

TEACHERS' LIFE APPLICATION - MORTGAGE SECURED

Teacher Name	<input type="text"/>	Member No	<input type="text"/>
Borrower Name	<input type="text"/>	Member No	<input type="text"/>
Borrower Name	<input type="text"/>	Member No	<input type="text"/>
Teacher Registration No	<input type="text"/>		

The Account holder/s (You) are :

- A new mortgage customer
- An existing mortgage customer borrowing additional funds
- An existing mortgage customer

My/our combined property borrowings are:

- \$125,000 - \$249,999 \$250,000 - \$499,999 \$500,000 or more

- You acknowledge the Teachers' Life membership fee as set out in the Fees and Charges Schedule of the QT Mutual Bank Terms and Conditions ('Terms and Conditions') or as otherwise advised to you and authorise the fee to be debited from the following account each month:

Account No	<input type="text"/>	Account Name	<input type="text"/>
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- (If applicable) you are switching the following QTMB home loan/overdraft account(s) to Teachers' Life:

Account No	<input type="text"/>	Please recalculate my loan repayments.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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Account No	<input type="text"/>	Please recalculate my loan repayments.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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- (If applicable) you acknowledge the switching fee as set out in the Fees and Charges Schedule of the Terms and Conditions or as otherwise advised to you and would like the fee to be debited from the following savings account:

Account No	<input type="text"/>	Account Name	<input type="text"/>
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- (If applicable) you are switching to Teachers' Life from QTMB Choices.

1. You acknowledge and represent that you have received and read, and that you understand the Privacy Notice. You consent to the collection, use and disclosure of your personal information, including sensitive information (such as membership of a trade or professional association, health information and criminal record) in the manner contemplated in the Privacy Notice. You also consent to QTMB (and its related entities, including RACQ Limited) using your email address and telephone number to communicate with you for any of the purposes disclosed in the Privacy Notice.
2. You acknowledge QTMB has a Privacy and Credit Reporting Policy that describes how QTMB deals with your personal and credit reporting information. QTMB also deals with your information in accordance with the RACQ Group Privacy Policy. You can access these policies at www.qtmb.com.au/privacy-policy.
3. Any person providing personal information to us in connection with this application, but who does not sign this form, must read the Privacy Notice and sign a separate Permission to obtain and disclose credit and personal information.

You acknowledge that you have read and understand the terms and conditions of the Teachers' Life Package, which are attached to this Application Form.

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

OFFICE USE ONLY

Branch No	<input type="text"/>	Operator No	<input type="text"/>	Security Packet	<input type="text"/>
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- Registration number checked on QCT website System Updated

Date switching fee credited to G/L 70010361 Branch C/C	<input type="text"/>
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TERMS AND CONDITIONS

QT Mutual Bank Limited (QTMB) agrees to give you the Teachers' Life Package (TLP) on the terms and conditions set out below.

1. Defined Terms

'TLP Benefit(s)' means any benefit associated with the TLP described in clause 12 below.

'QTMB' means QT Mutual Bank Limited ABN 83 087 651 054, its related companies (including subsidiaries), its agents and contractors.

'Transaction Account' means any QTMB Savings account held by you.

'you' or 'your' means each person who accepts these terms and conditions (in accordance with clause 11) by signing a TLP Application Form. If more than one of you have signed the same TLP Application Form, a reference to 'you' includes a reference to each of you and to any or all of you jointly.

2. Eligibility for TLP

TLP Benefits are not available in conjunction with any other special offer or package or for any borrowings under the Rate Tracker home loan product. QTMB is not obliged to give you any TLP Benefit(s) unless you:

- Have accepted these terms and conditions
- Pay fees and charges in accordance with clauses 3 and 4 below
- Are not in default under any loan contract with QTMB
- Are, or a co-borrower is, and continues to be, a registered teacher.
- Have met any specific requirements set out in clause 12 and the TLP Fact Sheet for each TLP Benefit (for example you must meet certain loan size requirements for interest rate discounts).

QTMB will apply TLP Benefit(s) from the date your TLP Application Form for the particular benefit is processed by QTMB or the date that your loan amount has been funded, whichever is the later.

You acknowledge and agree that if you fail to meet the criteria in clause 2 for any reason then QTMB may remove the Benefit(s), including the interest rate discount applicable on any of your loans and may reinstate any other applicable fees that you would be liable for, but for your participation in TLP; and QTMB may vary or discontinue any TLP Benefit(s) associated with any other product taken in connection with TLP.

3. The TLP Fee

You agree to pay QTMB a monthly non-refundable TLP Fee, the amount of which is set out in the Fees and Charges Schedule of the Terms and Conditions or otherwise advised to you.

The initial TLP Fee is due when you have signed a TLP Application Form or the date that your loan amount has been funded, whichever is the later. The fee is due on the last day of each month after that until your TLP is cancelled under clause 5 or 7.

The fees and charges otherwise applicable to the respective accounts and products are amended in accordance with these terms and conditions. The standard fees and charges applicable to the respective accounts and products apply from the date of any cancellation.

You authorise QTMB to debit each TLP Fee when due to:

- The Transaction Account nominated by you in the TLP Application Form; or
- Any other QTMB account held by you where there are insufficient funds in the specified account to pay the fee on its due date (where we determine that it is not appropriate to overdraw the nominated transaction amount).

This authority to debit the TLP Fee monthly means that you agree that QTMB:

- May at any time cancel the authority by notifying you in writing. You can also request cancellation by advising QTMB in writing.
- May determine the order of payments and withdrawals from your account.
- Will try to debit your account according to this authority on the date and at the frequency requested, provided cleared funds are available. If QTMB cannot debit an account successfully within a reasonable time, QTMB may cancel your TLP, and stop providing the TLP Benefit(s).

4. Government taxes and charges

If any government taxes, duties, or charges such as stamp duty become payable (whether by you or by QTMB) on or in connection with these terms and conditions, you authorise QTMB to debit any such amount when due to:

- Your Transaction Account; or
- Any other QTMB account held by you where there are insufficient funds in the Transaction Account to pay the amount when due.

5. Cancellation of TLP

QTMB may cancel your TLP immediately by giving you written notice if any of the following events occur:

- You are in default under any loan agreement which you have with QTMB.
- You fail to pay the TLP Fee, or any other amount payable under these terms and conditions, when due.

You may cancel your TLP Package by advising your QTMB Branch Manager in writing or by contacting the QTMB Contact Centre on 13 29 30 and faxing them the details at least seven days before you intend the cancellation to take effect.

If you cancel your TLP in circumstances where you have not paid the TLP Fee but you have received a benefit or discount under the TLP, QTMB reserves the right to recover that benefit or discount from you and make appropriate adjustments on your loan account.

6. Effect of Cancellation

If your TLP is cancelled according to these terms and conditions, whether by you or QTMB, you will no longer receive any TLP Benefit(s).

Your QTMB accounts, products and services which previously attracted TLP Benefit(s) will be conducted on the terms that then apply to these accounts, products and services where TLP Benefit(s) are not applicable.

You must immediately pay any fees and charges payable by you under these terms and conditions at the time of the cancellation.

7. Changes to these terms and conditions

By giving you notice in writing at any time before the change takes effect, QTMB can withdraw or change any:

- TLP Benefit,
- The name of the TLP,
- The name, amount, charging date, or calculation of any fee payable under these terms and conditions, or
- The eligibility criteria for your obtaining TLP Benefit(s).

By giving you 30 days notice in writing, QTMB can introduce new TLP fees or increase existing fees.

8. Waiver

The rights QTMB has under these terms and conditions cannot be waived except by QTMB giving you written notice waiving the particular right. In particular:

- QTMB does not waive any right merely because it does not exercise that right or does not exercise it as soon as it can
- If QTMB exercises a right once or partly, it does not mean it cannot exercise that right again or other rights.

9. Changes in law

If QTMB gives you written notice that, in QTMB's opinion, it has become illegal or otherwise impracticable for QTMB to continue to make any TLP Benefit(s) available, QTMB's obligations in relation to that TLP Benefit terminate upon the giving of that notice.

10. Notices

Except where QTMB is otherwise required by law, where more than one of you has signed the same TLP Application Form, QTMB can send you notices or other documents (including changes to these terms and conditions) by giving them to any one of you.

If QTMB does this, it will be considered to have been received by all of you.

If QTMB gives you a notice in writing under these terms and conditions then:

- It can be given to you by leaving it at your address, or by sending it by post, telex, facsimile or similar facility to your residential or business address. For this purpose QTMB can use the last address that we have recorded for you
- If left at your address, it will be deemed to have been received by you on the date delivered or the date it bears whichever is the later.
- If sent by post, it will be deemed to have been received by you on the date it would have been delivered in the ordinary course of post or the date it bears, whichever is the later.
- If sent by facsimile or other electronic means, it will be deemed to have been received by you on the date it bears or the date the transmitting machine reports it was sent, whichever is the later.

If you change your name or address, you must notify QTMB in writing immediately.

11. Acceptance of the TLP terms and conditions

You accept these terms and conditions by signing the TLP Application Form. You become a TLP holder when QTMB has accepted your application and you have paid the first monthly instalment of the TLP Fee. You will receive a confirmation letter from QTMB to confirm that these events have occurred detailing the components of your TLP.

12. TLP Benefit(s)

Your TLP Benefit(s) and specific requirements for each Benefit as at the date of this application are listed on the current Teachers' Life Fact Sheet.

Disclaimer

Information in this application form does not form part of the terms and conditions of any loans, other facilities or financial products. Individual product Terms and Conditions are available on application. All interest rates and discounts are subject to change. All applications for credit are subject to QTMB's normal credit approval criteria.

This material does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. QTMB recommends that you read the Terms and Conditions which is available from any QTMB branch before deciding to acquire or hold any product. Please see the QTMB website (qtm.com.au) call 13 29 30 or visit your local QTMB branch for the most up-to-date version of these terms and conditions.