

The information collected by Indigenous Business Australia (IBA) from the person(s) named as applicant(s) in this form shall be used only for the purpose of assessing the eligibility of the applicant(s) to be included on IBA's Expression of Interest Register. This information is personal information under the *Privacy Act 1988* (Cth) and is protected under that Act. For further details on how the privacy of such information is maintained as well as the use and sharing of such information please refer to the section in this form with the heading H. PRIVACY PROTECTION OF INFORMATION.

The information provided to IBA in this form is also personal information under section 191 of the *Aboriginal and Torres Strait Islander Act 2005* (Cth). This information, including documents provided to IBA in support of your expression of interest for a housing loan, will not be disclosed to any person unless otherwise permitted by section 191.

If married or in a defacto* relationship you and your partner are to complete this Expression of Interest form. If you have difficulty with any of the questions please FreeCALL™ 1800 107 107** (select option 1) and speak to your local IBA Lending Officer.

A. PERSONAL DETAILS

Applicant 1

Applicant 2

Title	Mr / Mrs / Miss / Ms / Other _____ (please specify)	Mr / Mrs / Miss / Ms / Other _____ (please specify)
First name	<input type="text"/>	<input type="text"/>
Middle name/s	<input type="text"/>	<input type="text"/>
Family name	<input type="text"/>	<input type="text"/>
Have you ever used any name other than the name declared above? (e.g. maiden name or traditional name)	<input type="checkbox"/> Yes - list name/s below <input type="checkbox"/> No	<input type="checkbox"/> Yes - list name/s below <input type="checkbox"/> No
	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Current address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	State <input type="text"/> PCode <input type="text"/>	State <input type="text"/> PCode <input type="text"/>
Phone	(H) <input type="text"/> (W) <input type="text"/>	(H) <input type="text"/> (W) <input type="text"/>
	(M) <input type="text"/>	(M) <input type="text"/>
Best daytime ph number	<input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Mobile	<input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Mobile
Email	<input type="text"/>	<input type="text"/>
Are you of Aboriginal or Torres Strait Islander descent?	<input type="checkbox"/> Aboriginal <input type="checkbox"/> Torres Strait Islander <input type="checkbox"/> Neither	<input type="checkbox"/> Aboriginal <input type="checkbox"/> Torres Strait Islander <input type="checkbox"/> Neither
Driver's licence number	<input type="text"/>	<input type="text"/>
Marital status	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Defacto* <input type="checkbox"/> Separated	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Defacto* <input type="checkbox"/> Separated
Have you previously owned a home or had a home loan?	<input type="text"/> Yes / No	<input type="text"/> Yes / No
Are you currently bankrupt?	<input type="text"/> Yes / No	<input type="text"/> Yes / No
If Yes, what is your discharge date?	<input type="text"/>	<input type="text"/>

* A defacto relationship is where two adult people, who are not married to each other, (including opposite sex and same sex relationships) are partnered and living together (or usually living together) as a couple.

** Calls to 1800 numbers are free from your home phone. Calls from mobile or public phones may be timed and charged at a higher rate.

Initial here

B. NAMES / DETAILS OF THE PEOPLE WHO WILL LIVE WITH YOU

Please list the names and details of the people who will live with you in the home you wish to buy or build

Name	Age	Relationship to you	Aboriginal	Torres Strait Islander	Neither	Financially independent
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="Y/N"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="Y/N"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="Y/N"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="Y/N"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="Y/N"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="Y/N"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="Y/N"/>

C. EMPLOYMENT DETAILS

Applicant 1

Employer's name

Employer's address

State PCode

Occupation

Work phone number

Work email

Period of employment

You are paid Weekly Fortnightly Monthly

Your wage **before** tax is \$

If you have been in this job for less than 12 months please provide details of your previous employment

Previous employer's name

Occupation

Period of employment

Do you receive other income not mentioned above?

Description

(e.g. second job; Centrelink; child maintenance; Family Tax Benefit A/B; Pension etc)

If **Yes**, please specify the fortnightly amount \$

Applicant 2

State PCode

Weekly Fortnightly Monthly

\$

\$

D. CURRENT RENTAL SITUATION

*Only complete this section if you are currently renting a home or boarding with family / friends.
If not go to section E*

a) Do you live with parents / relatives / friends?	<input type="checkbox"/> Yes / <input type="checkbox"/> No	<input type="checkbox"/> Yes / <input type="checkbox"/> No
b) Do you rent from an Indigenous organisation?	<input type="checkbox"/> Yes / <input type="checkbox"/> No	<input type="checkbox"/> Yes / <input type="checkbox"/> No
c) Person / organisation / real estate agent from whom house is rented	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
d) You pay rent	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
The amount of rent is	\$ <input type="text"/>	\$ <input type="text"/>
e) How long have you been at this address?	<input type="text"/>	<input type="text"/>
f) Previous rental address if you have been at your present address for less than 12 months	<input type="text"/> <input type="text"/> State <input type="text"/> PCode <input type="text"/>	<input type="text"/> <input type="text"/> State <input type="text"/> PCode <input type="text"/>

E. FINANCIAL DETAILS

Please give details of your combined savings

Name of Financial Institution	Branch	Current balance
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Total savings		\$ <input type="text"/>

Please give details of your other commitments
(ie, car loans, personal loans, credit cards, store accounts, debtor arrangements / Part 9)

Lender	Monthly payment	Balance of loan	Card limit
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Have you previously had an IBA, ATSIC, ADC or ALC loan?

Yes / No

If yes, please specify: Borrower's name/s

Address of property

F. HOME OWNERSHIP (HOUSE AND / OR LAND)

a) If either applicant has previously owned a home or land please specify the following

Address of property

Year of purchase

Year when sold

Please state your reason/s for selling the home or land.

(If insufficient space, please use section L. FURTHER INFORMATION)

b) If either applicant currently has a mortgage or owns a home and / or land please specify the following

Address of property

Purchase price \$

Year of purchase

Original loan amount \$

Name of lender

Original interest rate %

Current interest rate %

Original monthly repayments \$

Current monthly repayments \$

Loan term years

Estimated current value \$ Less loan balance \$ = Equity

Why do you want to change your home loan to IBA?

Show relevant dates and attach copies of supporting documents i.e; current loan agreement, loan statements, council rate notice.

(If insufficient space, please use section L. FURTHER INFORMATION)

G. DOCUMENTS YOU NEED TO PROVIDE

When you submit this Expression of Interest form you need to provide certain documents.

Tick the boxes to indicate what you have included.

1. Confirmation of Aboriginal or Torres Strait Islander Descent Form (original document)
2. Proof of your income (e.g. two recent consecutive payslips or letter from employer)
3. Evidence of your ability to pay legal and stamp duty costs (e.g. copy of recent Bank, Building Society, Credit Union statements etc)*
4. Evidence of your ability to provide the deposit or equity
5. Details of current land or home ownership not financed through IBA (i.e. copy of your most recent council rates notice, current loan agreement and your past six months of home loan statements)

* Not required for applicants under the Home Ownership on Indigenous Land Program

All information supplied to IBA will become the property of IBA

H. PRIVACY PROTECTION OF INFORMATION

IBA will observe the duties imposed on a credit provider by the *Privacy Act 1988* in dealing with the information you have provided us.

What will the information be used for

The information collected in this form will be used by IBA to assess your eligibility to be placed on the Expression of Interest Register. You can gain access to this information by contacting IBA.

Secure storage of collected information

The personal information collected from you in this form will be stored in a secure place in accordance with Information Privacy Principle 4.

AUTHORISATION FOR THE PURPOSE OF INFORMATION PRIVACY PRINCIPLE 10(1)(A)

For the purpose of Information Principle 10(1)(a) contained in section 14 of the *Privacy Act 1988* (Cth), I / we by signing this section of the form at the space(s) designated below authorise IBA to use my personal information to inform me / us about:

- IBA's products or services that may be of relevance to me / us
- the products or services of another company that may be relevant to me / us; and
- any agreement or arrangement that IBA has made with another company that may be relevant to me / us.

I / we acknowledge that the giving of information by IBA does not mean that IBA is encouraging or influencing any decision that I / we may take in relation to my / our personal financial circumstances. Before I / we take any action on the basis of the information received from IBA, I / we acknowledge that independent financial advice should be obtained.

Applicant 1

Applicant's Signature

Date

Applicant 2

Applicant's Signature

Date

I. DECLARATION

I / We understand the following

- There is no commitment on the part of Indigenous Business Australia to provide me / us with a loan.
- This is not a formal application for a loan and my / our final eligibility cannot be determined until the formal application is received; and
- I / We will be invited to submit a formal loan application at a time determined by Indigenous Business Australia in accordance with its policies.

I / We declare that the information set out above is true and complete and hereby apply for placement on the Expression of Interest Register.

Print Name:

Applicant 1

Applicant 2

Signature:

Applicant 1

Date

Applicant 2

Date

J. CHECKLIST

- Please ensure that the application is completed and sections H and I are signed and you have initialled each page in the box provided in the bottom right hand corner



K. CUSTOMER CONSENT FOR CENTRELINK CONFIRMATION SERVICES

Only fill in this section if you receive Centrelink Benefits.

Centrelink Reference Number/s

Applicant 1

Applicant 2

This consent will be used for the sole purpose of authorising Centrelink to provide information to Indigenous Business Australia to assess your eligibility in relation to concessions or services provided by Indigenous Business Australia.

I, Applicant 1 Applicant 2
authorise Centrelink to electronically provide a statement of information to Indigenous Business Australia to assist in the assessment of my entitlement to services from Indigenous Business Australia.

I understand that the information provided by Centrelink may include, where relevant, current or historical details of payments received, dependants, Centrelink deductions, income, assets and confirmation of my current address.

I understand that this authority, once signed is effective only for the period I am a customer of Indigenous Business Australia.

I understand that this authority, which is ongoing, can be revoked at any time by giving notice to Indigenous Business Australia.

I understand that I will be able to obtain a written copy of the Statements at any time from either Indigenous Business Australia or Centrelink.

A brochure is available from Centrelink that provides more details about the Centrelink Confirmation Services or on Centrelink's website at www.centrelink.gov.au

Print Name:

Applicant 1

Applicant 2

Signature:

Applicant 1

Date

Applicant 2

Date

