

# Home Loan Variation Request Form

Please use **BLOCK** letters and a black or blue pen to complete this form.

Use this form to request change(s) to your existing Australian Unity Bank home loan. For co-borrowers, lodging this form constitutes a request on behalf of all borrowers. Please complete the sections of this form relevant to your request and email your completed form to [bankingsupport@australianunity.com.au](mailto:bankingsupport@australianunity.com.au).

If you need any assistance, contact our Customer Services team on 1300 790 740 or email [bankingsupport@australianunity.com.au](mailto:bankingsupport@australianunity.com.au).

To: Australian Unity Bank Limited ABN 30 087 652 079

Variation request date:   /   /

## Borrower details

1. Customer name  Contact number   
2. Customer name  Contact number

## Home loan details

Home loan account number: BSB    -    Account number

### Current home loan product

Repayment type: ☐ Principal and Interest ☐ Interest Only  
Rate type: ☐ Fixed ☐ Variable ☐ Split (combination of Fixed and Variable)

### Home loan variation request purpose

What are your requirements and objectives in seeking to vary your home loan? If you are requesting a change of your repayment type to Interest Only, please also include your reasons for this request:

I request the following change(s) to my existing Australian Unity Bank home loan:

### Please complete the below section/s applicable to your home loan variation request

To help you make an informed financial decision about varying your home loan we have included a section titled 'Important Information' at the end of each of the 13 sections. It is important that you read this information. If you have any questions, please contact us via the email address or telephone number provided above at the start of this form.

- |   |   |
|---|---|
| <b>Section 1</b> To switch my home loan interest type to:<br><input type="checkbox"/> a fixed rate home loan<br><input type="checkbox"/> a variable rate home loan<br><input type="checkbox"/> a split rate home loan | <b>Section 7</b> <input type="checkbox"/> to reduce my home loan amount (balance)   |
| <b>Section 2</b> <input type="checkbox"/> to switch my home loan product  | <b>Section 8</b> <input type="checkbox"/> to change to my home loan type (from Owner Occupier to Investor or vice versa)              |
| <b>Section 3</b> <input type="checkbox"/> to change my home loan repayment frequency  | <b>Section 9</b> <input type="checkbox"/> to change to my home loan repayment type  |
| <b>Section 4</b> <input type="checkbox"/> to re-fix my home loan – at the end of a fixed rate term  | <b>Section 10</b> <input type="checkbox"/> to change to my home loan term   |
| <b>Section 5</b> <input type="checkbox"/> to change my home loan security   | <b>Section 11</b> <input type="checkbox"/> to consolidate my home loans into one home loan product                                    |
| <b>Section 6</b> <input type="checkbox"/> to change a Borrower/Guarantor  | <b>Section 12</b> <input type="checkbox"/> to add or remove a 100% offset account arrangement (only available on variable home loans) |
|   | <b>Section 13</b> <input type="checkbox"/> to add or remove a home loan package   |

Once you have completed this Home Loan Variation Request Form, please email it to us at [bankingsupport@australianunity.com.au](mailto:bankingsupport@australianunity.com.au) or send it by post to:

Australian Unity Bank  
Lending Variation Team  
GPO Box 1801  
Melbourne VIC 3000

## SECTION 1 – Switch home loan interest type

Please complete section A, B or C depending on what home loan type you would like to switch to.

I would like to switch my home loan interest type to a:

A. ☐ **Fixed Rate Home Loan**

A fixed rate home loan is a home loan which enables you to fix (or 'lock') your interest rate for a set period of time ('fixed rate term').

Fixed Rate Term: ☐ 1 ☐ 2 ☐ 3 ☐ 5 years

B. ☐ **Variable Rate Home Loan**

A variable rate home loan is a home loan where the interest rate will vary in response to changing market conditions.

C. ☐ **Split Rate Home Loan**

A split home loan is a home loan balance divided into separate fixed rate and variable rate accounts. This means you pay fixed interest on the fixed interest rate account balance and variable interest on the variable interest rate account balance.

### Current home loan structure

Loan account number

Home loan product

- ☐ Kickstarter  
☐ Health Wealth Happiness  
☐ Wealth Builder

Loan purpose

- ☐ Owner Occupier  
☐ Investor

Repayment type

- ☐ Principal and Interest  
☐ Interest Only

I would like to split my home loan(s) as follows:

SPLIT A (current home loan account)	Home Loan Product	Amount \$	Interest rate	Repayment type	Account to offset home loan (if applicable)
	<input type="checkbox"/> Kickstarter	\$ <input type="text"/>	<input type="text"/> % p.a.	<input type="checkbox"/> Principal and Interest	<input type="text"/>
	<input type="checkbox"/> Health Wealth Happiness			<input type="checkbox"/> Interest Only	
	<input type="checkbox"/> Wealth Builder				

SPLIT B (new home loan account)	Home Loan Product	Amount \$	Interest rate	Repayment type	Account to offset home loan (if applicable)
	<input type="checkbox"/> Kickstarter	\$ <input type="text"/>	<input type="text"/> % p.a.	<input type="checkbox"/> Principal and Interest	<input type="text"/>
	<input type="checkbox"/> Health Wealth Happiness			<input type="checkbox"/> Interest Only	
	<input type="checkbox"/> Wealth Builder				

If requesting a fixed rate on either split loan, please provide details below, including fixed rate term preference/s:

Home loan account	Fixed interest rate	Fixed rate term
SPLIT A (current home loan account)	<input type="text"/> % p.a.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 5 years
SPLIT B (new home loan account)	<input type="text"/> % p.a.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 5 years

### IMPORTANT INFORMATION

- An Interest Type Switch Fee may apply and be payable to cover administrative costs when switching between home loan interest types.
- Your interest rate will change based on the interest rate applicable to your new interest type loan and any interest rate discounts may cease to apply, unless otherwise agreed with us.
- We recommend that you read Australian Unity Bank's Home Loan Rates Guide to find out more about the benefits and risks associated with home loan interest rate types: available at [www.australianunity.com.au/banking/home-loans/home-loan-rates-guide](http://www.australianunity.com.au/banking/home-loans/home-loan-rates-guide)

### Fixed Rate Home Loans

A fixed rate home loan is a home loan which enables you to fix (or 'lock') your interest rate for a set period of time ('term'), usually between one and five years.

- We recommend that you obtain independent legal and financial advice about the benefits and risks of fixing your home loan interest rate.
- During your fixed rate period you will not receive the benefit of home loan interest rate decreases.
- Before fixing all or part of your home loan you should consider whether you are intending to sell your property; make extra repayments or change your lender during the fixed period as you may incur break costs as a consequence of these changes. Break costs can range from zero to thousands of dollars.

**WARNING:** Break costs may be payable if you request to break a fixed rate home loan term before the expiry of the fixed rate term. Break costs on fixed rate loans are neither a penalty nor a fee but an adjustment to compensate us for the loss incurred as a result of the termination of your contract with us. Break costs may be incurred prior to the end of the fixed rate period as a result of:

- Transferring to another home loan product
- Making pre-payments (payments that are more than the minimum repayment amount) exceeding \$10,000 in any 12-month period
- Repaying your home loan in full
- You refinance your home loan
- You sell the property
- Failing to make your contracted home loan repayments by the expiration of the time limit we specify in the default notice to be served on you

We recommend that you read the break cost information published on our website to find out more about break costs at: [www.australianunity.com.au/banking/home-loans/getting-started](http://www.australianunity.com.au/banking/home-loans/getting-started).

- You will be restricted in your ability to make extra repayments (including lump sum repayments) to a maximum of \$10,000 in any 12 month period. If you do make repayments above the minimum, you may incur a fee.
- The **Interest Rate % p.a.** and **Fixed Interest Rate % p.a.** are indicative only. The rate that we'll apply may be different. The interest rate/s we apply will be the advertised rate/s on the day we receive this home loan variation request.
- Redraw is not available during a fixed rate period. That means that while you will be able to make extra repayments up to a maximum of \$10,000 in any 12 month period, you will not be able to withdraw that money during the fixed rate period.
- 100% offset accounts do not apply to fixed rate home loans.

### Variable Rate Home Loan

A variable rate home loan is a home loan where the interest rate will vary in response to changing market conditions. The interest rate on a variable rate home loan may go up and down throughout the term of the loan depending on various factors such as the Reserve Bank of Australia changing the cash rate as well as higher or lower funding costs for the lender.

### Split Rate Home Loans

A split home loan is where the home loan balance is divided into separate fixed rate and variable rate accounts. This means you pay fixed interest on the fixed interest rate account balance and variable interest on the variable interest rate account balance.

The current loan maturity date will be applied to a new split loan unless an alternate maturity date is requested and approved. For further information refer to the Loan Fee Schedule available on the Terms and Conditions page at [www.australianunity.com.au/banking/terms-and-conditions](http://www.australianunity.com.au/banking/terms-and-conditions)

### Principal and Interest Repayments

A principal and interest repayment is when you make a home loan repayment which pays down the principal balance as well as the interest accrued over the term of the home loan.

### Interest Only Repayments

An interest only repayment is when you request to make interest only payments for a specific period of time. This means you'll only pay the interest charged, with your home loan payments during this period being lower than principal and interest repayments. Because you eventually have to repay the principal balance, the interest only period is generally limited to up to 5 years.

## SECTION 2 – Switch home loan product

I would like to switch my home loan product type to a:

<input type="checkbox"/> <b>Kickstarter Home Loan</b> (Owner Occupier home loan)  <input type="checkbox"/> Non-package <sup>1</sup> Package <sup>2</sup> is not available on this home loan  <input type="checkbox"/> Variable Rate Discounted Fixed Rates are not available on this home loan  100% offset is not available on this home loan	<input type="checkbox"/> <b>Health Wealth Happiness Home Loan</b> (Owner Occupier home loan)  <input type="checkbox"/> Package <sup>2</sup> <input type="checkbox"/> Non-package <sup>1</sup>  <input type="checkbox"/> Variable Rate Discounted <input type="checkbox"/> Fixed Rate: <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 5 years  <input type="checkbox"/> 100% offset	<input type="checkbox"/> <b>Wealth Builder Home Loan</b> (Investor home loan)  <input type="checkbox"/> Package <sup>2</sup> <input type="checkbox"/> Non-package <sup>1</sup>  <input type="checkbox"/> Variable Rate Discounted <input type="checkbox"/> Fixed Rate: <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 5 years  <input type="checkbox"/> 100% offset
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1. Non-package refers to a home loan product which has a higher interest rate than a Package home loan product and does not include any fee waivers. 2. Package refers to a home loan product which offers a better interest rate than a Non-package home loan product and includes some fee waivers (No Loan Top Up Fee and No Interest Type Switch Fee).

### IMPORTANT INFORMATION

- When switching a home loan product type, you may incur fees on your home loan account that did not previously apply.
- A Product Switch Fee may apply and be payable to cover administrative costs when switching between home loan products.
- A 100% offset arrangement is available on all variable rate home loans except the variable rate Kickstarter Home Loan.
- Your interest rate will change based on the interest rate applicable to your new home loan product and any previous interest rate discounts may cease to apply, unless agreed otherwise with us.
- 100% offset accounts do not apply to fixed rate home loans.

### Fixed Rate Home Loans

- Redraw is not available during a fixed rate period. That means that while you will be able to make extra repayments up to a maximum of \$10,000 in any 12 month period, you will not be able to withdraw that money during the fixed rate period.
- Break costs may be payable if you request to break a fixed rate home loan term before the expiry of the fixed rate term. For further information on break costs, please visit [www.australianunity.com.au/banking/home-loans/getting-started](http://www.australianunity.com.au/banking/home-loans/getting-started).

### SECTION 3 – Change home loan repayment frequency (excluding Interest Only requests)

I would like to change my home loan repayment frequency to:

- ☐ Weekly  
☐ Fortnightly  
☐ Monthly

Commencement date:

D	D	/	M	M	/	Y	Y	Y	Y
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I would like to pay (select one option only):

- ☐ The agreed minimum loan repayment amount  
☐ The specific loan repayment amount of

\$

(Note: amount must be greater than the minimum loan repayment amount)

### SECTION 4 – Re-fix home loan

A 're-fix' means that you want to fix your home loan interest rate for a further fixed rate period when your current fixed interest rate period expires. Read the Important Information about Fixed Rate Home Loan under Section 1 – Switch Home Loan Interest Type.

I would like to re-fix the full balance of my home loan at the end of the current fixed rate term.

Please re-fix my home loan for: ☐ 1 ☐ 2 ☐ 3 ☐ 5 years

#### IMPORTANT INFORMATION

The fixed rate applicable to a re-fix will depend on the chosen length of your re-fix's fixed rate period. The maximum number of years a home loan can have a fixed rate period for is 10 years; this means that you may have multiple fixed rate periods provided that the total duration of your fixed rate periods does not exceed 10 years during the full term of your home loan.

For current interest rates and information about Australian Unity Bank's fees and charges, please refer to the Australian Unity Bank Schedule of Interest Rates – Lending and Loan Fee Schedule, available at [australianunity.com.au/banking/terms-and-conditions](http://australianunity.com.au/banking/terms-and-conditions).

An Interest Type Switch Fee may be payable when you change your home loan interest type. This fee is not charged on Package<sup>2</sup> home loans. For more information on Fixed Rate Home Loans, please read the important information under Section 1 – Switch Home Loan Interest Type.

### SECTION 5 – Change home loan security

Please release the existing home loan security on:

Street address	Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please substitute the existing home loan security with the below property located at:

Street address	Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

#### IMPORTANT INFORMATION

A Discharge Authority Form must be completed in order to change a home loan security. This request is subject to credit assessment.

### SECTION 6 – Change a Borrower/Guarantor

Please change the borrowers or guarantors as follows:

Add a Borrower/Guarantor

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

Remove a Borrower/Guarantor

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

Please specify below the account number/s that this change is applicable to:

BSB - Account number

BSB - Account number

#### IMPORTANT INFORMATION

If adding a new borrower or guarantor to your home loan, we must verify their identity. If removing a borrower or guarantor, you will need our approval. A new loan needs to be created whenever a borrower or guarantor is changed. Please contact us on 1300 790 740 to find out more.

## SECTION 7 – Reduce home loan balance

I would like to reduce my existing home loan balance to:

In doing so, I would like to:

- ☐ Maintain the same home loan repayment amount
- ☐ Adjust the home loan repayment amount based on my reduced home loan balance

### IMPORTANT INFORMATION

When you reduce your home loan balance, you may ask us to maintain or adjust your home loan repayment amount based on your reduced home loan balance. Please contact us on 1300 790 740 to find out your new home loan repayment amount based on your above selected repayment preference. Once we have amended your home loan repayment amount, we'll send a confirmation letter with new home loan repayment amount details. You'll still be able to redraw funds at any time from your home loan for the value of home loan repayments which are in advance of your minimum home loan repayments (please note that redraw is only available when a home loan is on a variable interest rate).

## SECTION 8 – Change home loan type

- ☐ Please change my home loan from an Owner Occupier to an Investor home loan
- ☐ Please change my home loan from an Investor to an Owner Occupier home loan

### IMPORTANT INFORMATION

When you request to change your home loan type, we will complete a new home loan credit assessment based on our standard credit assessment lending criteria to determine your serviceability. You may incur fees on your new home loan that did not previously apply. In addition, your interest rate and home loan repayments will change based on your new home loan product. To find out more please contact us on 1300 790 740.

## SECTION 9 – Change home loan repayment type

- ☐ Please change my home loan repayment type from Principal and Interest repayments to Interest Only repayments
- ☐ Please change my home loan repayment type from Interest Only repayments to Principal and Interest repayments

### IMPORTANT INFORMATION

When you request to change your home loan repayment type your home loan repayments and interest rate will change. To find out more please contact us on 1300 790 740.

## SECTION 10 – Change Home Loan Term

- ☐ Please reduce my home loan term

My home loan is scheduled to end in:

Please change this to:

- ☐ Please extend my home loan term

My home loan is scheduled to end in:

Please change this to:

### IMPORTANT INFORMATION

- When you request to change your home loan term, we will change your repayment amount based on your requested home loan end date.
- A request to extend a home loan term is subject to our standard credit assessment lending criteria.
- Your total loan term, including the requested extension must not exceed 30 years.
- Your loan repayments must be up to date.
- Your loan must be on a variable interest rate.
- Partial/construction loans are not eligible for an extension.
- Your request must not be due to hardship. If you're having difficulty paying your home loan, please contact us on 1300 790 740.

## SECTION 11 – Consolidate home loans

☐ Please consolidate my existing home loan accounts listed below into one single consolidated home loan account:

### Loan Account 1

This is the home loan you wish to retain. The loan balance owing on Loan Account 2 will be transferred to this loan.

BSB    -    Account Number

### Loan Account 2

This is the home loan you wish to close. This loan balance will be transferred to Loan Account 1.

BSB    -    Account Number

### IMPORTANT INFORMATION

To be eligible to consolidate your existing home loans into one single consolidated home loan account, all accounts must have identical Securities, Borrowers and/or Guarantors. We will transfer the balance owing on the account you ask us to close to the account you have requested to retain. It is important to understand that when you request to consolidate home loans, we will complete a new home loan credit assessment based on our standard credit assessment lending criteria to determine your serviceability. You may incur fees that did not previously apply and your interest rate and home loan repayments may change as a result of this request being completed. By requesting to consolidate your existing loan accounts you acknowledge that any current interest rate discounts or benefits may no longer apply, unless otherwise agreed with us. To find out more please contact us on 1300 790 740.

## SECTION 12 – Add or remove 100% offset account arrangement

☐ Please open or add my Australian Unity Bank account number:

BSB    -    Account Number

to a 100% offset account arrangement with my home loan. If this account number is currently offsetting another home loan, I authorise you to swap this 100% offset arrangement to this home loan.

☐ Please remove my Australian Unity Bank account number:

BSB    -    Account Number

100% offset account arrangement from my home loan.

### IMPORTANT INFORMATION

- A 100% offset account does not apply to fixed rate home loans.
- A 100% offset account is only available for variable rate home loans (excluding the Kickstarter Home Loan).
- Where a home loan is split between variable and fixed interest rates, a 100% offset account is only available on the variable interest rate portion of the split home loan.

## SECTION 13 – Add/Remove Home Loan Package

A Home Loan Package<sup>2</sup> refers to a home loan product which offers a better interest rate than a Non-package<sup>1</sup> home loan product and includes some fee waivers (No Loan Top Up Fee and No Interest Type Switch Fee).

☐ Please add a Home Loan Package<sup>2</sup> arrangement to my home loan

☐ Please remove a Home Loan Package<sup>2</sup> arrangement from my home loan

### IMPORTANT INFORMATION

- Home loan packages are only available on the Health Wealth Happiness and Wealth Builder home loan products.
- If you've requested your home loan package to be removed, your home loan interest rate will be adjusted to the current Non-package<sup>1</sup> interest rate applicable to your home loan product at the time that this change is implemented. All home loan package interest rate discounts and other benefits will cease to apply once your home loan package arrangement has been removed.

1. Non-package refers to a home loan product which has a higher interest rate than a Package home loan product and does not include any fee waivers. 2. Package refers to a home loan product which offers a better interest rate than a Non-package home loan product and includes some fee waivers (No Loan Top Up Fee and No Interest Type Switch Fee).

## Permission to obtain and disclose credit and personal information

### What information can be disclosed?

The Privacy Act allows Australian Unity Bank Limited ('Australian Unity', 'we', 'us', 'our') ABN 30 087 652 079 and other applicable persons to disclose personal information about you when related to the primary purpose for which it was collected. In connection with providing credit to you, personal information may include credit information, such as:

- details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number
- the fact that you have applied for credit and the amount, or that we are a current credit provider to you, or that you have agreed to be a guarantor
- advice that payments previously notified as unpaid are no longer overdue
- information about your current or terminated consumer credit accounts and your repayment history
- payments overdue for at least 60 days and for which collection action has started
- in specified circumstances, that in our opinion you have committed a serious credit infringement
- the fact that credit provided to you by us has been paid or otherwise discharged, and
- other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.

Your sensitive information (e.g., membership of a professional or trade association) may also be disclosed where relevant to this application.

### Why do we obtain information?

Before, during or after the provision of our products and services to you, we may obtain your personal information for the purpose of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.

If you do not provide us with the personal information that we request, we may not be able to consider your application for credit or provide other services.

### Who can give or obtain information?

For the purpose of providing products and services to you and managing our business, we may give information to:

- external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants
- insurers and re-insurers, where insurance is provided in connection with our services to you
- superannuation funds, where superannuation services are provided to you
- debt collecting agencies, if you have not repaid a loan as required
- our professional advisors, such as accountants, lawyers and auditors
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals
- other credit providers and their professional advisors
- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or
- government and regulatory authorities, if required or authorised by law.

In addition, in connection with providing credit to you, we and the Credit Providers mentioned below may:

- obtain a commercial and consumer credit report containing personal information about you from a credit reporting body
- obtain personal information about you from your employer and any referees that you may provide
- exchange credit information about you with each other, and
- exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

### Credit Providers can mean:

- us
- our related companies
- any introducer, dealer or broker referred to in the home loan variation request form
- any agent or contractor of ours assisting in processing the home loan variation request form, and
- any party involved in a securitisation arrangement which we use to fund your loan in the securitisation of your loan, including re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees and any loan originator that may be involved.

### Overseas disclosures

We may disclose your personal information overseas. However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

### Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. (Specifically, we may disclose information to or collect information from Equifax, whose privacy policy is at [www.equifax.com.au](http://www.equifax.com.au) and Illion, whose privacy policy is at [www.illion.com.au](http://www.illion.com.au)). Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.

"Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. From 12 March 2014, credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt-out of credit pre-screening, contact the credit reporting body using the contact details on their websites referred to above. You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

### Disclosure to insurers and guarantors

#### Lenders' mortgage and trade insurers

In connection with providing credit to you, a lenders' mortgage insurer or a registered trade insurer may obtain credit information about you from us or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit, or whether to provide trade insurance to us in relation to an application for commercial credit.

## Guarantors

In connection with providing credit to you, we may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

## Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person who we are, how to contact us, how to obtain our Privacy and Credit Reporting Policy, and that we will use and disclose their personal information for the purposes set out in this Permission and that they can gain access to that information.

## Electronic Verification

Under the AML/CTF Act, we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.

The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

If you not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on 1300 790 740 for further information.

## Security, privacy and credit reporting policy, and marketing preferences

### Security

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

### Privacy and Credit Reporting Policy

Our Privacy and Credit Reporting Policy [www.australianunity.com.au](http://www.australianunity.com.au) provides additional information about how we handle your personal and credit-related information. It sets out how you can ask for access to personal and credit-related information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Privacy Code, and how we will deal with your complaint. We will give you a copy of our Privacy and Credit Reporting Policy on request.

### Marketing preferences

We may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). We may do so even if you are on the Do Not Call Register.

## Borrower(s) Declaration and Authorisation

- I have completed or arranged for completion of and read and understood this Home Loan Variation Request Form and declare the information I have provided to be true and complete.
- I authorise Australian Unity Bank to vary my home loan in accordance with this Home Loan Variation Request Form, should my request be approved.
- I understand that this form does not in any way constitute an offer to lend or vary my home loan contract and that Australian Unity Bank may accept or decline my home loan variation request in its sole discretion.
- The information I have provided in this form has been made to Australian Unity Bank in support of my home loan variation request and I understand and acknowledge that Australian Unity Bank may be reliant on such information in determining whether to approve my home loan variation request.
- I understand that my home loan variation request may require Australian Unity Bank to undertake a new home loan credit assessment of me based on its standard credit assessment lending criteria to determine my home loan serviceability and I hereby authorise Australian Unity Bank to make any other enquiries related to this home loan variation request, which it considers necessary.
- Despite any representations which may be made to me by any person, I understand and acknowledge that Australian Unity Bank is not to be treated as having approved this home loan variation request until I receive a written notice of offer or confirmation of variation from Australian Unity Bank.
- I do not know of any changes in the reasonably foreseeable future that would have a negative impact on my financial position and affect my ability to meet my obligations under my home loan agreement should my requested home loan variation be approved and implemented. Furthermore, I will advise Australian Unity Bank of anything that may adversely affect my ability to meet my home loan obligations.
- I understand that fees and charges may apply (unless we tell you otherwise) should my home loan variation request be approved and implemented, which will be debited to my loan account in accordance with the Australian Unity Bank's Loan Fee Schedule, available at [australianunity.com.au/banking/terms-and-conditions](http://australianunity.com.au/banking/terms-and-conditions).



**All borrowers must sign before Australian Unity Bank will process this Home Loan Variation Request form**

By signing below:

- I make the above declarations;
- I acknowledge that I have read the above 'Permission to obtain and disclose credit and personal information' statement and that I consent to the use and disclosure of my personal information as set out in the statement; and
- that the information I have provided in, and in connection with this form is true and correct.

**Borrower 1**

Signature of Borrower

Date

Contact number

Full name of Borrower

**Borrower 2**

Signature of Borrower

Date

Contact number

Full name of Borrower

**Guarantor(s) acknowledgement (if applicable)**

Note: This section is only required if your home loan is guaranteed.

This notice is to inform you, as Guarantor, that should Australian Unity Bank accept the request of the borrower(s) to vary their home loan, such variation may increase loan repayments of the borrower(s). Please be aware that any approved variation request does not vary, change or waive any of the Guarantor's rights or obligations under the terms of the guarantee you have provided which remains in full force and effect.

**ALL GUARANTORS MUST SIGN BEFORE AUSTRALIAN UNITY BANK WILL PROCESS THIS HOME LOAN VARIATION REQUEST FORM**

**Guarantor 1**

Signature of Guarantor

Date

Contact number

Full name of Guarantor

**Guarantor 2**

Signature of Guarantor

Date

Contact number

Full name of Guarantor



**Please send the completed form  
along with original certified copies  
of applicants identifications to:**

Australian Unity Bank  
Reply Paid 1801, Melbourne VIC 3001  
(No stamp is required)



**Email**

[bankingsupport@australianunity.com.au](mailto:bankingsupport@australianunity.com.au)

**Contact us**

**1300 790 740  
australianunity.com.au**