



Complete this form if you wish to request a review of your Indigenous Business Australia (IBA) housing loan. Once completed submit this form together with your supporting documents to IBA for assessment. All borrowers must complete this form. If you have difficulty with any of the questions, please call 1800 107 107* (select option 1) to speak with your local IBA office.

PERSONAL DETAILS

Borrower 1

Borrower 2

First name

Middle name/s

Family name

Current address

State

Postcode

State

Postcode

Phone

Mobile

Mobile

Other

Other

Best daytime phone number

Mobile

Other

Mobile

Other

Email

Occupation

Name of employer

Marital status

Married

Single

Married

Single

De facto*

Separated

De facto*

Separated

*A de facto 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.

Number and age of dependants (excluding partner or de facto)

Number

Ages

Please give reason for your request to review your housing loan.

If insufficient space, please use the section at the end of this form titled 'FURTHER INFORMATION'.

MONTHLY EXPENSES AND INCOME

Please detail all expenses for Borrower 1 and Borrower 2 or write NIL if not applicable.

MONTHLY EXPENSES

Home loan repayments - IBA \$

Home loan repayments - other lender \$

Rent \$

Other loan repayments

Personal / car / other loan \$

Personal / car / other loan \$

Personal / car / other loan \$

Credit card / store account \$

Credit card / store account \$

Credit card / store account \$

Car running costs

Fuel \$

Insurance \$

Registration \$

Maintenance / repairs \$

Other household / living expenses

Land / council / body corporate charges / water rates \$

Other state / territory taxes / levies if applicable \$

Heating / power \$

Pay TV / internet fees \$

Telephone \$

Insurance (house / contents) \$

Private health insurance / life insurance \$

Child care expenses \$

Child support payments \$

Education (including school fees, uniforms and text books) \$

Food and clothing \$

Entertainment / other \$
(This includes cigarettes, drinks, sports, kids pocket money etc.)

TOTAL MONTHLY EXPENSES \$

MONTHLY INCOME

Income for Borrower 1

Gross monthly income \$

Overtime / allowances \$

Centrelink allowances \$

Other \$

Total income (a) \$

Deductions

Taxation \$

Superannuation \$

Union fees \$

Total deductions (b) \$

1. TOTAL \$
(subtract b from a)

Income for Borrower 2

Gross monthly income \$

Overtime / allowances \$

Centrelink allowances \$

Other \$

Total income (a) \$

Deductions

Taxation \$

Superannuation \$

Union fees \$

Total deductions (b) \$

2. TOTAL \$
(subtract b from a)

TOTAL INCOME (1 + 2) \$

FINANCIAL DETAILS

WHAT YOU OWE - LIABILITIES

	Amount owing	
Housing loan - IBA	\$	<input style="width: 100%;" type="text"/>
Housing loan - other lender	\$	<input style="width: 100%;" type="text"/>
Personal / car / other loans (name of lender)		
<input style="width: 100%;" type="text"/>	\$	<input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	\$	<input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	\$	<input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	\$	<input style="width: 100%;" type="text"/>
Credit / store cards (name of lender)		
<input style="width: 100%;" type="text"/> Limit \$_____	\$	<input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/> Limit \$_____	\$	<input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/> Limit \$_____	\$	<input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/> Limit \$_____	\$	<input style="width: 100%;" type="text"/>

WHAT YOU OWN - ASSETS

	Current value	
House / Land	\$	<input style="width: 100%;" type="text"/>
Vehicles (please list make, model and year below)		
1. <input style="width: 100%;" type="text"/>	\$	<input style="width: 100%;" type="text"/>
2. <input style="width: 100%;" type="text"/>	\$	<input style="width: 100%;" type="text"/>
Household contents	\$	<input style="width: 100%;" type="text"/>
Savings (name of bank, credit union, building society)		
<input style="width: 100%;" type="text"/>	\$	<input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	\$	<input style="width: 100%;" type="text"/>
Superannuation (Borrower 1)	\$	<input style="width: 100%;" type="text"/>
Superannuation (Borrower 2)	\$	<input style="width: 100%;" type="text"/>
Other assets		
<input style="width: 100%;" type="text"/>	\$	<input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	\$	<input style="width: 100%;" type="text"/>

TOTAL LIABILITIES

\$

TOTAL ASSETS

\$

Please list all other overdue or unpaid accounts

For example, rates, body corporate fees, bills, school fees or arrears with another lender)

Creditor	Item	Due date	Amount
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>

TOTAL UNPAID ACCOUNTS

\$

CURRENT HOME LOAN SECURITY DETAILS

Please give details of your current home

Estimated current value \$

Is your building insurance policy current?

Building sum insured \$

Are your land / council or water rates paid up to date?

If no, how much is owing? \$

Only fill in this section if you receive Centrelink benefits.

If you do not wish other joint applicants to see your consent for Centrelink Confirmation Services, please contact Indigenous Business Australia (IBA) to request a separate Centrelink consent form.

This consent will be used for the sole purpose of authorising the Australian Government Department of Human Services (the department) to provide information to IBA to assess your eligibility in relation to housing finance being sought from IBA.

More information about Centrelink's Confirmation eServices is available from the department shopfronts and the department website at www.humanservices.gov.au.

I / we
Applicant 1

Applicant 2

authorise:

- IBA to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my Centrelink Customer details and concession card status in order to enable IBA to determine if I qualify for a service
- the department to provide the results of that enquiry to IBA.

I understand that:

- the department will use information I have provided to IBA to confirm my eligibility for relevant service and will disclose to IBA my personal information including my name, address, concession card status, payment type, payment status, income, assets, one-off payment, deduction and shared care arrangements
- this consent, once signed, remains valid while I am a customer of IBA unless I withdraw it by contacting IBA and the department
- I can obtain proof of my circumstances / details from the department and provide it to IBA so that my eligibility for relevant service can be determined
- if I withdraw my consent or do not alternatively provide proof of my circumstances / details, I may not be eligible for the service provided by IBA.

Applicant 1

Print name

Centrelink reference number

Signature

Date

Applicant 2

Print name

Centrelink reference number

Signature

Date

PRIVACY PROTECTION OF INFORMATION - YOUR CONSENT

IBA respects the privacy of all loan applicants and is committed to maintaining the privacy and accuracy of your personal information and to protecting such information from loss, misuse, unauthorised access, alteration and destruction.

What will the information be used for?

IBA will use the information you have provided in assessing your request to review housing loan (request). You can gain access to this information by sending an email to legal@iba.gov.au or Freecall™ 1800 107 107* (option 5).

To assess your request IBA must obtain information about you from a person who is either a credit reporting agency or credit provider.¹ To do this, IBA may disclose the information you have provided in your request to such credit reporting agency or credit provider.

The personal information collected about you will be dealt with in accordance with the Information Privacy Principles.

The information IBA obtains about you is used, subject to compliance with privacy and credit reporting laws, only for the purposes listed in this consent form and is not disclosed to any other person except with your permission or as permitted, or required, by law.

Why you need to sign this section of the form

If you do not sign this section of the form IBA will not be able to assess your request. By signing this section of the form you authorise IBA to obtain and give information about you which is relevant for the assessment of your request by IBA.

Please read the information below and then sign the form where indicated.

Authority for IBA to obtain certain credit information:

To enable IBA to assess my / our application I / we authorise IBA to do the following things.

- 1. Commercial credit information:** Obtain and use commercial credit information about me / us to assess my / our request.
- 2. Consumer information:** Obtain and use consumer credit information about me / us to assess my / our request.
- 3. Collection of overdue payments:** Obtain and use a credit report about me / us provided by a credit reporting agency to collect overdue payments from me / us.
- 4. Exchange of information between credit providers:** Obtain from and use or give to another credit provider, including other IBA programs, any information about my / our account, credit worthiness, credit standing, credit history or credit capacity.
- 5. Exchange of information with advisers:** Seek from and use or give to any financial consultant, accountant, lawyer or other adviser acting in connection with any financing provided or proposed to be provided to me / us, any personal information, consumer or commercial credit information.
- 6. Obtain details of income:** Obtain confirmation of the details of my / our income, including any pension or other government benefit.
- 7. Providing information to credit reporting agencies:** Give to a credit reporting agency personal or commercial information about me / us. The information may include:
 - identity particulars,
 - the fact that IBA is a current credit provider to me / us,
 - payments which are more than 60 days overdue and for which collection action has commenced,
 - advice that payments are no longer overdue,
 - an opinion of IBA that I / we have committed a serious credit infringement,
 - the fact that credit provided to me / us by IBA has been paid or otherwise discharged.
- 8. Provide information to guarantors:** Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me / us.
- 9. Disclose personal information:** Disclose personal information about me / us as required or permitted by law, or to organisations involved in providing credit to me / us, or to any advisor, associate, agent, contractor or service provider to IBA, or to people considering acquiring or taking an interest in my / our business or my / our assets.

Authorisation under section 191(2A)(a) and (b) of the *Aboriginal and Torres Strait Islander Act 2005 (Cth)*

By signing this form, I / we shall be taken to have authorised a person who is a credit reporting agency or a credit provider² to receive from IBA information and documents which relate to a housing loan made or treated as having been made by IBA to me / us.

Borrower 1

Print name

Signature

Date

Borrower 2

Print name

Signature

Date

¹ and ² Refer to ss 11A and 11B of the Privacy Act 1988 (Cth) for the meaning of credit reporting agency and credit provider.

* 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.

DOCUMENTS YOU NEED TO PROVIDE

When you submit this request you need to provide certain documents.*
Tick the boxes to indicate that you have included.

- 1. Latest two consecutive payslips or a letter from employer giving details of your employment.
- 2. If self-employed, a copy of your income tax returns for the last two years and income and expenditure statements of the business for the last two years.
- 3. Evidence of financial commitments (For example copies of latest account statements for loans, credit cards, store accounts and, if applicable, child support payments).
- 4. Copy of your latest land / council rates notice.
- 5. Copy of your current building insurance policy / renewal notice.

*All information supplied to IBA will become the property of IBA

DECLARATION

I / we hereby request that my / our loan be reviewed and do declare that, to the best of my / our knowledge, information and belief, the information provided in this request is true and correct in every particular.

Borrower 1

Print name

Signature

Date

Borrower 2

Print name

Signature

Date

CHECKLIST

Please tick the boxes once you have confirmed that your form is complete.

- All the questions answered in full.
- All documents listed are provided.
- All borrowers have signed and dated the form.

Please call your local IBA office on 1800 107 107 (select option 1) for assistance before submitting your Request to Review Housing Loan, if required.

Empty rectangular area for further information.