



# Finance Application



A Division of  
Westpac Banking Corporation  
ABN 33 007 457 141  
AFSL and Australian credit licence 233714

Printed: 24/07/2021

Interview Date:

Loan Application #:

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Referrer / Originator No.:

RRB Membership Alliance

Branch Number:

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## APPLICANT 1

Name

Mrs Amanda Jayne Noble (BOR)

Other Names commonly known by

--

CIS#:

53135014

Responsible Officer

--

Are you a first home buyer in Australia?

Yes

No

Home Address

77 Goolwa Road

(No PO Box)

MIDDLETON SA 5213

Years there

11 Yrs 9 Mths

Will you live in this home address after settlement of your home loan?

Yes

No

Previous Address

10 Avalon Road

MARION SA 5043

Years there

10 Yrs

Postal Address

77 Goolwa Road

MIDDLETON SA 5213

Date of Birth

09/Nov/1975

Telephone Work

--

Home

(08)-83576647

Fax

--

Mobile

(0416)-961782

Marital Status

Married

Driver's Licence No.

T53012

Email Address

anoble1975@gmail.com

State

South Australia

No.of Dependand Children  Ages of Dependand Children   
 No.of Dependand Others

**Note: You do not have to quote a silent phone number to the bank.**

**Foreign Tax Residency Details**

Are you a tax resident of any other country outside of Australia?  Yes  No

**Employment**

Occupation	<i>Full Time employee</i>	Self Employed	<i>Yes</i>	
Present Employer	<i>White collar worker</i>	Student Exp Date		
Second Employer	<i>SELF EMPLOYED</i>	Years of Service	<i>13 Yrs 5 Mths</i>	
Yearly Gross Income	Overtime	Rental	Other	Total Annual Income
<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$17,520.00</i>	<i>\$17,520.00</i>
Previous Employers		Years of Service		
<i>(within last 3 years only)</i>		Years of Service		

**Accountant Details (if self employed/sub-contractor/investor)**

Firm Name

Contact Name

Phone Number

**Nearest Relative Details**

Details of nearest relative or friend not living with you

Relative's Name

Relative's Address

Telephone Work  Home

Fax  Mobile

Email Address

**APPLICANT 2**

Name	<input type="text" value="Mr Stuart Wayne Noble (BOR)"/>	CIS#:	<input type="text" value="53135013"/>
Other Names commonly known by	<input type="text"/>	Responsible Officer	<input type="text"/>
Are you a first home buyer in Australia?		<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Home Address	<input type="text" value="77 Goolwa Road"/>	Years there	<input type="text" value="11 Yrs 10 Mths"/>
(No PO Box)	<input type="text"/>		
	<input type="text"/>		
	<input type="text" value="MIDDLETON SA 5213"/>		
Will you live in this home address after settlement of your home loan?		<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Previous Address	<input type="text" value="10 Avalon Road"/>	Years there	<input type="text" value="10 Yrs"/>
	<input type="text"/>		
	<input type="text"/>		
	<input type="text" value="MARION SA 5043"/>	Date of Birth	<input type="text" value="07/Mar/1974"/>
Postal Address	<input type="text" value="77 Goolwa Road"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text" value="MIDDLETON SA 5213"/>		
Telephone Work	<input type="text"/>	Home	<input type="text" value="(08)-83576647"/>
Fax	<input type="text"/>	Mobile	<input type="text" value="(0425)-895525"/>
		Marital Status	<input type="text" value="Married"/>
Email Address	<input type="text" value="stuart.n@hotmail.com"/>	Driver's Licence No.	<input type="text" value="H17317"/>
		State	<input type="text" value="South Australia"/>
No.of Dependant Children	<input type="text" value="1"/>	Ages of Dependant Children	<input type="text" value="8"/>
No.of Dependant Others	<input type="text" value="0"/>		

**Note: You do not have to quote a silent phone number to the bank.**

**Foreign Tax Residency Details**

Are you a tax resident of any other country outside of Australia?  Yes  No

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**Employment**

Occupation	Full Time employee	Self Employed	No	
	White collar worker	Student Exp Date		
Present Employer	PRIME TRAFFIC SOLUTIONS PTY LTD	Years of Service	12 Yrs 3 Mths	
Second Employer		Years of Service		
Yearly Gross Income	Overtime	Rental	Other	Total Annual Income
\$113,205.04	\$0.00	\$0.00	\$0.00	\$113,205.04
Previous Employers	HIGHTECH RESOURCES	Years of Service	15 Yrs	
(within last 3 years only)		Years of Service		

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**Accountant Details (if self employed/sub-contractor/investor)**

Firm Name	
Contact Name	
Phone Number	

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**Nearest Relative Details**

Details of nearest relative or friend not living with you

Relative's Name		
Relative's Address		
Telephone Work	Home	
Fax	Mobile	
Email Address		

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**LOAN REQUIRED – RESIDENTIAL LOANS**

LVR:	80.000%	
Total Amount of all New loans	\$440,000	
I need to have the loan amount by:	14/Jul/2021	Date

**Residential Loan Account Details – Summary**

Account #	Loan Amt	Product/ Loan Category	Purpose	Interest Rate	Loan Purpose	Locked Rate Applies to this account	Repayment Type	Term	Monthly Repayment
<i>S.514.2767483.00</i>	<i>\$440,000</i>	<i>Basic Variable Owner Occupier</i>	<i>100% Personal</i>	<i>2.490%</i>	<i>Refinance</i>	<i>No</i>	<i>Principal &amp; Interest</i>	<i>30 Yrs</i>	<i>\$1,737.00</i>

**FUNDS POSITION**

<b>Required</b>		<b>Available</b>	
Purchase price (house/unit/land)	\$	Loan Amount	\$440,000.00
Tender/Contract	\$	Own Funds	\$
Discharge of Debts*	\$261,209.18	Deposit Paid	\$
Bank Fees	\$100.00	Net Proceeds	\$
Government Fees	\$387.25	Gift	\$
Lenders Mortgage Insurance	\$	Sale of Asset	\$
Insurance	\$	Other borrowing	\$
Legal Fees	\$	First Home Owner Grant	\$
Other Costs	\$2,000.00		

Total funds position: \$176,303.57 Surplus

\* **Important:** As you are refinancing an existing loan, you must consider the costs of doing this including any exit and break costs. It is important you take this into account when applying for your loan(s).

**PROPERTY OFFERED AS SECURITY**

Name of Mortgagor:  Title Type   
Address  Volume   
 Folio Number   
 Folio Identifier   
Suburb  State:  Postcode

Share Number Range  
Company Name  From  To   
ABN or ACN  Code Licence No   
Secretary   
Address   
Company Phone No.  Company Fax No.   
Valuer Access

**Set-Off of Deposits**

Account Number  Value   
Account Name  Date Opened

Will this be the first home you have owned in Australia?  Will you (the applicant/s) live in this property immediately after settlement?

Are you aware of any environmental contamination affecting this property or any property adjoining it?  Details:

Purchase Price or Estimated Market Value if Refinance  Purchase Price or Estimated Value of Land  Tender Price / Cost

Is there an existing mortgage registered on this property?  Mortgagee's Name   
Approx. Balance outstanding

Property Insurance to be arranged with

**SOLICITOR/REGISTERED CONVEYANCER:**

Name  Telephone   
Address  Fax No   
DX No.  DX Location

**LIABILITIES - APPLICANT 1**

Name

Credit Provider / Loan Type	Credit Limit	Debt to continue	Balance Owing	Current Monthly Payment
Existing Mortgage Loans	<i>AMP BANK CCR REPORTING 617443289</i>	<i>No</i>	<i>\$130,605</i>	<i>\$691</i>
Other Loans				
Portfolio / line of Credit				
Credit Cards	<i>M/Card - BankSA 5437935801927111</i>	<i>\$2,250</i>	<i>Yes</i>	
Store Accounts				
Margin Loans				
Tax Debts				
Other Debts				
Rent				

\*\*Denotes the liabilities to be reduced with this application

**LIABILITIES TO BE REDUCED**

Credit Provider / Loan Type	New Credit Limit	Amount to be Paid	New Balance Owing	Indicative Monthly Payment
Existing Mortgage Loans				
Other Loans				
Portfolio / line of Credit				
Credit Cards				



Store Accounts				
Other Debts				

**MY MONTHLY EXPENSES – APPLICANT 1 (money you spend)**

Name

	\$per month
Childcare Fees	\$0.00
Clothing and Personal Care	\$100.00
Education (Including Public / Govt Primary & Secondary Education Costs, Private Schooling & Tuition Costs and Higher Education & Vocational Training Costs)	\$0.00
Groceries	\$500.00
Insurance (Including Life, Health, Sickness, Personal Accident, Motor Vehicle, Travel and Other Insurance. Excludes Property Related Insurance Costs)	\$150.00
Investment Property Costs (Including Insurance)	\$0.00
Owner Occupied Primary Residence Land Tax, Body Corp & Strata Fees	\$0.00
Secondary Residence/Holiday Home Costs (Including Insurance)	\$0.00
Primary Residence Costs (Including Insurance)	\$216.50
Medical and Health	\$5.00
Recreation and Entertainment	\$500.00
Telephone, Internet, Pay TV and Media Streaming Subscriptions	\$150.00
Transport	\$160.00
Other Regular or Recurring Expenses	\$0.00

**LIABILITIES - APPLICANT 2**

Name

Credit Provider / Loan Type	Credit Limit	Debt to continue	Balance Owning	Current Monthly Payment
Existing Mortgage Loans <i>AMP BANK CCR REPORTING 617443289</i>		No	\$130,605	\$691
Other Loans <i>BankSA S504066295200</i>		Yes	\$3,580	\$248
<i>Macquarie Bank Limited 0011203858001</i>		Yes	\$597	\$129
Portfolio / line of Credit				

Credit Cards	M/Card - BankSA 5437935801927111	\$2,250	Yes	
Store Accounts				
Margin Loans				
Tax Debts				
Other Debts				
Rent				

\*\*Denotes the liabilities to be reduced with this application

**LIABILITIES TO BE REDUCED**

Credit Provider / Loan Type	New Credit Limit	Amount to be Paid	New Balance Owing	Indicative Monthly Payment
Existing Mortgage Loans				
Other Loans				
Portfolio / line of Credit				
Credit Cards				
Store Accounts				
Other Debts				

**MY MONTHLY EXPENSES – APPLICANT 2 (money you spend)**

Name

	\$per month
Childcare Fees	\$0.00
Clothing and Personal Care	\$100.00
Education (Including Public / Govt Primary & Secondary Education Costs, Private Schooling & Tuition Costs and Higher Education & Vocational Training Costs)	\$0.00
Groceries	\$500.00
Insurance (Including Life, Health, Sickness, Personal Accident, Motor Vehicle, Travel and Other Insurance. Excludes Property Related Insurance Costs)	\$150.00
Investment Property Costs (Including Insurance)	\$0.00
Owner Occupied Primary Residence Land Tax, Body Corp & Strata Fees	\$0.00
Secondary Residence/Holiday Home Costs (Including Insurance)	\$0.00
Primary Residence Costs (Including Insurance)	\$216.50
Medical and Health	\$5.00
Recreation and Entertainment	\$500.00
Telephone, Internet, Pay TV and Media Streaming Subscriptions	\$150.00
Transport	\$160.00
Other Regular or Recurring Expenses	\$0.00

**FINANCIAL POSITION**

	Liabilities		Assets
Mortgages	<input type="text" value="\$261,209"/>	House located at	
		<input type="text" value="77 Goolwa Road, Middleton, 5213"/>	<input type="text" value="\$550,000"/>
		<input type="text"/>	<input type="text"/>
Other Loans	<input type="text" value="\$4,177"/>	Vacant Land	
		<input type="text"/>	<input type="text"/>
		<input type="text"/>	<input type="text"/>
Portfolio / Line of Credit	<input type="text" value="\$"/>	Bank Balances (A/C details)	
		<input type="text" value="BankSA 1310055962740"/>	<input type="text" value="\$-253"/>
		<input type="text" value="BankSA 1600021416940"/>	<input type="text" value="\$1,413"/>
		<input type="text" value="BankSA 1310059458240"/>	<input type="text" value="\$"/>
		<input type="text" value="BankSA 0810064195340"/>	<input type="text" value="\$30"/>
		<input type="text" value="ANZ Bank Ltd"/>	<input type="text" value="\$5,000"/>

Credit Cards	\$		Motor Vehicle/s	
			Toyota camry	\$25,000
Store Accounts	\$		Furniture	
			contents	\$60,000
			(Insured Value)	
Margin Loans	\$		Other Assets (details)	
Tax Debts	\$			
Other Debts	\$			
			Investments, Building Societies, money lent, shares, Superannuation, Life Policies, etc	
TOTAL LIABILITIES		\$265,386	Deposit Paid	\$
Surplus		\$375,805	TOTAL	\$641,190

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**BUILDER DETAILS**

<b>Name:</b>	<input type="text"/>	<b>Licence No:</b>	<input type="text"/>
<b>Address:</b>	<input type="text"/>	<b>Builder Type:</b>	<input type="text"/>
	<input type="text"/>		
	<input type="text"/>	<b>Building Contract Details:</b>	
	<input type="text"/>	Standard Building Contract	<input type="checkbox"/>
<b>Phone:</b>	<input type="text"/>	Progress Payment	<input type="checkbox"/>
<b>Fax:</b>	<input type="text"/>	Single Storey	<input type="checkbox"/>

**Privacy Statement**

**Personal Information**

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

If you are a proposed guarantor, we collect your personal information in order to assess you as a guarantor, take a guarantee from you and administer that guarantee. If you do not provide all the information we request, we may be unable to accept you as a guarantor.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, lenders mortgage insurers, your broker or any other person acting on your behalf, other loan parties, rewards program administrators and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at [www.banksa.com.au](http://www.banksa.com.au) or by calling 13 13 76. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

**Credit Information**

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- obtain information about your commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness;
- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you;
- disclose credit information and other personal information held by Westpac Group about you to a guarantor or to a proposed guarantor for the purpose of them considering whether to offer to act as guarantor, as required by the Australian Banking Association's Banking Code of Practice or otherwise as permitted by law;
- give or obtain a banker's opinion about you.

If you are a proposed guarantor, we may obtain credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

If you have made your application or have been introduced to us through a broker or other intermediary, we may exchange credit information and other personal information about you with them. We may also communicate with them directly in relation to your application instead of communicating with you.

The privacy page of our website [www.banksa.com.au](http://www.banksa.com.au) includes a "Statement of Notifiable Matters". These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

You can call us on 13 13 76 or visit us in branch for a hard copy of the Statement of Notifiable Matters.

### Broker acknowledgements and consents

You authorise the broker named in the [Introducer Application Pack] to be your authorised agent, to do any of the following during the term of the loan:

- to obtain information about your loan account and loan disbursements;
- to enquire about the status of any progress payment activity;
- to request a cheque book or deposit book and to enquire about the status of the request;
- to arrange a direct debit request, substitution of security, product switch, partial release of security, complete discharge of security or loan increase and to enquire about the status of any of these.

You can revoke this authority at any time by calling 13 13 76.

The broker has no authority to act on our behalf in any capacity.

We may, in our absolute discretion, communicate or otherwise deal with you directly in relation to any matter concerning the loan application.

You acknowledge that, before signing the loan application, the broker informed you that we would pay them commission if the application is approved and the loan drawn. The broker also informed you that the amount of commission, to the extent that it is ascertainable, will be disclosed in your Loan Offer. We may periodically disclose to the broker your loan account number and account balance for the purpose of allowing the broker to verify our commission payments to them.

### Other acknowledgements and consents

- We may confirm the details of the information provided in this application which includes contacting your employer to confirm salary, address or other personal details.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.
- You undertake to provide a copy of this privacy statement to each principal, company officer or partner that you purport to represent.
- This application form is not an offer or acceptance of credit.

### Information about products and services

We will use your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers.

Please tick this box if you do not wish to receive marketing communications from us.

Applicant 1    Applicant 2

                    

### Our Reporting Obligations

We are required to identify tax residents of a country(ies) other than Australia in order to meet account information reporting requirements under local and international laws.

If at any time after account opening, information in our possession suggests that you, the entity and/or any individual who holds ownership and/or control in the entity of 25% or more (Controlling Person/Beneficial Owner) may be a tax resident of a country(ies) other than Australia, you may be contacted to provide further information on your foreign tax status and/or the foreign tax status of the entity and/or any Controlling Person/Beneficial Owner. Failure to respond may lead to certain reporting requirements applying to the account.

By completing this application you certify that if at any time there is a change to the foreign tax status details for you, the entity and/or any controlling persons/beneficial owner, you will inform the bank. You also certify that if at any time there is a change of a controlling person/s/beneficial owner/s in your entity, you will inform the bank.

A controlling person/beneficial owner refers to the individual(s) that directly or indirectly owns a legal interest in the entity of 25% or more and/or exercises actual effective control over the entity, whether from an economic or other perspective such as through voting rights. In addition, in the case of a trust, a controlling person/beneficial owner includes the settlor(s), trustee(s), appointer(s), protector(s), beneficiary(ies) or classes of beneficiaries and in the case of an entity other than a trust, the term includes persons in equivalent or similar positions.

### Definitions

"We", "our", "us" means St George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141.  
"Westpac Group" means Westpac Banking Corporation and its related bodies corporate.

**Declarations/  
acknowledgments**

**I/We declare and acknowledge that:**

- the information on this application is correct and complete;
- the product and product options of the loan requested have been described to me/us in detail to my/our satisfaction by a Bank representative and I/we feel comfortable with the loan for which I/we apply;
- I have read and understood the Privacy Statement in this form and consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement;
- any establishment fee paid or which is payable in relation to this application will not be refunded.

Note: Details of the ownership of assets and liabilities are solely for the purpose of this loan application.

Signature Applicant/Guarantor 1  
electronically signed by Stuart Noble  
on 27-07-2021 'AEST'

Date

Signature Applicant/Guarantor 2

Date

**APPLICATION FORM ATTACHMENT**

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**Transaction Accounts (not Portfolio Loan)**

I/We request BankSA to arrange for the issue to me/us of a BankSA transaction account  YES  NO

with the following facilities  
 Cheque  Interest Offset  ATM Card

I agree to have my salary credited to my BankSA transaction account.

Do you hold a Commonwealth Government Health Concession Card or Seniors Card? You may be eligible for a BankSA Concession Account. There is no monthly service fee. To find out more visit [www.banksa.com.au/personal/bank-accounts/transaction-accounts/concession-account](http://www.banksa.com.au/personal/bank-accounts/transaction-accounts/concession-account).

Are you 55 or over and retired or in receipt of an Australian Government pension? You may be eligible for the Retirement Access account. There is no monthly service fee and you can earn split interest on balances. To find out more visit [www.banksa.com.au/personal/bank-accounts/transaction-accounts/retirement-access-plus](http://www.banksa.com.au/personal/bank-accounts/transaction-accounts/retirement-access-plus).

Signature:

\_\_\_\_\_

Signature:

\_\_\_\_\_

Date:

\_\_\_\_/\_\_\_\_/\_\_\_\_

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**Gold Customer Status**

Your total personal banking relationship with us may entitle you to GOLD customer status. GOLD customer status entitles you, amongst other things, to benefits like access to a dedicated GOLD customer service support team.

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**Authority to pay establishment fee**

I/We agree BankSA can debit my/our BankSA

transaction account number                with a non-refundable establishment fee, and if that account does not have enough funds, any other savings account that I/we have with BankSA

Signature:

\_\_\_\_\_

Signature:

\_\_\_\_\_

Date:

\_\_\_\_/\_\_\_\_/\_\_\_\_

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**Loan Transfer Authority for Residential Loans**  
**Authority for automatic transfer for S.514.2767483.00**  
I/We authorise BankSA to withdraw from my/our BankSA

transaction account number 

1	3	1	0	0	5	5	9	6	2	7	4	0
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each week / fortnight / month the applicable loan repayments together with other amounts due and payable under the terms and conditions of the loan.

I/We understand and agree that;

- where insufficient funds are available in the nominated savings account to meet the repayments due, the remaining amount required will be transferred from the nominated savings account on the following and subsequent days until that full amount is transferred; and
- this authority remains in force until BankSA receives written notice of my/our death or bankruptcy; or I/we cancel or vary the authority; or BankSA cancels the authority, and
- without limiting when BankSA may cancel this authority, BankSA may do so if there are insufficient funds available in the nominated savings account to make the transfer three consecutive times

**Additional options**

- I/We request a Fixed monthly repayment of \_\_\_\_\_ being a fixed amount until the amount of the monthly repayment exceeds that fixed amount, at which time I/we authorise the Bank to transfer the required repayment amount.
- I/We request an Extra monthly amount of \_\_\_\_\_ be transferred in addition to the required repayment amount.

*Note: The above amounts will be divided by 4 if nominated payment frequency is weekly and by 2 if nominated payment frequency is fortnightly*

Repayments will be transferred monthly on the monthly payment due date of your loan. If you require weekly or fortnightly transfers, please specify below:

- Weekly    Mon   Tue   Wed   Thu   Fri   Sat   Sun   *Note: Your weekly/fortnightly payment will be transferred on the specified day following the next full monthly repayment.*
- Fortnightly

**To be signed in accordance with the authority on the account.**

Signature: electronically signed by Stuart Noble on 27-07-2021 'AEST'      Signature: \_\_\_\_\_      Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

**Authority to forward loan documents to third party**

I hereby authorise and direct BankSA to forward all loan documentation (including original and copies of my loan Agreements and mortgage documentation, if applicable) to the party mentioned below.

- My Solicitor                               My Finance Broker                               Other

Contact Name \_\_\_\_\_ Address \_\_\_\_\_ Name of the Company (if applicable) \_\_\_\_\_

**Financial Consultation**

I would like to make a no-obligation appointment with a Financial Planner       YES       NO

**Bank Use Only**

CLAS Reference Number <u>5724971</u>	Loan Account Number <u>S.514.2767483</u>
Contract Owner <u>Steve Welsh</u>	
Employee Number <u>E80232</u>	Branch Number <u>81</u>