

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: Asia Capital Partners Pty Ltd 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@mantillaph.net Driver's Licence No. 15637744 State of Issue: NSW

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. 15650431 State of Issue: NSW

SECTION FOUR

LOAN REQUIRED - PORTFOLIO LOANS

More than 50% Investment / Business purposes N

Total amount of all new loans \$378,000.00

Use of Funds Refinance

Loan Amount	Product	Rate Lock applies to this account	Repayment Type	Term	Monthly Repayment
1. \$378,000.00	Residential Standard Variable	N	Principal and Interest	30 yrs	

SECTION FIVE

SECURITY DETAILS

Property 1

Address include state and postcode

17 Valley View Crescent Glendale NSW 2285

Unit, Floor and Location relative to street front

Type of property

Year built approx.

House Unit Land

Property value

\$420,000.00

Purchase price

Est. market value

Land value

Purchase price

Est. market value

Construction price

SECTION SIX

Income - Dr Anecito Jr Sagrado Mantilla

Self-Employed

Type	Frequency	Value
Company Profit Before Tax	Yearly	\$264,000.00
Addback-Depreciation		
Addback-Superannuation		
Addback-Interest Expense		

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		
Addback-Superannuation		
Addback-Interest Expense		

SECTION SEVEN

Financial Position Summary

Total Assets	Total Liabilities	Net Assets	Continuing Expenses (Monthly) Total	No. of Children	Ages of Children
\$649,000.00	\$29,500.00	\$496,830.00	\$6,119.00	2	5, 8

Continuing Expenses

Expense Type	Monthly Amount	Limit
CBA Credit Card	\$0.00	\$15,000.00
GE Credit Card	\$100.00	\$14,500.00
Audi Hire Purchase	\$1,603.00	\$0.00
BMW Hire Purchase	\$1,323.00	\$0.00

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

3 11 2014

Signature



Name

Mrs Charina Mantilla

Date

3 11 2014

SECTION ELEVEN

Internet and Phone Banking Redraw

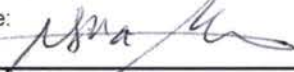
I request home loan redraw access by means of internet banking and phone banking.

Please note: While redraw by means of internet banking and phone banking is activated, any one borrower or home loan account signatory can make one or more home loan redraws - and use the redrawn funds - without the involvement of other borrowers or signatories. This feature may not be suitable in all cases.

I acknowledge that:

- Home loan redraws are always subject to St.George Bank's consent
- Home loan redraws are only available where my home loan repayments have exceeded the [minimum] required repayments. My total home loan redraws may not exceed the difference between my actual repayments and the [minimum] required repayments.
- Home loan redraws increase the outstanding balance of the home loan. The redrawn amount therefore needs to be repaid in accordance with that loan agreement for the home loan.
- For variable rate home loans, an amount which is prepaid within a month of the monthly repayment date cannot be redrawn until after that monthly repayment date has passed.
- For fixed rate home loans, redraw is only available up to the prepayment threshold. (The Residential Loan Agreement General Terms and Conditions, which you will receive if your application is approved, explains the prepayment threshold for fixed home loans.)
- If I appoint someone as a signatory on the home loan account, I am responsible for all amounts redrawn by the signatory.
- Each time I request a home loan redraw I represent and warrant to St.George Bank that I have granted no further security or other interests over the property over which the bank holds security.
- A fee is charged for each approved home loan redraw. That fee is charged to the home loan account.
- Redraw is not available for Senior Access Home Loans and Senior Access Plus Home Loans.

Must be signed in accordance with the authority held on the account to be debited.

Signature: 

Signature: 

Date: 3-11-2014

Key facts about these credit cards

Current as at: 24 June 2014



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	\$6,000	\$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 interest rate	N/A	N/A	N/A	N/A	N/A.	N/A.
Balance transfer interest rate	0.00% p.a. for 14 months on balance transfers, requested at card application.	0.00% p.a. for 14 months on balance transfers, requested at card application.	0.00% p.a. for 9 months from card activation.	0.00% p.a. for 9 months from card activation.	0.00% p.a. for 9 months from card activation.	N/A.
Annual fee	\$55	\$99	\$79	\$99	\$279	\$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. For more information on choosing and using credit cards visit the ASIC consumer website at 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