

Customer name

Customer number

Interviewing Banker's Confirmation in conjunction with Application Stage:

I confirm that, during the Low Doc application interview, the following was discussed and understood by the customer:

	Yes	No	N/A
The ability to repay the loan has been calculated on income information provided by the customer.	<input type="checkbox"/>	<input type="checkbox"/>	
The purpose of funding is known and complies with Low Doc requirements (LLO 002).	<input type="checkbox"/>	<input type="checkbox"/>	
Consent has been obtained to contact the customer's accountant (where ABN held less than 2 years) .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

I confirm that the following has been completed, where applicable, in accordance with (LLO 001 - LLO 012):

1. At least one applicant self-employed and recorded as self-employed within Customer Profile (LLO 002)	<input type="checkbox"/>	<input type="checkbox"/>	
2. Low Doc product selected with eCL/eBL or Business Credit Submission	<input type="checkbox"/>	<input type="checkbox"/>	
3. If ABN is less than 2 years of age: (LLO 010/LLO 012)	<input type="checkbox"/>	<input type="checkbox"/>	
• Accountant details were confirmed (accountant works in the firm as detailed by customer in the Low Doc Customer Income Declaration).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Accountant confirmed self declaration of income figure (refer scripting below).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Banker scripting for conversation with accountant:

'Hi ...(banker name) ...from the National Australia Bank. One of your clients ...(name).., has applied for a loan and has provided an income declaration in support of their application. As part of our assessment procedures, we need to determine if your client can service the loan. They have provided your name for the purpose of confirming their stated income. Can we ask you a couple of questions?'

Question 1: Are you the Accountant for (name of applicant) ? (If yes, go to Question 2, if No, Stop)

Question 2: (Name of applicant) has declared (choose one of the options below which reflects the same option used in the Low Doc Application Customer Income Declaration):

a) their share of annual net business profit after expenses but before tax plus any salary expense paid to them by the business is \$.....

b) an annual net company/business profit after expenses but before tax is \$.....

– Are you able to confirm their statement of income?

4. Loan OR transaction statements have been reviewed and are satisfactory according to the review checklist below (LLO 010/LLO 012):

Loan statements (including Refinances):

• All necessary loan statements (including Refinances) held.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Statements held are in the same name as the applicant(s).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• All statements held must cover a consecutive 6 month period and must not be older than 3 months from application date	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Regular monthly/fortnightly repayments are evident in ALL cases.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• For continuing line of credit/overdraft accounts, the balance is not over the recorded limit during the statement period.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• There is NO evidence of any dishonour amounts, dishonour fees, late fees, reference fees, etc	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• For Consumer/Personal only:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. For line of credit accounts, no lump sums have been drawn out in excess of 10% of the limit of total personal borrowings.			
ii. Where redraw has occurred on loans in past 6 months, the amount is equal to or less than 10% of total personal borrowings.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Transaction Account or Credit Card Statements (only required where applicant has NO existing loans (LLO 010/LLO 012))

	Yes	No	N/A
• All necessary transaction and Credit Card statements held.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Statements held are all in the same name as the applicant.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• All statements held over a 3 month period or 1 month for credit cards, and are no older than 3 months from date of application.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• There is NO evidence of payments being dishonoured, dishonour fees, late fees, overdue credit card payments or overdrawn reference fees etc	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• For credit cards, at least the monthly minimum payment is being made.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• All debits in the transaction account correspond to liabilities in Statement of Position. (ie There is no indication of undeclared loans).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Where LMI is applicable, approval has been obtained from Genworth.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Where all Yes answers or N/A = Satisfactory – proceed with application. Where ANY No answers = Unsatisfactory – approval from appropriate DCA level must be obtained.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Where statements are unsatisfactory or accountant has not/ cannot confirm self declaration of income figure, then reason for recommendation of loan (to appropriate DCA Level) detailed below:

Note: All statements must be forwarded to DCA holders

Interviewing Banker's name

Interviewing Banker's signature or Employee number

Date

Verifying Officer's Confirmation Note: Verifying Officer must be a PBA for Retail Banking.

I confirm that the following has been completed, where applicable:

In accordance with **(LLO 001 – LLO 012)**:

Valuation requirements have been met and systems updated accordingly **(LLO 006)**

- | | Yes | No | N/A |
|-------------------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|
| • Kerbside valuation (LVR < 60%) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • Internal valuation (LVR > 60% - 80% or LVR <60% and valuation threshold exceeded) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • LVR criteria met (LLO 006) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

LMI approval from underwriter (not open policy) is held where total LVR against the security is:

- | | | | |
|-----------------------------------|--------------------------|--------------------------|--------------------------|
| • > 60% for Personal Lending; and | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|-----------------------------------|--------------------------|--------------------------|--------------------------|

Note: This section replaces the self employed income verification section of the Consumer Loan Checklist or is done in addition to the verification section in the eBL Loan Checklist

- | | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|
| • Low Doc – Customer Income Declaration form is completed correctly (LLO 010/LLO 012) | <input type="checkbox"/> | <input type="checkbox"/> | |
| • Income details are reconciled with system input | <input type="checkbox"/> | <input type="checkbox"/> | |
| • ABN details have been verified (and accountant called where ABN < 2 years) and copy placed on permanent section of the customer's file (LLO 010/LLO 012) | <input type="checkbox"/> | <input type="checkbox"/> | |
| • Low Doc products have been selected | <input type="checkbox"/> | <input type="checkbox"/> | |
| • All required statements held (LLO 010/LLO 012) | <input type="checkbox"/> | <input type="checkbox"/> | |
| • Statements have been reviewed and criteria are met satisfactorily | <input type="checkbox"/> | <input type="checkbox"/> | |
| • Where one or more of the applicants is not self employed, salary and employment details have been verified and recorded in Consumer Loan Checklist. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Verifying Officer's name

Retail Banking Only
 LS Team Leader confirmation name

Verifying Officer's signature or Employee number
 Date

LS Team Leader signature
 Date

DFS Applications Only:

Bankers to verify original documents against faxed documents (before unconditional approval given to the customer).

Security In Order Officer's Confirmation (for Retail Banking and BPA Micro & Package only):

Note: This section does NOT replace the SIO section within the Consumer Loan Checklist/eBL Loan Checklist and is completed in addition to the SIO section in the Consumer Loan Checklist / eBL Loan Checklist

I confirm that the following has been completed, where applicable in accordance with **(LLO 001 – LLO 012)**:

- | | Yes | No | N/A |
|----------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|
| • Current valuation held on file and matches amount recorded in Securities Database (LLO 010/LLO 012) | <input type="checkbox"/> | <input type="checkbox"/> | |
| • LMI approval held (where applicable) (LLO 010/LLO 012) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • LMI policy details recorded in Securities Database (LLO 010/LLO 012) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| • Original Low Doc Customer Income Declaration form is correct and placed on Lending Section of Customer File (LLO 010/LLO 012) | <input type="checkbox"/> | <input type="checkbox"/> | |
| • All sections of Low Doc Application – Additional Loan Checklist completed and signed correctly (LLO 010/LLO 012) | <input type="checkbox"/> | <input type="checkbox"/> | |

Verifying Officer's name

Retail Banking Only
 LS Team Leader confirmation name

Verifying Officer's signature or Employee number
 Date

LS Team Leader signature
 Date