

Mortgage Application – Individuals

Broker use only

Broker Application Check List

The following items are intended as a guide as to the documentation requirements for loan applications forwarded to HomeSide Lending for approval. In order to expedite the approval and settlement process, please ensure that all documentation is supplied.

Note: Original application forms must be received by HomeSide Lending before settlement can occur.

- Application Fee.
- Covering letter, inclusive of all relevant information (background information) discussed at interview.
- Loan Application fully completed (including Income and Asset/Liabilities).
- Provided a Comparison Rate Schedule to the customer/s.

Financial Services Reform Act 2001 (Cth) Compliance

- I have discussed the Deposit Offset Account with the Applicant/s and confirm (complete at least one (1) of the following)
 - I am an authorised representative of the following Australian Financial Services Licensee
_____ .
Their licence number is _____ .
 - I am a member of the following Eligible External Dispute Resolution Scheme
_____ and
my membership number is _____ .
 - My Australian Financial Services Licence number is _____ .
- I have not discussed the Deposit Offset Account with the Applicant/s for the Offset Home Loan or the HomeSide HomePlus Home Loan.

For NSW only:

Consumer Credit Administration Amendment (Finance Brokers) Act 2003 (NSW) Compliance

- I have met all requirements of the Consumer Credit Administration Amendment (Finance Brokers) Act 2003, including all required disclosures to the Applicant/s. I confirm that I have entered into a written finance broking contract with the Applicant/s.

First Home Owner Grant (FHOG)

- All separate copies of Id that accompany the 100 point check have been signed by the broker as true and correct.
- Complete original application form.
- Original addendum for additional grant for new properties and statement/letter from vendor or builder to confirm that property has never been occupied.
- Original addendum for NZ residence.
- Signed and dated original Contract of Sale.

Income for PAYE borrowers

- Copy of at least two (2) consecutive payslips and a copy of the most recent tax assessment notice **or** a letter from the employer and a copy of the most recent tax assessment notice.

Income for Self-employed borrowers

- Copy of three (3) years' tax returns – personal and business. (ie profit and loss/balance sheet along with personal tax returns.)

Other

- Account Authority Card.
- Direct Debit Request.
- 100 Point Check List for each borrower.
- Specimen Signature Card.

Other Income Verification

- Proposed rental income.
- Rental income verification (e.g. copy of lease or managing agent statement of account).

Purpose

- Copy of last six (6) months' bank loan statement (if refinancing).
- Copy of Sale Contract if purchasing.

Refinance

- Complete Discharge Authority on page 13 and fax to HomeSide with application.

Servicing History

- Copy of current credit card statements.
- Copy of last six (6) months' savings history (if purchasing).
- Copy of last six (6) months' loan statements (for all current loans).

Verification of Assets

- Copy of latest Bank Statement for Bank Deposits.
- Copy of Rate Notices for any properties.
- Copy of Titles for any properties.

HomeSide Lending use only

Branch name _____ BUId no. _____ Sales officer's name _____

Section 1 – Mortgage Broker details (if applicable)

Broker name _____ Broker Company name _____ Mobile number _____ Email address _____

Section 2 – Loan request

- New loan
- An existing customer requesting an additional loan
- Loan increase – Account number _____
- Loan consolidation/variation

Section 3 – Guarantor

Is a Guarantee to be given for this loan?
 Yes – give guarantor's name and guarantor to sign GE LMI Privacy Consent located at the back of this form
 No
 Guarantor's name _____

Section 4 – Purpose of loan

Loan amount required

Purchase
 Owner/Occupier Investment \$ _____

Refinance
 Owner/Occupier Investment \$ _____

Equity/Other investment \$ _____

Debt consolidation \$ _____

Renovations – give details
 _____ \$ _____

Other – give details
 _____ \$ _____

Total amount \$ _____

Section 5 – Loan type required

	Amount of loan	Loan term	*Statement of Purpose – Predominantly for:		In the name/s of
			Personal/ Domestic or Household purposes	Business and or investment purposes	
<input type="checkbox"/> Peak Performance Equity Mortgage – with following account limits					
Account no. 1	\$ _____		<input type="checkbox"/>	<input type="checkbox"/>	_____
Account no. 2	\$ _____		<input type="checkbox"/>	<input type="checkbox"/>	_____
Account no. 3	\$ _____		<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/> Fixed Rate Interest Only Mortgage					
Fixed Rate period _____ (1, 2, 3 or 5 years)	\$ _____	_____ yrs	N/A	<input type="checkbox"/>	_____
<i>(Investment purposes only)</i>					
Interest <input type="checkbox"/> monthly in arrears or <input type="checkbox"/> annually in advance for 1 year only					
<input type="checkbox"/> HomeSide HomePlus Home Loan					
<input type="checkbox"/> 1 year Intro Fixed Rate <input type="checkbox"/> P&I <input type="checkbox"/> Int only	\$ _____	_____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/> Standard Fixed Rate <input type="checkbox"/> P&I <input type="checkbox"/> Int only	\$ _____	_____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	_____
Term _____ years (1-5 years)					
<input type="checkbox"/> Variable Rate <input type="checkbox"/> P&I <input type="checkbox"/> Int only	\$ _____	_____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/> Reducible Mortgage Loan					
<input type="checkbox"/> Introductory 1 year Fixed Rate	\$ _____	_____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/> Introductory 2 year Fixed Rate	\$ _____	_____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/> Standard Fixed Rate	\$ _____	_____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	_____
Term _____ years (1-5 years)					
<input type="checkbox"/> Variable Rate	\$ _____	_____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/> Offset Home Loan (100% Offset Home Loan)	\$ _____	_____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/> Plain and Simple Home Loan					
<input type="checkbox"/> P&I <input type="checkbox"/> Int only	\$ _____	_____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/> Other	\$ _____	_____ yrs	<input type="checkbox"/>	<input type="checkbox"/>	_____
Total Loan Facility	\$ _____				

***Statement of Purpose** – Tick the appropriate box to specify what purpose each loan type will be “wholly or predominantly” used for. If any loan type will be used for both purposes, only tick the box that represents the predominant purpose for that loan type (predominant means greater than 50%).

The Bank advises that:

– “Investment” by you is not a “personal, domestic or household purpose” under the Consumer Credit Code.

– As a general comment, if you claim a taxation deduction of more than 50% of the interest and other charges on your loan, the loan would most likely be utilised **wholly or predominantly for investment or business purposes**.

‡ The Offset Home Loan is only available through brokers who hold a current Australian Financial Services Licence or who are a member of an Eligible External Dispute Resolution Scheme.

Section 8 – Assets and Liabilities – Borrower 1 and 2

Assets (What you own)

Home

Owned jointly – give details Owned solely
 Name of owner/s _____ Present value
 _____ \$

Other property/land at

_____ \$
 _____ \$

Accounts (Bank, Credit Union, Building Soc., etc)

Organisation	Balance
_____	\$ _____
_____	\$ _____

Total value of accounts \$ _____

Motor vehicle/s

Make and model	Year of mfr.
_____	_____ \$ _____
_____	_____ \$ _____

All other assets (do not include Superannuation, Goodwill,

Home contents)
 Description
 _____ \$
 _____ \$

Total value of what you own \$ _____

Sundry assets (do not add into total assets)

Superannuation (Estimate your current payout) ... \$ _____
 Goodwill of Business (Estimated value) \$ _____
 Home contents (Insured value) \$ _____

Liabilities (What you owe)

Home loan

Name of lender	Monthly repayments	Amount owing	*To be refin
_____	\$ _____	\$ _____	<input type="checkbox"/>

Other Housing/Overdrafts/Lease/Hire purchase

Name of lender	Type of loan	Monthly repayments	Amount owing	
_____	_____	\$ _____	\$ _____	<input type="checkbox"/>
_____	_____	\$ _____	\$ _____	<input type="checkbox"/>
_____	_____	\$ _____	\$ _____	<input type="checkbox"/>

Personal Consumer Loans

Name of lender	Type of loan	Monthly repayments	Amount owing	
_____	_____	\$ _____	\$ _____	<input type="checkbox"/>
_____	_____	\$ _____	\$ _____	<input type="checkbox"/>
_____	_____	\$ _____	\$ _____	<input type="checkbox"/>

Credit card/s (include all nil balance accounts)

Issuer	Credit limit	Monthly repayments	Amount owing	
_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/>
_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/>

Rent/Board (monthly) \$ _____

Family Maintenance (monthly) \$ _____

HECS Debt
 _____ \$ _____

Loans that you are guarantor for (provide details)

_____	\$ _____	\$ _____	<input type="checkbox"/>
_____	\$ _____	\$ _____	<input type="checkbox"/>

Total value of what you owe \$ _____ \$ _____

*Facility to be refinanced

Section 9 – Assets and Liabilities – Guarantor

Assets (What you own)

Home

Owned jointly – give details Owned solely
 Name of owner/s _____ Present value
 _____ \$

Other property/land at

_____ \$
 _____ \$

Accounts (Bank, Credit Union, Building Soc., etc)

Organisation	Balance
_____	\$ _____
_____	\$ _____

Total value of accounts \$ _____

Motor vehicle/s

Make and model	Year of mfr.
_____	_____ \$ _____
_____	_____ \$ _____

All other assets (do not include Superannuation, Goodwill,

Home contents)
 Description
 _____ \$
 _____ \$

Total value of what you own \$ _____

Sundry assets (do not add into total assets)

Superannuation (Estimate your current payout) ... \$ _____
 Goodwill of Business (Estimated value) \$ _____
 Home contents (Insured value) \$ _____

Liabilities (What you owe)

Home loan

Name of lender	Monthly repayments	Amount owing	*To be refin
_____	\$ _____	\$ _____	<input type="checkbox"/>

Other Housing/Overdrafts/Lease/Hire purchase

Name of lender	Type of loan	Monthly repayments	Amount owing	
_____	_____	\$ _____	\$ _____	<input type="checkbox"/>
_____	_____	\$ _____	\$ _____	<input type="checkbox"/>
_____	_____	\$ _____	\$ _____	<input type="checkbox"/>

Personal Consumer Loans

Name of lender	Type of loan	Monthly repayments	Amount owing	
_____	_____	\$ _____	\$ _____	<input type="checkbox"/>
_____	_____	\$ _____	\$ _____	<input type="checkbox"/>
_____	_____	\$ _____	\$ _____	<input type="checkbox"/>

Credit card/s (include all nil balance accounts)

Issuer	Credit limit	Monthly repayments	Amount owing	
_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/>
_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/>

Rent/Board (monthly) \$ _____

Family Maintenance (monthly) \$ _____

HECS Debt
 _____ \$ _____

Loans that you are guarantor for (provide details)

_____	\$ _____	\$ _____	<input type="checkbox"/>
_____	\$ _____	\$ _____	<input type="checkbox"/>

Total value of what you owe \$ _____ \$ _____

*Facility to be refinanced

Section 10 – Income – Borrower 1 and 2

Income

*Salary/Wages	Gross annual	Net monthly
Borrower 1	\$ _____	\$ _____
Borrower 2	\$ _____	\$ _____
Rental income (provide details)		
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
Other income (AUSTUDY, Part-time work, Dividends, Investments etc) – attach evidence		
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
Total income	\$ _____	\$ _____

*Self-employed borrowers Gross annual after tax profit \$ _____

Profit – attach financial statements \$ _____

*Produce evidence of income, for example, payslips, or for self-employed borrower, copies of the last three (3) years’ financial statements.

Section 11 – Income – Guarantor

Income

*Salary/Wages	Gross annual	Net monthly
Guarantor	\$ _____	\$ _____
Rental income (provide details)		
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
Other income (AUSTUDY, Part-time work, Dividends, Investments etc) – attach evidence		
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
Total income	\$ _____	\$ _____

*Self-employed borrowers Gross annual after tax profit \$ _____

Profit – attach financial statements \$ _____

*Produce evidence of income, for example, payslips, or for self-employed borrower, copies of the last three (3) years’ financial statements.

Section 12 – Confirmation of Loan Amount for property purchase

Calculation of Total Outlay for property purchase	Amount
Property purchase price	\$ _____
Legal/Government/Other fees	\$ _____
Stamp Duty	\$ _____
Lender’s Mortgage Insurance	\$ _____
Total costs (a)	\$ _____
Net proceeds from sale of present home	\$ _____
Savings	\$ _____
Other	\$ _____
Total deductions (b)	\$ _____
Total outlay (a) - (b)	\$ _____

Section 13 – Lenders Mortgage Insurance

Is Lenders Mortgage Insurance required? Yes No

Original signed consent form has been attached

Bank use only

Insurance Company name	Policy number
_____	_____

Section 14 – Transactional “Deposit Offset Account” Option for “HomeSide HomePlus Home Loan”

Do you require a transactional account for your †HomeSide HomePlus Home Loan?

Yes No

†By law, a deposit product can only be discussed with a prospective customer by an adviser who is qualified under the law to give such advice. The adviser must hold (or be an authorised representative of an entity which holds) an appropriate current Australian Financial Services Licence or be a member (or an authorised representative of a member) of an Eligible External Dispute Resolution Scheme.

Note: You should complete sections 15 to 19 carefully. HomeSide Lending also relies on this information to assess your application and in some cases to determine fees under your loan.

Section 15 – Details of Proposed Mortgage Security

The borrower/s propose that the following property/ies be mortgaged to the Bank to secure the loan or overdraft:

Principal security property 1

Estimated market value of security Proposed occupants

\$ _____ Self Tenants

Property address (Property name/Unit number/Street number/Street name/Suburb)

Postcode

Who is the current owner of the security property?

Who is going to become the owner?

Joint tenants Tenants in common (if shares are unequal provide details) _____

Is this security property a trust asset?

Yes No

Will the settlement of the purchase/refinance take place outside of the CBD?

Yes No

Is this property subject to a Defence Service Home Loan?

Yes No

Title particulars (Please endeavour to provide a full legal description – it may save you some legal search fees)

Lot	Plan	Volume	Folio	Folio Id

Number of existing Mortgages to be discharged

What form of Title applies to the security property?

Torrens Strata Community

Old System (Old Law) Home Unit Company Shares Other – specify _____

General description of building

Type of property

Flat Unit Duplex Townhouse House Vacant land

Walls

Brick Timber Fibro Other – specify _____

Number of bedrooms	Number of bathrooms	Number of other rooms	Building area

Pool

Yes Inground No

Carparking

Yes No

No. of spaces

Any features which may significantly increase value? (e.g.. views)

Any recent improvements/renovations made to the property? (Please state)

Is the property easily visible from the street?

Yes No

Security property 2

Estimated market value of security Proposed occupants

\$ _____ Self Tenants

Property address (Property name/Unit number/Street number/Street name/Suburb)

Postcode

Who is the current owner of the security property?

Who is going to become the owner?

Joint tenants Tenants in common (if shares are unequal provide details) _____

Is this security property a trust asset?

Yes No

Will the settlement of the purchase/refinance take place outside of the CBD?

Yes No

Is this property subject to a Defence Service Home Loan?

Yes No

Title particulars (Please endeavour to provide a full legal description – it may save you some legal search fees)

Lot	Plan	Volume	Folio	Folio Id

Section 15 – Details of Proposed Mortgage Security (continued)

Number of existing Mortgages to be discharged

What form of Title applies to the security property?

- Torrens Strata Community
 Old System (Old Law) Home Unit Company Shares Other – specify _____

General description of building

Type of property

- Flat Unit Duplex Townhouse House Vacant land

Walls

- Brick Timber Fibro Other – specify _____

Number of bedrooms Number of bathrooms Number of other rooms Building area

Pool

- Yes Inground No

Carparking

No. of spaces

- Yes No _____

Any features which may significantly increase value? (e.g.. views)

Any recent improvements/renovations made to the property? (Please state)

Is the property easily visible from the street?

- Yes No

Section 16 – Valuation arrangements

Property to be valued (tick one option only per property)

	Property 1	Property 2	Telephone number/s for access for valuation (daytime only)
Purchase Owner Occupier	<input type="checkbox"/>	<input type="checkbox"/>	() ()
Purchase Investment	<input type="checkbox"/>	<input type="checkbox"/>	
Existing Owner Occupier	<input type="checkbox"/>	<input type="checkbox"/>	Contact name
Existing Investment	<input type="checkbox"/>	<input type="checkbox"/>	_____

Section 17 – Solicitor/Conveyancer/Settlement Agent details – Borrower 1 and 2

Will you be using a Solicitor/Conveyancer/Settlement Agent?

- Yes – give details No

Name of Solicitor for principal security property

Contact name

Telephone number

_____ | ()

Address

Postcode

Name of Solicitor for other security

Contact name

Telephone number

_____ | ()

Address

Postcode

Section 18 – Guarantor’s solicitor

HomeSide Lending will usually only accept a Guarantee where the Guarantor has obtained legal advice which is independent of the borrower and HomeSide Lending before signing that Guarantee.

Name of Solicitor/Firm

Contact name

Telephone number

()

Address

Postcode

Section 19 – Trustee Information

Is this application in the name of a Trustee of a trust?

*Yes – give details No

Name of trust

Is any guarantor (if applicable) a Trustee of a trust?

*Yes – give details No

Name of guarantor

Name of trust

*Provide the Bank with a copy of the Trust Deed for the trust (which must include any variations to that Deed of Trust)

Section 20 – Reference

Have you ever had or are there now any judgments, attachments or legal proceedings against you? Please attach a signed copy of the default letter by solicitor and borrower.

Yes – provide a brief written explanation of the default No

Details of nearest relative not living with you

Name Relationship Telephone number

()

Address

Postcode

Section 21 – Correspondence address – Borrower 1 and 2

If your address will change upon drawdown of your loan please complete.

Borrower/s mailing name and address after drawdown

Postcode

Section 22 – Correspondence address – Guarantor

If your address will change upon drawdown of your loan please complete

Guarantor mailing name and address after drawdown

Postcode

The following are the checks that may be made for the verification procedure pursuant to the Financial Transaction Reports Act 1988 and approval from AUSTRAC for the purposes of HomeSide Lending, a division of National Australia Bank Limited ABN 12 004 044 937, obtaining an identification record for a signatory to an account.

Instructions to Mortgage Introducer:

- A separate Identification Record must be completed for each borrower or, if the borrower is a company, each person who signs the loan documents on behalf of the company.
- Record the points scored for the checks carried out. Originals of any primary or secondary identification documents must be sighted, and copies of those documents must be attached.
- Total the points scored.
- In Part A overleaf, record the appropriate details for the checks carried out.
- Complete Part B overleaf.
- Return this form and any attachments to HomeSide Lending.

Name of signatory

Type of check	Available points	Points scored	Details to be recorded
<p>Primary documents</p> <p>Name of signatory verified from one of the following:</p> <ul style="list-style-type: none"> • Birth Certificate • A current passport • An expired passport which has not been cancelled and was current within the preceding two (2) years • Citizenship certificate <p><i>Score 70 points only. (Do not score additional points for more than one document.)</i></p>	70	<input style="width: 40px; height: 18px;" type="text"/>	Attach a copy of the document.

<p>Customer of 12 months standing</p> <p>The customer has been a signatory to an account of HomeSide Lending or National Australia Bank Limited of at least 12 months standing.</p>	40	<input style="width: 40px; height: 18px;" type="text"/>	Complete Part A overleaf.
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<p>Secondary document containing signature or photograph</p> <p>Name of signatory verified from one or more of the following (but only where the document contains a photograph or signature that can be matched to the signatory):</p> <ul style="list-style-type: none"> • A licence or permit issued under a law of the Commonwealth, a State or Territory (e.g. an Australian driver's licence). • An identification card issued to a public employee. • An identification card issued to a person by the Commonwealth, a State or Territory as evidence of the person's entitlement to a financial benefit. • An identification card issued to a student at a tertiary education institution. 	40	<input style="width: 40px; height: 18px;" type="text"/>	Attach a copy of the document.
	40	<input style="width: 40px; height: 18px;" type="text"/>	
	40	<input style="width: 40px; height: 18px;" type="text"/>	
	40	<input style="width: 40px; height: 18px;" type="text"/>	

<p>Other secondary documents</p> <p>Name of signatory verified from any other secondary identification document relating to the signatory, e.g. credit card, Medicare card, telephone account, council rates notice etc.</p> <p><i>Note: More than one document may be counted, but points scored from a particular source may be counted only once, e.g. if the signatory has a MasterCard and Visa Card issued by the same financial institution, only one may be counted.</i></p>	25	<input style="width: 40px; height: 18px;" type="text"/>	Attach a copy of the document.
	25	<input style="width: 40px; height: 18px;" type="text"/>	
	25	<input style="width: 40px; height: 18px;" type="text"/>	
	25	<input style="width: 40px; height: 18px;" type="text"/>	

The signatory is taken to be identified if the signatory rates at least 100 points

This is the first of two (2) pages which comprise HomeSide Lending's 100 Point Check

Borrower 1 – 100 Point Check (continued)

Part A – List below account details for check (if completed)

Account name

--	--

Account number

--	--

Product (e.g. Home Loan, FlexiAccount etc)

--	--

Part B – Certification by Mortgage Introducer

This form was completed by:

Name of person completing form

--

Mortgage Introducer (Company name)

--

By signing below, you confirm that you have completed this form in the presence of the borrower, and that you are not aware that any information in this form is false or misleading.

Signature

--

Date

/	/
---	---

HomeSide Lending use only

Result of check

Has verification been achieved?

Yes No

Is there a need to file a Suspect Transaction Report?

Yes No

Checking officer's signature

--

Date

/	/
---	---

This is the last of two (2) pages which comprise HomeSide Lending's 100 Point Check

The following are the checks that may be made for the verification procedure pursuant to the Financial Transaction Reports Act 1988 and approval from AUSTRAC for the purposes of HomeSide Lending, a division of National Australia Bank Limited ABN 12 004 044 937, obtaining an identification record for a signatory to an account.

Instructions to Mortgage Introducer:

- A separate Identification Record must be completed for each borrower or, if the borrower is a company, each person who signs the loan documents on behalf of the company.
- Record the points scored for the checks carried out. Originals of any primary or secondary identification documents must be sighted, and copies of those documents must be attached.
- Total the points scored.
- In Part A overleaf, record the appropriate details for the checks carried out.
- Complete Part B overleaf.
- Return this form and any attachments to HomeSide Lending.

Name of signatory

Type of check	Available points	Points scored	Details to be recorded
Primary documents			
<p>Name of signatory verified from one of the following:</p> <ul style="list-style-type: none"> • Birth Certificate • A current passport • An expired passport which has not been cancelled and was current within the preceding two (2) years • Citizenship certificate <p><i>Score 70 points only. (Do not score additional points for more than one document.)</i></p>	70	<input style="width: 40px; height: 18px;" type="text"/>	Attach a copy of the document.

Customer of 12 months standing			
<p>The customer has been a signatory to an account of HomeSide Lending or National Australia Bank Limited of at least 12 months standing.</p>	40	<input style="width: 40px; height: 18px;" type="text"/>	Complete Part A overleaf.

Secondary document containing signature or photograph			
<p>Name of signatory verified from one or more of the following (but only where the document contains a photograph or signature that can be matched to the signatory):</p> <ul style="list-style-type: none"> • A licence or permit issued under a law of the Commonwealth, a State or Territory (e.g. an Australian driver's licence). • An identification card issued to a public employee. • An identification card issued to a person by the Commonwealth, a State or Territory as evidence of the person's entitlement to a financial benefit. • An identification card issued to a student at a tertiary education institution. 	40	<input style="width: 40px; height: 18px;" type="text"/>	Attach a copy of the document.
	40	<input style="width: 40px; height: 18px;" type="text"/>	
	40	<input style="width: 40px; height: 18px;" type="text"/>	
	40	<input style="width: 40px; height: 18px;" type="text"/>	

Other secondary documents			
<p>Name of signatory verified from any other secondary identification document relating to the signatory, e.g. credit card, Medicare card, telephone account, council rates notice etc.</p> <p><i>Note: More than one document may be counted, but points scored from a particular source may be counted only once, e.g. if the signatory has a MasterCard and Visa Card issued by the same financial institution, only one may be counted.</i></p>	25	<input style="width: 40px; height: 18px;" type="text"/>	Attach a copy of the document.
	25	<input style="width: 40px; height: 18px;" type="text"/>	
	25	<input style="width: 40px; height: 18px;" type="text"/>	
	25	<input style="width: 40px; height: 18px;" type="text"/>	

The signatory is taken to be identified if the signatory rates at least 100 points

This is the first of two (2) pages which comprise HomeSide Lending's 100 Point Check

Borrower 2 – 100 Point Check (continued)

Part A – List below account details for check (if completed)

Account name

--	--

Account number

--	--

Product (e.g. Home Loan, FlexiAccount etc)

--	--

Part B – Certification by Mortgage Introducer

This form was completed by:

Name of person completing form

--

Mortgage Introducer (Company name)

--

By signing below, you confirm that you have completed this form in the presence of the borrower, and that you are not aware that any information in this form is false or misleading.

Signature

--

Date

/	/
---	---

HomeSide Lending use only

Result of check

Has verification been achieved?

Yes No

Is there a need to file a Suspect Transaction Report?

Yes No

Checking officer's signature

--

Date

/	/
---	---

This is the last of two (2) pages which comprise HomeSide Lending's 100 Point Check



HomeSide Lending Australia is a division of National Australia Bank Limited
ABN 12 004 044 937

...../...../.....

The Manager

.....Bank

.....

.....

Dear Sir / Madam,

Discharge Authority

Loan Account Number

In the Name of

Certificate of Title Reference

Situated at

I/We request you to discharge your mortgage over the above property and release all deeds and documents to HomeSide Lending and/or solicitors acting on HomeSide Lending's behalf on payment to you of our total indebtedness. I/We also authorise you to divulge any information that HomeSide Lending and/or solicitors acting on HomeSide Lending's behalf may require.

This Notice of Intention to Repay should not be treated by you as an opportunity to attempt to retain the loan. The decision to refinance this loan is final and any contact by you will be rejected.

You are reminded of your obligation under the Consumer Credit Code to provide a payout figure within seven days of the date of this notice.

Yours faithfully

.....
Name

.....
Name

.....
Date

.....
Date

Customer's Acknowledgment and Consent – Mortgage Broker

To: HomeSide Lending a division of National Australia Bank Limited ABN 12 004 044 937 ("HomeSide")

Applicant's name/s (Insert names of applicants)

Name of broker organisation (Insert name of organisation who has agreed with HomeSide to submit loan applications to HomeSide for approval)
("Broker")

Name of broker organisation's accredited representative (Insert name of individual loan writer who is accredited by the Broker to submit loan applications to HomeSide for approval)
("Broker's Representative")

Summarise loan products required

1.	\$
2.	\$
3.	\$
	Aggregate loans \$

- I/We confirm that I/we have authorised and directed my/our Broker to make this Application to HomeSide on my/our behalf for the loan product(s) briefly described above (the "Loan"). I/We have taken this decision after having discussed and considered, with the assistance of the Broker's Representative, various alternative lenders and their alternative loan products.
- I/We acknowledge that I/we are aware that, if HomeSide approves my/our Application and I/we proceed with HomeSide's subsequent offer of the Loan, HomeSide will pay the Broker, commission fees for the Broker's Work. The Broker's Representative has no arrangement with HomeSide for payment of Commission.
The expression "Broker's Work" includes:
 - the preparation of my/our Application and provision of ancillary documents;
 - presenting the Application to HomeSide and dealing with HomeSide's subsequent requirements;
 - negotiating with HomeSide (if necessary) for approval of the Loan and generally in processing the Application until the Loan is approved;
 - assisting me/us to obtain a formal Facility Agreement from HomeSide for my/our consideration and acceptance;
 - assisting me/us to achieve drawdown of the Loan and assisting me/us with post-settlement queries, or requirements to vary the Loan.
- I/We acknowledge that:
 - The Broker and the Broker's Representative are working on my behalf as my/our agent in performing the Broker's Work;
 - I/we have not relied upon any statement or representation made by the Broker or the Broker's Representative to the effect that HomeSide has approved or will approve my/our proposed Loan;
 - HomeSide is not in any way responsible for any statements or representations which have been made to me/us by the Broker or by the Broker's Representative concerning the proposed Loan product, or the likely drawdown date for the Loan or the structure of the security to be given to HomeSide for the Loan. I/we understand that ALL information concerning the terms and conditions of the Loan will be contained in HomeSide's Facility Agreement and in the accompanying terms and conditions, letters and explanatory brochures which HomeSide will issue to me/us if my/our Loan is approved;
 - HomeSide is not my/our agent and you have advised me/us that HomeSide is not the agent of my/our Broker or the Broker's Representative;
 - If the Loan is approved and a Facility Agreement issues to me/us, HomeSide strongly recommends that, I/we obtain legal advice about that agreement from my/own legal representative, to ensure that the terms and conditions reflect what I/we want and expect in my/our loan. This is especially important if I/we have any special requirements. I/We accept that HomeSide has NOT authorised either the Broker or the Broker's Representative to explain to me/us the terms and conditions of the Facility Agreement or any other document for the Loan;
 - It is a standard requirement of HomeSide that I/we be personally interviewed by a HomeSide Officer before any approved Loan facility is offered to me/us or drawn down; and
 - For the purposes of this Acknowledgment and Consent form, the expression "Broker" shall include its transferees and assigns.
- I/We understand that the interest rates and fees which HomeSide will charge me/us for the Application are the same interest rates and fees which HomeSide would charge me/us if we were to make application direct to HomeSide.
- I/We hereby consent and agree to any officer of HomeSide or National Australia Bank Limited making available to my/our Broker or to any officer of the Broker or to the Broker's Representative:
 - any information concerning my/our Application which may be personal information about me/us or which may relate to my/our personal or commercial credit standing or financial position or to the proposed mortgage security for my/our Loan;

Customer's Acknowledgment and Consent – Mortgage Broker (continued)

- (b) any reasons for HomeSide not approving my/our Application or only giving a qualified or conditional approval to it (if that is the case);
 - (c) all or any correspondence from HomeSide concerning the progress of my/our Application, information about further requirements for assessment of the Application, or material which may confirm approval of the Application in principle; and
 - (d) a copy of the Facility Agreement and ancillary documents issued by HomeSide to me/us offering to make the Loan available to me/us and a copy of or information concerning all subsequent correspondence, discussions, requirements, settlement details, without limitation;
6. In order to facilitate HomeSide's calculation and/or payment of ongoing commission fees to my/our Broker and the administration of my/our Loan, I/we authorise HomeSide (at its discretion) to provide to my/our Broker or the Broker's Representative from time to time after the settlement of the Loan:
- (a) the ongoing balance and other particulars of my/our HomeSide account(s); and
 - (b) particulars of repayments I/we have made or not made; and
 - (c) the maturity dates of my/our fixed rate loan periods; and
 - (d) information about the security property for the Loan; and
 - (e) personal particulars about me/us (including any change of address); and
 - (f) any notice I/we or my/our representative may give to HomeSide to prepay the Loan; and
 - (g) such additional account information that HomeSide may, in its discretion, determine.
7. I/We acknowledge that when HomeSide has prepared its Facility Agreement for me/us to consider and accept (if appropriate), it will send the copies of the agreement and all other loan documents direct to me/us at my/our residential address. If I/we require my/our Broker or the Broker's Representative to send or deliver these documents to me/us personally, each Applicant must INITIAL the following box.

I/We acknowledge that the Broker or the Broker's Representative is only authorised by HomeSide to *deliver* the documents to me/us and is NOT authorised by HomeSide to *explain* the documents to me/us.

Please Note:

Applicant's Initials are required if Facility Agreement and other loan documents are to be sent to Applicants via the Broker or Broker's Representative instead of direct to Applicant at their nominated address:

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Customer's signature

Customer's signature

Customer's signature

Full name (BLOCK LETTERS)

Full name (BLOCK LETTERS)

Full name (BLOCK LETTERS)

Date

Date

Date

To be completed by Mortgage Broker

- I have read the contents of this form to the person(s) who has (have) signed above and he/she/they appear to have understood them; and
- Where the Applicant(s) have initialled the boxes above to indicate to HomeSide that they want the Facility Agreement and loan documents to be sent to them via me/us, I/we agree that, upon my/our receipt from HomeSide of relevant envelopes containing HomeSide's loan documents for the Applicants, I/we will promptly deliver the respective envelopes personally to each addressee in an unopened state.
- I declare that I have NOT discussed and will NOT discuss HomeSide Lending's Deposit Offset Account with the Applicant(s) unless:
 - (a) I am licensed to do so under my Australian Financial Services Licence; or
 - (b) I am permitted to do so as an Authorised Representative of an Australian Financial Services Licensee; or
 - (c) I am a member of an Eligible External Dispute Resolution Scheme that has been approved by the Australian Securities and Investments Commission (ASIC) in relation to ASIC Class Order 03/1048 titled "Mortgage offset accounts".

For NSW only:

- I have met all requirements of the Consumer Credit Administration Amendment (Finance Brokers) Act 2003, including all required disclosures to the Applicant/s. I confirm that I have entered into a written finance broking contract with the Applicant/s.

Mortgage Broker's signature

Full name (BLOCK LETTERS)

Guarantor's acknowledgment

To: HomeSide Lending a division of National Australia Bank Limited ABN 12 004 044 937 ("HomeSide")

I jointly and severally acknowledge and agree that, in consideration of HomeSide Lending processing the application for a loan/s for the mortgage borrower (whose name is set out in Section 6 of this form):

1. No person who comprises the Guarantor is under 18 years of age.
2. My liability under the Guarantee will be limited to the amount of each loan and/or overdraft I agree to guarantee plus other liabilities (such as interest and recovery costs) that are described in the Guarantee. I understand that the particulars of this liability will be set out in the Guarantee and Indemnity agreement ("Guarantee") that is to be signed by me/us.
3. The mortgage borrower must agree to me/us receiving from HomeSide:
 - If the loan is approved – a copy of the loan agreement evidencing the obligations that are to be guaranteed; and
 - If the loan is drawn down – a copy of any formal demand which may be sent to the borrower; and
 - If the loan is drawn down – on my request, a copy of the latest relevant HomeSide statements of account provided to the borrower.

I will receive our copy of the proposed loan agreement, either prior to or at the same time as I receive the Guarantee for signing.

4. All information set out in this form is, to the best of my knowledge, true and correct and I understand that HomeSide will rely on the accuracy and truth of such information to make the loan available to the mortgage borrower. I also note that HomeSide may decline to accept my guarantee for any reason it considers appropriate, including if it believes the information in this form is not true and correct. HomeSide is not obliged to give any reason for such a decision.
5. On approval of the mortgage applicant's loan, HomeSide will provide me/us with a copy of the proposed loan agreement with the mortgage applicant. The obligations of the mortgage applicant to HomeSide will be disclosed in that agreement and these are the obligations which I am to guarantee. I will receive our copy of the proposed loan agreement, prior to or at the same time as I receive the Guarantee and Indemnity agreement ("Guarantee") for signing.
6. HomeSide requires that, before I sign the Guarantee, I must obtain independent legal advice (ie independent of both HomeSide and the mortgage applicant) as to my obligations under that document.
7. HomeSide also strongly recommends to me/us that, before I sign the Guarantee, I also:
 - obtain independent financial advice about the mortgage applicant's ability to meet the required loan repayments (both now and in the future) and the various other continuing obligations under the loan agreement; and
 - make and continue to make enquiries about the creditworthiness, financial position and honesty of the Customer.
8. I have not relied upon and will not rely upon any statement or representation made to me/us by the mortgage applicant or by the mortgage applicant's agent (including the mortgage applicant's Mortgage Broker) concerning my obligations to HomeSide under the proposed Guarantee or as to the details of the terms of the proposed loan. I understand that *all* the terms of the Guarantee are contained in the Guarantee document and *all* the terms of the loan to be guaranteed are contained in the loan agreement.
9. Where there is more than one proposed guarantor, we may *all* nominate one of us to receive information, notices and other documents, which would otherwise be issued to each of us. Any of us may withdraw this nomination at any time by notice to HomeSide. While any nomination remains in force, any notice or other document which HomeSide issues to the nominated person, may be taken to have been given to all of us.
10. I consent to any officer of HomeSide disclosing to the mortgage applicant or to any agent of the mortgage applicant (including the mortgage applicant's Mortgage Broker):
 - any information concerning my application to be a guarantor for the mortgage applicant and any matter relating to me/us personally or to my personal or credit standing or financial position; or
 - any information concerning any mortgage or other security which I intend to provide to HomeSide to secure my Guarantee; or
 - any reason for HomeSide not approving me as a guarantor for the mortgage applicant's loan.

11. Authority to Obtain Credit Information – Privacy Act 1988 (Cth)

In accordance with Section 18K(1)(c) of the Privacy Act, I authorise HomeSide to obtain from a credit reporting agency, a credit report containing personal credit information about me to assess whether to accept me as a guarantor for personal credit or commercial credit applied for, or provided to, the mortgage applicant referred to in Section 6 of this form.

I agree that, if HomeSide approves this mortgage application for credit for the mortgage applicant and is subsequently requested by the mortgage applicant to consider a variation or a continuation of such existing credit, this authority remains in force in respect of any such further application until the credit facility covered by the mortgage application is fully repaid.

Signature

Date

____ / ____ / ____

Customer Consent (Privacy Protection of Information)

To **HomeSide Lending** a division of National Australia Bank Limited ABN 12 004 044 937

Acknowledgment and Authority that credit information may be given to a credit reporting agency.

I/We, the borrower/s named in this application form, understand that Section 18E(8)(c) of the Privacy Act 1988 (Cth) (the "Act") allows HomeSide Lending to give a credit reporting agency certain personal information about me/us which I/we authorise HomeSide Lending to do. The information which may be given to a credit reporting agency is covered by Section 18E(1) of the Act and includes:

- Identity particulars as permitted by the Privacy Commissioner's determination issued under Section 18E(3) of the Act.
- The fact that I/we have applied for credit and the amount.
- The fact that HomeSide Lending is a credit provider to me/us.
- Payments which become overdue more than 60 days, and collection action has commenced.
- Advice that payments are no longer overdue.
- Cheques drawn by me/us for at least \$100 which HomeSide Lending has dishonoured more than once.
- In specified circumstances, that in HomeSide Lending's opinion, I/we have committed a serious credit infringement.
- That the credit HomeSide Lending provided to me/us has been discharged.

Authority for HomeSide Lending to obtain certain credit information.

To enable HomeSide Lending to assess my/our application for personal or commercial credit, I/we authorise HomeSide Lending:

- To obtain from a credit reporting agency a credit report containing personal credit information about me/us in relation to personal credit provided by HomeSide Lending.
- To obtain from a credit reporting agency a credit report containing personal credit information about me/us in relation to commercial credit provided by HomeSide Lending. This is in accordance with Section 18K(1)(b) of the Act.
- To obtain a report containing information about my/our commercial activities or commercial creditworthiness from a person or business which provides information about the commercial creditworthiness of a person in relation to personal credit provided by HomeSide Lending. This is in accordance with Section 18L(4) of the Act.
- To obtain a report from a credit reporting agency and other information in relation to my/our commercial credit activities.

Authority to exchange information with other credit providers.

In accordance with Section 18N(1)(b) of the Act, I/we authorise HomeSide Lending to give to and obtain from credit providers named in my/our credit application and credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our creditworthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Act.

I/We understand the information may be used for the following purposes:

- To assess an application by me/us for credit.
- To assist me/us avoid defaulting on my/our credit obligations.
- To notify other credit providers of a default by me/us.
- To assess my/our creditworthiness.

Banker's Opinions.

I/We authorise HomeSide Lending to give and receive a Banker's Opinion for purposes connected with my/our business, trade or profession.

Authority for Lenders Mortgage Insurers.

I/We authorise a Lenders Mortgage Insurer to obtain my/our credit report from a credit reporting agency and in accordance with Section 18N(1)(bb) of the Act authorise HomeSide Lending to disclose a report or any information to a Lenders Mortgage Insurer to assess whether to insure or the risk of insuring HomeSide Lending for the mortgage credit given to me/us, or to assess the risk of default by me/us on the mortgage credit, or for any purposes arising under the contract of mortgage insurance between HomeSide Lending and the Lenders Mortgage Insurer.

Authority in Relation to Mortgage Securitisation Arrangements.

In accordance with Section 18N(1)(bg) of the Act, I/we authorise HomeSide Lending to disclose information about my/our personal creditworthiness to persons involved in funding mortgage credit for the purpose of enabling those persons so involved to perform tasks necessary in the funding of mortgage credit.

(Continued over page)

Authority to give information to my/our agent/s.

I/We authorise the persons/s named below to give to and/or receive from HomeSide Lending any record or personal information about me/us in connection with the processing and accepting of any application to HomeSide Lending for credit and/or the subsequent management of the credit provided.

Name and address of Authorised Person/s (e.g. solicitor/accountant).

1. The person/organisation defined as my/our "Broker's Representative" and "Broker" in this Application form and the Broker's transferees and assigns (if any). (Delete if authority not given)

2.

3.

Authority for HomeSide Lending to give information to guarantors and proposed guarantors.

Pursuant to section 18N(1)(ga) of the Act, I/we hereby authorise HomeSide Lending to give to each person who I/we have nominated as a proposed guarantor and to each person who is an existing guarantor for my/our loan overdraft with HomeSide Lending, personal information about my/our creditworthiness, credit standing, credit history or credit capacity:

- (a) to consider whether to act as guarantor in respect of, or to consider whether to offer property as security for, personal or commercial credit provided, or to be provided, to me/us by HomeSide Lending; or
 - (b) where that person is a guarantor in respect of, or has provided property as security for, a loan given by HomeSide Lending to me/us; or
 - (c) where that person is a guarantor in respect of, or has provided property as security for, a loan given by HomeSide Lending to me/us and the amount owing under that loan is, or may be, increased; or
 - (d) where that person is a guarantor in respect of, or has provided property as security for, personal or commercial credit provided by HomeSide Lending to me/us and at the request of the guarantor, a copy of the latest loan account statement provided to me/us; or
 - (e) where that person is a guarantor in respect of, or has provided property as security for, personal or commercial credit provided by HomeSide Lending to me/us, a copy of any demand relating to the personal or commercial credit, the subject of the guarantee.
-

Acknowledgment

- If a cheque in payment of HomeSide Lending's application fee and/or a valuation report fee (if required) does not accompany this application form, I/we must pay such fee/s upon request by HomeSide Lending. Neither the application fee nor valuation fee are refundable by HomeSide Lending if the application is rejected by HomeSide Lending or I/we do not proceed with it for any reason.
- If HomeSide Lending approves my/our application and the conditions (if any) of approval have been satisfied, the terms and conditions of the loan/overdraft will be contained in a formal offer to me/us of a credit facility from HomeSide Lending. I/We understand that this application form itself does not constitute such an offer or acceptance of a credit facility.
- I/We also understand that any indication or suggestion of approval of my/our application by a third party introducer is not binding on HomeSide Lending and, until HomeSide Lending has received my/our written acceptance of HomeSide Lending's offer of the credit facility, I/we should not enter into any legal commitments which are dependent on that approval (e.g. to purchase a property or refinance a mortgage).
- After my/our application is made, HomeSide Lending reserves the right to review and change any interest rate quoted to me/us if there is any change in that interest rate.
- I/We acknowledge that HomeSide Lending's usual terms and conditions will apply to the credit facility that I/we are applying for. A copy will be sent to me/us with HomeSide Lending's offer of a credit facility and a copy of the current terms and conditions may be obtained from any branch of HomeSide Lending on request.
- I/We acknowledge that the proposed mortgage security for HomeSide Lending's credit facility must be a first ranking registered mortgage, except where HomeSide Lending agrees that a current Defence Services Home Loan may rank in priority to HomeSide Lending's mortgage.
- I/We authorise HomeSide Lending to apply the proceeds of the credit facility at settlement in the manner indicated in writing to HomeSide Lending or its Solicitors (which must be in accordance with the documentation for the credit facility) by me/us or by my/our solicitor or by any other person who is authorised by me/us to act for me/us.
- If I/we am/are applying to HomeSide Lending for an Offset Home Loan, I/we acknowledge that it is a condition of the loan that, I/we must also open a new transaction account to facilitate interest offsetting under the "100% Offset" arrangement. The terms and conditions on which that account is conducted are separate from terms and conditions for the credit facility that I/we have applied/will apply for.
- If I/we am/are applying to HomeSide Lending for a HomeSide HomePlus Home Loan, I/we acknowledge that it is a condition of the loan that, I/we must also open a new transaction account to facilitate interest offsetting under the "100% Offset" arrangement. The terms and conditions on which that account is conducted are separate from terms and conditions for the credit facility that I/we have applied/will apply for.
- I/We acknowledge that I/we have received and read the Privacy Notification, "Your Personal Information and Privacy", that is attached to this application form.

(Continued on the following page)

Declaration

- I/We have read and understand the particulars which have been completed in this application form and in any form supplement to this application form and state that those particulars are true, complete and correct and have been provided to HomeSide Lending to enable it to determine whether or not to provide to me/us a new loan/overdraft or an increase in a current loan/overdraft for which I/we hereby make formal application. I/We understand and agree that HomeSide Lending may cancel any approval or offer of a credit facility if it believes such particulars are not true and correct.
- After an offer of credit has been issued by HomeSide Lending and accepted by me/us, HomeSide Lending may pay a commission to the third party (if any) who introduced the application form to HomeSide Lending. HomeSide Lending will disclose in its offer document the name of the third party to receive the commission and, to the extent that the full amount of the commission is ascertainable at the time by HomeSide Lending, particulars of the commission to be paid.
- I/We declare that each borrower for this credit facility and each guarantor are at least 18 years of age.
- I/We declare that I/we have never committed an act of bankruptcy or entered into any composition or arrangement for the benefit of creditors.
- If there is to be a guarantor for my/our loan/overdraft, I/we consent to HomeSide Lending providing each prospective guarantor with a copy of my/our proposed contract for the loan/overdraft (evidencing the obligations to be guaranteed), prior to the guarantor giving the guarantee to HomeSide Lending.
- I/We also understand and agree that, subject to the provisions of the Privacy Act 1988 (Cth), a credit, employment or other inquiry may be made as part of the application process and that I/we have read and understood and agree to the Acknowledgment and Authority (above) regarding Privacy Protection of Information. I/We authorise any person to complete and furnish information in response to such credit, employment or other inquiry.
- I/We declare that where I/we have provided personal information about an individual (such as an employer, accountant, solicitor, or other contact person) I/we have made/will make the individual aware of that fact and that:
 - their personal information has been collected by HomeSide Lending for the purposes of providing me with the products or services the subject of this application (including assessing my application) and managing and administering the products or services and protecting against fraud;
 - their personal information may be disclosed to other organisations involved in the provision, management or administration of my products or services, or as required by law or with their consent;
 - I/we may not be able to obtain the products or services the subject of this application if that individual’s personal information is not provided;
 - the individual can gain access to their personal information by contacting HomeSide Lending on 1300 138 013.
- Each borrower signs this application form by way of agreement with each item in the “Customer Consent (Privacy Protection of Information)” section, the “Acknowledgment” section above and each item in this “Declaration”.
- I/We acknowledge having detached and retained HomeSide Lending’s two (2) page Privacy Notification form attached to this Mortgage Application form.

Signature of borrower 1

Date

____ / ____ / ____

Signature of borrower 2

Date

____ / ____ / ____

Signature of borrower 3

Date

____ / ____ / ____

Signature of borrower 4

Date

____ / ____ / ____

Address for loan documents, account statements, correspondence etc.

HomeSide will send all documents, notices etc. to each Borrower’s Residential address, unless the Borrower completes this section to direct HomeSide Lending to use their Postal address and not their Residential address.

Note: this section only applies to those Borrowers who want their Postal address used.

I direct HomeSide Lending to send me the loan Facility Agreement, all other loan documentation and all future account statements, correspondence and notices to:

My Postal address in this Mortgage Application form or to any other Postal address which I may notify HomeSide (in writing) from time to time.

Signature of borrower 1

Signature of borrower 3

Signature of borrower 2

Signature of borrower 4

Lenders Mortgage Insurance (LMI) Privacy Consent

Important Privacy Notice

This notice is relevant where the Lender will or may be seeking lenders mortgage insurance (LMI) from one or more insurers in respect of the repayment of any finance that the Lender may provide or in respect of any mortgage that may be given to secure the repayment. In this Notice, each of the insurers listed in the Schedule is referred to as *'the Insurer'* so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively.

Please note that lenders mortgage insurance insures the lender against loss on default under a mortgage finance arrangement the Lender has with you. You do not receive the benefit of the lenders mortgage insurance policy.

Where the Lender applies to the Insurer for insurance in connection with:

- any finance sought by you from the Lender (whether sought by you alone or with others); or
- any mortgage and/or guarantee given or to be given by you (whether alone or with others) to secure the repayment of any finance provided or to be provided by the Lender;

The Insurer will be collecting personal information about you.

The Insurer will be collecting any such personal information about you for the purposes of:

- assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by you from the Lender;
- assessing the risk of you defaulting on your obligations to the Lender in respect of which the Insurer may provide (or has provided) lenders mortgage insurance;
- assessing the risk of you being unable to meet a liability that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- the subsequent administration or variation of any lenders mortgage insurance cover provided;
- risk assessment and management involving securitisation credit scoring, portfolio analysis, reporting and fraud prevention and claim recover; and
- complying with legislative and regulatory requirements.

Without the provision of your personal information to the Insurer, the Insurer may be unable to process or accept the Lender's application for lenders mortgage insurance and the Lender may be unable to provide the mortgage finance requested.

By signing the acknowledgment below, you agree and consent to the Insurer using and disclosing the personal information it collects about you for the purposes set out above (subject to any restrictions imposed on the Insurer by Privacy Act 1988).

The insurer will usually or may disclose personal information of the kind it collects about you to:

- its related companies;
- the Lender;
- reinsurers;
- credit reporting agencies;
- its service providers;
- its agents, contractors, and external advisers;
- your referees, including your employer;
- your legal and financial advisers;
- government and other regulatory bodies;
- ratings agencies;
- payment system operators; and
- other financial institutions, securitisers and credit providers.

By signing this form you agree and consent (subject to the restrictions imposed on the Insurer by the Privacy Act) to any such disclosure of your collected personal information by the Insurer, regardless of when or how the information was collected, even though some of the organisations may be overseas.

If and to the extent that the Insurer does so in a manner and for purposes that conform with the Privacy Act, by signing the acknowledgment below, you agree and consent to:

- the Insurer obtaining information about your commercial activities and commercial creditworthiness from a business which provides information about the commercial creditworthiness of persons, and to the Insurer using that information in assessing the application of the Lender for lenders mortgage insurance;
- the Insurer giving to and receiving from the Lender, any credit providers named in the application for finance, and any credit providers named in a credit report issued by a credit reporting agency, information about your creditworthiness, provided that the information is given or received for the purpose of assessing the Lender's application for lenders mortgage insurance and;
- the Insurer obtaining a commercial and/or consumer credit report containing personal information about you from a credit reporting agency and to the Insurer using that report or any information derived from the report in assessing the Lender's application for lenders mortgage insurance in respect of either consumer credit or commercial credit provided by the Lender, and for any other purposes permitted under the Privacy Act.

Subject to the provisions of the Privacy Act, you may have access to personal information collected and held by the Insurer about you. You may contact the Insurer for access to your personal information held (if any) by contacting the Privacy Officer of the Insurer at the address or in the manner disclosed in the Schedule.

I have read and now agree and consent to the matters set out above. Where this Notice is signed by two or more persons, it is to be read as given by each of us individually.

Signature of Borrower/s

Signature

Name (BLOCK LETTERS)

Date

____ / ____ / ____

Signature

Name (BLOCK LETTERS)

Date

____ / ____ / ____

Signature of Guarantor/s

Signature

Name (BLOCK LETTERS)

Date

____ / ____ / ____

Signature

Name (BLOCK LETTERS)

Date

____ / ____ / ____

Schedule

1. In this Notice, the 'Lender' means the following organisation:
HomeSide Lending a division of National Australia Bank Limited ABN 12 004 044 937
2. In this Notice, the 'Insurer' means each and every one of the following organisations (whether acting individually or together):
GE Mortgage Insurance Pty Ltd ABN 61 071 466 334
Level 23/259 George Street
Sydney NSW 2001
Telephone (02) 9247 8677

GE Capital Mortgage Insurance Corporation (Australia) Pty Ltd ABN 52 081 488 440
Level 23/259 George Street
Sydney NSW 2001
Telephone (02) 9247 8677

Privacy Notification – Borrower to Retain

Your Personal Information and Privacy

HomeSide Lending is a division of the National Australia Bank Limited. The privacy of your personal information has always been important to us at the National Australia Bank Group (“Group”). The Group is the National Australia Bank Limited and its subsidiaries such as MLC Ltd, Custom Service Leasing Limited (trading as Custom Fleet) and Your Prosperity Ltd. It includes all our banking, financing, funds management, financial planning, superannuation, insurance, broking and e-commerce organisations.

This statement is an outline of certain matters relating to the collection and handling of your personal information by the Group. A further explanation of our privacy practices is set out in our Privacy Policy.

Collecting your personal information

The purposes for which your personal information is collected will depend on the organisation with which you deal. Personal information is collected by Group organisations offering:

- *banking and finance products or services* such as personal accounts, loans, credit cards, term deposits, internet banking, e-commerce, derivatives, leasing and related lifestyle products or services
- *financial planning or broking services or investment products* such as managed funds, investment services, superannuation funds, investment bonds, retirement savings accounts and related lifestyle products or services
- *trustee or custodial services* such as safe deposit boxes or custody of assets for managed funds or superannuation funds
- *life insurance products or general insurance products* which includes those offered in conjunction with other Group products or services.

If you are acquiring or have acquired a product or service from a Group organisation it will collect your personal information for the purposes of:

- providing you with the relevant product or service (including assessing your application and identifying you)
- managing and administering the product or service
- protecting against fraud where it is a banking and finance, or insurance, product or service.

Group organisations may also collect your personal information for the purpose of letting you know about products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities in which you may be interested.

If a Group organisation does not obtain the information it seeks it may not be able to:

- process your request
- manage or administer your product or service
- tell you about other products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs.

Using and disclosing your personal information

In line with modern business practices common to many financial institutions and to meet your specific needs (such as where you have a financial adviser) we may disclose your personal information to the organisations described below. Where your personal information is disclosed we will seek to ensure that the information is held, used or disclosed consistently with the National Privacy Principles in the Privacy Act 1988 (Commonwealth) and other applicable privacy laws and codes.

The relevant organisations are those:

- involved in providing, managing or administering your product or service such as third party suppliers, other Group organisations, loyalty and affinity program partners, printers, posting services, call centres, lenders mortgage insurers and our advisers
- which are Group organisations who wish to tell you about their products or services that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities, and their related service providers, except where you tell us not to
- who are your financial adviser and their service providers
- involved in maintaining, reviewing and developing our business systems, procedures and infrastructure including testing or upgrading our computer systems
- involved in a corporate re-organisation
- involved in a transfer of all or part of the assets or business of a Group organisation
- involved in the payments system including financial institutions, merchants and payment organisations
- involved in product planning and development
- which are your representatives including your legal advisers
- as required or authorised by law, for example, to government or regulatory bodies for purposes related to public health or safety, the prevention or detection of unlawful activities or to protect public revenue
- where you have given your consent.

In addition, for Group organisations offering:

- *banking and finance products or services* – other organisations to which personal information is usually disclosed are card producers, card schemes, credit and fraud reporting agencies, debt collection agencies, mortgage insurance companies, your guarantors, organisations involved in valuing, surveying, or registering a security property or which otherwise have an interest in such property, purchasers of debt portfolios, underwriters, re-insurers and other organisations involved in our normal business practices (such as securitisation).
- *financial planning or broking services or investment products* – other organisations to which personal information is usually disclosed are superannuation and managed funds organisations and their advisers, organisations in which you invest and other organisations involved in our normal business practices (such as securitisation).
- *trustee or custodial services* – other organisations to which personal information is usually disclosed are superannuation and managed funds organisations and their advisers and other organisations involved in our normal business practices.
- *life insurance products or general insurance products* – other organisations to which personal information is usually disclosed are medical professionals, medical facilities, health authorities, assessors, underwriters, re-insurers and fraud detection agencies and other organisations involved in our normal business practices.

Your personal information may also be used in connection with such purposes.

Because we operate throughout the world, some of these uses and disclosures may occur outside Australia.

Consent

It is our practice to seek your consent to use or disclose your personal information to tell you about, and develop, other products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs, or other promotions or opportunities in which you may be interested. This may be done after an initial marketing contact. We assume we have your consent to use service providers to assist us with this (such as a posting service or an advertising agency), unless you tell us otherwise (see “Contacting Us” below).

Gaining access to your personal information

You can gain access to your personal information. This is subject to some exceptions allowed by law. We will give you reasons if we deny access.

Contact us to get a form requesting access (see “Contacting Us” below). In some cases, we may be able to deal with your request over the telephone or over a counter.

Contacting Us

To obtain more information about how we manage your personal information, or if you would like a copy of our Privacy Policy or a form requesting access, please contact one of our outlets or call 13 22 65 and select the option to speak to a Customer Service Representative.

Or check our website www.national.com.au

Privacy Notification – Guarantor to Retain

Your personal information and privacy

HomeSide Lending is a division of the National Australia Bank ABN 12 004 044 937. The privacy of your personal information has always been important to us at the National Australia Bank Group ('Group'). The Group is the National Australia Bank Limited and its subsidiaries such as MLC Ltd, Custom Service Leasing Limited (trading as Custom Fleet) and Your Prosperity Ltd. It includes all our banking, financing, funds management, financial planning, superannuation, insurance, broking and e-commerce organisations. This statement is an outline of certain matters relating to the collection and handling of your personal information by the Group. A further explanation of our privacy practices is set out in our Privacy Policy.

Collecting your personal information

The purposes for which your personal information is collected will depend on the organisation with which you deal. Personal information is collected by Group organisations offering:

- *banking and finance products or services* such as personal accounts, loans, credit cards, term deposits, Internet banking, e-commerce, derivatives, leasing and related lifestyle products or services
- *financial planning or broking services or investment products* such as managed funds, investment services, superannuation funds, investment bonds, retirement savings accounts and related lifestyle products or services
- *trustee or custodial services* such as safe deposit boxes or custody of assets for managed funds or superannuation funds
- *life insurance products or general insurance products* which includes those offered in conjunction with other Group products or services

If you are acquiring or have acquired a product or service from a Group organisation it will collect your personal information for the purposes of:

- providing you with the relevant product or service (including assessing your application and identifying you)
- managing and administering the product or service
- protecting against fraud where it is a banking and finance, or insurance, product or service.

Group organisations may also collect your personal information for the purpose of letting you know about products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities in which you may be interested.

If a Group organisation does not obtain the information it seeks it may not be able to:

- process your request
- manage or administer your product or service
- tell you about other products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs.

Using and disclosing your personal information

In line with modern business practices common to many financial institutions and to meet your specific needs (such as where you have a financial adviser) we may disclose your personal information to the organisations described. Where your personal information is disclosed we will seek to ensure that the information is held, used or disclosed consistently with the National Privacy Principles in the Privacy Act 1988 (Commonwealth) and other applicable privacy laws and codes.

The relevant organisations are those

- involved in providing, managing or administering your product or service such as third party suppliers, other Group organisations, loyalty and affinity program partners, printers, posting services, call centres, lenders mortgage insurers and our advisers which are Group organisations who wish to tell you about their products or services that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities, and their related service providers, except where you tell us not to
- who are your financial advisers and their service providers
- involved in maintaining, reviewing and developing our business systems, procedures and infrastructure including testing or upgrading our computer systems
- involved in a corporate reorganisation
- involved in a transfer of all or part of the assets or business of a Group organisation
- involved in the payments system including financial institutions, merchants and payment organisations
- involved in product planning and development
- which are your representatives including your legal advisers
- as required or authorised by law, for example, to government or regulatory bodies for purposes related to public health or safety, the prevention or detection of unlawful activities or to protect public revenue
- where you have given your consent

In addition, for Group organisations offering:

- *banking and finance products or services* – other organisations to which personal information is usually disclosed are card producers, card schemes, credit and fraud reporting agencies, debt collection agencies, mortgage insurance companies, your guarantors, organisations involved in valuing, surveying, or registering a security property or which otherwise have an interest in such property, purchasers of debt portfolios, underwriters, reinsurers and other organisations involved in our normal business practices (such as securitisation)
- *financial planning or broking services or investment products* – other organisations to which personal information is usually disclosed are superannuation and managed funds organisations and their advisers, organisations in which you invest and other organisations involved in our normal business practices (such as securitisation)
- *trustee or custodial services* – other organisations to which personal information is usually disclosed are superannuation and managed funds organisations and their advisers and other organisations involved in our normal business practices
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