

WHAT IS THE PURPOSE OF MY LOAN?

Please provide full detail of purpose for which money is being borrowed, and resulting benefits:

My/our loan is to:

- | | |
|--|---|
| <input type="checkbox"/> Purchase a home (owner occupied) | <input type="checkbox"/> Refinance a home loan (owner occupied) |
| <input type="checkbox"/> Construct a home (owner occupied) | <input type="checkbox"/> Purchase an investment property |
| <input type="checkbox"/> Refinance an investment loan | <input type="checkbox"/> Construct an investment property |
| <input type="checkbox"/> Is this your first home? | |

Obtain funds for other purposes. Please specify intended use:

How long will you keep the property? 1-2 years 3-5 years 6-10 years 10 years plus

Invest money (e.g. purchase shares). Please specify intended use:

WHAT IS IMPORTANT TO ME IN A LOAN?

I/we want a (tick all that apply)

- Variable rate loan Fixed rate loan Line of credit loan Other (please specify below)

I/we would like to (tick all that apply)

- Reduce my/our loan amount as quickly as possible Minimise my/our loan repayments
 Minimise my/our exposure to interest rate increases for a set period Other (please specify below)

I/we would like to fix the interest rate on my/our home loan Yes No

Note: If you fix your interest rate, your rate will remain unchanged for the period for which the rate is fixed irrespective of whether the variable rate increases or decreases.

If you selected a fixed rate loan, how long would you like to fix your interest rate for? Years

I/we would like to fix (tick the relevant box)

- My/our entire loan amount A portion of my/our loan – state the amount to be fixed: \$

WARNING: if you have a fixed rate loan you may be charged break costs if, before the expiry of the fixed rate period:

- you make an additional payment of \$10,000 or more, or make additional payments totalling \$10,000 or more in any one period (starting on the anniversary of the settlement date (inclusive); or
- you pay out that fixed rate loan or an amount becomes due and payable; or
- we agree to change your loan type or fixed interest period that applies to your loan. For example, if we agreed to a request from you to switch from a 5 year fixed rate loan to a 2 year fixed rate loan or to a variable rate loan.

Break costs could be substantial if interest rates fall during the fixed interest period. You should take break costs into consideration when deciding whether you want to fix your interest rate. Terms and conditions applying to your loan will set out when break costs may be payable, you should read them and ensure you understand them.

I/we would like to repay my/our loan via

- Principal and interest repayments (every payment reduces the loan principal)
 Interest only repayments (repaying only the interest charged on the loan) for years

I/we want to be able to (tick those that apply)

- Draw credit up to the limit from time to time
 Make additional repayments
 Redraw funds that have been paid ahead of time on top of my normal repayment

If you selected that you want to make additional repayments, how much extra would you like to pay per year? \$

I/we would like to access our available funds (redraw available limit) via (tick all preferred options)

- Card Cheque book Online and phone banking

If you have any requirements or objectives for your loan not mentioned above please add them below.

Features I/we require in our home loan

- | | | |
|--|--|--|
| <input type="checkbox"/> Pay bills online using BPay | <input type="checkbox"/> Transfer funds to other accounts | <input type="checkbox"/> Online access to accounts |
| <input type="checkbox"/> Principal and interest on LOC | <input type="checkbox"/> Split loan accounts for budgeting | <input type="checkbox"/> 100% offset of interest in savings against home loan interest |
| <input type="checkbox"/> Set credit card sweeps | <input type="checkbox"/> Credit card attached | <input type="checkbox"/> 55 days interest free credit card |
| <input type="checkbox"/> Other features please note: | | |

CREDIT HISTORY DECLARATION

1. Are all applicants Australian citizens and/or permanent residents? YES NO
2. Has any applicant ever been declared bankrupt, been insolvent or assigned their estate for the benefit of creditors?
If yes, please add bankruptcy discharge date below. YES NO
3. Has there ever been or are there now any financial judgements or legal proceedings against any of the applicants? YES NO
4. Has any applicant been a shareholder or officer of a company to which a manager, receiver or liquidator was appointed? YES NO
5. Has an application in respect of this loan been submitted to another lender? YES NO
6. Are any applicants receiving unemployment benefits or workers compensation payments? YES NO
7. Has any applicant been known by another name in the last 7 years? YES NO
8. Are any of the applicants experiencing financial stress from existing commitments? YES NO
9. Are any of the applicants in arrears on payments with existing debt? YES NO
10. Do all applicants to this loan demonstrate sufficient English fluency to understand the loan and its implications? YES NO
11. Do all applicants to this loan demonstrate sufficient financial literacy to comprehend the loan and its implications? YES NO
- Please provide details and dates for any of the above:

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APPLICANT/S' FINANCIAL CIRCUMSTANCES

- The applicant/s anticipate an increase in expenses over the next 12 months (e.g. ill health, a claim for payment, end of interest free) YES NO
- The applicant/s anticipate a decrease in income in the next 12 months (e.g. extended leave, retirement, reduced overtime) YES NO
- The applicant/s anticipate a reduction in profit/income/cash flow to business activities in the next 12 months YES NO
- The applicant/s are unable to meet existing financial commitments YES NO
- The applicant/s have made an application for hardship with their existing lender YES NO
- The applicant/s are aware of information relevant to their application that has not been provided that may have an adverse impact on their financial circumstances YES NO
- The applicant/s are aware of a future change in employment which may adversely affect their ability to meet commitments both current and in the future YES NO
- If the applicants answered yes to any of the above please provide detail below, including how they plan to mitigate these circumstances:

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INCOME AND EXPENSE DETAILS: EXPENDITURE

FIXED MONTHLY EXPENDITURE:	AMOUNT	CONT? Y/N	FIXED MONTHLY EXPENDITURE:	AMOUNT	CONT? Y/N
Owner occupied property utilities, rates and related costs			Investment property utilities, rates and related costs		
Groceries			Insurance		
Transport: Car costs/public transport			Clothing and personal care		
Health and medical			Entertainment		
Subscriptions – Phone, Foxtel etc			Education		
Gym/sports memberships etc			Childcare		
Total Living Expenses			Other (please specify) etc		

Net Monthly Income		Less Monthly Living & loan expense		Surplus Monthly Net Income	
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LOAN PRODUCTS

CLASSIC	PREMIUM	PLATINUM	EXCLUSIVE
<input type="checkbox"/> < 80% LVR <input type="checkbox"/> Over 80% LVR <input type="checkbox"/> LOC <input type="checkbox"/> Go Between <input type="checkbox"/> Construction <input type="checkbox"/> Mortgage Eliminator <input type="checkbox"/> Offset	<input type="checkbox"/> < 80% LVR less than \$750K <input type="checkbox"/> 80% to 90% LVR <input type="checkbox"/> < 80% LVR over \$750K over 90% LVR <input type="checkbox"/> Construction <input type="checkbox"/> Portfolio Loan <input type="checkbox"/> Mortgage Eliminator <input type="checkbox"/> Offset	Prime Alt Doc <input type="checkbox"/> < 80% LVR <input type="checkbox"/> < 90% LVR <input type="checkbox"/> < 95% LVR <input type="checkbox"/> LOC 90% LVR <input type="checkbox"/> LOC Over 90% <input type="checkbox"/> Quickstart <input type="checkbox"/> SMSF <input type="checkbox"/> Mortgage Eliminator <input type="checkbox"/> Offset <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment Credit Impairment (Specialist Only) <input type="checkbox"/> Clear <input type="checkbox"/> Plus <input type="checkbox"/> Assist	Specialist Full Doc <input type="checkbox"/> <input type="checkbox"/> Alt Doc <input type="checkbox"/> 70% LVR <input type="checkbox"/> 80% LVR <input type="checkbox"/> 85% LVR <input type="checkbox"/> 90% LVR <input type="checkbox"/> Variable <input type="checkbox"/> Fixed <input type="checkbox"/> LOC – All in One <\$150k <input type="checkbox"/> LOC – All in One \$150k-250k <input type="checkbox"/> LOC – All in One >250k <input type="checkbox"/> SMSF <input type="checkbox"/> Construction <input type="checkbox"/> Offset
<input type="checkbox"/> Full Doc <input type="checkbox"/> Lo Doc <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment	<input type="checkbox"/> Full Doc <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment Credit Impairment (Specialist Only) <input type="checkbox"/> Clear <input type="checkbox"/> Plus <input type="checkbox"/> Assist	<input type="checkbox"/> Full Doc <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/> Non Genuine Savings
Visa Card (Max. Spend \$20,000) Amount \$ <input type="text"/> <input type="checkbox"/> Secured <input type="checkbox"/> Unsecured <input type="checkbox"/> 55 Days Interest Free			Visa Card (\$500 - \$10,000) <input type="checkbox"/> Classic 11.8% <input type="checkbox"/> Rewarder 16.8% Annual Fee - \$40

LOAN DETAILS

	LOAN AMOUNT	OO or INV	VARIABLE INTEREST RATE %	FIXED INTEREST RATE %	FIXED (1-5 EARS)	P&I IO	IO TERM	LOAN TERM IN YEARS	LMI TO BE CAPITALISED Y/N	OFFSET ACCOUNT Y/N	REGULATED OR UNREGULATED
Loan 1											
Loan 2											
Loan 3											
Loan 4											

- FHOG Company or Trust (Please complete a separate VOI) Company/Trust Form
 Pre-Approval – (Property yet to be determined)

SETTLEMENT DATE:

Interest Only

Please indicate the reason/s for selecting an interest only product, and provide details in the box below:

- | | | |
|--|---|--|
| <input type="checkbox"/> Temporary reduction in income | <input type="checkbox"/> Large non-recurring expenses | <input type="checkbox"/> Variable income |
| <input type="checkbox"/> Maximise cash-flow | <input type="checkbox"/> Create funds for investment purposes | <input type="checkbox"/> Principal reductions in offset facility |
| <input type="checkbox"/> Taxation, financial or accounting | <input type="checkbox"/> Plan to convert to investment property | <input type="checkbox"/> Other |

Details:

If Interest Only AND Owner Occupied, please detail the customers' expected benefits for choosing Interest Only:

CUSTOMER REQUIREMENTS AND OBJECTIVES

Customers borrowing requirements and objectives and resulting benefits (e.g. refinance at a lower interest rate to reduce loan payments)

Specific features requested, and any associated risks or costs (e.g. fixed rate, offset account)

How does the product meet the customer's requirements and objectives? (eg 3 yr fixed rate provides repayment stability and access to offset for budgeting flexibility)

REFINANCING/DEBT CONSOLIDATION DETAILS

What is the reason and resulting benefits for refinancing and / or consolidating debts (e.g. improve servicing capacity, additional funds, reduce repayments)?

As part of the proposed consolidation are credit card limits to be reduced or cancelled?

If yes, given the details provided by the applicant are they likely or able to reduce or cancel the limits?

If no, what is the reason for keeping the credit cards at their current level?

 Yes
 No

 No
 Yes

FUNDING SUMMARY & PRODUCT RECOMMENDATION

The particular credit product was recommended on the following basis using information provided by you and taking into account the information above:

Product Recommendation

Loan Type Interest Rate Range %PA Variable Fixed Lender

Term shorter (S) , longer (L) or same(TS):

Loan amount to purchase or refinance owner occupied property:

Loan amount to purchase or refinance investment property:

Loan amount for improvements to existing property:

Loan amount for consolidation of other debts and loans:

Loan amount to provide funds for personal use:

Loan amount for business or investment other than property:

Break costs for existing loans and debts (can be and estimate)

Setup costs and fees for new loan:

Total loan amount required:

 Cost of taking out a new loan explained
 Break costs for fixed rate loans explained
 Does a conflict of interest exist?

If a conflict exists provide or include details:

Break costs for Loan 1:

Break costs for Loan 2:

Break costs for Loan 3:

Break costs for Loan 4:

TOTAL OF ASSETS AND LIABILITIES

ASSETS		LIABILITIES			
			LIMIT	PAYMENT	BALANCE
TOTAL ASSETS (A)	\$	TOTAL LIABILITIES (B)	\$	\$	\$
NET WORTH POSITION (A-B)					\$

PROTECTING LIFESTYLE AND ASSETS

Does the applicant/s have any of the following to protect lifestyle and assets?

 Income protection insurance
 Life/TPD insurance
 Trauma insurance
 Home and contents insurance
 Would the applicant like to be contacted re lifestyle protection?
 Would the applicant like to be contacted re home insurance?

APPLICANT ACKNOWLEDGEMENT AND DECLARATION

This application and assessment is not a loan approval. The credit provider must consider your application.

I/we have completed or arranged to have completed and have read and understood the particulars set out in the Disclosure and Assessment and declare them to be true and correct and they are an accurate summary of my/our objectives and requirements for the credit I/we are seeking.

I/we further declare that I/we understand each of the terms and concepts used in this document and the questions I/we have been asked to respond to.

Representations in this application have been made to the Lender to enable it to determine whether or not to offer a loan to me/us and I/we understand and acknowledge that the Lender is relying on the information provided by me/us in this form in determining whether to offer the loan. Where necessary I/we have sought clarification from before signing this document.

Applicant 1 name:

Signature:

Date:

Applicant 2 name:

Signature:

Date:

BROKER ACKNOWLEDGEMENT AND DECLARATION

Aggregator Group		Introducer company name	
Introducer mobile number		Full name or person completing this form	
Licence/Credit Representative No		Introducer email	
Date identification docs verified:		Place identification documents verified:	

I confirm that:

- The income and expense information provided within the application are those obtained from the applicant/s during my preliminary assessment.
- I collected the individual documents and verified the identity of the applicant/s. I also confirm that copies of all documents sent to the lender are held by us. We will retain these documents and will make them available to the lender if requested. We are aware this application will be audited by the lender.
- I have made reasonable enquiries and based on the information provided to me by the applicant/s the recommended product is **NOT UNSUITABLE** on the basis that it is consistent with the applicant/s requirements and objectives and the applicant can comply with their financial obligations without substantial hardship.
- For interest only term loans and line of credit:
 - The interest only period aligns with the applicant/s requirements.
 - I have explained the following additional risks and costs of an interest only term to the applicant/s: interest only repayments will not pay off any principal during the interest only term; the repayments required to pay out the loan will increase after the interest only period ends to cover both interest and principal reductions; and the applicant/s may pay more over the life of their loan than if there was no interest only term.
- The applicant/s is not disadvantaged by any conflict of interest in relation to any incentives or commissions that I may receive for writing this loan.
- No conflicts of interest exist between the applicant/s and myself (e.g. the transaction is at arm's length and the applicant/s is not a friend, partner or family member). If a conflict exists please provide details below:

Signature:

Date:

DECLARATION OF PURPOSE (INVESTMENT LOANS EXCL. PROPERTY)

I/We declare that in respect of the credit to be provided to me/us by the Lender is to be applied wholly or predominantly for

- business purposes; or
- investment purposes other than investing in residential real estate.

IMPORTANT

You should **only** sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

By signing this declaration you may **lose** your protection under the National Credit Code.

Applicant 1 name:

Signature:

Date:

Applicant 2 name:

Signature

Date:

CREDIT CARD PAYMENT AUTHORISATION (for payment of valuation fees)

To be completed by the Card Holder:

Please debit the following Credit Card Type:

 Visa

 Mastercard

(Please note AMEX cards are not accepted)

Credit Card Number

Name as it appears on the credit card

CVV Code:

Expiry Date: (mm/yy)

Authorised Amount:

Card Holder Signature:

Date Signed:

Please Note: Lending Policy - Valuation reports are for lender purposes only and are not the property of the applicant(s) and will not be provided to them

PRIVACY NOTIFICATION AND CONSENT

LAST PAGE OF PRIVACY SECTION NEEDS TO BE SIGNED BY CUSTOMERS

The following notifications (required under section 21C of the Privacy Act 1988 Cth) are provided on behalf of Nationalcorp Home Loans. In addition, we have provided you with a Privacy Collection Statement.

You can contact the Mortgage Manager in accordance with the details listed below in Schedule 3.

The Mortgage Manager may collect and use personal information, including credit information, for the purposes detailed below.

Some of the information may be provided to credit reporting bodies, such as Veda Advantage Information Services and Solutions Limited (**Veda**), Dun & Bradstreet (Australia) Pty Ltd (**D&B**) and Experian Australia Credit Services Pty Ltd (**Experian**).

Credit reporting bodies may include the information in reports provided to other credit providers to assist them to assess your credit worthiness.

If you fail to meet your payment obligations in relation to consumer credit, or if you commit a serious credit infringement, the Mortgage Manager may be entitled to disclose this to a credit reporting body.

Mortgage Manager is unlikely to disclose any credit information or credit eligibility information to any entities that do not have an Australian link.

If you do not provide the information requested, the Mortgage Manager or the Lender may refuse to provide credit, or we may not be able to provide you with a requested facility or service.

You have the right to:

- Obtain a copy of the Mortgage Manager's Privacy Policy, available at www.nationalcorp.com.au. This policy also deals with the management of credit related personal information.
- Obtain a copy of Veda's policy about the management of credit-related personal information. A copy of this policy is available at www.veda.com.au.
- Obtain a copy of D&B's policy about the management of credit-related personal information. A copy of this policy is available at www.dnb.com.au.
- Obtain a copy of Experian's policy about the management of credit-related personal information. A copy of this policy is available at www.experian.com.au.
- Request access to the credit information and credit eligibility information the Mortgage Manager holds about you and request correction of that information, by contacting our Privacy Officer at p o Box 1254, Slacks Creek, Qld 4122. Information about how you may access and seek correction of the credit information and credit eligibility information the Mortgage Manager holds about you is set out in the Mortgage Manager's Privacy Policy.
- Make a complaint about the failure of the Mortgage Manager to comply with the Privacy Act or the Credit Reporting Privacy Code (CR Code). Information about how to make a complaint, and how that complaint will be dealt with, is set out in the Mortgage Manager's Privacy Policy.
- Request a credit reporting body not to use or disclose credit reporting information about you if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud. Inform credit reporting bodies not to use or disclose credit reporting information about you for the purpose of pre-screening of direct marketing by a credit provider (however you may still receive direct marketing communications from the Mortgage Manager). You can inform Veda, D&B and Experian in writing as follows:

Veda Advantage Public Access Division
PO Box 964, North Sydney NSW 2059
Public Enquiries: 1300 762 207
Website: www.mycreditfile.com.au

Dun & Bradstreet Australia
PO Box 7405, St. Kilda Road
Melbourne VIC 3004
Public Enquiries: 1300 734 806
Website: www.checkyourcredit.com.au

Experian Australia Credit Services Pty. Ltd.
Attn: Credit Report Request
PO Box 196, North Sydney NSW 2060
Public Enquiries: 03 8699 0100
Website: www.experian.com.au

DECLARATION AND AUTHORISATION

In this application and privacy consent a reference to **"the Lender"** means any one of the Institutions listed in Schedule 1:

In this application and privacy consent a reference to **"the Lender's Mortgage Insurers or Insurer"**, means any one of the Institutions listed in Schedule 2:

In this application and privacy consent a reference to the **"Mortgage Manager"** means any one of the Institutions listed in Schedule 3:

The Customer(s) and the Guarantor(s):

1. Declare that to the best of their knowledge and belief, the facts, information and statements set out in this application are true and complete, and that no information which might affect the decision of the Lender or Mortgage Manager has been withheld;
2. Undertake to supply to the Lender or Mortgage Manager any information or facts relevant to this application which may become available or arise after the completion of this application;
3. Understand and acknowledge that approval of this application may be withdrawn should any false or misleading information have been given in this application;
4. Authorise the Lender or Mortgage Manager to provide information about the progress and result of this application to the Builder and/or the Conveyancer/ Solicitor named in this application;
5. Understand and acknowledge that:(a) any valuation or inspection report obtained by the Lender or Mortgage Manager in relation to any security offered to the Lender is for the Lender's benefit, not the Applicant's nor the Guarantor's benefit, and it is the Lender's choice as to whether to make any such report available to the applicant(s) or the Guarantor(s);(b) neither the Applicant(s) nor the Guarantor(s) may rely upon any such report obtained by the Lender, whether such a report is disclosed to the Applicant(s) or the Guarantor(s) or not;(c) neither the Applicant(s) nor the Guarantor(s) should assume that any such report is based upon a detailed inspection of the security offered;(d) any such report is not to be taken as implying that there are no defects other than those mentioned or, where the report relates to building works, that the works have been completed to a particular standard;(e) the Lender does not accept any liability for the contents or accuracy of any such report;
6. The Applicant(s) agree to pay the application fee(s) referred to in this application and agree that such amount(s) shall be retained by the Lender or Mortgage Manager whether the Lender approves or declines this application or any part of it.
7. Warrant that none of them is an undischarged bankrupt and that there is no outstanding judgment(s) or claim(s) against any of them;
8. Understand and acknowledge that this is an application only and as such does not imply that credit will be offered to the Applicant(s) by the Lender or Mortgage Manager
9. Understand and acknowledge that the Lender and Mortgage Manager recommends that each applicant seek independent legal or other financial advice prior to entering into any credit contract that the Lender may offer to the Applicant(s) as a result of this application or any related guarantee.
10. Understand and acknowledge that any approval of this application by the Lender will be on such terms and conditions (including conditions as to interest rates) as the Lender shall choose;
11. If Mortgage Protection or Loan Cover Insurance has been declined, acknowledge that this insurance was explained and offered ;
12. Authorise and consent to the Lender or Mortgage Manager confirming details provided in this application with any person or persons who may reasonably be expected to confirm such details (e.g. an employer);
13. Understand and acknowledge that if this application is for an amortising Line of Credit product then the account is required to be fully drawn at settlement.

YOUR PERSONAL INFORMATION

1. Collection of your personal information and credit-related personal information

We, the Mortgage Manager, on behalf of the Lender (refer to Schedule 1 for Lender's details) and the Lenders Mortgage Insurer, collect your personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to us or the Lender. If you are a guarantor we collect your personal information and credit-related personal information to assess whether to accept you as a guarantor for credit applied for, or provided to, the borrower. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.

2. Collection of personal information and credit-related personal information about third parties

We may need to collect personal information and credit-related personal information about a third party from you as part of this application. If we do this, you agree you will advise that person that we have collected their information, and that in most cases they can access and seek correction of the information we hold about them.

3. Use and disclosure of your personal information and credit-related personal information

We may use your personal information and credit-related personal information to perform our business functions (for example internal audit, operational risk, product development and planning). We may also use your personal information to confirm your details (for example contacting your employer to confirm your employment and income details). We treat your personal information and credit-related personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include joint account holders, account operators and account applicants, Credit Reporting Bodies (as defined below), insurers, intermediaries, valuers, debt collection agencies and government authorities. Your information may also be disclosed to our related entities, our joint venture partners and Community Bank® companies where its confidentiality is maintained at all times.

4. Disclosure of personal information and credit-related personal information to overseas organisations

Some of the organisations we disclose your personal information and credit-related personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure

5. Access to your personal information and credit-related personal information

In most cases you can gain access to and seek correction of your personal information and credit-related personal information. Should you wish to do so, or if you have any queries about your information, please contact us on 1300 857 944.

6. Direct Marketing

We may use your personal information and credit-related personal information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These may be products and services provided by us, our related entities or other entities we are associated with. If you do not wish to receive offers from us unrelated to your products and services, please tick here

7. Collection, use and disclosure of your credit-related personal information

By signing this application you agree that we can do all of the following:

a. Commercial credit-related personal information

Seek and use commercial credit-related information about you to assess an application for consumer credit or commercial credit, for credit guarantee purposes or for securitisation purposes.

b. Consumer credit-related personal information

Seek and use consumer credit-related information about you to assess an application for consumer credit or commercial credit, for credit guarantee purposes or for securitisation purposes.

c. Collection of overdue payments

Seek information about you from a credit reporting body to disclose to debt collectors for the purpose of collecting overdue payments in relation to consumer or commercial credit provided by the Mortgage Manager or the Lender. The types of information the Mortgage Manager or the Lender may provide to a debt collector include identification information, court proceedings information, personal insolvency information and information about overdue payments.

d. Exchange of information between credit providers

Seek from and use or give to another Australian credit provider any information about your account, credit worthiness, credit standing, credit history or credit capacity for any purpose associated with assessing an application for commercial or consumer credit, managing a credit agreement, managing default under a credit agreement, collecting overdue payments or any other purpose permitted under the Privacy Act.

e. Exchange of information with intermediaries

Seek from and use any consumer or commercial credit-related information from or disclose that information to, any introducer, financial adviser, accountant, mortgage manager, lawyer, or other intermediary (including any intermediary mentioned on the front page of this application form) acting in connection with any financing provided or proposed to be provided to you, or to any party whom you are guaranteeing, any personal information, credit information or credit eligibility information.

f. Provide credit information to credit reporting bodies

In this privacy disclosure statement, the "Credit Reporting Body" means each of the following organisations (whether acting individually or together):

- Veda Advantage
- Dun & Bradstreet(Australia) Pty Ltd
- Experian Australia Credit Services Pty Ltd

g. If you apply for any kind of credit, give to an Australian credit reporting body personal or credit information about you. The information may include:

- (a) your identity particulars such as your name, sex, date of birth, current and previous addresses, current and last employer and your driver's licence number;
- (b) the fact that an information request has been made in relation to you;
- (c) the fact that credit has been applied for, the type of credit applied for and the amount;
- (d) the fact that the Mortgage Manager or the Lender is a current consumer credit provider to you, the type of consumer credit provided, the maximum amount of consumer credit available, the date the relevant credit contract was entered into and the date the credit was terminated or otherwise ceases to be in force;
- (e) whether you are solely or jointly liable for consumer credit, or whether you have agreed to be a guarantor (as applicable);
- (f) agreed terms and conditions for the repayment of an amount of credit;
- (g) your repayment history including:
 - (i) whether or not you have made a payment on time, or missed a payment obligation;
 - (ii) the day on which the payment in question was due and payable; and
 - (iii) if you make payment after the day on which it was due and payable, the day on which you make the payment;
- (h) defaults in relation to payments of more than \$150 that are overdue for at least 60 days and for which default notices have been issued;
- (i) repayments of default listed amounts, or notice that a previously listed default amount is no longer overdue;
- (j) any new arrangement the Mortgage Manager or the Lender may enter into with you subsequent to a default listing;
- (k) in specified circumstances, that in our opinion you have committed a serious credit infringement; and
- (l) the fact that credit provided to you has been repaid or otherwise discharged, or that a credit arrangement has otherwise come to an end.

h. Provide information for securitisation

Disclose any report or information to another person in connection with funding by means of an arrangement involving securitisation.

i. Administrative and loan management purposes:

Use and disclose your personal information to establish, provide and administer any credit facility provided by the Mortgage Manager or the Lender and to perform any other internal administrative and management functions and operations directly related to the provision or management of commercial or consumer credit by the Mortgage Manager or the Lender. This includes the sharing of information between the Mortgage Manager and the Lender for the purpose of managing your loan.

j. Serious credit infringements:

Disclose your personal information to another credit provider with an Australian link, or to enforcement bodies, in relation to serious credit infringements, provided the Mortgage Manager or the Lender believes on reasonable grounds that you have committed a serious credit infringement.

k. Disputes:

Disclose your personal information to a recognised external dispute resolution scheme of which the Mortgage Manager or the Lender is a member.

l. Mortgage credit assistance schemes:

Disclose credit eligibility information to a State or Territory authority which gives assistance to help individuals obtain mortgage credit, in order to help the authority to decide the extent of the assistance it will give, or to an authority that manages or supervises such a scheme or arrangement.

m. Additional disclosure:

Disclose personal information as required or permitted by law or a court/tribunal order.

n. Provide information to guarantors

Provide credit-related information and other personal information, notices, statements, documents and financials to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you, or who has provided property as security for any credit provided to you, for the purpose of a potential guarantor considering whether to offer to act as a guarantor or to offer property as security for credit, for the purpose of keeping a guarantor informed about their guarantee, or for a purpose related to the enforcement of a guarantee.

o. Providing your personal information and credit-related information to a mortgage insurer

In this privacy disclosure statement, the “Insurer” means each of the following organisations (whether acting individually or together):

QBE Lenders’ Mortgage Insurance Limited (ABN 70 000 511 071)
 82 Pitt Street, Sydney NSW 2000
 Phone: 1300 367 764
 Contact: Privacy Officer
 Email: compliance.manager@qbe.com
 Website: www.qbelmi.com
 Genworth Financial Mortgage Insurance Pty Limited (ABN 60 106 974 305)
 Level 26, 101 Miller Street, North Sydney NSW 2060
 Phone: 1300 655 422
 Website: www.genworth.com.au

Provide information to an Australian mortgage insurer for a mortgage insurance purpose in relation to you, or in relation to any party you are guaranteeing, or any purpose arising under a contract for mortgage insurance that has been entered into between the Mortgage Manager or the Lender and the insurer. By you signing this application, the Insurer can do the following: Where permitted by the Privacy Act 1988, the Insurer may seek and obtain from a credit reporting body commercial credit information concerning your credit worthiness or history; consumer information; and collection of overdue payments information. The Insurer collects your information for the purposes of assessing our application and securing and administering LMI for your mortgage, including dealing with claims and recovery of proceeds. The information collected by the Insurer is required under the Insurance Contracts Act 1984 (Cth) and is necessary for the Insurer to undertake its business. If you do not provide any of the information requested of you then the Insurer will not be able to issue insurance. As a result, we may not be able to provide the mortgage to you. The Insurer may use your information to assess the risk of providing LMI to us, you defaulting on your obligations to us and you being unable to meet a liability arising under a guarantee in respect of mortgage finance given (or to be given) by us to another person. The Insurer may also use your information to verify your details provided by us, administer or vary any LMI cover provided (including for securitisation and hardship applications, dealing with claims, recovery of proceeds and enforcing the mortgage in the place of us), to conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery, to comply with any regulatory requirements including under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time, and for any other LMI purpose relating to you or under the insurance policy issued by the Insurer to us in respect of your credit with us or as may be permitted by the Privacy Act 1988. The Insurer may disclose your information to its related companies; us; your guarantor or potential guarantor; other insurers; claims assessors and investigators; parties for the purposes of securitisation; re-insurers; underwriters; loan servicers; trust managers; trustees and security trustees; organisations involved in surveying or registering a security property or which otherwise have an interest in a security property; ratings agencies; credit reporting bodies; its service providers (including marketing companies, data consultants and IT contractors); its agents, contractors, and external advisers; your referees, including your employer; your legal and financial advisers; brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager; organisations that are involved in debt collecting or in purchasing debts; mercantile agents if you default on your obligations to us; payment system operators; parties involved in fraud prevention (including organisations such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct); other financial institutions and credit providers; and government and other regulatory bodies (e.g. the Insurance Council of Australia, ASIC and the ATO). Where permitted by the Privacy Act 1998 the Insurer may disclose your information to organisations located overseas (including in the USA, Canada, the United Kingdom or the Philippines) such as its related companies, re-insurers, service providers (including but not limited to data consultants and IT contractors), its agents, contractors and external advisers and government and other regulatory bodies. Overseas organisations may be required to disclose information shared with them with relevant foreign authorities under a foreign law. In those instances the Insurer is not responsible for that disclosure. The Insurer may also, to the extent permitted by the Privacy Act 1988, disclose information about you to a credit reporting body for any purpose set out in this consent. The credit reporting body gives other organisations (such as other credit providers) information to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other credit providers. The Insurer may need to exchange your information with credit providers and advisors during the course of the mortgage insurance policy for any purpose set out in this consent. The Insurer may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this consent and the Insurer’s Privacy Policy and Credit Reporting Policy apply to the collection, use and disclosure of that information. The Insurer may store your information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security, however, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

Each Insurer has a Privacy and Credit Reporting Policy which contains information about:

- a. how you can access and seek correction of your information held by the Insurer;
- b. how you can complain about a breach of the Privacy Act 1988 (including any applicable privacy principals) or any registered privacy code that binds the insurer in respect of your personal or credit information (as appropriate); and
- c. how the Insurer will deal with a complaint.

Each policy is available on the Insurer’s website or by contacting them.

Providing your personal information or credit-related personal information to an EFM provider

If you apply for an Equity Finance Mortgage (EFM)[®] we may disclose your personal information or credit-related personal information to the EFM provider (being both Permanent Custodians Limited (ACN 001 426 384) and Rismark International Funds Management Limited (ACN 114 530 139) as the manager of the EFM). By signing this application the EFM provider can collect your personal information and credit-related personal information to assess your application, the risk of providing you with the product or service that you have requested, assess any future applications for products or services you may make and conduct research and product development. It also allows the EFM provider to do all of the above. The EFM provider may disclose your personal information or credit-related personal information to us, any person to whom it is considering assigning its rights under the EFM, any person involved in present or future financial services to you, any person involved in reviewing or developing business or payment systems, any person acting for you or the EFM provider (such as your agent, accountant and lawyer or the mailing and printing houses and IT providers of the EFM provider), any person involved in providing banking and financial services (including credit card suppliers, mortgage brokers or investment products), any person entitled to request or demand the information or documents by law, and any person to whom you consent to the EFM provider giving the information or documents. The EFM provider may also disclose your personal or credit-related personal information to the Insurer for lenders mortgage insurance. The Insurer may use and disclose that information for any of the purposes described above.

[®]Equity Finance Mortgage (EFM) and EFM are registered trademarks of ARES Capital Management Pty Limited ABN 93 113 861 046.

Privacy Policy

You should also read our Privacy Policy (which includes information about credit-related information) .

Our Privacy Policy contains information about:

- a. how you can access and seek correction of your personal information;
- b. how you can complain about a breach of the privacy laws by us and how we will deal with a complaint;
- c. if we will disclose personal information to overseas entities, and where practicable, which countries those recipients are located in.

Our Privacy Policy is available on our website www.nationalcorp.com.au or by telephoning 1300 857 944.

Adelaide Bank’s Privacy Policy is available on their website www.adelaidebank.com.au or by telephoning 1300 652 220.

ING Bank’s Privacy Policy is available on their website www.ingdirect.com.au or by telephoning 133 464.

Resimac Limited’s Privacy Policy is available on their website www.resimac.com.au or by telephoning 1300 764 447.

Colombus Capital Mortgage Management Services Pty Ltd’s Privacy Policy is available on their website www.originmms.com.au or by telephoning 02 9273 8113.

Bananacoast Community Credit Union Ltd’s Privacy Policy is available on their website www.bcu.com.au or by telephoning 1300 653 555.

Our Credit Reporting Policy contains information about:

- a. how you can access and seek correction of your credit eligibility information;
- b. how you can seek correction of your credit information;
- c. how you can complain about a breach of the credit reporting laws by us and how we will deal with a complaint;
- d. if we disclose your credit information or credit eligibility information to overseas entities , and where practicable, which countries those recipients are located in.

Our Credit Reporting Policy is available on our website www.nationalcorp.com.au or by telephoning 1300 857 944. Adelaide Bank’s Credit Reporting Policy is available on their website www.adelaidebank.com.au or by telephoning 1300 652 220. ING Bank’s Credit Reporting Policy is available on their website www.ingdirect.com.au or by telephoning 133 464.

Resimac Limited’s Credit Reporting Policy is available on their website www.resimac.com.au or by telephoning 1300 764 447. Columbus Capital Mortgage Management Services Pty Ltd’s Credit Reporting Policy is available on their website www.originmms.com.au or by telephoning 02 9273 8113 and Bananacoast Community Credit Union Ltd Credit Reporting Policy is available on their website www.bcu.com.au or by telephoning 1300 653 555.

SCHEDULE

1. In this notice the "Lender" means each and every one of the following organisations (whether acting individually or together)

Adelaide Bank Limited a division of Bendigo & Adelaide Bank ABN 11 068 049 178 ACL 237879 80 Grenfell St, Adelaide SA 5000 Phone: 1300 652 220	Bananacoast Community Credit Union Ltd ABN 50 087 649 750 P O Box 1563, Coffs Harbour NSW 2450. Phone: 1300 228 228	ING Bank (Australia) Limited ABN 24 000 893 292 140 Sussex Street, Sydney NSW 2000 Phone: 133 464	Permanent Custodians Limited ACN 001 426 384 35 Clarence Street, Sydney NSW 2001 Phone: 1800 622 812
RESIMAC Limited ACN 002 997 935 Level 9, 45 Clarence Street, Sydney NSW 2000 Phone: 1300 764 447	Colombus Capital Mortgage Management Services Pty Ltd. ACN 601 349 071 on behalf of Columbus Capital Pty Limited ACN 119 531 252 Level 8, 77 Castleragh Street, Sydney NSW 2000. Phone: 02 9273 8113	Perpetual Trustee Company Limited ABN 42 000 001 007 Level 12, Angel Place, 123 Pitt Street, Sydney NSW 2000 Phone: 02 9229 9000	Perpetual Corporate Trust Limited ABN 000 341 533 GPO Box 4172, Sydney NSW 2000 Phone: 1300 730 862

2. In this notice the "Insurer" means each and every one of the following organisations (whether acting individually or together)

Genworth Financial Mortgage Insurance Pty Ltd. ABN 60 106 974 305. Level 26, 101 Miller Street, North Sydney NSW 2060. Phone: 02 9247 8677	QBE Lenders Mortgage Insurance Limited. ABN 70 000 511 071. Level 21, 50 Bridge Street, Sydney NSW 2000. Phone: 02 9231 7777
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3. In this notice the "Mortgage Manager" means each and every one of the following organisations (whether acting individually or together)

Romavale Pty Ltd t/as Nationalcorp Home Loans. ABN 25 076 307 116 ACL 386804. 5 Noel Street, Slacks Creek QLD 4127. Ph: 1300 857 944
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NOMINATION FOR NOTICES

NOMINATION OF ADDRESS FOR NOTICES (REGULATED LOANS ONLY - COMPLETE ONLY ON REQUEST OF DEBTORS/GUARANTORS)

Each debtor/guarantor is entitled to receive a copy of any notice or other document under the National Credit Code. If you are a joint debtor or guarantor and do not require notices and documents to be forwarded to each debtor or guarantor **individually**, please complete the nomination section below. (Note: Guarantors cannot nominate a debtor). By signing this nomination you are giving up the right to be individually provided with information direct from the credit provider (unless you are the person nominated). Any person who has signed this nomination can advise the credit provider at any time in writing that they wish to cancel their nomination. This means they will, from the date of cancelling the nomination, receive a personal copy of any notice or other document under the National Credit Code. Notices and documents will be sent to your current residential or business address. It is your responsibility to advise us of any change of address.

IMPORTANT (All Applicants must read this notice before signing acceptance)

YOU (Customer(s)/Debtor(s) and Guarantor(s)) acknowledge and agree that you have read, understood and agree with each and every part of this application (including the Declaration and Authorisation, Privacy Disclosure Statement, Privacy Act Authorisation and (if completed) the Nomination of Address for Notices. You further acknowledge that you are over the age of 18 years and further that the Applicant Disclosure and Assessment included in the application forms part of the Loan Application and will be relied on by the Mortgage Manager, Lender and Insurers when making their assessment.

DEBTORS

I/We nominate

GUARANTORS

I/We nominate

(full name of person nominated) to receive notices and other documents under the National Credit Code on behalf of me/all of us in respect of all credit accounts applied for on this form.

Joint debtors residing at the same address: we consent to notices and other documents under the National Credit Code being sent jointly to us. Name and address:

SIGNATURES

CUSTOMER 1		CUSTOMER 2	
Customer Signature	<input type="text"/>	Customer Signature	<input type="text"/>
Signature of Witness	<input type="text"/>	Signature of Witness	<input type="text"/>
Name of Witness	<input type="text"/>	Name of Witness	<input type="text"/>
Address of Witness	<input type="text"/>	Address of Witness	<input type="text"/>
Occupation of Witness	<input type="text"/>	Occupation of Witness	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>

CUSTOMER 3/GUARANTOR 1		CUSTOMER 4/GUARANTOR 2	
Customer Signature	<input type="text"/>	Customer Signature	<input type="text"/>
Signature of Witness	<input type="text"/>	Signature of Witness	<input type="text"/>
Name of Witness	<input type="text"/>	Name of Witness	<input type="text"/>
Address of Witness	<input type="text"/>	Address of Witness	<input type="text"/>
Occupation of Witness	<input type="text"/>	Occupation of Witness	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>