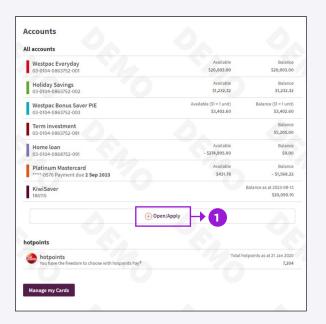
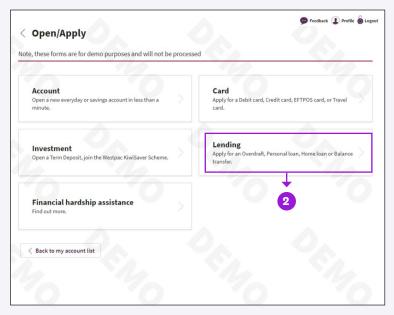
A GUIDE TO APPLYING FOR A GREATER CHOICES HOME LOAN ADD ON

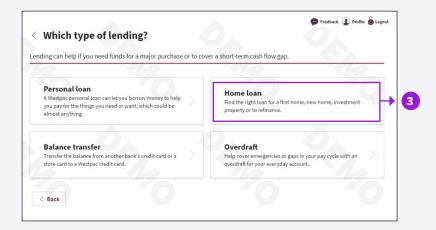


Log into Westpac One® online banking.

- 1 Select 'Open/Apply'.
- 2 Then select 'Lending'.
- 3 Now select 'Home loan'.



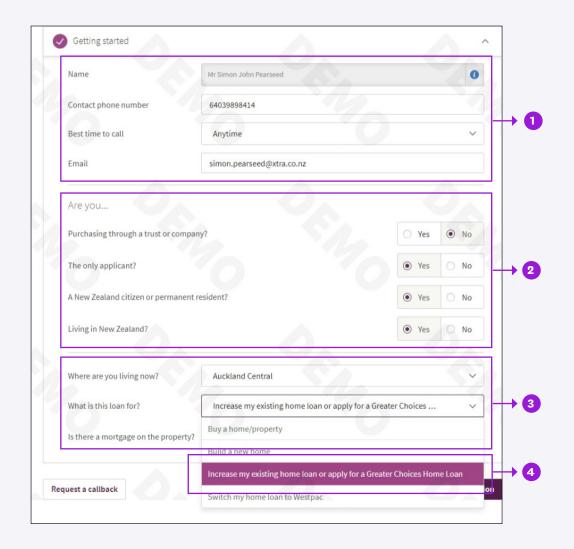




Now you're at our 'Home loan application' page.

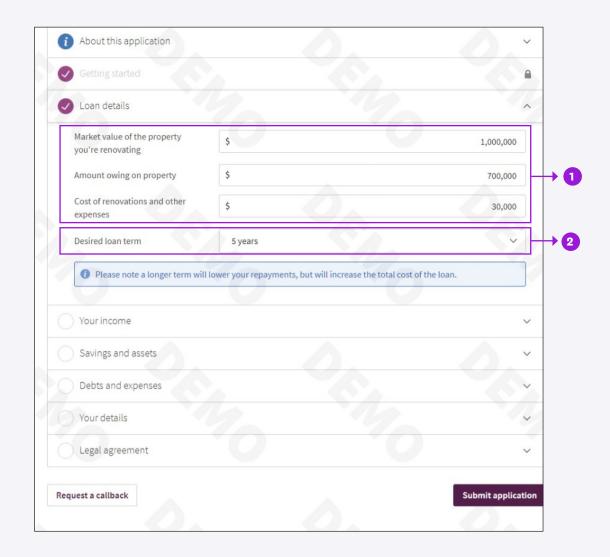
To apply for a Greater Choices home loan add on (whether that is for your home or more energy efficient transport), you will need to fill out these details. If you need help, please call **0800 177 277**.

- Fill out all your personal details here (name, contact phone number, best time to call or email).
- Fill out the "Are You" section, selecting Yes or No to answer these questions.
- 3 Answer the questions in the last section.
- Select "Increase my existing home loan or apply for a Greater Choices Home Loan".



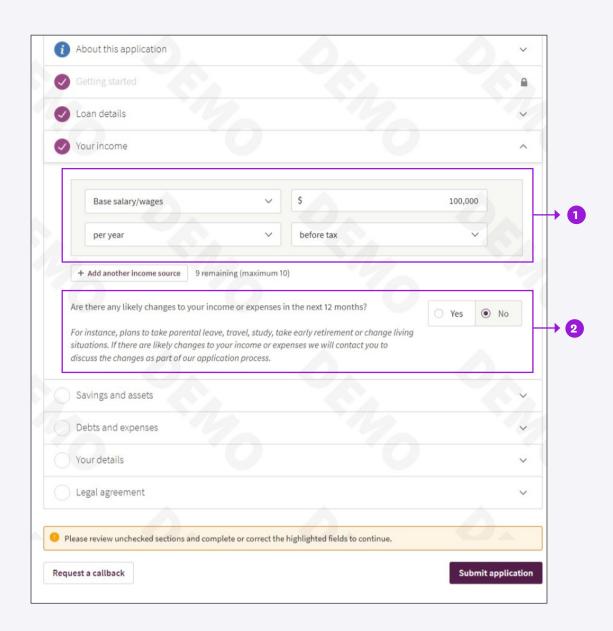
This next stage is your 'loan' details.

- 1 Fill in the loan details:
 - the first two questions relate to your current home loan, including the market value on your property and amount owing on your property (i.e. your current home loan amount).
 - the third question 'Cost of renovations and other expenses' is where you will enter the amount you need for your Greater Choices home loan – whether it's for a home or transport upgrade. The maximum amount is \$50,000.
- 2 The desired loan term for a Greater Choices Home Loan is 5 years.*
- *Please note, the drop-down menu offers you 1-30 years, please select 5 years only.



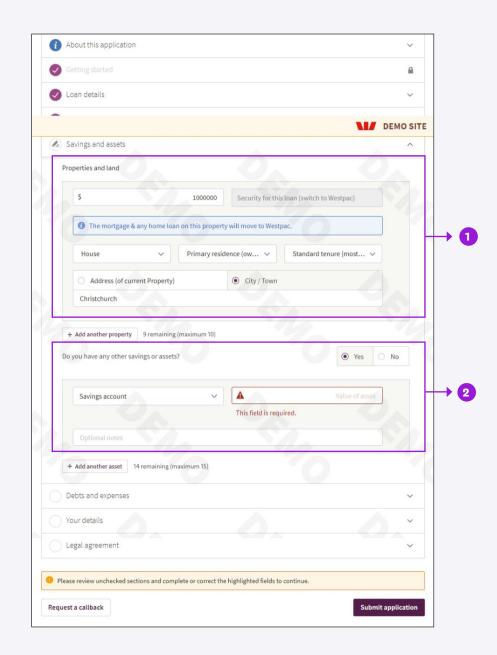
This next stage is your 'income' details.

- 1 Fill out your base salary/wage details.
- 2 If there are any likely changes to your income or expenses in the next 12 months, select Yes or No. If Yes, please fill in the required information.



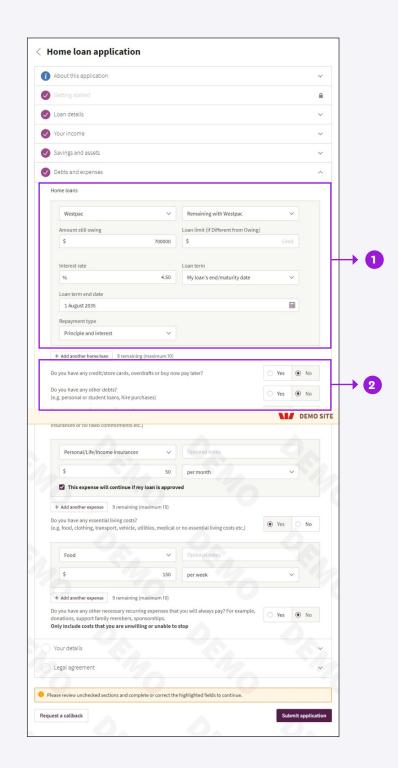
This next stage is to fill in your 'savings and assets' details.

- 1 Fill out your property's information.
- 2 If you have any other savings or assets select Yes or No. If Yes, fill out the assets type and information.



This next stage is to fill in your 'debts and expenses'.

- 1 Fill in your home loan details.
- 2 You'll be asked to note down any other credit, costs or expenses you have currently. Please select Yes or No to each question, if Yes then fill out the required information.



These are the final steps of the application process.

- 1 Fill in your personal details.
- 2 Read through our terms and conditions and submit your application.





Congratulations!

Providing you have supplied us with all the required information, a Westpac Mortgage Specialist will be in touch within 3-5 business days.

If you have any issues through this process, please get in touch on **0800 177 277**.

Our hours are from 8am to 6pm weekdays and 9am to 3pm on Saturdays.

