



Customer Particulars

Loan Application

Platinum Mortgage Management

Ph: 07 3358 2322

Fax: 07 3358 4988

Email: underwriting@platinummortgages.com.au

Thank you for choosing NAB.

Written application

Please complete all **white sections** on pages neatly by hand and take/send to NAB. Enter all amounts to the nearest dollar.

Telephone application

To save you time, call 13 13 12 to complete your application over the telephone.

You can call anytime between 8.00am – 9.00pm (EST) 7 days a week.

Internet application

You can complete your application via the internet at www.national.com.au

This option is available 24 hours a day, 7 days a week. (Excludes Tertiary Students Package)

Appointment and contact details

Banker's name	Date	Time
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> : <input type="text"/> am/pm
Telephone number	Facsimile number	Email address
<input type="text"/> (<input type="text"/>)	<input type="text"/> (<input type="text"/>)	<input type="text"/>

What to bring

A banker will tick the items relevant to your loan application.

Identification

Personal identification e.g. birth certificate/passport, driver's licence, photo Id card.

Please speak to a staff member or telephone 13 22 65 to confirm legal identification requirements.

Evidence of income

For full time and part time employees (PAYE) your two (2) most recent payslips.

For casual employees your two (2) most recent payslips and your most recent Australian Tax Office Notice of Assessment.

Latest tax return evidencing all other income submitted for assessment e.g. dividends, rental income.

If you are self-employed - two (2) years tax returns, financial statements and your most recent Australian Tax Office Notice of Assessment.

Evidence of Assets and Liabilities

Most recent rate notice/s of property that you own.

If refinancing from another financial Institution, minimum of the previous six (6) months Home Loan transaction statements.

Most recent transaction account statements not held with NAB.

Most recent Credit Card/Store Card Statements not held with NAB.

Details of personal/home/vehicle Insurance.

Details of superannuation.

Registration papers of vehicles that you own.

Proof of any other assets listed on your application.

If purchasing a property

Copy of the Contract of Sale for the property.

Copy of the Transfer of Land (if available).

Tertiary Student Package

Proof of enrolment.

Copy of first years results.

Notes

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Customer may retain this page

Section A**Applicant 1**

Mr Mrs Miss Ms Other _____

Surname _____

Given name/s _____

Date of birth _____ / _____ / _____ Driver's licence number _____

Permanent Australian resident? Yes No

Marital status

Married De facto Single Other _____

Number of dependents _____

Contact details – Tick preferred contact number

Home telephone number _____ Email address _____
()

Work telephone number _____ Mobile number _____
()

Home address _____
State _____ Postcode _____

Postal address – if different to above _____
State _____ Postcode _____

Residential details

Owner with mortgage Owner no mortgage Boarding
 Renting Living with relatives Supplied by employer

Name of owner/agent _____ Telephone number _____
()

When did you move to the above address? _____ / _____ / _____

Previous home address – if under 3 years at present home _____
State _____ Postcode _____

Lived there for _____ years _____ months

Employment

Full-time Part-time Self employed Other _____

Employer's name _____

Employer's address _____
State _____ Postcode _____

Occupation/Job title _____

When did you commence work with this employer? _____ / _____ / _____ Type of industry _____

If Self employed, please provide Accountant's details:

Accounting firm _____

Contact name _____

Telephone number _____
()

Applicant 2

Mr Mrs Miss Ms Other _____

Surname _____

Given name/s _____

Date of birth _____ / _____ / _____ Driver's licence number _____

Permanent Australian resident? Yes No

Marital status

Married De facto Single Other _____

Number of dependents _____

Contact details – Tick preferred contact number

Home telephone number _____ Email address _____
()

Work telephone number _____ Mobile number _____
()

Home address _____ Tick if same as Applicant 1
State _____ Postcode _____

Postal address – if different to above _____
State _____ Postcode _____

Residential details

Owner with mortgage Owner no mortgage Boarding
 Renting Living with relatives Supplied by employer

Name of owner/agent _____ Telephone number _____
()

When did you move to the above address? _____ / _____ / _____

Previous home address – if under 3 years at present home _____
State _____ Postcode _____

Lived there for _____ years _____ months

Employment

Full-time Part-time Self employed Other _____

Employer's name _____

Employer's address _____
State _____ Postcode _____

Occupation/Job title _____

When did you commence work with this employer? _____ / _____ / _____ Type of industry _____

If Self employed, please provide Accountant's details:

Accounting firm _____

Contact name _____

Telephone number _____
()

Employer's name

Section A

Applicant 1 (continued...)

Previous employment – if under three (3) years with present employer

Full-time Part-time Self employed Other _____

Employer's name

Occupation/Job title

Work telephone number

() _____

Worked there

_____ years _____ months

Applicant 1 (continued...)

Previous employment – if under three (3) years with present employer

Full-time Part-time Self employed Other _____

Employer's name

Occupation/Job title

Work telephone number

() _____

Worked there

_____ years _____ months

Section B

Loan request

New loan Are you eligible for the First Home Owners Grant? Yes No

Loan consolidation

Limit increase for an existing loan – account number _____

Refinance – financial institution name _____

National Portfolio Facility (section R must be completed)

Product type	Loan purpose	Personal	Investment	Amount/limit requested
1		<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
2		<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
3		<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
4		<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
5		<input type="checkbox"/>	<input type="checkbox"/>	\$ _____

Total bank funding required\$ _____

Section C

Keeping your home

Home and contents insurance

Would you like an obligation free quote for home and contents insurance?* Yes No

Personal insurance

(Loans up to \$400,000)

Would you like an obligation free quote for insurance to pay your loan repayments in the event that you become disabled or unemployed or pass away?*

Applicant 1 Yes No Applicant 2 Yes No

If you answered 'Yes' above, to enable us to provide you with a quotation, please let us know if you are a smoker.

Applicant 1 Yes No Applicant 2 Yes No

(Loans over \$400,000)

Would you like a National Financial Planner to contact you regarding personal insurance?***

Applicant 1 Yes No Applicant 2 Yes No

* Specific events covered and the conditions and exclusions applicable are set out in the Product Disclosure Statement (PDS) of the personal protection products offered. The relevant PDS is available upon request by contacting **13 29 28** (Home) or **13 22 95** (Personal).

***National Financial Planners are representatives of National Australia Bank Limited ABN 12 004 044 937 AFSL 230686

Section D

Financial Judgements/Attachments

Has there ever been or are there now any financial judgments, attachments or legal proceedings against any applicant?

Applicant 1 Yes – give details No

Applicant 2 Yes – give details No

Section E

Reference - Details of nearest relative not living with you

Name _____ Relationship _____ Telephone number () _____

Address _____
State _____ Postcode _____

Section F

Tertiary Students Package only

Name of University/College/Institution _____ Purpose of lending _____ Expected month and year of completion _____

Year and faculty _____ Part-time student Full-time student
 Proof of enrolment Copy of first year results

Section G Assets – what you own

Please include all Assets that you own individually, jointly (ie. both applicants) or with any 3rd parties.

Home/Investment Properties

Owner(s)				Address	Principal home	Investment property	Offered as security	Present value
App1	App2	Joint	Other (Specify)					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$

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

Owner(s)				Financial Institution name	Balance
App1	App2	Joint	Other (Specify)		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		\$
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		\$

Motor vehicle/s

Make	Model	Year of manufacture	Present value
			\$
			\$
			\$

All other assets – except usual home contents

Description (Shares, Managed Investments etc.)	Present value
	\$
	\$
	\$

Total value of what you own **\$**

Sundry assets – do not add into total assets

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

Section H Liabilities – what you owe

Please include all loans/debts that you owe individually, jointly (ie. both applicants) or with any 3rd parties.

Home/Investment Property loans

Borrower(s)				Financial Institution name	Principal home	Investment property	Current limit/ original loan amount	Amount now owing
App1	App2	Joint	Other (Specify)					
1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	\$	\$
2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	\$	\$
3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	\$	\$

Personal loan

Borrower(s)				Financial Institution name	Purpose	Current limit/ original loan amount	Amount now owing
App1	App2	Joint	Other (Specify)				
1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$	\$
2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$	\$

Other loans including any business loans (Finance co., other bank, leasing, margin lending)

Borrower(s)				Financial Institution name	Purpose	Current limit/ original loan amount	Amount now owing
App1	App2	Joint	Other (Specify)				
1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$	\$
2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$	\$

Credit/Store card/s (include even if balance is nil)

Borrower		Financial Institution name	Card type	Credit limit	Amount now owing
App1	App2				
1	<input type="checkbox"/>			\$	\$
2	<input type="checkbox"/>			\$	\$
3	<input type="checkbox"/>			\$	\$
4	<input type="checkbox"/>			\$	\$
5	<input type="checkbox"/>			\$	\$

All other debts and liabilities

Borrower(s)				Type of debt or liability	Purpose	Amount now owing
App1	App2	Joint	Other (Specify)			
1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$
3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			\$

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

Section I

Monthly budget (use annual amounts divided by 12)

Monthly income

Salary*

	Gross salary	After tax salary
Applicant 1 income.....	\$ _____	\$ _____
Applicant 2 (if joint loan).....	\$ _____	\$ _____

Other income* (Study assistance, Family Allowance, Part-time work, Dividends, Interest, etc.)

	\$	\$
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Existing

rental income*†: – gross..... \$ _____
 – after expenses..... \$ _____

Proposed

rental income*†: – gross..... \$ _____
 – after expenses..... \$ _____

Self-employed applicants*

	Financial Year	Net profit	After tax profit
Applicant income ...	_____/____	\$ _____	\$ _____

Total net income per month..... (A) \$ _____

Self-employed applicants*

	Previous fin. year	Net profit	After tax profit
Applicant income ...	_____/____	\$ _____	\$ _____

Employment package* – do not add into total income \$ _____

Package includes (e.g. salary sacrifice, car etc.)

***Note:** Please produce evidence of income, for example, two (2) recent payslips, or for self-employed applicant, copies of the last two (2) years financial statements.

†Proposed rental income from the property that you propose to purchase with the loan being applied for.

Monthly expenditure

Loan repayments

Home/Investment property loan(s)	Pre loan	Post loan
1 _____	\$ _____	\$ _____
2 _____	\$ _____	\$ _____
3 _____	\$ _____	\$ _____

Personal loan/s

1 _____	\$ _____	\$ _____
2 _____	\$ _____	\$ _____

Other loan/s including any business loans (Finance co., other bank)

1 _____	\$ _____	\$ _____
2 _____	\$ _____	\$ _____

Credit/Store card(s)

1 _____	\$ _____	\$ _____
2 _____	\$ _____	\$ _____
3 _____	\$ _____	\$ _____
4 _____	\$ _____	\$ _____
5 _____	\$ _____	\$ _____

Other debts

1 _____	\$ _____	\$ _____
2 _____	\$ _____	\$ _____
3 _____	\$ _____	\$ _____

Total loan repayments (B) \$ _____

Expenses

Fixed expenses: - Rent.....	\$ _____	\$ _____
Other expenses e.g. general living.	\$ _____	\$ _____

Total fixed and other expenses (C) \$ _____

Total usable funds .. A - (B & C) = \$ _____

Section J Description of property (if offered as security)**Property 1**Name of owner(s)
_____**Address of property/home**_____
State PostcodeOwners estimated market value Purchase price Purchase date
\$ / /**Proposed occupants** Self Tenants**General description of building**Year built _____
 House Townhouse Unit Serviced Apartment Student Accommodation Other _____ Apartment – Is the apartment one of six (6) or less? Yes NoWalls
 Brick Timber Fibro Other _____Roof
 Tile Aluminium Steel Other _____No. of rooms Description Size of: Land area _____
Bedrooms Dwelling _____ sq
Bathrooms
Family/Living rooms
Other roomsOther features (e.g. Renovations, airconditioning, pool, decking etc.)

_____**Property 2**Name of owner(s)
_____**Address of property/home**_____
State PostcodeOwners estimated market value Purchase price Purchase date
\$ / /**Proposed occupants** Self Tenants**General description of building**Year built _____
 House Townhouse Unit Serviced Apartment Student Accommodation Other _____ Apartment – Is the apartment one of six (6) or less? Yes NoWalls
 Brick Timber Fibro Other _____Roof
 Tile Aluminium Steel Other _____No. of rooms Description Size of: Land area _____
Bedrooms Dwelling _____ sq
Bathrooms
Family/Living rooms
Other roomsOther features (e.g. Renovations, airconditioning, pool, decking etc.)

_____**Section K Constructions**Property (above) Estimated building completion date Total cost of building Construction of
 1 or 2 / / \$ New home or Home extension

The following documents are required for construction of a new house and may be required for a home extension:

-
- Registered builder
-
- Plans and specifications (e.g. council approval plan, building permit)
-
- Signed fixed price building contract
-
- Copy of builders insurance
-
-
- Owner builder/subcontractor
-
- Plans, permits and licences (e.g. council approved plan, building permit)
-
- Expenditure budget
-
- Quotations and estimates
-
- Soil test and quantity survey
-
- Work timing schedule
-
- Building and indemnity insurance

Section L Purchase – Solicitor's/Conveyancer's detailsContact name Company name Telephone number Facsimile number

_____ () ()Address

State Postcode**Section M Other National Services**

Would you be interested in speaking to a specialist or would you like information about any of the following products or services?

 Financial Planning Wills/Estate Planning Other _____

Preferred contact hours

Date Time
/ / : am/pm

This page is for Banker use only

Applicant 1

New National customer number _____
 Existing National customer number _____

Applicant 2

New National customer number _____
 Existing National customer number _____

Section N Funds table (to be completed by banker)

Funds to be provided by applicant(s)

Net proceeds from sale of present home ... \$ _____
 Savings \$ _____
 First Home Owners Grant \$ _____
 Other (Specify) _____ \$ _____
 Other (Specify) _____ \$ _____

Total \$ _____

Outlays

Price/Cost \$ _____
 Legal Govt/other fees \$ _____
 Stamp duty \$ _____
 Bank fees \$ _____
 Lenders Mortgage Insurance \$ _____

Total outlay \$ _____

→ Deduct funds provided by applicant/s \$ _____

Total bank funding required \$ _____

Is Lenders Mortgage Insurance required? Yes No

Section O FlexiPlus Mortgage Facility only (to be completed by banker)

The Facility Fee for the FlexiPlus Mortgage Split facility is to be charged to Account 1 Account 2 n/a

Nominated account for debiting of interest and debits tax:

	Account name (to be in same name as borrower/s)	BSB number	Account number
<input type="checkbox"/> Account 1	_____	_____	_____
<input type="checkbox"/> Account 2	_____	_____	_____
<input type="checkbox"/> Other account	_____	_____	_____

Section P When the facility is to be part of a package only (to be completed by banker)

Type of Package Choice Portfolio Package (PP) Private Portfolio Package (PPP) Private Tailored Package

Nominated account for the Package fee

Account name e.g. R and J Smith	BSB number	Account number
_____	_____	_____

PP/PPP fee must be debited to a variable rate Sub Account

Accounts to be included in the Package (for Choice and Private Tailored Package only)

Account name e.g. R and J Smith	Account number	Account name e.g. R and J Smith	Account number
_____	_____	_____	_____
_____	_____	_____	_____

Section Q Offset Arrangements – (to be completed by banker)

100% Offset required? (only available on selected products)

Yes No National Portfolio Facility (NPF) 100% Offset
 (Bankers must complete stationery item EF00899 (02/06))

Loan Trimmer required? (only available on selected products)

Not available on NPF
 Yes No

Section R Loan request (this section to be completed for NAB Portfolio Facility only)

New National Portfolio Facility

**Please nominate the number of Sub Accounts and name(s) of NPF owner(s) for each Sub Account
 (Portfolio Package - maximum of 12 Sub Accounts / Private Portfolio Package - maximum of 18 Sub Accounts)**

Loan purpose/s	Personal	Personal Investment
1	<input type="checkbox"/>	<input type="checkbox"/>
2	<input type="checkbox"/>	<input type="checkbox"/>
3	<input type="checkbox"/>	<input type="checkbox"/>
4	<input type="checkbox"/>	<input type="checkbox"/>
5	<input type="checkbox"/>	<input type="checkbox"/>
6	<input type="checkbox"/>	<input type="checkbox"/>
7	<input type="checkbox"/>	<input type="checkbox"/>
8	<input type="checkbox"/>	<input type="checkbox"/>
9	<input type="checkbox"/>	<input type="checkbox"/>
10	<input type="checkbox"/>	<input type="checkbox"/>
11	<input type="checkbox"/>	<input type="checkbox"/>
12	<input type="checkbox"/>	<input type="checkbox"/>
13	<input type="checkbox"/>	<input type="checkbox"/>
14	<input type="checkbox"/>	<input type="checkbox"/>
15	<input type="checkbox"/>	<input type="checkbox"/>
16	<input type="checkbox"/>	<input type="checkbox"/>
17	<input type="checkbox"/>	<input type="checkbox"/>
18	<input type="checkbox"/>	<input type="checkbox"/>

Total _____

Customer Consent (Privacy Protection of Information)

To National Australia Bank Limited ABN 12 004 044 937 ('NAB')

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

I (being each applicant named in this form) understand that Section 18E(8)(c) of the Privacy Act allows NAB to give a credit reporting agency certain personal information about me which I authorise NAB 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 Privacy Act 1988 (Cth).
- The fact that I have applied for credit and the amount.
- The fact that NAB is a credit provider to me.
- Payments which become overdue more than 60 days, and collection action has commenced.
- Advice that payments are no longer overdue.
- Cheques drawn by me for at least \$100 which NAB has dishonoured more than once.
- In specified circumstances, that in the opinion of NAB, I have committed a serious credit infringement.
- That the credit provided to me by NAB has been discharged.

Authority for NAB to obtain certain credit information.

To enable NAB to assess my application(s) for personal or commercial credit, I authorise NAB:

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

Authority to exchange information with other credit providers.

In accordance with Section 18N(1)(b) of the Privacy Act, I authorise NAB to give to and obtain from credit providers named in my credit application(s) and credit providers that may be named in a credit report issued by a credit reporting agency information about my credit arrangements. I understand this information can include any information about my creditworthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

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

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

Banker's Opinions.

I authorise NAB to give and receive a Banker's Opinion for purposes connected with my business, trade or profession.

Portfolio Package/Private Portfolio Package Privacy Consent.

If I am applying for a Portfolio Package or a Private Portfolio Package by my signature below I consent to the disclosure of my personal information to NAB, its subsidiaries and related or associated entities ("**National Group**") and National Group's service providers and the sharing of my personal information between members of National Group and its service providers for the purposes of:

- managing and administering the Portfolio Package or the Private Portfolio Package and any related benefit, product or service; and
- better understanding and serving my financial, e-commerce and lifestyle needs and offering me products and services that NAB thinks might meet those needs (including promotions or other opportunities); and
- product planning and development; and
- my personal information being transmitted to National Group companies located in different countries for any of the above purposes.

I agree that these consents will not be limited by the scope of any other consent I have given in the past or will give in the future. I also agree that National Group may use, disclose and transmit my personal information in the manner and for the purposes set out above even if my application for a Portfolio Package or Private Portfolio Package is not successful.

NAB Choice Package/Private Tailored Package Privacy Consent.

If more than one of you become joint members of one NAB Choice Package or Private Tailored Package (by signing the same offer to enter into the package), you authorise NAB to disclose to each package holder, and you authorise each package holder to obtain from NAB, any personal (including financial) information about any of us for the purposes of providing and administering your Package.

Authority to exchange information in relation to the Velocity Program.

The Velocity Program is operated by Velocity Rewards Pty Ltd ACN 116 089 448 as Trustee of the Loyalty Trust (VRPL).

[Program Membership] I authorise NAB to give to VRPL and VRPL to give to NAB my Velocity membership account information (including my membership number, name and surname) to confirm my Velocity Program membership and facilitate the transfer of Velocity Points to my Velocity Rewards Account. If applicable, I authorise NAB to notify VRPL that I have not provided such Velocity membership information to NAB. [Other information] I authorise NAB to give to VRPL and other Velocity Reward Partners, and I authorise VRPL and other Velocity Reward Partners to seek from NAB access to, personal information about me, including:

- the fact that I have applied for a Velocity NAB Credit Card;
- the outcome of my Application for a Velocity NAB Credit Card;
- information about my use of, and Velocity Points earned on, the Velocity NAB Credit Card.

Authority for Lenders Mortgage Insurers.

In accordance with Section 18N(1)(bb) of the Privacy Act I authorise NAB to disclose a report or information to a Lenders Mortgage Insurer to access whether to insure or the risk of insuring NAB for the mortgage credit given to me, or to assess the risk of default by me on the mortgage credit, or for any purposes arising under the contract of mortgage insurance between NAB and the Lenders Mortgage Insurer.

Authority for NAB to give information to guarantors and proposed guarantors.

Pursuant to Section 18N(1)(ga) of the Privacy Act, I hereby authorise NAB to give to any person/s nominated as guarantor/s, personal information about my creditworthiness, credit standing, credit history or credit capacity:

- to consider whether to act as guarantor/s in respect of, or to consider whether to offer property as security for, personal or commercial credit provided, or to be provided, to me by NAB; or
- where that person/s or entity/entities is a guarantor in respect of, or has provided property as security for, a loan given by NAB to me; or
- where that person/s or entity/entities is a guarantor in respect of, or has provided property as security for, a loan given by NAB to me and the amount owing under that loan is, or may be, increased; or
- where that person/s or entity/entities is a guarantor in respect of, or has provided property as security for, personal or commercial credit provided by NAB to me and at the last request of the guarantor, a copy of the latest loan account statement provided to me; or
- where that person/s or entity/entities is a guarantor in respect of, or has provided property as security for, personal or commercial credit provided by NAB to me, a copy of any demand relating to the personal or commercial credit, the subject of the guarantee.

Declaration and Authority

Each applicant whose details appear in Section A should read and sign below.

Where there is more than one applicant, the Declaration and Authority is given by each applicant separately and every two applicants jointly except for "Application for a Credit Card Account" and "Balance Transfer Request". In that case the authority is given by each applicant separately.

By signing this Loan Application below:

Contents of the Loan Application. I declare that I have read and understood the particulars which have been completed on this Customer Particulars Loan Application ('Loan Application') and declare those particulars are true, complete and correct and have been provided to enable NAB to determine whether or not to provide to me with a loan/loan increase which I have applied for or requested on the Loan Application.

Application for a Credit Card account. I authorise NAB to collect and use the information I have provided on this Loan Application, and do any of the things set out in the Customer Consent (Privacy Protection of Information) above, for the further purposes of assessing any credit card application (including, where applicable, for an additional card/s) made in the Credit Card Application by me or the other applicant named in Section A and any other purpose relating to any credit card account provided to me or the other applicant named in Section A.

Balance Transfer Request. Where I have applied for a NAB Low Rate Visa Card or a Velocity NAB Credit Card account and have made a Balance Transfer Request by completing Section C of the Credit Card Application, I acknowledge that I have read and understood the Balance Transfer Terms and Conditions set out on the Credit Card Application and I authorise NAB to debit the balance transfer amounts to my new NAB Credit Card account. I understand that I may withdraw this authority at any time prior to NAB acting on it.

Insolvency, bankruptcy. I declare that I have never been insolvent or committed any act of bankruptcy or entered into any composition or arrangement for the benefit of creditors.

Personal information about an individual. I declare that where I have provided personal information about an individual (such as an employer, spouse/partner, relative, solicitor or contact person), I have made or will immediately make the individual aware of that fact and:

- that their personal information has been collected by NAB for the purposes of providing me with the products or services the subject of this Loan Application (including assessing my application) and managing and administering the products or services and protecting against fraud;
- that their personal information may be disclosed to other organisations involved in the provision, management or administration of my/our products or services;
- that I may not be able to obtain the products or services the subject of this Loan Application if that individual's personal information is not provided;
- that the individual can gain access to their personal information by contacting NAB; and
- give the individual NAB's contact details;

I may do these by giving the individual a copy of NAB's Privacy Notification brochure which NAB will make available to me.

Verification of details. I acknowledge and agree that NAB may contact my current and/or former employer, accountant and if applicable, landlord/real estate agent and other referee/s to verify the details which I have provided on this Loan Application. Where I have provided any identification documentation (e.g. passport, driver's licence) to NAB in connection with this Loan Application, I authorise NAB to contact the authority that issued the document to verify the status of and any information contained in the document.

Credit checks. I understand and confirm that a credit check may be undertaken as part of the Loan Application (including any credit card application made in the Credit Card Application by me or the other applicant named in Section A) and that I have read and understood the **Customer Consent (Privacy Protection of Information)** above.

Information to Service Providers. I authorise NAB to provide to its relevant service providers with the particulars I have included on the Loan Application (including any credit card application made in the Credit Card Application by me or the other applicant named in Section A) and of the outcome of my application(s) (such as whether they have been approved or declined) so that they can assist NAB to better manage and administer its products and services.

My signature. I declare that my signature below evidences my stated understanding, acknowledgement, authority, consent and agreement to all matters set out in this Loan Application including the **Customer Consent (Privacy Protection of Information)**.

Applicant number 1 signature

Date

Applicant number 2 signature

Date

Additional forms

Credit Card Application

To be completed by applicants wanting to apply for a credit card facility in conjunction with their home loan application.

Authority to Disclose Information to National Australia Bank Limited

To be completed by all applicants authorising National Australia Bank Limited to contact your employer and landlord/agent, if applicable, for confirmation of the details specified in the form.

Address for Notices Nomination

Complete when all debtors/mortgagors/guarantors live at the same address and you would like to nominate one person to receive notices from the Bank.

Business Purpose Declaration

Important

If your loan is wholly or predominantly for Personal Investment purposes (i.e. the purchase of shares for investment or the purchase of property to be used as an investment for rental income), or if your loan is wholly or predominantly for Business or Business investment purposes, ensure that a Business Purpose Declaration form is completed at time of application.



Requested credit limit (optional)
(Minimum credit limits apply) \$ _____

Credit Card Application (in conjunction with Home Loan Application)

Please complete application form in full in black or blue pen using CAPITAL LETTERS and X where appropriate.

Select your NAB Credit Card (If you do not select a card, a MasterCard will be selected for you)

Essentials

- MasterCard* (MC)
- Visa Card* (VC)
- Low Rate Visa Card (VCX)
- Ant™ American Express® Card with No Annual Card Fee* (AS)

Extras

- Gold MasterCard* (MG)
- Visa Gold Card* (VG)

Rewards

- Gold Rewards MasterCard (MGR)
- Gold Rewards Visa Card (VGR)
- Gold Ant™ American Express® Card with Rewards (AGR)
- Ant™ American Express® Card with Rewards (ASR)
- Velocity NAB Standard Card (CVS)†
- Velocity NAB Gold Card (CVG)†

Visa Mini

- Visa Mini
- Silver (VMS)
- Blue (VMB)
- Pink (VMP)
- Green (VML)
- Red (VMR)

If you don't select a card colour a silver Visa Mini and companion card will be issued.
If you request an additional card it will be the same colour as yours.

* Option to link to FlyBuys.

†The section 'Authority to exchange information in relation to the Velocity Program' in the Customer Consent (Privacy Protection of information) on your Loan Application is applicable.

Velocity Membership Number (Only applicable to Velocity NAB Credit Cards)

By providing your valid Velocity Membership Number we can transfer your Velocity Points to your valid Velocity Rewards Account.

Velocity Membership Number _____

Please note, if you do not currently have a Velocity Membership, you can request one at any time via velocityrewards.com.au

Option to link to FlyBuys (Applies only to MasterCard, Visa Card, Gold MasterCard, Visa Gold Card and Ant with No Annual Card Fee)

- Yes, I would like to link my new NAB Credit Card account to my FlyBuys membership to earn points.

Your FlyBuys Membership Number 6 0 0 8 9 4

If you select to link to FlyBuys, your request will be processed at the same time as your application for a NAB Credit Card account. (You can request to link to FlyBuys at any time if your card offers this option. Points are only earned after linkage. Terms and conditions will be issued to you with your new NAB Credit Card).

NAB Credit Card Application

Section A

Your Personal Details

Title	Surname	Given names	
Street address		Suburb	State Postcode
Date of birth / /	Home tel. no. (not a mobile) ()	Work tel. no. ()	Mobile tel. no.

Section B

Your Additional Cardholder Details (Additional cardholder must be 16 years of age or older)

Title	Surname	Given names	
Street address		Suburb	State Postcode
Date of birth / /			

Additional cardholder's signature

X

Date / /

All transactions made using the additional card/s will be the responsibility of the primary cardholder.

Section C

Balance Transfer Request – Special Promotion (optional). Only applicable to NAB Low Rate Visa Card and Velocity NAB Credit Cards.

Details of the non-NAB credit/store cards from which you wish to transfer balance amounts should be in order of preference.

Important: Please read the Special Promotion Balance Transfer Terms and Conditions found overleaf before completing this section.

Non-NAB card account (no.1)

Name of other bank/store/financial institution	Name of primary account holder (on non-NAB credit/store card)
Other institution's account number (non-NAB credit or store card)	please state the exact dollar amount to be transferred (minimum \$200) \$

Non-NAB card account (no.2)

Name of other bank/store/financial institution	Name of primary account holder (on non-NAB credit/store card)
Other institution's account number (non-NAB credit or store card)	please state the exact dollar amount to be transferred (minimum \$200) \$

NAB USE ONLY

Primary Cust. no.	Additional Cardholder Cust. no.	Sales BUld	Sales BSB 08	Source Code ZZZ	PD06
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Credit Card Check List (EF00744) has been completed. Yes. Please fax this Credit Card application and Credit Card Check List to 1300 363 643 (do not send original documentation).

0725 – Low Rate Visa Card only
0733 – Velocity NAB Credit Cards only



Please read the following terms and conditions before completing Section C (the Balance Transfer Request overleaf) and before reading and signing the Declaration and Authority on your Loan Application.

Balance Transfer Terms and Conditions. For your Balance Transfer Request to be considered you must have completed this Credit Card Application including section 'C' and return it to NAB.

'You' is the person who has completed this balance transfer request, 'NAB card account' is your NAB credit card account detailed on this Credit Card Application, 'NAB' is National Australia Bank Limited, 'these terms and conditions' mean these special promotion balance transfer terms and conditions and any terms applicable to the special promotion in promotional material, 'nominated account' is any account you have requested for balance transfer on this Credit Card Application, 'NAB card account terms and conditions' means the terms and conditions applicable to your NAB card account.

Processing your request

Within 5 business days after the date of receipt of the request, NAB will process each request for a balance transfer on this Credit Card Application and debit your NAB card account in accordance with your authority, provided:

- each balance transfer amount is \$200 or more
- the total of the balance transfer amounts is less than the available credit on your NAB card account at the time the balance transfer request is processed. (NAB will transfer balance transfer amounts in the order they appear on this balance transfer request up to the available credit.)
- the nominated account is a non-NAB credit card or store card account issued in Australia. (Debit card accounts are not acceptable) and is not in default (eg overdue or over-limit) under its applicable terms and conditions on the date of this balance transfer request or at the date the request is processed.
- NAB may refuse any balance transfer request at its discretion.

Delay in processing

NAB is not responsible for any delay in processing your request whether by the NAB or any other institution including the issuer of the nominated account.

Balance transfer amounts

These amounts are designated cash advances for the purposes of the NAB card account terms and conditions.

The NAB card account terms and conditions, including all bank fees and charges and government charges and duties apply to balance transfer amounts debited to your NAB card account in accordance with your authority.

Other transaction amounts

Transactions other than balance transfer amounts requested in connection with this special promotion attract the purchase interest rate and cash advance interest rate you have been notified is applicable to the NAB card account.

Special promotion rate

The interest rate of 3.99%p.a. for Velocity NAB Credit Cards and the balance transfer interest rate of 0%p.a. for NAB Low Rate Visa Card:

- only applies to amounts transferred by NAB in connection with this special promotion
- is charged from the date the balance transfer amount is debited to your NAB card account
- only applies for a period of 6 complete monthly statement periods, unless the balance transfer amount is paid off earlier. If at the end of this period any portion of the balance transfer amount is owing, the amount will attract interest at the cash advance interest rate you have been notified is then applicable to your NAB card account.
- for NAB Low Rate Visa Cardholders please note the cash advance interest rate applicable to your NAB card account is higher than the purchase interest rate. Any outstanding balance transfer amount on your NAB card account at the end of the 6 month period will attract this higher cash advance interest rate rather than the lower purchase interest rate for your NAB card account.

Payments to the NAB card account

A payment to your NAB card account is applied to balance transfer amounts before any cash advance or purchase transaction. Your NAB card account terms and conditions set out the order for the application of payments.

Offer/Acceptance of NAB Card Account

If your application is approved, NAB will offer to enter into a credit card agreement with you and will issue you NAB Card Account Terms and Conditions. You accept that offer by first use of your NAB Card Account in accordance with those terms and conditions. In the event first use has not occurred when NAB processes your balance transfer request, then your first use of the NAB Card Account will occur when NAB debits your NAB Card Account with the balance transfer amount in accordance with your authority.

Nominated accounts

Your obligations in connection with any nominated account continue and you must pay any amounts due in accordance with applicable terms and conditions. NAB will not close any nominated account. This is your responsibility.



Requested credit limit (optional)
(Minimum credit limits apply) \$ _____

Credit Card Application (in conjunction with Home Loan Application)

Please complete application form in full in black or blue pen using CAPITAL LETTERS and X where appropriate.

Select your NAB Credit Card (If you do not select a card, a MasterCard will be selected for you)

Essentials

- MasterCard* (MC)
- Visa Card* (VC)
- Low Rate Visa Card (VCX)
- Ant™ American Express® Card with No Annual Card Fee* (AS)

Extras

- Gold MasterCard* (MG)
- Visa Gold Card* (VG)

Rewards

- Gold Rewards MasterCard (MGR)
- Gold Rewards Visa Card (VGR)
- Gold Ant™ American Express® Card with Rewards (AGR)
- Ant™ American Express® Card with Rewards (ASR)
- Velocity NAB Standard Card (CVS)†
- Velocity NAB Gold Card (CVG)†

Visa Mini

- Visa Mini
- Silver (VMS)
- Blue (VMB)
- Pink (VMP)
- Green (VML)
- Red (VMR)

If you don't select a card colour a silver Visa Mini and companion card will be issued.
If you request an additional card it will be the same colour as yours.

* Option to link to FlyBuys.

†The section 'Authority to exchange information in relation to the Velocity Program' in the Customer Consent (Privacy Protection of information) on your Loan Application is applicable.

Velocity Membership Number (Only applicable to Velocity NAB Credit Cards)

By providing your valid Velocity Membership Number we can transfer your Velocity Points to your valid Velocity Rewards Account.

Velocity Membership Number _____

Please note, if you do not currently have a Velocity Membership, you can request one at any time via velocityrewards.com.au

Option to link to FlyBuys (Applies only to MasterCard, Visa Card, Gold MasterCard, Visa Gold Card and Ant with No Annual Card Fee)

- Yes, I would like to link my new NAB Credit Card account to my FlyBuys membership to earn points.

Your FlyBuys Membership Number 6 0 0 8 9 4 _____

If you select to link to FlyBuys, your request will be processed at the same time as your application for a NAB Credit Card account. (You can request to link to FlyBuys at any time if your card offers this option. Points are only earned after linkage. Terms and conditions will be issued to you with your new NAB Credit Card).

NAB Credit Card Application

Section A

Your Personal Details

Title	Surname	Given names	
Street address		Suburb	State Postcode
Date of birth / /	Home tel. no. (not a mobile) ()	Work tel. no. ()	Mobile tel. no.

Section B

Your Additional Cardholder Details (Additional cardholder must be 16 years of age or older)

Title	Surname	Given names	
Street address		Suburb	State Postcode
Date of birth / /			
Additional cardholder's signature			

X

Date / /

All transactions made using the additional card/s will be the responsibility of the primary cardholder.

Section C

Balance Transfer Request – Special Promotion (optional). Only applicable to NAB Low Rate Visa Card and Velocity NAB Credit Cards.

Details of the non-NAB credit/store cards from which you wish to transfer balance amounts should be in order of preference.

Important: Please read the Special Promotion Balance Transfer Terms and Conditions found overleaf before completing this section.

Non-NAB card account (no.1)

Name of other bank/store/financial institution	Name of primary account holder (on non-NAB credit/store card)
Other institution's account number (non-NAB credit or store card)	please state the exact dollar amount to be transferred (minimum \$200) \$ _____

Non-NAB card account (no.2)

Name of other bank/store/financial institution	Name of primary account holder (on non-NAB credit/store card)
Other institution's account number (non-NAB credit or store card)	please state the exact dollar amount to be transferred (minimum \$200) \$ _____

NAB USE ONLY

Primary Cust. no.	Additional Cardholder Cust. no.	Sales BUld	Sales BSB 08	Source Code ZZZ	PD06
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Credit Card Check List (EF00744) has been completed. Yes. Please fax this Credit Card application and Credit Card Check List to 1300 363 643 (do not send original documentation).

0725 – Low Rate Visa Card only
0733 – Velocity NAB Credit Cards only



Please read the following terms and conditions before completing Section C (the Balance Transfer Request overleaf) and before reading and signing the Declaration and Authority on your Loan Application.

Balance Transfer Terms and Conditions. For your Balance Transfer Request to be considered you must have completed this Credit Card Application including section 'C' and return it to NAB.

'You' is the person who has completed this balance transfer request, 'NAB card account' is your NAB credit card account detailed on this Credit Card Application, 'NAB' is National Australia Bank Limited, 'these terms and conditions' mean these special promotion balance transfer terms and conditions and any terms applicable to the special promotion in promotional material, 'nominated account' is any account you have requested for balance transfer on this Credit Card Application, 'NAB card account terms and conditions' means the terms and conditions applicable to your NAB card account.

Processing your request

Within 5 business days after the date of receipt of the request, NAB will process each request for a balance transfer on this Credit Card Application and debit your NAB card account in accordance with your authority, provided:

- each balance transfer amount is \$200 or more
- the total of the balance transfer amounts is less than the available credit on your NAB card account at the time the balance transfer request is processed. (NAB will transfer balance transfer amounts in the order they appear on this balance transfer request up to the available credit.)
- the nominated account is a non-NAB credit card or store card account issued in Australia. (Debit card accounts are not acceptable) and is not in default (eg overdue or over-limit) under its applicable terms and conditions on the date of this balance transfer request or at the date the request is processed.
- NAB may refuse any balance transfer request at its discretion.

Delay in processing

NAB is not responsible for any delay in processing your request whether by the NAB or any other institution including the issuer of the nominated account.

Balance transfer amounts

These amounts are designated cash advances for the purposes of the NAB card account terms and conditions.

The NAB card account terms and conditions, including all bank fees and charges and government charges and duties apply to balance transfer amounts debited to your NAB card account in accordance with your authority.

Other transaction amounts

Transactions other than balance transfer amounts requested in connection with this special promotion attract the purchase interest rate and cash advance interest rate you have been notified is applicable to the NAB card account.

Special promotion rate

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- only applies to amounts transferred by NAB in connection with this special promotion
- is charged from the date the balance transfer amount is debited to your NAB card account
- only applies for a period of 6 complete monthly statement periods, unless the balance transfer amount is paid off earlier. If at the end of this period any portion of the balance transfer amount is owing, the amount will attract interest at the cash advance interest rate you have been notified is then applicable to your NAB card account.
- for NAB Low Rate Visa Cardholders please note the cash advance interest rate applicable to your NAB card account is higher than the purchase interest rate. Any outstanding balance transfer amount on your NAB card account at the end of the 6 month period will attract this higher cash advance interest rate rather than the lower purchase interest rate for your NAB card account.

Payments to the NAB card account

A payment to your NAB card account is applied to balance transfer amounts before any cash advance or purchase transaction. Your NAB card account terms and conditions set out the order for the application of payments.

Offer/Acceptance of NAB Card Account

If your application is approved, NAB will offer to enter into a credit card agreement with you and will issue you NAB Card Account Terms and Conditions. You accept that offer by first use of your NAB Card Account in accordance with those terms and conditions. In the event first use has not occurred when NAB processes your balance transfer request, then your first use of the NAB Card Account will occur when NAB debits your NAB Card Account with the balance transfer amount in accordance with your authority.

Nominated accounts

Your obligations in connection with any nominated account continue and you must pay any amounts due in accordance with applicable terms and conditions. NAB will not close any nominated account. This is your responsibility.



Authority to Disclose Information to National Australia Bank Limited

To whom it may concern

I/We

(Insert customer name/s)

hereby give consent for National Australia Bank Limited to contact representative/s of the parties named below, who are referred to in my/our application dated / / :

Name and address of employer

Employee number (if applicable)

to confirm my/our employment details (including salary amount, length of employment etc.)

Name and address of Accountant – if self employed

to confirm details of my/our income and financial position

Name and address of landlord/agent

to confirm my/our rental details

And I/we consent to them providing the information requested to National Australia Bank Limited and to National Australia Bank Limited providing them with a copy of this authority.

Signature

Name (BLOCK LETTERS)

Date

Signature

Name (BLOCK LETTERS)

Date

National Australia Bank Limited is collecting the information on this form or the information which is provided by the representatives/persons above for the purposes mentioned above. If the information is not provided the application may not proceed. If you require access to your personal information held by NAB, please call **13 22 65** and speak to a customer service representative. Information provided in applications may be disclosed to credit reference agencies as permitted by law.



Authority to Disclose Information to National Australia Bank Limited

To whom it may concern

I/We

(Insert customer name/s)

hereby give consent for National Australia Bank Limited to contact representative/s of the parties named below, who are referred to in my/our application dated / / :

Name and address of employer

Employee number (if applicable)

to confirm my/our employment details (including salary amount, length of employment etc.)

Name and address of Accountant – if self employed

to confirm details of my/our income and financial position

Name and address of landlord/agent

to confirm my/our rental details

And I/we consent to them providing the information requested to National Australia Bank Limited and to National Australia Bank Limited providing them with a copy of this authority.

Signature

Name (BLOCK LETTERS)

Date

Signature

Name (BLOCK LETTERS)

Date

National Australia Bank Limited is collecting the information on this form or the information which is provided by the representatives/persons above for the purposes mentioned above. If the information is not provided the application may not proceed. If you require access to your personal information held by NAB, please call **13 22 65** and speak to a customer service representative. Information provided in applications may be disclosed to credit reference agencies as permitted by law.

IMPORTANT NOTICE

I/We understand that each joint debtor/mortgagor/guarantor, is entitled to receive a copy of any notice or other document under the Consumer Credit Code and that by signing this form I/we give up the right to be provided with information direct from National Australia Bank Limited.

I/We understand that at any time any of us can advise National Australia Bank Limited in writing that I/we wish to cancel this nomination.

I/We nominate – (Full name of person nominated)

to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us.

Loan Details

Debtor/s name

Loan type

Account number (if known)

Amount

\$

Signed

Debtor/Mortgagor/Guarantor name

Debtor/Mortgagor/Guarantor signature

Date

/ /

Debtor/Mortgagor/Guarantor name

Debtor/Mortgagor/Guarantor signature

Date

/ /

Debtor/Mortgagor/Guarantor name

Debtor/Mortgagor/Guarantor signature

Date

/ /

Debtor/Mortgagor/Guarantor name

Debtor/Mortgagor/Guarantor signature

Date

/ /

Note:

- Only use where **ALL** debtors/mortgagors/guarantors **living at the same address, nominates** one of them to receive notices on behalf of the group.
- A guarantor may **not** nominate a borrower.
- **ALL** parties subject to this nomination **must** sign.

I/We declare that the credit to be provided to me/us by National Australia Bank Limited is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

IMPORTANT NOTICE

You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes.

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

Loan Details

Applicant(s) name

Loan type

Account number (if known)

Amount

Signed

Applicant name

Applicant signature

Date

Applicant name

Applicant signature

Date

Applicant name

Applicant signature

Date

Applicant name

Applicant signature

Date



Acknowledgment and Consent for Payment of Commission and Privacy

To: National Australia Bank Limited ABN 12-004-044-937 of 500 Bourke Street, Melbourne, Victoria ('NAB')

From: _____
('Customer')

Re: Application _____ ('Loan') with NAB
('Application')

I/We have submitted my/our Application to NAB following an introduction by:

PLATINUM MORTGAGE MANAGEMENT PTY LTD

('Introducer/Broker') being the person who makes the referral

[Complete if the person who makes the referral is associated with a Broker Group:]

FINANCE AND SYSTEMS TECHNOLOGY PTY LTD

('Broker Group')

I/We acknowledge and agree that:

- neither the Introducer/Broker nor the Broker Group (if any) is an agent of NAB for any purpose;
- NAB is not my/our agent, nor the agent of the Introducer/Broker or the Broker Group;
- neither the Introducer/Broker nor the Broker Group (if any) has any authority to bind NAB or to make representations on behalf of NAB;
- I/We should read NAB's Privacy Notification. I/We understand that if I/we have not yet been provided with a copy of the Privacy Notification, I/we can obtain one by visiting nab.com.au or calling 13 22 65 and selecting the option to speak to a Customer Service Representative;
- NAB is not in any way responsible for any advice, statement or representation made by the Introducer/Broker or the Broker Group concerning my/our Application.

I/We consent to NAB disclosing to each of the Introducer/Broker and the Broker Group (if any), and to either of them obtaining from NAB, any information in respect of my/our Application and/or my/our Loan Product which may relate to me/us, including:

- information concerning the progress and status of my/our Application;
- details, including for example, loan type, amount and terms, and dates and amounts of draw downs, of any loan or facility taken out with NAB by me/us;
- information relating to the calculation of commission payable.

I/We acknowledge that NAB will pay a commission to the Introducer/Broker or, if there is a Broker Group, the Broker Group, as a reward for the introduction.

If the loan is a home loan product

If the loan is a home loan product, the commission amount paid:

- will range from 0.20% to a maximum of 0.60% of the amount drawn down for any Loan (except for any NAB FlexiPlus Mortgage, NAB Home Equity Line of Credit or NAB Portfolio Facility); and
- will range from 0.20% to a maximum of 0.60% of 60% of the approved limit set by NAB for any NAB FlexiPlus Mortgage, NAB Home Equity Line of Credit plus NAB Portfolio Facility.

Commission within these ranges may be paid as an up-front payment, or partly up-front and partly as a bonus dependent upon particular levels of business being introduced over a particular time period. GST at the applicable rate will be paid by NAB to the Introducer/Broker or, if there is a Broker Group, the Broker Group, in addition to the commission referred to above. The total amount of up-front commission and GST to be paid by NAB to the Introducer/Broker or, if there is a Broker Group, the Broker Group, will be disclosed in my/our loan contract (if it is ascertainable on the date the contract is issued).

If the loan is a business loan product

Commission Payments – Business Lending Products (other than any NAB Debtor Finance Facility)

Where the Applicant obtains one or more Business Lending Products (other than any NAB Debtor Finance Facility) as a result of the Introducer/Broker referring the Applicant to NAB, the commission amount(s) described below will be paid for the referral (the 'referral'). The total of the commissions for the referral will not exceed \$25,000.

Where the Applicant obtains one or more Business Loans as a result of the referral, the following commission amount(s) will be paid to the Introducer/Broker or, if there is a Broker Group, the Broker Group, for the referral of the Business Loan(s), up to a total of \$25,000:

- For any other Business Loan referred by the Introducer/Broker, the commission amount paid, inclusive of GST, will be 0.50% of the approved limit of that Loan.
- Where NAB agrees that the Applicant can progressively draw down a Business Loan referred by the Introducer/Broker, the commission amount paid for that Loan, inclusive of GST, will be 0.50% of each such progressive draw.
- For any NAB Finance Lease, NAB Hire Purchase, NAB Equipment Loan or NAB Novated Lease the commission amount paid, inclusive of GST, will be 0.50% of the amount financed. The amount financed is the amount NAB uses to calculate the instalments payable under a NAB Finance Lease, NAB Hire Purchase, NAB Equipment Loan or NAB Novated Lease. If there is a dispute, NAB will determine at its discretion the amount financed.

Where the Applicant obtains one or more Business Overdrafts as a result of the referral, the following commission amount(s) will be paid for the referral of the Business Overdraft(s), up to a total of \$12,500:

- For any Business Overdraft referred by the Introducer/Broker, the commission amount paid, inclusive of GST, will be 0.50% of 50% of the approved overdraft limit. Commission for any of these facilities will be paid once only when the overdraft limit is established.

Commission Payments – NAB Debtor Finance Facilities

For NAB Debtor Finance Facilities, the commission amount paid, inclusive of GST, will be:

- a) An upfront commission, being 0.50% of the face value of the first batch of Purchased Debts (as defined in the NAB Debtor Finance Facility Agreement) excluding those Purchased Debts that are aged 90 days or more, up to a maximum of \$10,000.
- b) A retention commission of 15% of the Purchase Charges (as defined in the NAB Debtor Finance Facility Agreement) collected by NAB under the NAB Debtor Finance Facility Agreement.

Signed by

Dated

____ / ____ / ____

Signed by

Dated

____ / ____ / ____

Applicant 1 (either a sole/joint individual applicant or sole company applicant)

Full name

Address

	State	Post code
--	-------	-----------

Applicant 2 (joint individual applicants only)

Full name

Address

	State	Post code
--	-------	-----------

Name of other applicant (For additional PAYG applicants)

Loans applied for by applicants

Loan purpose (tick one option)

<input type="checkbox"/> Personal		
<input type="checkbox"/> Personal investment	Description of purpose	Amount of loan
<input type="checkbox"/> Business	<input style="width: 90%;" type="text"/>	<input style="width: 80%;" type="text" value="\$"/>
<input type="checkbox"/> Personal		
<input type="checkbox"/> Personal investment	Description of purpose	Amount of loan
<input type="checkbox"/> Business	<input style="width: 90%;" type="text"/>	<input style="width: 80%;" type="text" value="\$"/>
<input type="checkbox"/> Personal		
<input type="checkbox"/> Personal investment	Description of purpose	Amount of loan
<input type="checkbox"/> Business	<input style="width: 90%;" type="text"/>	<input style="width: 80%;" type="text" value="\$"/>
		Total <input style="width: 80%;" type="text" value="\$"/>

Business information

Registered business/company name

ABN

How long ago was your ABN registered? (if under 2 years, also complete section 10 on the following page)

Business structure (tick one option)

- sole proprietor
- partnership
- company
- trust

Nature of business

I confirm and declare that

1. I am the applicant, or one of the applicants, applying for the loan(s) specified overleaf.

2. PLEASE COMPLETE EITHER A OR B

A Where borrowing in a personal name (e.g. as director/partner/sole proprietor)
My/Our share of annual net profit after expenses, but before tax, plus any salary paid to me by the business is \$ _____

OR

B Where borrowing in business or company name:
This business has an annual net profit after expenses, but before tax, of \$ _____

- 3. As I am unable to provide evidence of my current income, I realise you will rely on the information in this declaration to assess my application.
- 4. The income stated in point 2 of this declaration and all other information I have provided in this application is true and correct, and not misleading.
- 5. I understand that information declared in loan applications may be subject to review and audit by the Australian Taxation Office.
- 6. I have carefully considered my financial position and, where appropriate, I have sought the advice of my accountant or financial planner.
- 7. I am currently solvent and am and will be able to meet my repayment obligations (including proposed repayments to you) without hardship.
- 8. I have never been declared bankrupt or insolvent or entered into any arrangement for the benefit of creditors.
- 9. I understand that it is a strict condition of any loan approval resulting from my application that I may only use the loan funds for the specific purpose stated in my application.

Only complete where your ABN is less than 2 years old

- 10. I hereby consent to:
 - NAB contacting my accountant to confirm my income and to advise that I have applied for credit;
 - my accountant providing NAB with the information required to confirm my income; and
 - NAB providing my accountant with a copy of this declaration.

Accountant's name

Firm's name

Accountant's telephone number

() _____

Declaration

Where the applicant is a company, each person signing this declaration also makes the following declaration:

I am a shareholder and a company officer (director and/or secretary) or the applicant and am authorised to make these declarations on behalf of the applicant.

Applicant 1

Name

Signature

Date

____ / ____ / ____

Applicant 2

Name

Signature

Date

____ / ____ / ____

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 Broker:

- A separate Identification Record must be completed for each borrower and guarantor or, if the borrower or guarantor 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.
- Total the points scored.
- In Parts A and B overleaf, record the appropriate details for the checks carried out.
- Complete Part C overleaf.
- Return this form to Homeside Lending.

Name of signatory

1. Type of check	Available points	Points scored	Details to be recorded
Primary documents Name of signatory verified from one of the following: <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 <i>Score 70 points only. (Do not score additional points for more than one document.)</i>	70	<input style="width: 50px; height: 20px;" type="text"/>	Provide details in Part A overleaf.

2. Customer of 12 months standing The customer has been a signatory to an account of Homeside Lending or National Australia Bank Limited of at least 12 months standing.	40	<input style="width: 50px; height: 20px;" type="text"/>	Complete Part B overleaf.
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3. Secondary document containing signature or photograph 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):	<ul style="list-style-type: none"> • A licence or permit issued under a law of the Commonwealth, a State or Territory (eg an Australian driver's licence). 	40	<input style="width: 50px; height: 20px;" type="text"/>	Provide details in Part A overleaf.
	<ul style="list-style-type: none"> • An identification card issued to a public employee. 	40	<input style="width: 50px; height: 20px;" type="text"/>	
	<ul style="list-style-type: none"> • 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. 	40	<input style="width: 50px; height: 20px;" type="text"/>	
	<ul style="list-style-type: none"> • An identification card issued to a student at a tertiary education institution. 	40	<input style="width: 50px; height: 20px;" type="text"/>	

4. Other secondary documents Name of signatory verified from any other secondary identification document relating to the signatory, eg credit card, Medicare card, telephone account, council rates notice etc. <i>Note: More than one document may be counted, but points scored from a particular source may be counted only once, eg if the signatory has a MasterCard and Visa Card issued by the same financial institution, only one may be counted.</i>	25	<input style="width: 50px; height: 20px;" type="text"/>	Provide details in Part A overleaf.
	25	<input style="width: 50px; height: 20px;" type="text"/>	
	25	<input style="width: 50px; height: 20px;" type="text"/>	
	25	<input style="width: 50px; height: 20px;" 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

Part A – Document details from checks 1, 3 and 4.

	Document 1	Document 2
Type of document		
Person to whom it relates		
Date of Birth (age if relevant)		
Place of residence (if shown)		
Date of issue		
Place/Office of issue		
Expiry date		
Document number		

	Document 3	Document 4
Type of document		
Person to whom it relates		
Date of Birth (age if relevant)		
Place of residence (if shown)		
Date of issue		
Place/Office of issue		
Expiry date		
Document number		

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

Account name		
Account number		
Product (eg Home Loan, Transaction Account etc)		

Part C – Certification by Mortgage Broker

This form was completed by:

Name of person completing form

Mortgage Broker (Company name)

By signing below, you confirm that you have completed this form in the presence of the borrower, (and in the presence of the guarantor when this form has been completed for the guarantor), 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
_____/_____/_____



National use only
If facility is regulated by the Consumer Credit Code see LOC 738 – Insurance
Current fees are detailed in Supplementary Manual SCH 190-192 and SCH 200.

Outlet	Date
Customer name/s	

I/We hereby authorise National Australia Bank Limited to surrender to:

Name of solicitor/other bank/representative **Gadens National Mortgage Services** or order the deeds or other documents held by National Australia Bank Limited on my/our account, as per list below, in exchange for the approximate settlement amount of \$_____ plus or minus adjustments.

The amount received, less Bank charges and expenses (if any) chargeable against me/us to be allocated as follows:

Loan account number/s	Close account	Reduce loan balance by	Cancel Limit	Amount
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____

Other account number/s	Amount
	\$ _____
	\$ _____
	\$ _____

Fees

Settlement fee	\$ _____
Registration of discharge	\$ _____
Preparation of documents	\$ _____
Prepayment fee*	\$ _____
Economic cost*	\$ _____
Stamp Duty	\$ _____
Other (specify) _____	\$ _____
_____	\$ _____
Total	\$ _____

* Fees quoted are valid from 7 days from quote date after which time a new quote must be obtained

Security

List security documents etc. (including address of security)

New contact details

Address	Telephone Number
	Date applicable from

Authorisation

I/We understand that the National Australia Bank Limited is not held liable for any errors or omissions whatsoever in connection with this transaction.

Customer signature/s	
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