



Home Loan Application Form

www.eAUSSIE.com.au

AHL Investments Pty Ltd ACN 105 265 861

Please Print & Use Black Pen Only

PERSONAL DETAILS OF APPLICANT ONE

Borrower Guarantor

Title Male Female
 Mr/Mrs/Miss/Ms/Other

Surname

First name Middle name

Residential address before settlement
 Owner
 Renting
 Other

Postcode Years there *If other please specify*

Previous residential address *(if current address is less than 3 years)*

Residential address after settlement *(Note: post office boxes not acceptable)*

Home telephone () Work telephone ()

Date of birth / / Mobile telephone

Driver's licence no. Marital status

No. of dependants Ages of dependants

Australian citizen Non / Temporary resident Permanent resident

Email

PERSONAL DETAILS OF APPLICANT TWO

Borrower Guarantor

Title Male Female
 Mr/Mrs/Miss/Ms/Other

Surname

First name Middle name

Residential address before settlement
 Owner
 Renting
 Other

Postcode Years there *If other please specify*

Previous residential address *(if current address is less than 3 years)*

Residential address after settlement *(Note: post office boxes not acceptable)*

Home telephone () Work telephone ()

Date of birth / / Mobile telephone

Driver's licence no. Marital status

No. of dependants Ages of dependants

Australian citizen Non / Temporary resident Permanent resident

Email

COMPANY DETAILS *(if loan is to be in a company name or act as a guarantor)*

Company name Borrower Guarantor *(tick one)* Australian Company Number (ACN)

Telephone () Fax ()

Nature of business

Registered address
Unit / Street no. Street name

Trading address *(if different from registered address)*
Unit / Street no. Street name

Suburb or town State Postcode

Suburb or town State Postcode

EMPLOYMENT DETAILS OF APPLICANT ONE

Employer's name

Employer's address

Years there Occupation Industry

Previous employer (if current employer is less than 3 years)

Previous employer's address

Years there Occupation Industry

EMPLOYMENT DETAILS OF APPLICANT TWO

Employer's name

Employer's address

Years there Occupation Industry

Previous employer (if current employer is less than 3 years)

Previous employer's address

Years there Occupation Industry

SELF EMPLOYMENT DETAILS

Name of business Nature of business Years trading

Name of accountant Accountant's telephone no. Accountant's fax no.
 () ()

Taxable income for the past 3 years \$ year \$ year \$ year

LOAN DETAILS

Total loan amount required Loan repayment term Est. settlement date
 \$ 10 15 20 25 30 yrs / /

Loan purpose
 Existing home Construction Business Land only \$
Estimated construction costs (land loan only)

Is this your first home purchase? Yes No

Standard variable Fixed then standard variable Lo Doc loan
 All-In-One Line of Credit FHOG

Initial fixed term (You may choose a fixed period, which forms part of the loan term.)
 If you elect to take fixed interest and interest only, the interest only period must finish at the same time as the fixed rate period selected.
 1 2 3 4 5 yrs

Initial interest only term (You may choose an interest only period, which forms part of the loan term.)
 1 2 3 4 5 yrs

Split loan (Fixed rates and multiple credit facilities are not available for LSTL product)

If you require a split loan, indicate below how the total loan amount is to be divided. Your options allow you to select any of the combinations below for each part of the facility. If you elect to take fixed interest and interest only, the interest only period must finish at the same time as the fixed period selected for the same account portion.

Primary loan \$ <input type="text"/>	Secondary loan \$ <input type="text"/>
Interest type <input type="checkbox"/> Variable <input type="checkbox"/> Fixed then variable	Interest type <input type="checkbox"/> Variable <input type="checkbox"/> Fixed then variable
Initial fixed rate term <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 yrs	Initial fixed rate term <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5
Initial interest only term <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 yrs	Initial interest only term <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5

LOAN PURPOSE If refinancing, name the institution to be paid out

1	\$
2	\$
3	\$
4	\$
TOTAL	\$

FINANCIAL DETAILS (as at date of application)

LIABILITIES (what you owe)

MORTGAGES

Lender	Minimum repayment	Balance
1	\$ Mthly	\$
2	\$ Mthly	\$
3	\$ Mthly	\$

OTHER LOANS (personal loans, hire purchase, overdrafts, etc.)

Lender	Minimum repayment	Balance
1	\$ Mthly	\$
2	\$ Mthly	\$
3	\$ Mthly	\$
4	\$ Mthly	\$

CREDIT CARDS

Lender	Limit	Balance
1	\$	\$
2	\$	\$
3	\$	\$
TOTAL		\$

Are you a guarantor for any other loans? Yes No

Provide details

ASSETS (what you own)

Property	Value
1	\$
2	\$
3	\$

SAVINGS ACCOUNTS

Institution	Account no.	Balance
1		\$
2		\$
3		\$

MOTOR VEHICLES

Make/Model	\$
Make/Model	\$

OTHER ASSETS (house contents, superannuation, etc.)

	\$	
	\$	
	\$	
	\$	
TOTAL		\$

INCOME

Base Salary

	Gross Monthly	Net Monthly (after tax)
Applicant One	\$	\$
Applicant Two	\$	\$

Other Income

	Monthly
Regular overtime	\$
Part-time / casual employment	\$
Dividends / interest	\$
Commission	\$

Rent received - existing property * Annual Monthly

* do not show rental property expenses as separate expense items

Other	<input type="text"/>	\$
Other	<input type="text"/>	\$
Other	<input type="text"/>	\$

Total net monthly income (1) \$

Total net monthly expenditure (2) \$

Uncommitted Monthly Income (1-2) \$

EXPENDITURE

Credit Commitments – Current

	Average Monthly
Housing Loan Repayments <small>(existing)</small>	\$
Other Loan Repayments	\$
Credit / store cards	\$

Other Commitments

	Average Monthly
Rent / board	\$
Rates (excluding rental property)	\$
Home insurance, Home and Contents <small>(excluding rental property)</small>	\$
Electricity / gas / water etc.	\$
Telephone	\$
Vehicles - petrol	\$
Vehicles - insurance / rego / maintenance	\$
Living - food / clothes / personal etc.	\$
Superannuation	\$
Insurance - life / income replacement	\$
Insurance - health	\$
Education - fees / fares / books etc.	\$
Child maintenance	\$
Other	<input type="text"/>
Other	<input type="text"/>
Other	<input type="text"/>

Total net monthly expenditure (2) \$

FUNDS POSITION (to be completed by your Aussie representative)

NORMAL FEES / COST ESTIMATE AND YOUR AVAILABLE FUNDS

Purchase Price / Refinance / Transfer amount	\$
Application Fee (including costs for collateral securities)	\$
Legal Disbursements (estimated)	\$
Settlement Fee	\$
Lenders Mortgage Insurance (estimated)	\$
based on estimated value of \$.....	
Stamp Duty on Purchase Contract (estimated)	\$
Stamp Duty on Mortgage (estimated)	\$
Other.....(estimated)	\$
Aussie Asset Power Fee	\$
Construction Loan Administration Fee	\$
Deposit Bond (if applicable)	\$
TOTAL ESTIMATED COSTS	\$

Loan Sought	\$
Deposit / Equity	\$
Savings	\$
FHOG	\$
Gifts	\$
SUB TOTAL	\$
Surplus	\$
TOTAL	\$

Costs are approximate at time of calculation and may vary. Full details of all credit fees and charges payable under your Home Loan will be set out in your Home Loan Contract. You may also have to pay costs associated with your own Legal Fees, Legal Disbursements, Building Insurance, Pest Report, Survey etc.

SECURITY DETAILS

PROPERTY 1. PROPOSED SECURITY ADDRESS

Proposed / existing registered owner	Floor area	Owner occupier	Investment
_____	_____ m ²	<input type="checkbox"/>	<input type="checkbox"/>
Purchase price (if purchasing)	Estimated market value (if refinancing)	Monthly rental income (if investment)	
\$ _____	\$ _____	\$ _____	
Are there any current mortgages on title which will not be discharged at settlement? (if yes, please provide details) Yes <input type="checkbox"/> No <input type="checkbox"/>			
Amount \$	Mortgagee	Purpose	

CONTACT FOR VALUATION

Real estate agency / contact person	Agent's name	Telephone
_____	_____	() _____

PROPERTY 2. PROPOSED SECURITY ADDRESS

Proposed / existing registered owner	Floor area	Owner occupier	Investment
_____	_____ m ²	<input type="checkbox"/>	<input type="checkbox"/>
Purchase price (if purchasing)	Estimated market value (if refinancing)	Monthly rental income (if investment)	
\$ _____	\$ _____	\$ _____	
Are there any current mortgages on title which will not be discharged at settlement? (if yes, please provide details) Yes <input type="checkbox"/> No <input type="checkbox"/>			
Amount \$	Mortgagee	Purpose	

CONTACT FOR VALUATION

Real estate agency / contact person	Agent's name	Telephone
_____	_____	() _____

PROPERTY 3. PROPOSED SECURITY ADDRESS

Proposed / existing registered owner	Floor area	Owner occupier	Investment
_____	_____ m ²	<input type="checkbox"/>	<input type="checkbox"/>
Purchase price (if purchasing)	Estimated market value (if refinancing)	Monthly rental income (if investment)	
\$ _____	\$ _____	\$ _____	
Are there any current mortgages on title which will not be discharged at settlement? (if yes, please provide details) Yes <input type="checkbox"/> No <input type="checkbox"/>			
Amount \$	Mortgagee	Purpose	

CONTACT FOR VALUATION

Real estate agency / contact person	Agent's name	Telephone
_____	_____	() _____

YOUR LEGAL REPRESENTATIVE'S NAME *(acting on your behalf for this transaction)*

	Contact name	
--	--------------	--

Address or DX no.	Telephone	Fax
	()	()

CONSTRUCTION DETAILS

Builder's name		Builder's licence no.	
Fixed price tender amount	\$	Builder's telephone	()

JOINT BORROWER NOMINATION FORM

Each borrower is separately entitled under the Consumer Credit Code to receive a copy of any notice or other document under the Consumer Credit Code.

By signing below you give up the right to be provided with multiple copies of information direct from the Lender, and nominate one person to receive this information.

NOMINATION

We nominate
(full name of person nominated)

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

Please note the following:

1. Only sign below if you are all borrowers who reside at the same address and all wish to nominate one of you.
2. Only a person who is a borrower may be the person nominated.
3. Any borrower who has signed this form can advise the credit provider or AHL Investments Pty Ltd (Aussie) at any time in writing that they wish to cancel their nomination. Following any cancellation the credit provider or Aussie will from then on provide each joint borrower with their own separate copy of any notice or other document under the Consumer Credit Code.
4. This nomination form only applies to joint borrowers. It will not apply to guarantors.

Borrower one signature

 Date / /

Borrower two signature

 Date / /

HOME LOAN APPLICATION FEES

Amount due \$

Payment method Credit card Cash / cheque *(Cheques should be made payable to AHL Investments Pty Ltd)*

Credit card details Visa Mastercard Bankcard American Express Diners Club

Cardholder name Number

Expiry date Cardholder's signature

Receipt no. Date / /

BORROWING HISTORY

Has legal action been instituted against you for default under any credit contract within the last 5 years?

If YES, provide details.

Applicant one
 Yes No
 Applicant two
 Yes No

Have you ever had a judgment entered against you, been bankrupt, insolvent, assigned your estate for the benefit of creditors or entered into a scheme of arrangement with your creditors? *If YES, provide details.*

Applicant one
 Yes No
 Applicant two
 Yes No

DECLARATION AS TO PURPOSE OF CREDIT (for investment/business loans only)

This declaration must be signed by all borrowers for it to be effective.

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.

Borrower one name (please print)

Borrower one signature (for business and/or investment purposes only)

Date

Borrower two name (please print)

Borrower two signature (for business and/or investment purposes only)

Date

DECLARATION

I/We hereby confirm that all of the information set out above is true and correct even if the information is not in my/our handwriting.

I/We understand and agree that Aussie Home Loans Limited and AHL Investments Pty Ltd (both together and separately referred to as Aussie) and its employees, contractors and agents may receive a fee or commission in connection with this application.

I/We supply the above details for the purpose of enabling Aussie to determine whether to grant me/us a loan. My/Our submission of this application does not imply any acceptance by Aussie to grant me/us a loan.

I/We understand the information supplied and contained in this application can be used for establishing two streams of credit: a home loan and credit card facility. Furthermore, I/we understand information contained herein can be exchanged between the different funders and Aussie.

I/We understand that any decision of Aussie to accept this application is made in reliance on the information given by me/us in this application.

Aussie reserves the right to accept or refuse this application at its discretion.

I/We authorise Aussie to make any inquiries in relation to this application it considers necessary.

I/We understand that we will be formally advised of approval of the loan if our application is successful.

Applicant one signature

Date

Applicant two signature

Date



Repayment and Transaction Authority

This page to be faxed to Aussie directly on 02 9338 7710

To: AHL Investments Pty Ltd (Aussie)

I/We refer to the proposed loan set out in this loan application and hereby confirm the following:

1. METHOD OF REPAYMENT

Please note: a) During an interest only or construction period, the monthly contractual repayments can only be made by direct debit. b) For Aussie Asset Power loans, the minimum repayments can only be made by direct debit.

I/We understand either direct debit or salary deduction must cover my/our minimum contractual repayments.

I/We understand either my/our direct debit account must remain open, regardless of whether my/our minimum contractual repayments are paid by direct debit or salary deduction.

I/We will make my/our loan repayments as follows (tick as appropriate)

Primary Loan

Minimum repayment [] Direct Debit or [] Salary Deduction
Additional Repayment [] Direct Debit \$ [] [] Salary Deduction \$ []

Secondary Loan (if multiple credit facility / split loan applies)

Minimum repayment [] Direct Debit or [] Salary Deduction
Additional Repayment [] Direct Debit \$ [] [] Salary Deduction \$ []

2. TELEPHONE ACCESS AND INTERNET ACCESS

I/We would like to be able to make transactions (including redraws) on my/our loan account via Telephone and Internet Access, as will be described in the loan contract.

Primary Loan [] Yes [] No
Secondary Loan [] Yes [] No

I/We acknowledge that transactions via Telephone and/or Internet Access will only be available if Aussie has these facilities.

If available and I/we have ticked YES, I/we agree that any of us may use Telephone and/or Internet Access to make transactions (including redraws) from my/our loan account. We accept that we are all liable for the transactions made by any of us.

Please note: All redraw payments requested under Telephone and/or Internet Access will be paid into your nominated direct debit account. The direct debit account will be debited with any amount due by you not otherwise paid. A direct debit request will therefore be required for all loan applications, and the direct debit account must be kept open regardless of repayment method.

Applicant one signature

[Signature box]

Applicant one name (please print)

[Name box]

[Date box]
Date

Applicant two signature

[Signature box]

Applicant two name (please print)

[Name box]

[Date box]
Date



Privacy Act Consent

Aussie Home Loans Limited

ACN 002 119 511

AHL Investments Pty Ltd

ACN 105 265 861

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Opportunity No.

Applicant One

Applicant Two

Guarantor One

Guarantor Two

(if applicable)

(if applicable)

Applicant One Address

To Aussie Home Loans Limited and AHL Investments Pty Ltd (both together and separately referred to as Aussie in this document), any funder/lender of any credit facilities (eg. home loan, credit card or any other financial accommodation), any mortgage insurer, and any other person having an interest in the management, insurance or funding of those facilities (each together and separately called "you").

Consent regarding use of credit information

The Applicant/s and any Guarantor/s (each together and separately called "me/we/us/our") agree that, you may do any one or more of the following at any time:

1. Consumer credit information

Seek and use consumer credit information about me/us to assess an application for commercial credit or consumer credit.

2. Commercial credit information

Seek and use commercial credit information about me/us to assess an application for consumer credit or commercial credit.

3. Collection of overdue payments

Seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.

4. Provide information to a mortgage insurer

Provide information to mortgage insurers to assess the risk of providing mortgage insurance or to assess the risk of default.

5. Exchange of information between credit providers

Seek from and use or give to another credit provider (including any other credit provider who has lent money on the same security) any information about my/our credit worthiness, credit standing, credit history or credit capacity. In particular, you may provide and receive a reference on me/us.

6. Exchange of information with advisers

Collect from, use or give credit reports about me/us to any mortgage broker, mortgage originator, mortgage manager, financial consultant, accountant, lawyer, or real estate agent acting in connection with my/our financing or purchase of a property.

7. Provide information to credit reporting agencies

Give to a credit reporting agency personal or commercial information about me/us. The information includes identity particulars; the fact that credit has been applied for and the amount; the fact that you are a current credit provider to me/us; payments which become overdue more than 60 days, and for which collection action has commenced; advice that payments are no longer overdue; advice that cheques drawn by me/us have been dishonored more than once; in specific circumstances, that in your opinion, I/we have committed a serious credit infringement; and that credit provided to me/us by you has been paid or otherwise discharged.

8. Provide information for securitisation

Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation.

9. Provide information to Guarantors

Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us.

Collection and use of personal information

Personal information is any information or opinion where a person’s identity is apparent, or can reasonably be ascertained from that information or opinion.

I/we understand that you will use my/our personal information for (a) assessing or raising the credit facilities for which I/we have applied; (b) direct marketing of products and services offered by you or by a third party; (c) establishing a customer loyalty program; and (d) any purpose related to the above purposes.

My/our personal information may be disclosed as required by law, to any of your associates or contractors (including, for example, stationery printing houses, mail houses, lawyers and accountants), or to any person considering acquiring or taking an interest in your business.

The provision of my/our personal information is needed to allow my/our application to be processed.

I/we can get access to the personal information about me/us that you hold, or tell you not to provide me/us with direct marketing, by writing to the Privacy Officer at Aussie , Level 23, 363 George Street, Sydney NSW 2000.

Personal Information about third parties

I/We agree that if at any time I/we provide you with personal information about someone else, I/we will be authorised by that person to provide you with that information and I/we will ensure that person is, as soon as practicable, made aware:

- that their information is provided to you;
- that they are able to gain access to their information by contacting the Privacy Officer at Aussie; and
- the purpose for which their information is provided, how it will be used and the organisations to whom their information may be disclosed (including the purposes, uses, and third party disclosures identified directly above under the heading “Collection and Use of Personal Information”).

INFORMATION ABOUT SOME OF AUSSIE’S SERVICES

Aussie arranges loans for borrowers and manages Aussie branded loans for some funders.

Aussie will provide us with information which is to the best of Aussie’s knowledge correct at the date the information is provided. Aussie may also answer questions we raise while Aussie is arranging a loan for us. For example, Aussie may:

- provide information regarding different types of loans;
- explain the difference between a fixed interest rate and a variable interest rate;
- explain the differences between interest only, and principal and interest loans;
- assist arranging execution of loan documents and settlement.

If we feel we require formal advice regarding the choice of product or the choice of various aspects of products, we agree to obtain our own legal or financial advice. We acknowledge providing financial or legal advice is not part of Aussie’s function. Aussie does not provide advice about financial products.

We acknowledge that Aussie may be paid a commission by funders, product suppliers or other people with whom Aussie does business. However, no commission is payable by us.

In relation to arranging loans, we understand Aussie may be paid up to 0.8% per annum (exclusive of GST) of our loan amount shortly after our loan settles, and up to 0.3% per annum (exclusive of GST) of the ongoing loan balance (except if Aussie receives the full commission either at the time of loan settlement or over the life of the loan, in which case Aussie may receive a higher rate of commissions for the initial commission or the ongoing commission respectively). In respect of other products and services, Aussie may be paid a commission which may consist of an initial commission plus an ongoing commission calculated by reference to the loan or product amount.

The Aussie representative we deal with may be paid part of those commissions. In most instances they will be paid a standard commission (sometimes a lower commission may be paid if Aussie receives a lower commission from the panel lender). It is not practical at the date of this disclosure to specify the exact amount of commission payable.

Dated

Signed by

Applicant One

Applicant Two

Signed by

Guarantor One

Guarantor Two



Reference from an 'Acceptable Referee' (s.21)

This form must be signed by an 'acceptable referee'. Additional signatories to an account must each complete separate 'Acceptable Referee' (s.21) forms. See overleaf for guidance notes before completing this form.

PART A: Details of Signatory

1. Name of Signatory *(In full, no initials)*

Surname
Given names

2. Account name/title *(if unknown leave blank)*

3. Account number *(if unknown leave blank)*

4. Signature *(to be signed in the presence of the referee)*

PART B: Documents examined by Referee

5. Primary identification document – Birth certificate, citizenship certificate, or international travel document (e.g. passport)

Type of document

Name on document *(cannot be initials)*

Document number

Date of birth

/ /

Date of issue

/ /

Office of issue*

**For a travel document, show country of issue*

6. Secondary identification document

Name on document *(cannot be initials)*

Date of birth

/ /

Address

State

Postcode

Type of document

Document number

Issued by

Date of issue

/ /

Date of expiry

/ /

Please Note: If only a secondary identification document is relied upon, the cash dealer must notify the Director of AUSTRAC, pursuant to section 22 of the *Financial Transaction Reports Act 1988*.

PART C: Details of Acceptable Referee

7. Name of Acceptable Referee

Surname
Given names

8. Occupation

9. Address

State

Postcode

10. Category of Referee

See list overleaf

PART D: Statement by Acceptable Referee

11. I have known the signatory for a period of (minimum 12 months)

12. The signatory has been commonly known to me by the name shown in Part A for a period of:

13. I have examined the identification documents whose details are shown in Part B, consisting of (tick one):

A primary document in the name shown in Part A

A secondary document in the name shown in Part A, plus a primary document in former name

Only a secondary document in the name shown in Part A

14. Where the name on the primary identification document differs from the name used by the signatory in relation to the account, the explanation given by the signatory is:

15. Where only a secondary identification document is examined, the explanation given by the signatory as to why a primary identification document was not produced, is:

16. The signatory signed the identification reference in my presence.

17. Signature of Acceptable Referee

Date

/ /

Notes of Guidance for Acceptable Referees

An Identification Reference must be signed in the presence of an Acceptable Referee.

An Identification Reference is to be provided for each signatory to an account, and comprises a written and signed reference by a person within a specified class of Acceptable Referees, declared by the Minister by Notice in the Gazette on 6 November 2002 in GN 44 (see list below).

The reference must set out the name used by the signatory in relation to the account and must state that:

- The referee has known the signatory for the period specified in the reference (being a period of at least 12 months);
- During the whole of that period, or for so much of that period as is specified in the reference, the signatory has been commonly known by that name; and
- The referee has examined:
 - a specified primary identification document for the signatory in that name; or
 - a specified secondary identification document for the signatory in that name, and a specified primary identification document for the signatory in a former name of the person; or
 - only a specified secondary identification document for the signatory in that name.

Primary identification documents are:

- birth certificate;
- citizenship certificate;
- international travel document:
 - current passport;
 - expired passport which has not been cancelled and was current within the preceding 2 years;
 - other document of identity having the same characteristics of a passport (e.g. this may include some diplomatic documents and some documents issued to refugees).

Secondary identification documents are documents (other than a primary identification document) which establish the identity of the signatory e.g. Australian driver's licence.

Please Note: Primary and Secondary Identification Documents must have at least one given name plus surname in full (not initials).

Warning: It is an offence under section 21 of the Financial Transaction Reports Act 1988 to make a false or misleading statement

Categories of Acceptable Referees

1. A member of:
 - (a) the Institute of Chartered Accountants in Australia; or
 - (b) the Australian Society of Certified Practising Accountants; or
 - (c) the National Institute of Accountants.
2. A member of a municipal, city, town, district or shire council of a State or Territory.
3. An employee of a financial institution who is authorised by the financial institution to open accounts with the institution.
4. An agent of a financial institution who is authorised by the financial institution to open accounts with the institution.
5. A full-time employee of:
 - (a) a financial institution (other than an employee mentioned in item 3); or
 - (b) a corporation that is a registered corporation within the meaning of the *Financial Corporations Act 1974*; who has been employed continuously for at least 5 years by one or more financial bodies.
6. An employee of a bank carrying on business outside Australia:
 - (a) that does not have an authority under section 9 of the *Banking Act 1959*; and
 - (b) that is engaged in a transaction with a cash dealer; who is authorised by the bank to open accounts with the bank.
7. A full-time employee of a company carrying on insurance business who has been employed continuously for at least 5 years by one or more companies of that type.
8. A legal practitioner (however described) of a Federal, State or Territory court.
9. A registrar, clerk, sheriff or bailiff of a Federal, State or Territory court.
10. An officer within the meaning of the *Defence Act 1903*.
11. An individual registered or licensed as:
 - (a) a dentist; or
 - (b) a medical practitioner; or
 - (c) a pharmacist; or
 - (d) a veterinary surgeon; under a law of a State or Territory providing for that registration or licensing.
12. An individual who holds the position of nursing sister and is registered as a nurse under a law of a State or Territory providing for that registration.
13. A diplomatic or consular officer of an Australian Embassy, High Commission or Consulate, in Australia or overseas.
14. A holder of an office established by a law of the Commonwealth, a State or Territory in respect of which annual salary is payable, other than an office mentioned in item 15.
15. A judge or master of a Federal, State or Territory court.
16. A stipendiary magistrate of the Commonwealth or of a State or Territory.
17. A justice of the peace of a State or Territory.
18. A member of the Parliament or a State Parliament.
19. A member of the Legislative Assembly of the Australian Capital Territory, the Northern Territory or Norfolk Island.
20. A minister of religion within the meaning of the *Marriage Act 1961* who is registered under Division 1 of Part IV of that Act.
21. A notary public.
22. A member of the Australian Federal Police, or of the police force of a State or Territory, who, in the normal course of his or her duties, is in charge of a police station.
23. A member of the Australian Federal Police, or of the police force of a State or Territory, of or above the rank of sergeant.
24. A manager of a post office.
25. An individual employed as an officer or employee by one or more of the following:
 - (a) the Commonwealth, a State or Territory; or
 - (b) an authority of the Commonwealth, a State or Territory; or
 - (c) a local government body of a State or Territory; who has been so employed continuously for a period of at least 5 years, whether or not the individual was employed for part of that period as an officer and for part as an employee.
26. An individual employed as a full-time teacher or as a principal at one or more of the following educational institutions:
 - (a) a primary or secondary school forming part of the education system in State or Territory; or
 - (b) an institution listed in section 4 or paragraphs 34(4)(b)-(j) (inclusive) of the *Higher Education Funding Act 1988*; who has been so employed continuously for a period of at least 5 years.
27. An individual who, in relation to an Aboriginal community:
 - (a) is recognised by the members of the community to be a community elder; or
 - (b) if there is an elected Aboriginal council that represents the community – is an elected member of the council.
28. An individual who is an agent of a totalisator agency board if:
 - (a) the individual conducts an agency of the totalisator agency board at particular premises; and
 - (b) that agency is not ancillary to any other business conducted at those premises.
29. A commissioner for oaths of a State or Territory.
30. An individual who is registered as a tax agent under part VIIA of the *Income Tax Assessment Act 1936*.
31. A member of the Chartered Institute of Company Secretaries in Australia Limited.
32. A member or fellow of the Association of Taxation and Management Accountants.
33. A member of the Institution of Engineers, Australia, other than a member with the grade of student.
34. A fellow member of the National Tax and Accountants' Association Limited.
35. The holder, or an authorized representative/proper authority holder of, a licence under sections 780, 781 or 913B of the *Corporations Act 2001* who has known another person for at least 12 months is an acceptable referee in respect of the other person for the purposes of the definition of 'acceptable referee' in subsection 3(1) of the FTR Act.
36. The holder of, or an authorized representative/proper authority holder of, a licence under sections 780, 781 or 913B of the *Corporations Act 2001*, who has complied with the requirements of section 912A of that Act and Australian Securities and Investments Commission Policy Statement 122 in relation to another person is an acceptable referee in respect of that other person for the purposes of the definition of 'acceptable referee' in subsection 3(1) of the FTR Act. (In this situation there is no requirement for an existing 12 month relationship).



Reference from an 'Acceptable Referee' (s.21)

This form must be signed by an 'acceptable referee'. Additional signatories to an account must each complete separate 'Acceptable Referee' (s.21) forms. See overleaf for guidance notes before completing this form.

PART A: Details of Signatory

1. Name of Signatory *(In full, no initials)*

Surname
Given names

2. Account name/title *(if unknown leave blank)*

3. Account number *(if unknown leave blank)*

4. Signature *(to be signed in the presence of the referee)*

PART B: Documents examined by Referee

5. Primary identification document – Birth certificate, citizenship certificate, or international travel document (e.g. passport)

Type of document

Name on document *(cannot be initials)*

Document number

Date of birth

/ /

Date of issue

/ /

Office of issue*

*For a travel document, show country of issue

6. Secondary identification document

Name on document *(cannot be initials)*

Date of birth

/ /

Address

State

Postcode

Type of document

Document number

Issued by

Date of issue

/ /

Date of expiry

/ /

Please Note: If only a secondary identification document is relied upon, the cash dealer must notify the Director of AUSTRAC, pursuant to section 22 of the *Financial Transaction Reports Act 1988*.

PART C: Details of Acceptable Referee

7. Name of Acceptable Referee

Surname
Given names

8. Occupation

9. Address

State

Postcode

10. Category of Referee

See list overleaf

PART D: Statement by Acceptable Referee

11. I have known the signatory for a period of (minimum 12 months)

12. The signatory has been commonly known to me by the name shown in Part A for a period of:

13. I have examined the identification documents whose details are shown in Part B, consisting of (tick one):

A primary document in the name shown in Part A

A secondary document in the name shown in Part A, plus a primary document in former name

Only a secondary document in the name shown in Part A

14. Where the name on the primary identification document differs from the name used by the signatory in relation to the account, the explanation given by the signatory is:

15. Where only a secondary identification document is examined, the explanation given by the signatory as to why a primary identification document was not produced, is:

16. The signatory signed the identification reference in my presence.

17. Signature of Acceptable Referee

Date

/ /

Notes of Guidance for Acceptable Referees

An Identification Reference must be signed in the presence of an Acceptable Referee.

An Identification Reference is to be provided for each signatory to an account, and comprises a written and signed reference by a person within a specified class of Acceptable Referees, declared by the Minister by Notice in the Gazette on 6 November 2002 in GN 44 (see list below).

The reference must set out the name used by the signatory in relation to the account and must state that:

- The referee has known the signatory for the period specified in the reference (being a period of at least 12 months);
- During the whole of that period, or for so much of that period as is specified in the reference, the signatory has been commonly known by that name; and
- The referee has examined:
 - a specified primary identification document for the signatory in that name; or
 - a specified secondary identification document for the signatory in that name, and a specified primary identification document for the signatory in a former name of the person; or
 - only a specified secondary identification document for the signatory in that name.

Primary identification documents are:

- birth certificate;
- citizenship certificate;
- international travel document:
 - current passport;
 - expired passport which has not been cancelled and was current within the preceding 2 years;
 - other document of identity having the same characteristics of a passport (e.g. this may include some diplomatic documents and some documents issued to refugees).

Secondary identification documents are documents (other than a primary identification document) which establish the identity of the signatory e.g. Australian driver's licence.

Please Note: Primary and Secondary Identification Documents must have at least one given name plus surname in full (not initials).

Warning: It is an offence under section 21 of the Financial Transaction Reports Act 1988 to make a false or misleading statement

Categories of Acceptable Referees

1. A member of:
 - (a) the Institute of Chartered Accountants in Australia; or
 - (b) the Australian Society of Certified Practising Accountants; or
 - (c) the National Institute of Accountants.
2. A member of a municipal, city, town, district or shire council of a State or Territory.
3. An employee of a financial institution who is authorised by the financial institution to open accounts with the institution.
4. An agent of a financial institution who is authorised by the financial institution to open accounts with the institution.
5. A full-time employee of:
 - (a) a financial institution (other than an employee mentioned in item 3); or
 - (b) a corporation that is a registered corporation within the meaning of the *Financial Corporations Act 1974*; who has been employed continuously for at least 5 years by one or more financial bodies.
6. An employee of a bank carrying on business outside Australia:
 - (a) that does not have an authority under section 9 of the *Banking Act 1959*; and
 - (b) that is engaged in a transaction with a cash dealer; who is authorised by the bank to open accounts with the bank.
7. A full-time employee of a company carrying on insurance business who has been employed continuously for at least 5 years by one or more companies of that type.
8. A legal practitioner (however described) of a Federal, State or Territory court.
9. A registrar, clerk, sheriff or bailiff of a Federal, State or Territory court.
10. An officer within the meaning of the *Defence Act 1903*.
11. An individual registered or licensed as:
 - (a) a dentist; or
 - (b) a medical practitioner; or
 - (c) a pharmacist; or
 - (d) a veterinary surgeon; under a law of a State or Territory providing for that registration or licensing.
12. An individual who holds the position of nursing sister and is registered as a nurse under a law of a State or Territory providing for that registration.
13. A diplomatic or consular officer of an Australian Embassy, High Commission or Consulate, in Australia or overseas.
14. A holder of an office established by a law of the Commonwealth, a State or Territory in respect of which annual salary is payable, other than an office mentioned in item 15.
15. A judge or master of a Federal, State or Territory court.
16. A stipendiary magistrate of the Commonwealth or of a State or Territory.
17. A justice of the peace of a State or Territory.
18. A member of the Parliament or a State Parliament.
19. A member of the Legislative Assembly of the Australian Capital Territory, the Northern Territory or Norfolk Island.
20. A minister of religion within the meaning of the *Marriage Act 1961* who is registered under Division 1 of Part IV of that Act.
21. A notary public.
22. A member of the Australian Federal Police, or of the police force of a State or Territory, who, in the normal course of his or her duties, is in charge of a police station.
23. A member of the Australian Federal Police, or of the police force of a State or Territory, of or above the rank of sergeant.
24. A manager of a post office.
25. An individual employed as an officer or employee by one or more of the following:
 - (a) the Commonwealth, a State or Territory; or
 - (b) an authority of the Commonwealth, a State or Territory; or
 - (c) a local government body of a State or Territory; who has been so employed continuously for a period of at least 5 years, whether or not the individual was employed for part of that period as an officer and for part as an employee.
26. An individual employed as a full-time teacher or as a principal at one or more of the following educational institutions:
 - (a) a primary or secondary school forming part of the education system in State or Territory; or
 - (b) an institution listed in section 4 or paragraphs 34(4)(b)-(j) (inclusive) of the *Higher Education Funding Act 1988*; who has been so employed continuously for a period of at least 5 years.
27. An individual who, in relation to an Aboriginal community:
 - (a) is recognised by the members of the community to be a community elder; or
 - (b) if there is an elected Aboriginal council that represents the community – is an elected member of the council.
28. An individual who is an agent of a totalisator agency board if:
 - (a) the individual conducts an agency of the totalisator agency board at particular premises; and
 - (b) that agency is not ancillary to any other business conducted at those premises.
29. A commissioner for oaths of a State or Territory.
30. An individual who is registered as a tax agent under part VIIA of the *Income Tax Assessment Act 1936*.
31. A member of the Chartered Institute of Company Secretaries in Australia Limited.
32. A member or fellow of the Association of Taxation and Management Accountants.
33. A member of the Institution of Engineers, Australia, other than a member with the grade of student.
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