

CONSUMER LOAN APPLICATION FORM

Personal Details - Applicant/Guarantor 1

Title Given Name(s)

Surname

Other names used (if any)

Home Phone Number Home/Work Fax Number

Work Phone Number Mobile Phone Number

Date of Birth / / Gender M F Marital Status

Drivers licence number State Nationality

Place of Birth Number & Age of dependants (excl. spouse)

Email Address

Current residential address is

Postcode

Country

Date moved there, specify month and year /

Current residential status is Home has mortgage Rent / Board Own home Live with parents/relatives

1st home buyer N Y

If Joint Application, relationship to Applicant / Guarantor 2 Spouse / Partner Other (specify)

Postal address, leave blank if the same as your residential address

Postcode

Country

Previous residential address (complete only if you have been at your current address for less than 3 years)

Postcode

Country

Date moved there, specify month and year /

Personal Details - Applicant/Guarantor 2

Title Given Name(s)

Surname

Other names used (if any)

Home Phone Number Home/Work Fax Number

Work Phone Number Mobile Phone Number

Date of Birth / / Gender M F Marital Status

Drivers licence number State Nationality

Place of Birth Number & Age of dependants (excl. spouse)

Email Address

Current residential address is

Postcode

Country

Date moved there, specify month and year /

Current residential status is Home has mortgage Rent / Board Own home Live with parents/relatives

1st home buyer N Y

If Joint Application, relationship to Applicant / Guarantor 1 Spouse / Partner Other (specify)

Postal address, leave blank if the same as your residential address

Postcode

Country

Previous residential address (complete only if you have been at your current address for less than 3 years)

Postcode

Country

Date moved there, specify month and year /

Do not show dependents already counted by Applicant 1

Employment Details - Applicant/Guarantor 1

Occupation

Name of the Employer/Business

Employer/Business Address

Postcode

Country

Commenced with employer (month and year)

 /

Work Phone Number

 ()

Work Fax Number

 ()

Employer's Email Address

Self-Employed

 No Yes

If No, Employment Type

 Full-time Part-time Casual/Contract

If Self-Employed, provide details of your Accountant

Accountant's name

Accountant's Address

Postcode

Accountant's Phone Number

 ()

Accountant's Fax Number

 ()

Accountant's Email Address

Previous Employment Details - Applicant/Guarantor 1

(Only complete if you have been with your current employer for less than 3 years)

Previous Occupation

Name of the Previous Employer/Business

Previous Employer/Business Address

Postcode

Country

Period of Employment with previous employer

Start Date: (mth/yr) / / End Date: (mth/yr) / /

Self-Employed

 No Yes

If No, Employment Type

 Full-time Part-time Casual/Contract

Employment Details - Applicant/Guarantor 2

Occupation

Name of the Employer/Business

Employer/Business Address

Postcode

Country

Commenced with employer (month and year)

 /

Work Phone Number

 ()

Work Fax Number

 ()

Employer's Email Address

Self-Employed

 No Yes

If No, Employment Type

 Full-time Part-time Casual/Contract

If Self-Employed, provide details of your Accountant

Accountant's name

Accountant's Address

Postcode

Accountant's Phone Number

 ()

Accountant's Fax Number

 ()

Accountant's Email Address

Previous Employment Details - Applicant/Guarantor 2

(Only complete if you have been with your current employer for less than 3 years)

Previous Occupation

Name of the Previous Employer/Business

Previous Employer/Business Address

Postcode

Country

Period of Employment with previous employer

Start Date: (mth/yr) / / End Date: (mth/yr) / /

Self-Employed

 No Yes

If No, Employment Type

 Full-time Part-time Casual/Contract

Loan Details

What is the purpose of the Loan?

To Buy:

<input type="checkbox"/> House	<input type="checkbox"/> Unit, Villa or Townhouse
<input type="checkbox"/> Vacant Land	<input type="checkbox"/> Car
<input type="checkbox"/> Other (Specify)	

If buying a home, will you be living in it?

<input type="checkbox"/> Yes (Owner occupied)	<input type="checkbox"/> No (Investment property)
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If buying property, address of property:

Postcode

Other:

<input type="checkbox"/> To build a home	
<input type="checkbox"/> To Refinance an existing loan/s	
<input type="checkbox"/> Personal (Specify Need)	

If Refinancing, specify current Institution that loan is held with:

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Loan Details

Loan Term:	Yrs	Mths	Repayment Arrangement:	<input type="checkbox"/> Principal and Interest	<input type="checkbox"/> Interest Only	<input type="checkbox"/> Capitalise Interest
Interest:	<input type="checkbox"/> Variable	<input type="checkbox"/> Fixed	<input type="checkbox"/> Other (specify):		Interest Rate:	% per annum

Declaration of Purpose for completion by loan applicants only

Declaration of Purpose

Is this loan to be used wholly or predominantly for Business or Investment Purposes?

<input type="checkbox"/> No	<input type="checkbox"/> Yes - Complete the following declaration
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I/we declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

IMPORTANT

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration, you may **lose** your protection under the Consumer Credit Code.

Signature of Applicant	Date	Signature of Applicant	Date
	/ /		/ /

Loan Amount

Total Cost of Purchase or Refinance

Purchase Price/Finance Amount:	\$
Stamp Duty on Purchase (If Applicable):	\$
Stamp Duty on mortgage (If Applicable):	\$
Solicitor's Fees (If Applicable):	\$
Establishment & Application Fees:	\$
Other Costs & Fees:	\$
Total Cost	\$

Amounts Available

Loan Amount:	\$
Deposit Paid:	\$
Cash/Savings:	\$
Gift:	\$
Other Funds Available (specify):	\$
Total Available	\$
Less Total Cost	\$
Surplus/(Deficit)	\$

Assets - What I Own

Real Estate Property Assets

Address of Property	Situation	Current Value	Owner
	<input type="checkbox"/> Owner Occupied	\$	<input type="checkbox"/> App. 1
	<input type="checkbox"/> Rented - monthly rent \$		<input type="checkbox"/> App. 2
	<input type="checkbox"/> Rented - monthly rent \$		<input type="checkbox"/> Other
	<input type="checkbox"/> Owner Occupied	\$	<input type="checkbox"/> App. 1
	<input type="checkbox"/> Rented - monthly rent \$		<input type="checkbox"/> App. 2
	<input type="checkbox"/> Rented - monthly rent \$		<input type="checkbox"/> Other
	<input type="checkbox"/> Owner Occupied	\$	<input type="checkbox"/> App. 1
	<input type="checkbox"/> Rented - monthly rent \$		<input type="checkbox"/> App. 2
	<input type="checkbox"/> Rented - monthly rent \$		<input type="checkbox"/> Other

* If Other, attach a list describing the arrangement, including the percentage of ownership of each person.

Cheque, Savings, Term Deposit and Other Accounts

Name of Institution <i>e.g. Name of bank, building society, etc</i>	Account type <i>e.g. cheque, savings, etc</i>	Current Balance	Owner
		\$	<input type="checkbox"/> App. 1
			<input type="checkbox"/> App. 2
		\$	<input type="checkbox"/> App. 1
			<input type="checkbox"/> App. 2
		\$	<input type="checkbox"/> App. 1
			<input type="checkbox"/> App. 2

Investments, including Superannuation, Life Policies, Shares, and Other Investments

Name of Institution <i>e.g. name of super fund, insurance company, etc</i>	Account type <i>e.g. super, insurance, shares, etc</i>	Current Balance / Value	Owner
		\$	<input type="checkbox"/> App. 1
			<input type="checkbox"/> App. 2
		\$	<input type="checkbox"/> App. 1
			<input type="checkbox"/> App. 2
		\$	<input type="checkbox"/> App. 1
			<input type="checkbox"/> App. 2

Motor Vehicles

Make and Model	Year of Manufacture	Market Value	Owner
		\$	<input type="checkbox"/> App. 1
			<input type="checkbox"/> App. 2
		\$	<input type="checkbox"/> App. 1
			<input type="checkbox"/> App. 2
		\$	<input type="checkbox"/> App. 1
			<input type="checkbox"/> App. 2

Other Assets

Description of Assets	Market Value	Owner
Home Contents and Personal Effects (furniture, electrical goods, clothing, jewellery, etc)	\$	<input type="checkbox"/> App. 1
		<input type="checkbox"/> App. 2
Other (Specify)	\$	<input type="checkbox"/> App. 1
		<input type="checkbox"/> App. 2

Total Assets	\$
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Liabilities - What I Owe

Existing Mortgages

Address of Property	Lender and Account Number	Debt to Continue	Monthly Repayment	Balance Owing or Limit*	Borrower
	Lender:	<input type="checkbox"/> Yes	\$	\$	<input type="checkbox"/> App. 1
	Account No.:	<input type="checkbox"/> No			<input type="checkbox"/> App. 2
	Lender:	<input type="checkbox"/> Yes	\$	\$	<input type="checkbox"/> App. 1
	Account No.:	<input type="checkbox"/> No			<input type="checkbox"/> App. 2
	Lender:	<input type="checkbox"/> Yes	\$	\$	<input type="checkbox"/> App. 1
	Account No.:	<input type="checkbox"/> No			<input type="checkbox"/> App. 2

* Whichever is greater of the two.

Continuing Credit - for example credit cards, store cards or revolving line of credit

Name of Lender <i>e.g. name of bank, store, etc</i>	Credit Type <i>e.g. Visa, Line of Credit, etc</i>	Debt to Continue	Credit Limit	Balance Owing	Borrower
		<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	\$	<input type="checkbox"/> App. 1
		<input type="checkbox"/> No			<input type="checkbox"/> App. 2
		<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	\$	<input type="checkbox"/> App. 1
		<input type="checkbox"/> No			<input type="checkbox"/> App. 2
		<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	\$	<input type="checkbox"/> App. 1
		<input type="checkbox"/> No			<input type="checkbox"/> App. 2

Other Loans, including personal loans, leases, hire purchase, etc

Name of Lender <i>e.g. name of bank, finance company, etc</i>	Credit Type <i>e.g. personal loan, lease, etc</i>	Monthly Repayment	Balance Owing	Borrower
		\$	\$	<input type="checkbox"/> App. 1
				<input type="checkbox"/> App. 2
		\$	\$	<input type="checkbox"/> App. 1
				<input type="checkbox"/> App. 2
		\$	\$	<input type="checkbox"/> App. 1
				<input type="checkbox"/> App. 2

Other Liabilities, including outstanding taxation, HECS, guarantees on loans/leases, etc

Description of Other Liabilities	Balance Owing	Borrower/ Guarantor
	\$	<input type="checkbox"/> App. 1 <input type="checkbox"/> App. 2
	\$	<input type="checkbox"/> App. 1 <input type="checkbox"/> App. 2
	\$	<input type="checkbox"/> App. 1 <input type="checkbox"/> App. 2

Total Liabilities	\$
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Financial Details - Applicant/Guarantor 1

Income

Wage & Salary Earner Applicants

Specify current gross/before tax annual income: \$

Details of Monthly Income \$ per month

Wage or Salary Income (Gross/Before Tax):	\$
Regular Overtime:	\$
Additional part-time/casual employment:	\$
Pension (Type):	\$
Interest/Dividend Income:	\$
Total Rental Income (Attach Evidence):	\$
Other Income (Specify):	\$

Self-Employed Applicants

Specify Gross Annual Income as shown on:

Last tax assessment notice:	\$
Previous tax assessment notice:	\$

Financial Details - Applicant/Guarantor 2

Income

Wage & Salary Earner Applicants

Specify current gross/before tax annual income: \$

Details of Monthly Income \$ per month

Wage or Salary Income (Gross/Before Tax):	\$
Regular Overtime:	\$
Additional part-time/casual employment:	\$
Pension (Type):	\$
Interest/Dividend Income:	\$
Total Rental Income (Attach Evidence):	\$
Other Income (Specify):	\$

Self-Employed Applicants

Specify Gross Annual Income as shown on:

Last tax assessment notice:	\$
Previous tax assessment notice:	\$

Ongoing Commitments and Regular Payments

Liabilities	Monthly Repayment
Rent (if to continue)	\$
School Fees/Childcare	\$

Liabilities	Monthly Repayment
Maintenance Payments	\$
Other (specify)	\$

Security Details

Details of Property(ies) to be offered as security. (If more than 2 properties, attach additional details)

Property 1: Address of the Property

<input type="text"/>
Postcode

Full name to appear on Title Deeds after settlement

<input type="text"/>
<input type="text"/>

Title Particulars

<input type="text"/>

Market Value

\$ <input type="text"/>

Property Type (e.g. house, unit, land)

<input type="text"/>

Type of Title

<input type="checkbox"/> Freehold	<input type="checkbox"/> Strata	<input type="checkbox"/> Leasehold	<input type="checkbox"/> Company
<input type="checkbox"/> Torrens	<input type="checkbox"/> Other	<input type="text"/>	

Property 2: Address of the Property

<input type="text"/>
Postcode

Full name to appear on Title Deeds after settlement

<input type="text"/>
<input type="text"/>

Title Particulars

<input type="text"/>

Market Value

\$ <input type="text"/>

Property Type (e.g. house, unit, land)

<input type="text"/>

Type of Title

<input type="checkbox"/> Freehold	<input type="checkbox"/> Strata	<input type="checkbox"/> Leasehold	<input type="checkbox"/> Company
<input type="checkbox"/> Torrens	<input type="checkbox"/> Other	<input type="text"/>	

Other details

Nearest Relative Details

Applicant/Guarantor 1

Details of nearest relative or friend not living with you

Name

Address

Postcode

Home Phone Number

Mobile Phone Number

Applicant/Guarantor 2

Details of nearest relative or friend not living with you

Name

Address

Postcode

Home Phone Number

Mobile Phone Number

Solicitor/Conveyancer Details

Firm Name

Contact Name

Work Phone Number

Fax Number

Address

DX Number

Email Address

Postcode

Authorities

Borrower(s) authority to forward loan documents to third party

- I / We hereby authorise and direct Arab Bank Australia to forward all loan documentation (including original and copies of my Loan Agreements and mortgage documentation, if applicable) to the third party nominated below.
- My Solicitors Other

Company Name

Address of Company

Authority to Pay Establishment Fee

- I / We agree that Arab Bank Australia can debit my Arab Bank Australia Account with a non-refundable establishment fee, and if that account does not have enough funds, any other account that I have with Arab Bank Australia.

Account Number:

Authority For Loan Repayment

I / We authorise Arab Bank Australia to withdraw from the following selected account each month/fortnight/week the applicable loan repayments together with other amounts due and payable under the terms and conditions of the loan, and if that account does not have enough funds, any other account that I have with Arab Bank Australia.

Repayment Method

I / We wish to pay: Monthly Fortnightly Weekly

From A New Arab Bank Australia Statement Account:

An existing Arab Bank Australia account (provide details): or

BSB:

Account No:

Nomination by Joint Individual Guarantors (Business/Investment Purposes Only)

If you complete and sign this nomination below, you:

- give up the right to be provided with information direct from the Bank;
- can advise the Bank at any time in writing that you wish to cancel your nomination.

I/we nominate

(print full name of guarantor you nominate) to receive notices and other documents on my/our behalf.

Name of Guarantor

Signature of Guarantor & Date

Name of Guarantor

Signature of Guarantor & Date

Authorities (cont.)

Service Nomination

(for Joint Borrowers, Mortgagors & Guarantors Not Residing at Same Address - Consumer Credit Code facilities only)

I/We nominate

(Full name of person nominated)

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

SIGN HERE

Signature of Applicant/Mortgagor/Guarantor 1

Date / /

Are you an Applicant/Mortgagor or Guarantor for the loan?

Applicant Mortgagor Guarantor

Signature of Applicant/Mortgagor/Guarantor 2

Date / /

Are you an Applicant/Mortgagor or Guarantor for the loan?

Applicant Mortgagor Guarantor

Signature of Applicant/Mortgagor/Guarantor 3

Date / /

Are you an Applicant/Mortgagor or Guarantor for the loan?

Applicant Mortgagor Guarantor

Signature of Applicant/Mortgagor/Guarantor 4

Date / /

Are you an Applicant/Mortgagor or Guarantor for the loan?

Applicant Mortgagor Guarantor

Important Notice:

Each of the persons signing this Nomination is, nevertheless, entitled to receive a copy of any notice or other document under the Consumer Credit Code. By signing this form, you are giving up the right to be provided with information direct from us. Any of the persons who have signed this form can advise us at any time in writing that they wish to cancel their Nomination.

Service Consent

(for Joint Borrowers, Mortgagors & Guarantors Residing at Same Address - Consumer Credit Code facilities only).

We consent to notices and other documents under the Consumer Credit Code to us being sent jointly to us at:

(Address for service)

SIGN HERE

Signature of Applicant/Mortgagor/Guarantor 1

Date / /

Are you an Applicant/Mortgagor or Guarantor for the loan?

Applicant Mortgagor Guarantor

Signature of Applicant/Mortgagor/Guarantor 2

Date / /

Are you an Applicant/Mortgagor or Guarantor for the loan?

Applicant Mortgagor Guarantor

Signature of Applicant/Mortgagor/Guarantor 3

Date / /

Are you an Applicant/Mortgagor or Guarantor for the loan?

Applicant Mortgagor Guarantor

Signature of Applicant/Mortgagor/Guarantor 4

Date / /

Are you an Applicant/Mortgagor or Guarantor for the loan?

Applicant Mortgagor Guarantor

Important Notice:

Each of the persons signing this Consent is, nevertheless, entitled to receive a copy of any notice or other document under the Consumer Credit Code. By signing this form, you are giving up the right to be provided with information separately from us. Any of the persons who have signed this form can advise us at any time in writing that they wish to cancel their Consent.

Authorities (cont.)

Privacy Act 1988

The Privacy Act 1988 (the Act) regulates the way organisations and credit providers such as Arab Bank Australia Limited (the Bank) use and handle personal information provided by their customers.

You should read carefully the notices and agreements below which set out how the Bank may handle the information provided by you in this application and what information the Bank may obtain about you.

Notice that your credit information may be given to a credit reporting agency

The Act allows the Bank to give a credit reporting agency certain personal information about you to obtain a credit report about you and/or allow the credit reporting agency to create or maintain a credit information file containing information about you. This information is limited to:

- your identity particulars;
- that you have applied for credit and the amount of credit sought;
- that the Bank is a current credit provider to you;
- details of loan repayments which are overdue by more than 61 days and for which debt collection action has commenced;
- that loan repayments are no longer overdue;
- details of cheques for \$100 or more drawn by you which have been dishonoured more than once;
- that in the Bank's opinion you have committed a serious credit infringement; and
- that the credit provided to you by the Bank has been paid or discharged.

Authority to obtain certain credit information about you

To enable the Bank to assess your application for credit, you authorise the Bank and any of its agents (as defined in the Act) to obtain:

- from a credit reporting agency, a credit report containing personal or commercial information about you in relation to personal or commercial credit provided to you; and
- from a credit reporting agency, a credit report containing personal or commercial information about you in relation to personal or commercial credit provided to you; and
- from a business which provides information about the commercial credit worthiness of persons, information about your commercial activities or commercial credit worthiness.

Authority to exchange credit information with other credit providers

You authorise the Bank to give to and obtain information about your personal and commercial credit arrangements from:

- credit providers named in this application;
- any agent of the Bank (as defined in the Act); and
- any credit provider named in a credit report issued by a credit reporting agency.

You understand that the information exchanged can include any details which can be shared under the Act about your credit worthiness, credit standing, credit history or credit capacity.

Further, you understand that this information may be used to:

- assess this application for credit;
- notify other credit providers of a default by you;
- assist you to meet your credit obligations;
- exchange information with other credit providers as to the status of this loan where you are in default with other credit providers; and
- assess your credit worthiness.

Authority to give credit information about you to your guarantor

You agree that the Bank may give such information about your credit worthiness, credit standing, credit history or credit capacity as the Bank is allowed to disclose under the Act (including a credit report) to any person who is currently a guarantor or whom you have indicated is considering becoming a guarantor of the loan you have applied for in this application for the purpose of the proposed guarantor deciding whether to act as guarantor or keeping the current guarantor informed about the guarantee.

Authority to exchange information with Mortgage Insurers (if applicable)

Mortgage insurance protects the Bank against any shortfall from a mortgagee sale of the security property. The Mortgage Insurer may recover any claim paid under the mortgage insurance from the borrower(s) and/or guarantor(s).

You authorise a mortgage insurer to obtain credit reports containing personal or commercial information about you from a credit reporting agency and for the Bank to disclose a report or information to a mortgage insurer:

- to assess whether to insure;
- to assess the risk of insuring the Bank and the risk of default by you of the mortgage credit given to you;
- for any other purpose in connection with the contract of mortgage insurance between the Bank and the mortgage insurer.

In connection with your application for mortgage finance insurance, you acknowledge that the Bank may provide personal information about you to mortgage insurance companies. Should you wish to obtain details of the identity of these organisations, and how to contact them, the Bank, will provide you with such details.

You acknowledge that your personal information is collected by these organisations for the purposes set out above, as well as any variation or claim under the insurance policy and other risk, internal management and compliance purposes. In this respect, these organisations may disclose your personal information to their related companies, service providers and advisers, credit reporting agencies, reinsurers and government and regulatory bodies.

If your personal information is not provided to these organisations, you acknowledge that the Bank may not be in a position to provide the finance requested.

Banker's Opinion

You authorise the Bank to give and receive a banker's opinion for purposes connected with your business, trade or profession.

Other Acknowledgements and Consents

- You acknowledge that the Bank has the right to confirm and verify the details of the information provided in this application (including the authenticity of identification documents).
- You authorise a mortgage insurer to obtain a credit report about you from a credit reporting agency and the Bank to disclose a report or information about you to a mortgage insurer for the purpose of enabling the mortgage insurer to assess whether to provide insurance to the Bank in relation to your application for credit.
- You consent to the Bank exchanging information concerning your financial affairs with any person who is authorised to act on your behalf including your agent, accountant, solicitor or broker, as permitted by the Act.

Authorities (cont.)

- You acknowledge that the Bank may exchange information concerning you with its related companies for the purpose of assessing your total liabilities, servicing or managing the credit provided to you by the Bank and/or enhancing your relationship with the Bank and/or its related companies.
- If you are applying for a Forward Exchange Contract Facility, you need to first consider the Bank's Combined Financial Services Guide and Product Disclosure Statement. This document is available at any branch or by visiting our website at www.arabbank.com.au.

Authority to obtain a credit report to collect overdue payments on commercial credit.

You authorise the Bank to obtain a credit report containing information about you for the purpose of collecting overdue payments relating to commercial credit owed to the Bank.

Agreement by Guarantor

I agree that the Bank may obtain from a credit reporting agency, a credit report containing personal information about me to assess whether to accept me as a guarantor for the loan applied for, or given to, the applicants.

Declarations

- I have given the information in this application to the Bank to enable the Bank to assess my application for credit and, if this application is approved, in order to provide me with credit.
- I acknowledge that the personal information in this application may be used by the Bank and its related companies to enable the Bank and its related companies to offer me other products and services that will enhance our relationship. I fully understand that if I do not want to receive any such communication from the Bank or its related companies, I may contact the Bank's Privacy Co-ordinator to advise the Bank of my decision.
- I acknowledge that the personal information in this application may be disclosed to the Bank's related companies together with the Bank's agents, contractors or third party service providers who provide administrative, telecommunications, computer or other services to the Bank and are under a duty of confidentiality to the Bank to keep such information confidential.
- I confirm that the information contained 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 when making its decision.
- I acknowledge that the Bank suggests life insurance cover from the start of my home loan. This insurance can pay out the loan in the event of my death, provided the sum insured is adequate. I understand that I can take this insurance with any insurer of my choice.
- The product and product options of the loan requested have been described to me in detail to my satisfaction by a representative of the Bank, and I feel comfortable with the chosen loan and I have adequate time to seek independent and expert advice.
- I acknowledge that this application form is not to be regarded as an offer or acceptance of credit under any legislation relating to the provision of credit. The information I have provided in this form will not become part of any contract for credit which may come into existence between me and the Bank.

- I understand that only the Bank can decide whether this application is approved.
- I have read and I understand and agree to the acknowledgments and consents relating to the protection of my privacy.
- I agree that if the Bank approves this application, the above agreements, acknowledgements and consents will continue until I have repaid the credit received from the Bank in full.

Note 1: Indications of relative ownership of assets or liabilities is solely for the purpose of this loan application.

Note 2: Subject to the provisions of the Act, you are able to request access to and update personal information held by the Bank about you. If you wish to do so, you should contact the Bank's Privacy Co-ordinator.

The Bank requires the information provided by you in this form in order to effect your loan application. If you do not provide all relevant information then we may be unable to process your application. The Bank may provide your personal information to our agents or third party service providers who provide services to us or to the Banking and Financial Services Ombudsman in the likelihood of a dispute involving this body. You can access and update your personal information during ordinary business hours by contacting Arab Bank Australia Limited Privacy Co-ordinator at:

Address:
 Level 9, 200 George Street, Sydney NSW 2002
 Postal Address:
 PO Box N645, Grosvenor Place, Sydney NSW 1223
 E-mail: service@arabbank.com.au
 Telephone:

1800 646 484 or, if calling from overseas, 612 9377 8901
 Fax: (02) 9221 5427

The Bank and its related body corporate value your privacy. We wish to use your information to offer you other products and services that will enhance our relationship with you. If you do not want to receive any such communication from us please let us know by ticking the box.

SIGN HERE

Signature of **Applicant / Guarantor 1**

Date

Signature of **Applicant / Guarantor 2**

Date

Are you an Applicant or Guarantor for the loan?

Applicant Guarantor

Are you an Applicant or Guarantor for the loan?

Applicant Guarantor

Are you a citizen of Australia or do you hold permanent Australian Residency?

- Yes No - please supply the Bank with a copy of the Foreign Investment Review Board approval for the purchase of any real estate or business interest, if this is the purpose of your application for finance.

CONSUMER LOAN APPLICATION FORM CHECKLIST

When you have completed your application, please use this checklist to ensure you attach all necessary documents. Failure to do so may result in the delay in the Bank considering your application.

If you are a new Arab Bank Australia customer:

- Have Customer Identification Documents been provided for all applicants and guarantors?

If you earn wages or salary, attach originals of:

- Your last pay slip detailing your annual income; or
 Written confirmation of your annual income and employment from your current employer on Company/Business letterhead; plus
 Your last 2 years' group certificates or tax returns.

If you are Self-Employed, attach copies of:

- Your last three years' financial statements; and
 Your last three years' tax returns.

For New Property Purchases, attach copies of:

- The Sale and Purchase Agreement signed by both vendor and purchaser; and
 A signed Sale and Purchase Agreement for the property being sold (if applicable)

If you are refinancing from another bank, attach copies of:

- Your last 6 months' loan or transaction statements for all of the accounts being refinanced/consolidated showing loan payments and current loan balance.
 Your last 6 months' loan or transaction statements for any loan account not being refinanced.

If you are purchasing or refinancing a Residential Investment property, attach copies of:

- A current tenancy agreement (if applicable); or
 A current Rental Statement form the managing Real Estate agent; or
 In the absence of the above, an estimate of the achievable rental income to be confirmed in writing by letter from a licensed real estate agent.

To confirm your deposit, attach:

- Copies of your last six months' original bank statements; or
 Copies of your last six months' fixed investment certificates; or
 Copies of your share certificates.

Other Checks

- Details of previous employment, if you have been with your current employer for less than three years.
 Is your application form completed, signed and dated by all applicants?

Bank Use Only

Is/are applicant/s an existing customer of the Bank and has identification been achieved in relation to an account?

- Yes state account number
If yes, place copy of identification on loan file
No Obtain and verify Customer Identification for all applicants & guarantors & place on customer's loan file

Comparison Rate Schedule

Comparison Rate Schedule

Arab Bank Australia Limited ABN 37 002 950 AFSL 234563

Issue Date: 11 June 2010

		HeadStart Home Loan - 6 Months Introductory Rate ¹	HeadStart Home Loan - 12 Months Introductory Rate ¹	The Basics Home Loan	First Step Home Loan ¹	Standard Variable Rate Home Loan	Equity Loan ¹	Revolving Line of Credit - Personal
Annual Percentage		6.34%	7.24%	6.99%	7.50%	7.95%	8.45%	7.95%
Amount	Term	Comparison Rate (per annum) *						
\$30,000	5 Years	8.42%	9.33%	8.64%	10.62%	9.04%	9.54%	-
\$50,000	7 Years	8.12%	8.53%	7.78%	8.84%	8.42%	8.92%	-
\$100,000	25 Years	7.98%	8.07%	7.19%	7.73%	8.02%	8.53%	-
\$150,000	25 Years	7.94%	8.00%	7.12%	7.65%	8.00%	8.50%	-
\$200,000	25 Years	7.92%	7.97%	7.09%	7.61%	7.99%	8.49%	-
\$250,000	25 Years	7.91%	7.95%	7.07%	7.59%	7.98%	8.48%	-
\$275,000	30 Years	7.91%	7.94%	7.06%	7.57%	7.97%	8.47%	-
\$300,000	30 Years	7.91%	7.94%	7.05%	7.57%	7.97%	8.47%	-

		1 Year Fixed Rate	2 Year Fixed Rate	3 Year Fixed Rate	4 Year Fixed Rate	5 Year Fixed Rate	Bridging Loan	Bridging Loan (with Interest Capitalisation)
Annual Percentage		6.69%	7.39%	7.69%	7.99%	8.09%	8.45%	9.45%
Amount	Term	Comparison Rate (per annum) *						
\$30,000	5 Years	9.12%	9.23%	9.38%	9.63%	9.73%	9.76%	10.76%
\$50,000	7 Years	8.38%	8.45%	8.56%	8.77%	8.87%	9.01%	10.01%
\$100,000	25 Years	8.01%	8.03%	8.07%	8.16%	8.21%	8.54%	9.55%
\$150,000	25 Years	7.94%	7.96%	8.00%	8.10%	8.15%	8.51%	9.51%
\$200,000	25 Years	7.91%	7.93%	7.97%	8.06%	8.11%	8.50%	9.50%
\$250,000	25 Years	7.89%	7.91%	7.95%	8.04%	8.09%	8.49%	9.49%
\$275,000	30 Years	7.89%	7.91%	7.94%	8.03%	8.08%	8.48%	9.48%
\$300,000	30 Years	7.88%	7.90%	7.94%	8.02%	8.07%	8.48%	9.48%

		Unsecured Personal Loan Variable	Unsecured Personal Loan 1 Year Fixed	Unsecured Personal Loan 2 Year Fixed	Unsecured Personal Loan 3 Year Fixed	Unsecured Personal Loan 4 Year Fixed	Unsecured Personal Loan 5 Year Fixed
Annual Percentage		16.00%	14.00%	14.00%	14.00%	14.00%	14.00%
Amount	Term	Comparison Rate (per annum)					
\$5,000	2 Years	26.83%	25.38%	24.94%	24.94%	24.94%	24.94%
\$10,000	3 Years	20.07%	18.94%	18.33%	18.13%	18.13%	18.13%
\$15,000	4 Years	18.23%	17.31%	16.71%	16.38%	16.27%	16.27%
\$20,000	4 Years	17.68%	16.76%	16.15%	15.82%	15.71%	15.71%
\$25,000	5 Years	17.16%	16.38%	15.82%	15.46%	15.25%	15.19%
\$30,000	5 Years	16.97%	16.18%	15.63%	15.26%	15.06%	14.99%

		Secured Personal Loan Variable	Secured Personal Loan 1 Year Fixed	Secured Personal Loan 2 Year Fixed	Secured Personal Loan 3 Year Fixed	Secured Personal Loan 4 Year Fixed	Secured Personal Loan 5 Year Fixed
Annual Percentage		13.30%	11.30%	11.30%	11.30%	11.30%	11.30%
Amount	Term	Comparison Rate (per annum) *					
\$5,000	2 Years	24.28%	22.83%	22.39%	22.39%	22.39%	22.39%
\$10,000	3 Years	17.45%	16.33%	15.72%	15.52%	15.52%	15.52%
\$15,000	4 Years	15.59%	14.68%	14.08%	13.75%	13.63%	13.63%
\$20,000	4 Years	15.02%	14.11%	13.51%	13.17%	13.06%	13.06%
\$25,000	5 Years	14.50%	13.73%	13.17%	12.80%	12.59%	12.52%
\$30,000	5 Years	14.30%	13.53%	12.97%	12.60%	12.39%	12.32%

* These rates are for secured loans only.

¹ This product is no longer available.

WARNING: This comparison Rate applies only to the example or examples given. Different amounts and terms will result in different Comparison Rates. Cost such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the Comparison Rate but may influence the cost of the loan.