

Please complete Pages 1 and 2 neatly by hand. Enter all amounts to nearest dollar. (For assistance, please phone 2826 8111)

**Applicant/s**

1.  Mr  Mrs  Miss  Ms or specify other Title \_\_\_\_\_  
Surname \_\_\_\_\_ Given name/s \_\_\_\_\_ Age \_\_\_\_\_

2.  Mr  Mrs  Miss  Ms or specify other Title \_\_\_\_\_  
Surname \_\_\_\_\_ Given name/s \_\_\_\_\_ Age \_\_\_\_\_

Referred by: \_\_\_\_\_

**Loan Request**

New Loan  Loan Increase  Loan Refinance  
Existing Customer  Yes since \_\_\_\_\_  No

Purpose(s): \_\_\_\_\_  
Loan Currency HKD  AUD  GBP  USD  NZD

Amount Requested: \$ \_\_\_\_\_ Term: \_\_\_\_\_ Years  
Interest Only Preferred:  Yes  No Term: \_\_\_\_\_ Years  
Preferred Repayment Program:  Monthly  Quarterly  Half Yearly  
Currency Switching Option Required:  Yes  No  
Security Offered:  Yes  No

**Monthly Budget (use annual amounts divided by 12)**

	HK\$ Gross salary	HK\$ After tax salary	Payments / Spending Budget	HK\$ Pre loan	HK\$ Post loan (NAFA use only)
<b>Salary</b> - attached salary slip(s)			Home mortgage(s)	\$	\$
Prime income earner	\$	\$	Investment mortgage(s)	\$	\$
Joint applicant(s) (if joint loan)	\$	\$	Bank loan(s)	\$	\$
Other income (attach evidence)	\$	\$	Credit card account(s) (Visa Card, etc.)	\$	\$
	\$	\$	Other loan(s) (Car, tax, etc.)	\$	\$
	\$	\$	Rent, Rates, Management Fee	\$	\$
† Self employed applicant(s)	Net Profit	After tax profit	<b>Total payments</b>	\$	\$
<b>Profit</b> - attach financial statements	\$	\$	Insurance (Life, Health, Home, Car, etc.)	\$	\$
<b>Total income per month</b>	\$	\$	School fees / Deductions	\$	\$
			† General living & entertainment	\$	\$
† <b>Note:</b> Please produce evidence of income, for example, payslips, or for self employed applicants, copies of the last three (3) years' financial statements.			<b>Total payments per month</b>	\$	\$
<b>Budget summary</b>			New NAFA loan payments - principal		\$
Total net income per month	\$	\$	- interest		\$
Deduct total payments per month	\$	\$	<b>Total new NAFA loan payments</b>		\$
<b>Total useable funds</b>	\$	\$			
(NAFA use only)					
Deduct total new NAFA loan payments		\$			
<b>Surplus funds</b>		\$			

† **Note:** General living and entertainment should include food, clothing, telephone, light and fuel, motor vehicle running costs, public transport costs, and other expenses.

**Financial position**

Details of what you own Existing Properties	HK\$ Present value	Details of what you own Existing Mortgages	HK\$
Address _____	\$	Original Loan	\$
Address _____	\$	Name of lender	\$
Address _____	\$		\$
		<b>Other loans (car, tax, employer, etc.)</b>	
<b>Bank</b>	<b>Balance</b>	Lender	Original Loan
	\$		\$
	\$		\$
	\$		\$
<b>Total value of account</b>	\$		
<b>All other assets</b> - except usual home contents		<b>Credit card(s)</b> (including store cards) include even if balance is nil	
Description	\$	Card type	Issuer
	\$		\$
	\$		\$
	\$		\$
	\$		\$
<b>Total value of what you own</b>	\$	<b>All other Liabilities</b> - details	
<b>Sundry assets</b> - do not add into total assets			\$
Home Contents (Insured Value)	\$		\$
Superannuation (Estimated of your current payout amount)	\$		\$
<b>Life insurance</b>			\$
Face value of policy \$ _____ Surrender value	\$	<b>Total value of what you owe</b>	\$
Goodwill of Business (Estimated value)	\$		

**Prime income earner's details (Applicant No.1)**

Home address  
 \_\_\_\_\_  
 \_\_\_\_\_

Home telephone no. ( ) Birthdate / / I.D.Card No./Passport No. ( )

Employment  Part time  Full time  Other Work telephone no. ( )

Employer Occupation

When did you commence work with this employer? / /

Previous employer - if under 3 years at above job Worked there Yrs Mths

Marital status  Married  De facto  Single  Separated/Divorced

Ages of your dependant children

**Residential details**

Own/buying  Living with relatives  Boarding  Renting

Provided by Employer  Other

What date did you move to the above address? / /

Previous home address - if under 3 years at present home Lived there for Yrs Mths

**Applicant No.2 details**

Home telephone no. ( ) Birthdate / / I.D.Card No./Passport No. ( )

Employment  Part time  Full time  Other Work telephone no. ( )

Employer Occupation

When did you commence work with this employer? / /

Previous employer - if under 3 years at above job Worked there Yrs Mths

**Reference (Personal or Business)**

Name	Address	Relationship

Have you ever had or are there now any judgments, attachments or legal proceedings against you?  Yes - give details  No

**Insurance (to be completed at Branch)**

Is Insurance required for  Life Only  Temporary/Total Disability  Life & Permanent Total Disability Premium \$ \_\_\_\_\_

What about  House  Contents  Hospital Care  Crisis Cover

**Declaration and Authority**

I/We have read and understand the particulars which have been completed in this form and state that those particulars are true, complete and correct and have been provided to National Australia Finance (Asia) Limited ( " NAFA " ) to enable it to determine whether or not to provide to me/us a Loan for which (as indicated) I/we hereby make formal application.

I/We declare that I/we have never committed any act of bankruptcy or entered into any composition or arrangement for the benefit of creditors. I/We also understand and confirm that a credit check may be undertaken as part of this application.

I/We agree to pay, reimburse and / or indemnify NAFA for any and all costs or expenses incurred in connection with this loan application and the preparation of any loan or security documents in the event that I/we decide not draw down any loan approved or the transaction does not proceed for any reason whatsoever.

I acknowledge and agree that you and your officers, employees and agents may use, store, process, disclose, transfer (whether within or outside Hong Kong) and/or exchange my information (including personal data and information relating to any of my/our accounts) in accordance with your "Privacy Policy and Notification", copy of which has been provided to me

If a loan is negotiated as a result of this information, I/we would like my/our instalments plus any applicable transfer fee to be paid each month/quarter/ half year (delete not applicable).

by you transferring the instalment amount from  by debiting my/our Account from

National Australia Bank Limited  
 Account number \_\_\_\_\_ or Bank No. \_\_\_\_\_ Branch No. \_\_\_\_\_ Account number \_\_\_\_\_

Signature - Applicant No.1 \_\_\_\_\_ Date \_\_\_\_\_ Signature - Applicant No.2 \_\_\_\_\_ Date \_\_\_\_\_

Check list of supporting documents provided with this application

- Pay Slips/Tax Returns / Financial Statements
- Copies of Bank / Loan Statements
- Copy of Property Purchase Agreement
- HK \$1,000 Processing Fee
- Copy of rental income statement
- Copy of rent, rates, management fee receipts
- Copy of Passport(s) and ID Card(s)

**Funds table**

Property Purchase/ Refinance/Investment	\$ _____	
Legal, Govt/Other fees	\$ _____	
Stamp duty	\$ _____	Total outlay
Bank fees	\$ _____	\$ _____
Net proceeds	\$ _____	
Sale existing property	\$ _____	Deduct
Savings	\$ _____	Total funds
Other	\$ _____	to be provided
	\$ _____	\$ _____
Loan Required =	\$ _____	\$ _____

**Description of property (if offered as security)**

Walls  Brick  Timber  Fibro  Other  Year Built / /

Roof  Tile  Iron  Aluminium  Other  / /

No. of bedrooms No. of other rooms Proposed occupants Building area

Self  Tenants

Address \_\_\_\_\_

Country  Aust  UK  NZ  Ireland  Other \_\_\_\_\_

Comments on property (if applicable). Note improvements

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Your solicitor's/settlement agent's name, address Telephone no. ( )

Fax no. ( )

Settlement date for property purchase/refinance / /