

Please use blue or black pen and write in BLOCK LETTERS

National Australia Bank Limited ('NAB'), which is a member of the National Australia Group ('Group') ABN 12 004 044 937 AFSL 230686

Acknowledgement and consent by loan applicants

Application Number

Loan Type/Product Name

- NAB Base Variable NAB Choice Tailored NAB Choice Flexiplus NAB Tailored
 NAB Flexiplus

submitted for me by ('Broker's Representative')

working in association with ('Aggregator')

Sharing and handling your personal information

If you go ahead with this application, NAB can give some of your personal information to credit reporting bodies and others and get information about you from them to help assess your credit worthiness.

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 we manage your information; and
- contact the credit reporting bodies we deal with if you have queries about the information they hold.

The Privacy Policy is at www.nab.com.au/privacy and the Privacy Notification is at www.nab.com.au/privacynotification. Copies of both of these documents can also be obtained by calling NAB on 13 22 65. The Broker's Representative will also give you a copy of the Privacy Notification.

By signing below, I acknowledge and agree as follows:

Line of Credit and Interest Only facilities (only to be completed for Line of Credit and Interest Only facilities)

I would like a Line of Credit or Interest Only facility because:

- Accommodate temporary reduction in income (e.g. parental leave, changing circumstances).
 Accommodate anticipated non-recurring expense item (e.g. education, renovation/construction, furniture).
 Variable and unpredictable income.
 Recommendation provided by an independent financial advisor/accountant.
 Taxation or accounting reasons (no tax advice is being given), including:
 - Release funds for investment purposes (e.g. shares, investment property, super contributions)
 - Priority is paying off non-deductible debts (this loan is for investment purposes)
 - Plan to convert to an investment property in future
- Other: provide details

Customer acknowledgement

I verify that my requirements and objectives for seeking a loan or reviewing my loan contract are:

- Reduced interest rate Lower repayments Lifestyle Increased/decreased loan term
 Redraw capability Reduced fees & charges Wealth creation/Equity release Other (provide details below)
 Other:

I confirm that the broker has collected information from me, including my income and expenses, and has made an assessment of my circumstances. I confirm that the requirements and objectives outlined above are a true reflection of what I have advised the Broker.

Financial History

Q1. Have you had any difficulty in meeting your existing loan repayment, or had any financial judgments or legal proceedings, in the past two years?

Applicant 1

Yes No

Yes – Provide details

Applicant 2

Yes No

Yes – Provide details

Q2. Are you aware of any significant changes in circumstances that will adversely affect your ability to make contracted loan repayments?

Applicant 1

Yes No

Yes – Provide details, including how you will continue to meet your loan repayments

Applicant 2

Yes No

Yes – Provide details, including how you will continue to meet your loan repayments

Important NAB package information

I would like to request a NAB Credit Card and a NAB Classic Banking account with this credit application by ticking the boxes below.

Applicant 1

I want a NAB Credit Card

I want a NAB Classic Banking account

Applicant 1 Primary Secondary

Requested Credit Card Limit

\$

Applicant 2

I want a NAB Credit Card

I want a NAB Classic Banking account

Applicant 2 Primary Secondary

Requested Credit Card Limit

\$

If left blank NAB will assess me for the credit limit based on my application details – otherwise NAB will assess me for the credit limit I have requested.

If I want a card, I confirm that I have also indicated my NAB credit card preference to my broker.

Note: The credit card's annual card fee applies if selected with a NAB Base Variable, NAB Tailored or NAB Flexiplus product

Customer Loan Split Request

Note: Product Swap must be completed prior to any loan split requests if the current loan is changing, note products must be the same after the split. Interest only loans will have the same remaining IO term for both accounts. Current loan term will remain the same.

Current Loan Account Number

	Product name:	Interest rate%	Limit Amount \$	Repayment type P&I or IO	Deposit Account to offset loan (if applicable)
Split A (Existing Account)					
Split B (New Account)					

If requesting a fixed rate on either split loan indicate below:

	Fixed Rate %	Fixed term
Split A (Existing Account)		
Split B (New Account)		

Important information – fixing your loan

- a) The fixed rate is indicative. The rate that will apply may be different. The fixed rate that will apply for the fixed rate period will be the advertised rate on the day we receive your request.
- b) The fixed rate period for your home loan will apply from the change date.
- c) Your repayment amount will change and may increase if you make this request. The actual repayment amount will be determined on the change date.
- d) Redraw is not available during a fixed rate period.
- e) Interest offset does not apply during a fixed rate period.
- f) At the end of the fixed rate period, your interest rate becomes NAB's variable interest rate (applicable to your home loan at the time) and any interest rate discounts may no longer apply, unless otherwise agreed with us. Speak to us to find out more.
- g) You may incur economic costs if, during the fixed rate period, you:
 - fully repay or make a partial prepayment to your home loan; or
 - change your home loan from a fixed to a variable interest rate or to another fixed rate period or rate; or
 - Your home loan becomes repayable because you are in default and we are required to end the fixed rate contract early.

Please refer to General Terms part of your Facility Agreement for further details

Important information – adding an offset arrangement:

- a) NAB 100% offset arrangement is available on request for all NAB Variable Rate home loans except NAB Base Variable Rate home loan and NAB FlexiPlus Mortgage.
- b) A deposit account needs to be already opened in your name in order to participate in the offset arrangement by using this form.
- c) The offset arrangement will not apply during any fixed rate period.
- d) You will not earn interest on the account balance of your nominated offset account.
- e) Under the offset arrangement, your home loan account can only be linked to one deposit account. Your nominated deposit account for offset must only be in your name(s). The deposit account cannot include the name of a person who is not a borrower. If there is more than one of you, the account must be in the name of at least one borrower.

Important

When you ask us to split your loan, we will amend your Facility Agreement to allow for multiple loan accounts. This means that the amount of credit will be the amount owing under all loan accounts we provide to you. A default under one loan account will be a default under all loan accounts. We will set out the amendments in more detail when we confirm the change.

Loans with existing loan cover arrangement can't be split using the request to change your home loan form.

Please note that you will not be able to consolidate your loans in the future if you have a guarantor by using this form. If you split your loan accounts, any interest rate discounts may no longer apply, unless otherwise agreed with us. Speak to us to find out more.

I/We confirm my request to split my loan as set out above and in the application provided with this form.

Interest Only Loan Extension Request

Please review interest only rates online at www.nab.com.au/brokerrates or on NAB Broker Weekly Interest Flyer available at nabbroker.com.au

The interest only period must not exceed 5 years for Owner Occupied loans and 10 years for Residential Investment loans (inclusive of the existing Interest Only Period). Your original loan term will remain the same.

Note: All product swaps, loan splits and loan consolidations along with removing a fixed rate will need to be completed prior to the interest only extension.

Interest Only Loan Account Number

Current Interest Only Expiry Date

Extend Interest Only Term to

 / /

- 2 Years 4 Years 6 Years 8 Years 10 Years
 3 Years 5 Years 7 Years 9 Years

Transaction account number for interest to be charged to (in advanced loans only)

Important:

- Interest Only extensions are not available on NAB Base Variable Rate home loans.
- Interest only in arrears payable monthly.
- Before you choose an interest only period, take the time to consider these things:
 - a. Your debt doesn't reduce while you only pay your interest charges because you're not paying any of the principal.
 - b. You may owe more than your property is worth if its value decreases during an interest only period.
 - c. Your scheduled repayments may increase once your interest only period ends.

I/We confirm my request to extend my interest only period as set out above and in the application provided with this form.

General

My relationship with the Aggregator, the Broker's Representative and NAB: The Aggregator and the Broker's Representative (named above) are my agents. They are not agents of NAB nor is NAB their agent. They do not have any authority to bind NAB or to make representations on behalf of NAB. NAB is not responsible for advice or representations made by the Aggregator or the Broker's Representative about my application.

Commission: NAB will pay commission to the Aggregator for the introduction of my loan, unless the Aggregator agrees not to receive a commission. The details of this commission will be in my loan contract.

Exchange of information between parties: For the purpose of assisting me with the ongoing management of my financial affairs (including the assessment of this application), each of the following organisations may exchange information about me:

- NAB;
- any other company in the National Australia Group ('Group company');
- the Aggregator and the Broker's Representative (and their successors, transferees and assigns (if any)),

This information may relate to:

- products offered by NAB or any other Group company;
- any applications that I may make to NAB or any other Group company, including information about the progress and status of the application;
- any valuation of proposed security for a loan;
- any loan or other product or facility (including its status) that I obtain from NAB or any other Group company; or
- the calculation or payment of commission.

Valuers: NAB, the Aggregator or the Broker's Representative may provide to a valuer, and the valuer may obtain, information about me for the purpose of obtaining a valuation of proposed security for the loan.

Guarantors and potential guarantors: NAB may give personal information about me to a potential or existing guarantor (or their authorised legal representative) to assist them to consider whether to act as a guarantor or to offer property as security and to inform them about:

- this application, the credit guaranteed or to be guaranteed;
- my credit worthiness, credit capacity or credit history; and
- any other matter NAB decides is relevant for a potential guarantor or guarantor.

The information that NAB may give to a guarantor or potential guarantor 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). 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.

Credit reporting body: NAB may obtain information from a credit reporting body for the purpose of assessing my application (in relation to either consumer credit or commercial credit) and collect any payment that is overdue in relation to credit that NAB gives me as a result of making this application.

Other credit providers: NAB may obtain from, and give to, other credit providers information about my credit worthiness, credit standing, credit history or credit capacity. This information may be used to assess the application, assist me to avoid defaulting on my credit obligations, to notify other credit providers of a default by me and/or 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).

Authority to exchange information (Qantas Frequent Flyer program and flybuys Rewards Program): Program Provider means, in the case of the Qantas Frequent Flyer program, Qantas Airways Limited ABN 16 009 661 901, or any related body corporate that operates the Qantas Frequent Flyer program in the future and in the case of the flybuys Rewards Program, Loyalty Pacific Pty Ltd ABN 82 057 951 334. [Program Membership] I authorise NAB to give to the Program Provider, and vice versa, my membership account information (including my membership number, full name and contact details) to confirm my program membership and facilitate the crediting of points to my program membership account.

If I have not given such program membership account information to NAB I authorise NAB to notify the Program Provider and to provide my contact details so that the Program Provider can contact me about my membership status.

[Other Information] I authorise NAB to give to, and obtain from, the Program Provider and its program partners personal information about me, including:

- the fact that I have applied for a NAB credit card;
- the outcome of my application for a NAB credit card;
- information about my use of, and points earned on, the NAB credit card.

Lenders Mortgage Insurance (LMI): If NAB decides that LMI is required for the loan, NAB will apply for it to Genworth Financial Mortgage Insurance Pty Ltd ABN 60 106 974 305 (Genworth) or QBE Lenders Mortgage Insurance Limited ABN 70 000 511 071 (QBE). NAB may exchange information about me with LMI providers for any purpose in connection with the LMI contract between NAB and Genworth and NAB and QBE, including enabling LMI providers to decide whether to insure NAB or to assess the risk of default by me or a guarantor. LMI providers may use and disclose information about me in the manner described in the 'How NAB's LMI insurer' handles your information' section in this form (set out below).

My employer, accountant, other referees and agents: NAB may:

- exchange information about me with any employer or accountant specified by me for the purpose of checking details relating to the application; and
- exchange information about me with any solicitor, conveyancer or settlement agent specified by me for the purpose of processing my application and establishing and managing my credit.

Information I may give NAB about other people: Where I have provided information to NAB about an individual (such as an employer, accountant, solicitor, additional cardholder, other referee or agent, spouse/partner, relative, or contact person), I will let them know that:

- NAB has collected their details to assess my application, provide and manage the credit that I have applied for and protect against fraud;
- NAB may disclose their information to other organisations involved in the provision, management or administration of the credit;
- I may not be able to obtain the credit that I have applied for if their information is not provided to NAB;
- they can get access to information that NAB holds about them by contacting NAB on 13 22 65; and
- NAB handles their personal information in the way set out in NAB's Privacy Policy at www.nab.com.au/privacy and NAB's Privacy Notification at www.nab.com.au/privacynotification and that they can also request a copy by asking NAB.

Credit card application: NAB may collect and use the information and consents I have provided in this form and do any of the things set out in this consent section to assess my application for a credit card, or the credit card application of any other person named in this form (including any additional cards).

Additional cards: If I have requested an additional cardholder, all transactions made using any additional cards (including transactions on linked accounts) will be the responsibility of the primary cardholder. Additional cardholders will have access to account information.

Information to service providers: NAB may exchange information relating to this application with its relevant service providers, including:

- the particulars I have included on the application; and
- the outcome of my application(s) (such as whether they have been approved or declined), so they can assist NAB to better manage and administer its products and services.

How our LMI insurers, Genworth and QBE, handle your personal information

If NAB decides to obtain lenders mortgage insurance (LMI) on your loan from our LMI insurers Genworth or QBE, NAB will give information about you to them and they might also share some of your personal information with NAB and with credit reporting bodies and others. NAB LMI Insurer's explain how they collect, use, share and handle information about you in their privacy policy set out at www.genworth.com.au and www.QBE.com.au. This includes:

- how you can access and correct your information that they hold;
- how you can make a complaint about them managing your information; and
- how they will deal with complaints.

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

LMI Insurers can obtain information about you from a credit reporting body: They can obtain information about you from a credit reporting body to enable them to decide whether to insure NAB under an LMI policy or assess the risk of default by you or a guarantor.

LMI Insurers collection and use of information about you: LMI Insurers collect information:

- to decide whether to insure NAB under an LMI policy;
- to assess the risk of you defaulting on your obligations to NAB;
- 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 in place of NAB;
- for a mortgage insurance purpose relating to you; and
- for any other purpose under the LMI contract between NAB and Genworth and NAB and QBE.

If your information is not provided to LMI Insurers: If your information is not provided to LMI Insurers, they will not be able to issue the LMI and NAB may not be in a position to provide the loan.

LMI Insurers disclosure of information about you: Where permitted by the Privacy Act, Genworth and QBE will usually disclose information that they hold about you to the following organisations – to its related companies (whether in Australia or overseas), NAB, a guarantor or potential guarantor, reinsurers, credit reporting bodies, its service providers (including but not limited to data consultants and IT Contractors), 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 the loan), government and other regulatory bodies, rating agencies, payment systems operators and other financial institutions, securitisers and credit providers.

Genworth's contact details:

Genworth Financial Mortgage Insurance Pty Ltd
ABN 60 106 974 305

Level 26, 101 Miller St
North Sydney, NSW 2060

Phone: 1300 655 422

QBE's contact details:

QBE Lender Mortgage Insurance Limited
ABN 70 000 511 071

Level 5, 2 Park Street,
Sydney NSW 2000

Phone: 1300 367 764

Overseas organisation that may get your information from LMI Insurers: Where permitted by the Privacy Act, Genworth and QBE may disclose your personal information to organisations overseas including its related companies in the United States of America, Canada and United Kingdom, reinsurers, service providers, (including but not limited to data consultants and IT Contractors), its agents, contractors and external advisers and government and other regulatory bodies.

Customer confirmation

Applicant 1

Send loan documents for signature and my copy to:

- My home Broker (Please specify Broker's details below) Broker email
 Other address (Please specify other postal address below)

State

Postcode

Applicant 2

Send loan documents for signature and my copy to:

- Same as Applicant 1
 My home Broker (Please specify Broker's details below) Broker email
 Other address (Please specify other postal address below)

State

Postcode

Each applicant signs this form to evidence their full agreement to all matters set out in it.

Signature of Applicant 1



Date

____ / ____ / ____

Full name

Each applicant signs this form to evidence their full agreement to all matters set out in it.

Signature of Applicant 2



Date

____ / ____ / ____

Full name
