



Guarantor Particulars

Appointment details

Banker's name

Telephone number

Date

Time

To handle your request quickly and accurately, we ask that you bring the following to the interview:

Personal identification:

– eg 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:

– two recent payslips or three years' financial records if self-employed and evidence of all other income.

The following information may also be required.

(A Banker will tick the items relevant to your application)

- Details of Superannuation
- Details of Home Insurance
- Rate notice(s) of property that you own
- Registration papers of vehicle(s) that you own
- Statements or Certificates of savings and investments
- Statements of loans and credit cards

*Guarantee/Guarantee & Indemnity in favour of

Facility(ies) to be guaranteed

<input type="text"/>	for \$
<input type="text"/>	for \$
<input type="text"/>	for \$

*If the Borrower's application for credit is approved, you will then receive the Guarantee. On receipt of the Guarantee you should obtain independent legal advice and also consider obtaining independent financial advice. In addition you may be required to execute the Guarantee in front of a solicitor.

NAB use only

BU Id number

Location

BSB number

ACAPS Application Yes No

Application ID number

Guarantor number 1

Mr Mrs Miss Ms Other _____

Surname _____

Given name(s) _____

Date of birth _____ / _____ / _____

Drivers Licence Number _____ State of issue _____

Permanent Australian resident?
 Yes No

Are you a U.S. citizen or resident of the U.S. for tax purposes?
 Yes No

If yes, please provide your Taxpayer Identification Number (TIN)
Taxpayer Identification Number _____

Marital status
 Married De facto Single Other _____

Date of last change of marital status _____ Ages of your dependant children _____ / _____ / _____

Contact details – Tick preferred contact number

We may use your contact details to communicate progress of the application to you

Home telephone number _____ Is this a silent number?
| () Yes No

Work telephone number _____ Mobile number
| () _____

Email address _____ Facsimile number
| () _____

Home address _____
State Postcode

Postal address – if different to above _____
State Postcode

Residential details
 Own/Buying 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 Other _____
 Self employed

Employer's name _____
Occupation _____

Employer's telephone number
| () _____

When did you commence work with this employer?
_____ / _____ / _____

Type of industry _____

Previous employment – if under 3 years with present employer _____
Previous employer _____

Guarantor number 2

Mr Mrs Miss Ms Other _____

Surname _____

Given name(s) _____

Date of birth _____ / _____ / _____

Drivers Licence Number _____ State of issue _____

Permanent Australian resident?
 Yes No

Are you a U.S. citizen or resident of the U.S. for tax purposes?
 Yes No

If yes, please provide your Taxpayer Identification Number (TIN)
Taxpayer Identification Number _____

Marital status
 Married De facto Single Other _____

Date of last change of marital status _____ Ages of your dependant children _____ / _____ / _____

Contact details – Tick preferred contact number

We may use your contact details to communicate progress of the application to you

Home telephone number _____ Is this a silent number?
| () Yes No

Work telephone number _____ Mobile number
| () _____

Email address _____ Facsimile number
| () _____

Home address _____
State Postcode

Postal address – if different to above _____
State Postcode

Residential details
 Own/Buying 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 Other _____
 Self employed

Employer's name _____
Occupation _____

Employer's telephone number
| () _____

When did you commence work with this employer?
_____ / _____ / _____

Type of industry _____

Previous employment – if under 3 years with present employer _____
Previous employer _____

Full-time Part-time Other _____
 Self employed

Worked there _____ years _____ months

Full-time Part-time Other _____
 Self employed

Worked there _____ years _____ months

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.

If available, do you consent to electronic identity verification for this application?

Guarantor 1 Yes No

Guarantor 2 Yes No

Reference

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

Guarantor 1 No – give details Yes

Guarantor 2 No – give details Yes

Details of nearest relative not living with you

Name _____

Relationship _____ Telephone number _____ ()

Address _____

State _____ Postcode _____

Financial History

Have you had any difficulties in making your loan repayments in the past 2 years?

Guarantor 1 No Yes – give details

Guarantor 2 No Yes – give details

Do you foresee any major change to your employment, income &/or expenses over the next 12 months that will make it difficult for you to meet your financial commitments?

Guarantor 1 No Yes – give details

Guarantor 2 No Yes – give details

Assets – what you own

Home/Properties

<input type="checkbox"/> Owned jointly <input type="checkbox"/> Owned solely	Owner occupied	Investment	Present value
Name of owner(s) _____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
<input type="checkbox"/> Owned jointly <input type="checkbox"/> Owned solely			
Name of owner(s) _____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
<input type="checkbox"/> Owned jointly <input type="checkbox"/> Owned solely			
Name of owner(s) _____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____

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

Organisation	Branch	Date opened – if less than 2 years	Balance
_____	_____	____/____/____	\$ _____
_____	_____	____/____/____	\$ _____
_____	_____	____/____/____	\$ _____
_____	_____	____/____/____	\$ _____

Motor vehicle(s)

Make	Model	Year of manufacture	
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____

All other assets – except usual home contents

Description	
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

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).....	\$ _____

Liabilities – what you owe

Home loan

Name of lender	Branch	Owner occupied	Investment	Original loan amount	Amount now owing
1 _____	_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
2 _____	_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____
3 _____	_____	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	\$ _____

Personal loan

Name of lender	Branch	Purpose		
_____	_____	_____	\$ _____	\$ _____

Other loans (Finance co., Other bank)

Lender	Loan type	Purpose		
1 _____	_____	_____	\$ _____	\$ _____
2 _____	_____	_____	\$ _____	\$ _____

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

Card type	Issuer	Card number	Credit limit	
1 _____	_____	_____	\$ _____	\$ _____
2 _____	_____	_____	\$ _____	\$ _____
3 _____	_____	_____	\$ _____	\$ _____
4 _____	_____	_____	\$ _____	\$ _____
5 _____	_____	_____	\$ _____	\$ _____

All other debts – give details

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

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

Monthly Budget (use annual amounts divided by 12)

Monthly Income

* Salary – attach salary slip	Gross salary	After tax salary
Guarantor no. 1 income	\$ _____	\$ _____
Guarantor no. 2 (if joint guarantee)	\$ _____	\$ _____

* **Other income** (Study assistance payment, Family Allowance, Part-time work, Dividends, Interest, etc) – attach evidence

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

* **Rental income:** – gross..... \$ _____
 – after expenses..... \$ _____

Monthly Expenditure

Home loan(s)	Pre loan	Post loan
1 _____	\$ _____	\$ _____
2 _____	\$ _____	\$ _____
3 _____	\$ _____	\$ _____
Personal loan(s).....	\$ _____	\$ _____
Other loan(s) (Finance co., Other bank)		
1 _____	\$ _____	\$ _____
2 _____	\$ _____	\$ _____
Credit/Store card(s)		
1 _____	\$ _____	\$ _____
2 _____	\$ _____	\$ _____
3 _____	\$ _____	\$ _____
4 _____	\$ _____	\$ _____
5 _____	\$ _____	\$ _____
Other debts		
1 _____	\$ _____	\$ _____
2 _____	\$ _____	\$ _____
3 _____	\$ _____	\$ _____

	Net profit	After tax profit
* Self-employed applicants.....	\$ _____	\$ _____
Total net income per month	\$ _____	

* **Employment Package** – do not add into total income

Package includes (eg salary, car etc)

* **Note:** Please produce evidence of income, for example, two (2) recent payslips, or for self-employed applicant, copies of the last three (3) years' financial statements.

Budget summary

	Pre loan	Post loan
Total net income per month	\$ _____	\$ _____
Deduct		
Total monthly payments.....	\$ _____	\$ _____
Total usable funds	\$ _____	\$ _____

Total loan repayments.....	\$ _____	\$ _____
Rent.....	\$ _____	\$ _____
Insurances: – Health	\$ _____	\$ _____
– Home	\$ _____	\$ _____
– Car	\$ _____	\$ _____
– Life	\$ _____	\$ _____
– Income Protection	\$ _____	\$ _____
School fees.....	\$ _____	\$ _____
Electricity	\$ _____	\$ _____
Gas	\$ _____	\$ _____
Telephone	\$ _____	\$ _____
Medical expenses.....	\$ _____	\$ _____
Rates (Council, Water)	\$ _____	\$ _____
Car/Travel.....	\$ _____	\$ _____
Food	\$ _____	\$ _____
Clothing	\$ _____	\$ _____
Entertainment	\$ _____	\$ _____
Subscription.....	\$ _____	\$ _____
Other (Superannuation, Gifts, etc)....	\$ _____	\$ _____
Total monthly payments.....	\$ _____	\$ _____

Description of property (if offered as security)

Address of property/home

State Postcode

General description of building

Year built _____

House Townhouse Unit Other _____

Walls

Brick Timber Fibro Other _____

Roof

Tile Iron Aluminium Other _____

Proposed occupants

Self Tenants

No. of rooms

_____	Bedrooms	Size of:	_____
_____	Bathrooms	Dwelling	_____
_____	Family/Living rooms		
_____	Other rooms		

Other features (eg Renovations, air-conditioning, pool, decking etc)

Description of other assets (if offered as security)

Other security (eg shares, term deposit)

Providing you with information about credit you may guarantee

If you are offering to give us a guarantee, we will provide you with information about the credit that you may guarantee together with information about the financial position of the loan applicant/borrower as required by the Code of Banking Practice.

Sharing and handling your personal information

You are either offering to give us a new guarantee or agreeing to an increase in the guaranteed credit or credit limit or asking us to change your existing guarantee or security. If you go ahead with this application, we can give some of your personal information to credit reporting bodies and others and get information about you from them to help us assess your credit worthiness. There is more information about how we collect, use, share and handle your personal information in our Privacy Policy and Privacy Notification. This includes how you can:

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

Our Privacy Policy is at www.nab.com.au/privacy and our Privacy Notification is at www.nab.com.au/privacynotification you can also request copies of these documents from us at any time. We will also give you a copy of the Privacy Notification.

Acknowledgment and consent

By signing below, I acknowledge and agree as follows:

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

NAB may obtain information about me from a credit reporting body for the purpose of assessing whether to accept me as a guarantor.

NAB may exchange personal information about me with other credit providers

NAB may exchange personal information about me with other credit providers. This information may be used to assess whether to accept me as a guarantor, assist me to avoid defaulting on my obligations under my guarantee, to notify other credit providers of a default by me, to assess my credit worthiness. This information may include **credit eligibility information** (that is, information NAB obtained from a credit reporting body or based on information obtained from a credit reporting body.)

NAB may exchange personal information about me with joint guarantors and borrowers

To decide whether to accept my guarantee and to administer the guaranteed credit facility, NAB may exchange personal information about me with:

- the loan applicants or borrowers of the credit facility that I may guarantee or have guaranteed; or
- any joint guarantor – that is, any person who may give, or has given, a guarantee to NAB.

Information about me that NAB gives to a joint guarantor won't include credit eligibility information - that is, information NAB obtained from a credit reporting body or based on information obtained from a credit reporting body.)

NAB may give information to an LMI insurer

If NAB requests QBE Lenders Mortgage Insurance Limited ABN 70 000 511 071 (QBE) to provide LMI insurance for the credit that I have or will guarantee, NAB may give QBE information about me 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 me. QBE may use and disclose information about me in the manner described in the 'How our LMI insurer, QBE, handles your information' section of this application (set out below).

NAB can share identification information to verify an individual's identity

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.

NAB may give personal information about me to others to check information

NAB may check the details of information provided by me which may include contacting my employer, former employer, accountant, landlord, real estate agent or other referee specified by me. Where I have provided any identification documentation (e.g. passport, driver's licence) to NAB, NAB may contact the authority that issued the document to verify the status of and any information contained in the document.

NAB may give information about me to my representatives

NAB may exchange information about me with any person acting on my behalf including my broker or referrer, solicitor, conveyancer or settlement agent, to establish and manage my guarantee.

NAB may give information about me to NAB's service providers

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

NAB may give personal information about me to NAB's related companies

NAB and its related companies may use the information provided in this application for the purposes of better understanding and/or managing my relationship with NAB and its related companies.

Information I give NAB about other people

If I give NAB information about another individual (such as my employer, spouse, referee or solicitor), I will let them know that:

- NAB has collected their information to assess my application to become a guarantor, to manage my guarantee and any NAB loan I guarantee and for any other purpose set out in NAB's Privacy Notification;
- NAB may exchange this information with other organisations set out in NAB's Privacy Notification;
- NAB handles their personal information in the way set out in NAB's Privacy Policy at www.nab.com.au/privacy and in NAB's

Privacy Notification at www.nab.com.au/privacynotification and they can ask NAB for copies of these documents; they can access their information by contacting NAB on 13 22 65; and

- NAB may not accept me as a guarantor and the loan applicant may not be able to get credit from NAB unless NAB obtains their information

How our LMI insurer, QBE, handles your personal information

If we decide to obtain lenders mortgage insurance (LMI) from our LMI insurer QBE Lenders Mortgage Insurance Limited ABN 70 000 511 071 (QBE) on the loan that I have or will guarantee, we will give information about you to QBE and QBE might also share some of your personal information with us 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 if you have concerns 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 you or a 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 guarantor;
- 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 accept you as a guarantor or to provide the loan that you propose to guarantee.

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, your joint guarantors or potential joint guarantors, the loan applicants or borrowers of the loan that you have or will guarantee, reinsurers, credit reporting agencies, 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 legal and financial advisers, mercantile agents (if you default on the loan), 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
Telephone 1300 367 764

Overseas organisation that may get your info 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.

General

- **Contents of this form.** I have read through this form and am sure that the information in it is complete and accurate before signing. NAB will rely on this information to assess whether to accept me as a guarantor. If I do not understand anything in this document, I will ask NAB before signing.
- **Insolvency, bankruptcy.** Other than disclosed above, I have never been insolvent or committed any act of bankruptcy or entered into any composition or arrangement for the benefit of creditors.

Guarantor(s) (Full names and address of guarantor(s))

Borrower(s) (Full names and address of borrower(s))

Guarantor's signature



Name

Date

/ /

Guarantor's signature



Name

Date

/ /



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)

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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.



Nomination by Joint Guarantors of Addressee to receive Documents on their behalf

Note: Consumer Lending Only

Loan Details

Debtor(s) name

Loan type

Account number (if known)

Amount

\$ _____

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

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

Important Notice

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

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

Guarantor's name

Guarantor's name

Guarantor's signature

X

Guarantor's signature

X

Date

____ / ____ / ____

Date

____ / ____ / ____

NAB use only

Completion Note: Only those individuals giving up their right under the National Credit Code to be provided with information direct from the Bank may sign this form.

On completion file in Securities Packet (108-150, 666-187 OR 666-195).

