

To be completed by any customer (individuals and non-individuals) who has, or is applying for *Credit* from NAB and by any person (individuals and non-individuals) who guarantees that *Credit*.

Dictionary

In this consent the following words have the meanings given below:

Applicant means any person who signs or executes this *Consent* and who has or is applying for *Credit* and if any applicant is a company, includes any individual who is a director of that company and who signs this *Consent* on behalf of that company;

Application means an application for *Credit* made by an *Applicant*;

Borrower means an *Applicant* who obtains *Credit* from NAB;

Credit means personal or commercial credit or financial accommodation or an increase in or restructure of either personal or commercial credit or financial accommodation sought by an *Applicant* from, or provided to a *Borrower* by, NAB;

Consent means this privacy and confidentiality consent;

Credit Eligibility Information means information NAB obtained from a credit reporting body or based on information obtained from a credit reporting body;

Guarantor means any person who has guaranteed or intends to guarantee the obligations of any *Applicant* or *Borrower* to NAB, whether or not that person has signed this *Consent*;

Intermediary means any intermediary between the *Applicant* and NAB including an aggregator or party through or from whom the *Applicant* makes or made an *Application*;

NAB means National Australia Bank Limited ABN 12 004 044 937;

This *Consent* is given to NAB and any *Intermediary*

This *Consent* is given to both NAB and any *Intermediary* that may collect information about *Applicants* and *Guarantors* relating to any *Application*. Each *Applicant* and *Guarantor* agrees that if NAB approves the *Application* this *Consent* remains in force until the *Credit* contract covered by the *Application* is discharged.

Acknowledgement and agreement

By signing or executing this *Consent*:

- each *Applicant* acknowledges and agrees that NAB and any *Intermediary* may request from businesses with which the *Applicant* has dealings, trade references and credit references for the purposes of assessing the *Application*;
- each *Applicant* acknowledges that if NAB has already given some of the *Applicant's* personal information to credit reporting bodies and obtained information about the *Applicant* from them to help NAB assess the *Applicant's* creditworthiness, then the *Applicant* provided its prior consent; and
- each *Applicant* and *Guarantor* acknowledges and agrees as follows:

Declarations of *Applicants/Guarantors*

Each *Applicant* and *Guarantor* acknowledges that any representations it made in connection with the *Application* have been made to NAB to induce NAB to provide *Credit* to the *Applicant* and to enable NAB to determine whether or not to grant the *Credit*. Each *Applicant* and *Guarantor* declares to NAB that:

- all information provided in connection with the *Application* is true, correct and complete; and

- It has never been insolvent nor has it committed any act of bankruptcy or entered into any assignment, composition or arrangement for the benefit of creditors, and there is no unsatisfied judgement in any court against it.

Providing *Guarantors* with information about guaranteed *Credit*

If you are a natural person offering to become a *Guarantor*, NAB will provide you with information about the *Credit* that you may guarantee together with information about the financial position of the *Applicant* or *Borrower* as required by the Code of Banking Practice.

Section A: This section applies to each individual who is an *Applicant* or *Guarantor*

Sharing and handling your personal information

If the *Applicant* goes ahead with an *Application* for *Credit*, NAB can give some of your personal information to credit reporting bodies and other organisations and get information about you from them to help NAB assess your creditworthiness.

There is more information about how NAB collects, uses, shares and handles your personal information in NAB's Privacy Policy and Privacy Notification. This includes how you can:

- access and correct your information;
- make a complaint about how NAB manages your information; and
- contact the credit reporting bodies we deal with if you have queries about the information they hold.

NAB's Privacy Policy is at www.nab.com.au/privacy and NAB's Privacy Notification is at www.nab.com.au/privacynotification. You can also request copies of these documents by contacting NAB at any time. NAB will also provide you with a copy of the Privacy Notification.

NAB may obtain personal information about you from a credit reporting body

If you are an *Applicant*, NAB may obtain information about you from a credit reporting body to assess your *Application* or to collect any payment that is overdue in relation to *Credit* that NAB gives you as a result of making the *Application*. If you are a *Guarantor*, NAB may obtain information about you from a credit reporting body for the purpose of assessing whether to accept a guarantee from you. If you make a further application for *Credit* within 14 days of NAB obtaining that information, or if you offer to provide a guarantee of *Credit* within that period, the information obtained from the credit reporting body is also obtained for the purpose of that *Application* or guarantee and, subject to you signing or executing a further consent, may be used for that purpose.

Electronic Identity Verification

If you are new to NAB we will need to verify your identity. NAB is progressively rolling out enhanced system capability to manage its identity verification process. We may be able to perform electronic verification in some circumstances, if you agree to it.

Electronic identity verification means that NAB may provide your name, address and date of birth to a credit reporting body (CRB), such as Veda, and ask it to provide an assessment of whether the information provided matches information already held by the CRB. The CRB will use the information provided by NAB in addition to its own information to make its assessment. **This is NOT a credit check.**

In addition where identification documents such as Passport or driver's licence are used for identification purposes, NAB may contact the authority that issued the documents to verify them by using the Government's Document Verification Service.

You do not have to be verified electronically, instead you may choose to provide 100 points of identification in person.

Please provide your consent to electronic identity verification in Section C.

NAB and any Intermediary may exchange information with others

Joint package holders, joint Applicants and joint Borrowers:

If you are an *Applicant* for, or become a *Borrower* under a *Credit* contract, NAB and any *Intermediary* may exchange your personal information with your joint *Applicants* or joint *Borrowers* to process the *Application* and to administer the *Credit* contract. If you are a joint member of a NAB package – such as the NAB Choice Package or Private Tailored Package – NAB may exchange your personal information with other holders of your package to provide and administer the package.

Joint Guarantors and Borrowers: If you are a *Guarantor*, in order to decide whether to accept your guarantee and to administer the guaranteed *Credit* contract, NAB and any *Intermediary* may exchange your personal information with:

- the *Applicant(s)* for, or *Borrower(s)* under, the *Credit* contract that you may guarantee or have guaranteed; or
- any joint *Guarantor*.

Information about you that NAB gives to a joint *Guarantor* won't include *Credit Eligibility Information*.

Other credit providers: NAB and any *Intermediary* may exchange personal information about you with other credit providers.

If you are an *Applicant*, this information may be used to assess your *Application*, assist you to avoid defaulting on your *Credit* obligations, to notify other credit providers of a default by you, and to assess your creditworthiness. This information may include *Credit Eligibility Information*.

If you are a *Guarantor*, this information may be used to assess whether to accept you as a *Guarantor*, assist you to avoid defaulting on your obligations under your guarantee, to notify other credit providers of a default by you, and to assess your creditworthiness. This information may include *Credit Eligibility Information*.

Each Other: If you are an *Applicant*, NAB and any *Intermediary* may exchange your information (including personal information) with each other to assess and process your *Application*, administer the *Credit* contract and to collect any payment that is overdue in relation to *Credit* that NAB gives you as a result of making the *Application*.

If you are a *Guarantor*, NAB and any *Intermediary* may exchange your information (including personal information) for the purpose of assessing whether to accept you as a *Guarantor*, manage your guarantee and any *Credit* contract you guarantee.

NAB and any Intermediary may give information to others

Guarantors: If you are an *Applicant*, NAB and any *Intermediary* may give your personal information to each *Guarantor* (or the authorised legal representative of each *Guarantor*) to help the *Guarantor* consider whether to act as a *Guarantor* or to offer property as security and to inform the *Guarantor* about:

- the *Application*, the *Credit* guaranteed or to be guaranteed;
- your creditworthiness, credit capacity or credit history; and
- any other matter NAB or the *Intermediary* decides is relevant for *Guarantor*.

The information that NAB and any *Intermediary* may give to a *Guarantor* may include *Credit Eligibility Information*. Information will only be given to a potential *Guarantor* to enable them to consider whether to offer to act as a *Guarantor* or to offer property as security.

Identity verification providers: If you have agreed, NAB can provide your name, address and date of birth (ID information) to a credit reporting body and ask it to provide an assessment of whether the information provided matches (in whole or in part) the corresponding information held by it. The credit reporting body will use the information provided by NAB and its own information to make its assessment, and that assessment will be provided to NAB. It is not a credit check. NAB completes this process in accordance with the Anti-Money Laundering and Counter Terrorism Financing Act (Cth) 2008.

NAB can also provide your ID information to an approved third party (ID Service) such as Edentiti so that the ID Service can assess the validity of that information using the different databases it is authorised to access and report back to NAB. These checks help NAB verify whether your identity is real.

Where you have provided details and/or documents in connection with the application for the purpose of NAB verifying your identity (e.g. details or copies of your passport or driver's licence), NAB can:

- use an ID Service to check whether the details provided by you match other records, either by checking against its own database, contacting the issuer of the relevant document or an entity which maintains a record of it, or via a government document or other verification service; or
- directly contact the authority that issued the document or an entity which maintains a record of it, or a government document or other verification service to verify the details (or the status of the details) you have provided.

LMI insurer: If NAB requests lenders mortgage insurance (LMI) for the *Credit* that you have, have applied for, have guaranteed or will guarantee, from QBE Lenders Mortgage Insurance Limited ABN 70 000 511 071 (QBE), NAB may give QBE information about you for any purpose in connection with the LMI contract between NAB and QBE, including to enable QBE to decide whether to insure NAB or to assess the risk of default by you. QBE may use and disclose information about you in the manner described in the 'How NAB's LMI insurer, QBE, handles your information' section of this *Consent* (set out below).

Trade insurer: If you are an *Applicant* and NAB requests trade insurance in relation to commercial *Credit* that you have applied for, NAB may give the trade insurer information about you. The trade insurer may obtain a credit report containing information about you from a credit reporting body to assess whether to insure, and the risk of insuring, NAB.

To check information: NAB and any *Intermediary* may check the details of the information you or your representatives provide which may include contacting your employer, former employer, accountant, landlord, real estate agent or other referee specified by you. Where you have provided any identification documentation (e.g. passport, driver's licence) to NAB or any *Intermediary* in connection with your *Application*, NAB and any *Intermediary* may contact the authority that issued the document to verify the status of, and any information contained in, the document.

Your representatives: NAB may exchange information about you with any person acting on your behalf including your solicitor, conveyancer, *Intermediary* or settlement agent:

- (if you are an *Applicant*) to process your *Application* and establish and manage any *Credit* provided; and
- (if you are a *Guarantor*) to establish and manage your guarantee.

Service providers: *NAB* and any *Intermediary* may exchange information about you with their service providers (including any service provider located outside Australia) including information that *NAB* collects from you as an agent of a state or territory government in relation to a First Home Owner Grant application made by you. (Refer to *NAB's* Privacy Policy and Privacy Notification for more information about overseas countries where *NAB* may send your information).

Related companies: *NAB* and its related companies and any *Intermediary* and its related companies may use the information provided in the *Application* for the purposes of better understanding and/or managing your relationship with them.

Information you give *NAB* and any *Intermediary* about other people

If you give *NAB* or any *Intermediary* information about another individual (such as your employer, spouse, referee or solicitor), you will let them know that:

- their personal information has been collected by *NAB* and any *Intermediary* for the purposes of assessing the *Application*, providing, managing and administering the products or services the subject of this *Application* and protecting against fraud;
- their personal information may be disclosed to other organisations involved in the provision, management or administration of any *Credit* contract;
- *NAB* may not accept a *Guarantor* as a guarantor of the *Credit* contract and the *Applicant* may not be able to get *Credit* unless *NAB* obtains their information;
- the individual can gain access to their personal information by contacting *NAB* on 13 22 65, or by contacting the *Intermediary*, and the *Intermediary's* contact details; and
- *NAB* handles their personal information in the way set out in the Bank's Privacy Policy at www.nab.com.au/privacy and in the *NAB's* Privacy Notification at www.nab.com.au/privacynotification and they can also request copies of these documents by asking *NAB*.

General

- **Contents of the Loan *Application*:** If you need to sign or execute an *Application*, you have read through the *Application* and you are sure that the information in it is complete and accurate before signing. *NAB* will rely on this information to assess the *Application* and to assess whether to accept you as a *Guarantor*. If you do not understand anything in this document, you will ask *NAB* before signing.
- **Insolvency, bankruptcy:** You have never been insolvent or committed any act of bankruptcy or entered into any composition or arrangement for the benefit of *Creditors*.

How *NAB's* LMI insurer, QBE, handles your personal information

If *NAB* decides to obtain lenders mortgage insurance (LMI) on your loan from *NAB's* LMI insurer, QBE Lenders Mortgage Insurance Limited ABN 70 000 511 071 (QBE), *NAB* will give information about you to QBE and QBE might also share some of your personal information with *NAB* and with credit reporting bodies and others. QBE explains how they handle information about you in QBE's privacy policy set out at www.qbelmi.com. This includes:

- how you can access and correct your information that QBE holds;
- how you can make a complaint about how QBE manages your information; and
- how QBE will deal with complaints.

Here is an outline about some ways that QBE handles your information:

QBE can obtain information about you from a credit reporting body

QBE can obtain information about you from a credit reporting body to enable QBE to decide whether to insure *NAB* under an LMI policy or assess the risk of default by any *Applicant* or *Guarantor*.

QBE's collection and use of information about you

QBE collects information

- to decide whether to insure *NAB* under an LMI policy;
- to assess the risk of you defaulting on your obligations as a *Borrower* or *Guarantor*;
- to assess the risk of a *Guarantor* being unable to meet a liability arising under a guarantee;
- to administer and vary the insurance cover including for securitisation and hardship *Applications*;
- to deal with claims and recovery of proceeds including, among other things, to enforce the loan or guarantee in place of *NAB*;
- for a mortgage insurance purpose relating to you;
- for any other purpose under the LMI contract between *NAB* and QBE.

If your information is not provided to QBE

If your information is not provided to QBE, QBE may not be able to issue the insurance and *NAB* may not be in a position to provide *Credit* to an *Applicant* or to accept a guarantee from a *Guarantor*.

QBE's disclosure of information about you

Where permitted by the Privacy Act, QBE will usually disclose information that QBE holds about you to the following organisations – to its related companies (whether in Australia or overseas), *NAB*, *Guarantors*, reinsurers, credit reporting bodies, its service providers, its agents, contractors and external advisers, to parties for the purposes of securitisation, to parties for the purposes of fraud prevention, your referees (including your employer), your legal and financial advisers, mercantile agents (if you default on your *Credit* contract or your guarantee obligations), government and other regulatory bodies, rating agencies, payment systems operators and other financial institutions, securitisers and credit providers.

QBE's contact details:

Level 2, 82 Pitt Street,
Sydney, NSW 2000
Phone: 1300 367 764

Overseas organisation that may get your information from QBE

Where permitted by the Privacy Act, QBE may disclose your personal information to its related companies in the Philippines and service providers in India.

Section B: This section applies to each non-individual who is an Applicant or Guarantor

Each non-individual *Applicant* and *Guarantor* hereby authorises *NAB* and any *Intermediary* to:

- give every other *Applicant* and *Guarantor*, confidential information about its creditworthiness, credit standing, credit history, credit capacity or eligibility for *Credit*;
- exchange confidential information about its creditworthiness, credit standing, credit history, credit capacity, eligibility for *Credit* and its compliance with obligations arising under any *Credit* contract with any *Intermediary*,

- exchange information about it with their service providers (including any service provider located outside Australia); and

gives its express consent to such confidential information being so exchanged and disclosed.

Each non-individual Applicant and Guarantor understands and acknowledges that such information disclosed by NAB and any *Intermediary* may include, but is not limited to, copies of any *Application* or *Credit* or loan contract, statements of its assets and liabilities, copies of any mortgage documents or equitable charge, or other information considered necessary by NAB or any *Intermediary* to:

- (a) process the *Application* and to administer the *Credit* contract;
- (b) enable intending *Guarantors* to consider the risk of acting as *Guarantor(s)* in respect of, or to consider the risk of offering property as security for *Credit*; or
- (c) makes disclosures where that person(s) or entity(ies) is a *Guarantor* in respect of, or has provided property as security for *Credit*; and
- (d) make disclosures where that person(s) or entity(ies) is a *Guarantor* in respect of or has provided property as security for *Credit*:
 - (i) **and** the amount owing under the *Credit* is, or may be, increased;
 - (ii) **and** at the request of the *Guarantor* give, a copy of the latest loan account statement provided to you; or
 - (iii) by providing a copy of any demand relating to the *Credit*, the subject of the guarantee.

Getting our 'Indicator Rates – Deposits Products'

If you apply for a line of credit, such as a Flexiplus or a NAB Portfolio facility, the credit interest rate for the account/sub account(s) under your facility is set out on the page headed 'Indicator Rates – Deposits Products' on our website at nab.com.au. You agree that we will give this information to you by making it available on the 'Indicator Rates – Deposits Products' page at nab.com.au. If you want us to send you a paper version of the flyer, please ask us.

Section C: Signing and execution

By signing this Consent below, each *Applicant* and *Guarantor* acknowledges and agrees to the terms of this *Consent*.

Individuals

Full name

If available, do you consent to electronic identity verification?

Yes No

Signature _____ Date _____ / ____ / ____

Full name

If available, do you consent to electronic identity verification?

Yes No

Signature _____ Date _____ / ____ / ____

Full name

If available, do you consent to electronic identity verification?

Yes No

Signature _____ Date _____ / ____ / ____

Full name

If available, do you consent to electronic identity verification?

Yes No

Signature _____ Date _____ / ____ / ____

Non-Individuals:

Company/Business Name

Signature _____

Signature _____

Full name

Full name

Office Held

Office Held

Date
_____ / ____ / ____

Date
_____ / ____ / ____

Company/Business Name

Signature _____

Signature _____

Full name

Full name

Office Held

Office Held

Date
_____ / ____ / ____

Date
_____ / ____ / ____