeorge.com.au) or by calling 13 33 30. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

### Credit information

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- obtain information about your commercial activities or commercial creditworthiness from a business which provides information about commercial creditworthiness;

- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you;
- disclose credit information and other personal information about you to a guarantor or to a proposed guarantor (for the purpose of them considering whether to offer to act as guarantor);
- give or obtain a banker's opinion about you.

If you are a proposed guarantor, we may obtain credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

If you have made your application or have been introduced to us through a broker or other intermediary, we may exchange credit information and other personal information about you with them. We may also communicate with them directly in relation to your application instead of communicating with you.

The privacy page of our website [stgeorge.com.au](http://stgeorge.com.au) includes a "Statement of Notifiable Matters". These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

You can call us on 13 33 30 or visit us in branch for a hard copy of the Statement of Notifiable Matters.

### Broker acknowledgements and consents

You authorise the broker named in the Introducer Application Pack to be your authorised agent, to do any of the following during the term of the loan:

- to obtain information about your loan account and loan disbursements;
- to enquire about the status of any progress payment activity;
- to request a cheque book or deposit book and to enquire about the status of the request;
- to arrange a direct debit request, substitution of security, product switch, partial release of security, complete discharge of security or loan increase and to enquire about the status of any of these.

If your application is referred for further assessment or declined, you request us to disclose credit eligibility information about you to the Introducer, as your authorised representative. This includes information from your credit report and any information we derive from your credit report.

You can revoke this authority at any time by calling 13 33 30.

The broker has no authority to act on our behalf in any capacity.

We may, in our absolute discretion, communicate or otherwise deal with you directly in relation to any matter concerning the loan application.

You acknowledge that, before signing the loan application, the broker informed you that we would pay them commission if the application is approved and the loan drawn. The broker also informed you that the amount of commission, to the extent that it is ascertainable, will be disclosed in your Loan Offer. We may periodically disclose to the broker your loan account number and account balance for the purpose of allowing the broker to verify our commission payments to them.

**Other acknowledgements and consents**

- We may confirm the details of the information provided in your application which includes contacting your employer to confirm salary, address or other personal details.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.
- Your application form is not an offer or acceptance of credit.

**Our reporting obligations**

We are required to identify certain US persons in order to meet account information reporting requirements under local and international laws.

If you or (where you are applying on behalf of an entity) the entity and/or any office bearer\* of the entity and/or any individual who holds an interest in the entity of more than 25% (a Controlling Person) are a US citizen or US

tax resident, you must telephone 1300 663 738 at the time of completing this application. When you contact us you will be asked to provide additional information about your US tax status and/or the US tax status of the entity and/or any Controlling Person which will constitute certification of US tax status for the purposes of this application.

Unless you notify us that you or (where you are applying on behalf of an entity) the entity and/or any Controlling Person are a US citizen or US tax resident as specified above, by completing this application you certify that you or (where you are applying on behalf of an entity) the entity and/or any Controlling Person are not a US citizen or US tax resident.

If at any time after account opening, information in our possession suggests that you, the entity and/or any Controlling Person may be a US citizen or US tax resident, you may be contacted to provide further information on your US tax status and/or the US tax status of the entity and/or any Controlling Person. Failure to respond may lead to certain reporting requirements applying to the account.

\* Director of a company, partner in a partnership, trustee of a trust, chairman, secretary or treasurer of an association or co-operative.

**Definitions**

"We", "our", "us" means St. George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141. "Westpac Group" means Westpac Banking Corporation and its related bodies corporate.

**Your authority to us**

By signing this application you authorise us to collect, maintain, use and disclose your personal information in the manner set out in this privacy statement.

**Optional Information about products and services**

- (✓) We will use or disclose your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers.

Please tick the relevant box below if you do not wish to receive marketing communications from us.

Tick here:

Applicant 1

Applicant 2

**The Schedule**

Name(s) of Applicants

Dr Anecito Jr Sagrado Mantilla

Mrs Charina Mantilla

Name(s) of Guarantors

Description of credit facility applied for / application number

**Declarations** You have read and understood the Privacy Statement in this form and you consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement.


**Credit Card**

If I am applying for a Credit Card, I would like it sent to my address

Yes  No

If you do not tick any box, we may decide to send the card(s) to your home address.

Signature Applicant 1



Date

13/4/2015



Signature Applicant 2



Date

13/4/2015